

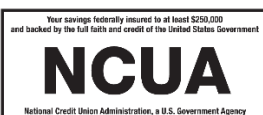


Commercial Online Banking User Guide

January 2026

Learn how to use our Commercial Online Banking with this comprehensive user guide. *Please note that access to our website's demo videos can be found in the “Resource” section of your dashboard.*

For questions, contact us at 800-236-5560



Commercial Online Banking
User Guide
summitcreditunion.com

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Logging in to Commercial Online Banking

Log in to Commercial Online Banking after obtaining your Company ID and Login ID from your company administrator.

1. Open your enrollment email and click **Join**.
2. Select the *Initial Login URL link* from your enrollment email. The link directs you to the login page.
3. Enter your *Company ID*.
4. Enter your *Login ID*.
5. Select **Submit**.

Login

Input your Treasury Company ID and Treasury User ID to begin the enrollment process. You will be prompted to complete profile details, as well as select a user name and password.

Company ID *

Login ID *

6. Select **Create your ID** and complete the profile fields. Click **Next**.



1 Create your Summit Credit Union ID to establish your account access.

 Create my Summit Credit Union ID

ALREADY HAVE A SUMMIT CREDIT UNION ID?
Login to link an additional account.

Username

Forgot?

Continue



1 Create your Summit Credit Union ID to establish your account access.

Create your Summit Credit Union ID

Verify your profile information

First name (Required)

Last name (Required)

Email

Email (Required)

Phone Number

Country

+1

US/Canada

Home

Country

+1

US/Canada

Mobile

Country

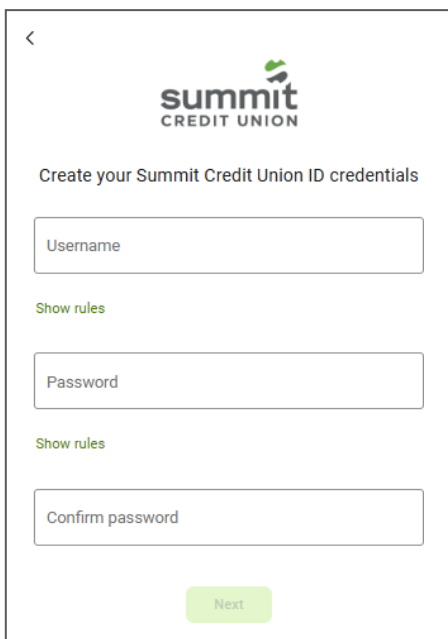
+1

US/Canada

Work

Next

7. Create your *Username* and *Password*.
8. Click **Next**.
9. Click **Get Started** on the following screen.



<

summit
CREDIT UNION

Create your Summit Credit Union ID credentials

Username

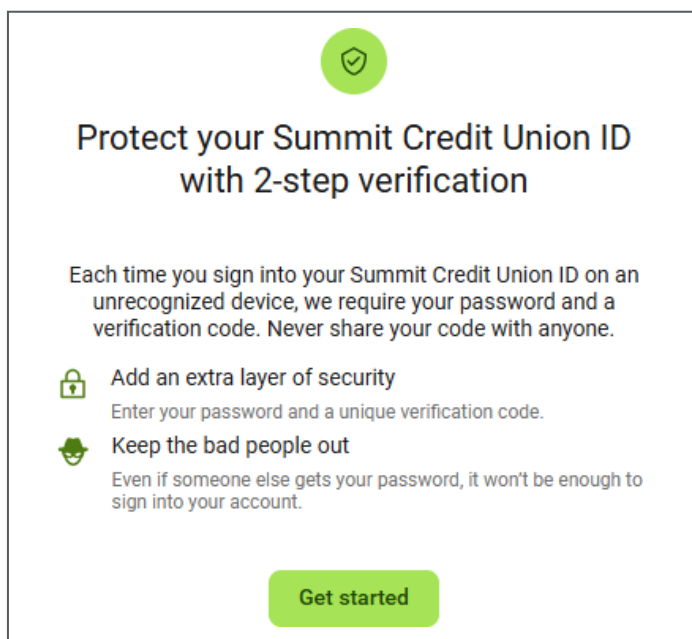
Show rules

Password

Show rules

Confirm password

Next





Protect your Summit Credit Union ID with 2-step verification

Each time you sign into your Summit Credit Union ID on an unrecognized device, we require your password and a verification code. Never share your code with anyone.

-  **Add an extra layer of security**
Enter your password and a unique verification code.
-  **Keep the bad people out**
Even if someone else gets your password, it won't be enough to sign into your account.

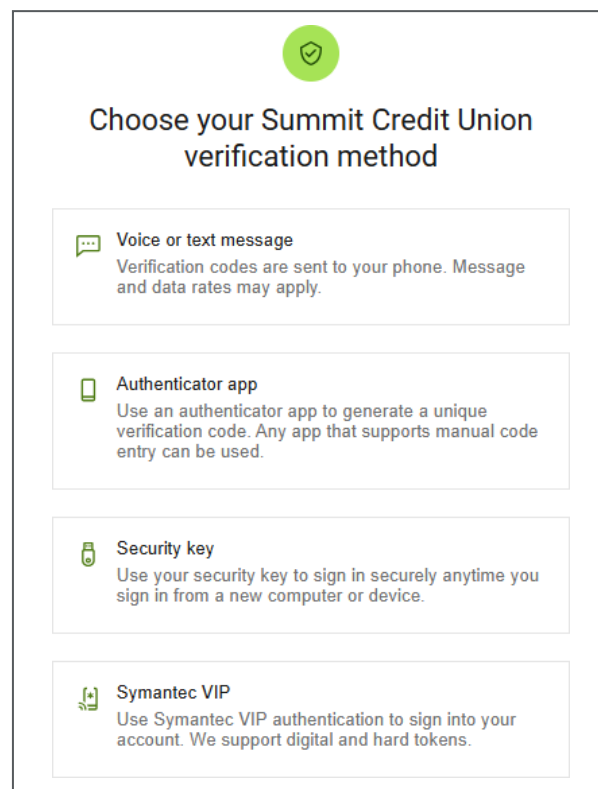
Get started

10. Choose your method of verification. We will prompt you to authenticate if unusual login activity is detected.

- **Voice or text message:** Register a phone number to receive text codes or automated phone calls
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **Security key:** Tap or insert your device to register.
- **Symantec VIP:** Use Symantec VIP authentication to sign into your account. Digital and hard tokens supported.

Follow the process for the method of your choosing.

PLEASE NOTE: you may need to enter and verify your phone number for text and voice calls.





Choose your Summit Credit Union verification method

-  **Voice or text message**
Verification codes are sent to your phone. Message and data rates may apply.
-  **Authenticator app**
Use an authenticator app to generate a unique verification code. Any app that supports manual code entry can be used.
-  **Security key**
Use your security key to sign in securely anytime you sign in from a new computer or device.
-  **Symantec VIP**
Use Symantec VIP authentication to sign into your account. We support digital and hard tokens.

When using Commercial Online Banking, the system may prompt you to enter a security code received via text or phone call to authenticate at challenge points. Register a phone number to receive your codes.

Phone Numbers for Authentication summit credit union

For authentication purposes when working with transactions, please provide phone numbers to receive text messages (SMS) and automated phone calls. You may be prompted to verify your identity by responding to a text message or automated phone call when working with transactions within the Treasury Management platform.

Text Message (SMS)

Get a prompt via text message and reply to verify your identity.

Add Phone Number

Automated Phone Call

Receive a prompt via automated phone call and reply to verify your identity.

Add Phone Number

You can only enter this information one time. You must contact your financial institution to change your security phone numbers.

Done

1. Choose your delivery method and click **Add Phone Number**.
2. Enter your phone number, choose whether you'd like to use the same number for texts and automated phone calls, and click **Verify Number**.
3. Enter the code you receive and click **Verify Number**.
4. Choose your preferred delivery method and click **Done**.
5. Click **Done** to continue.

Add Phone Number

Receive a text message (SMS) and reply to verify your identity.

Phone Number: - -

☒ Use same number for automated phone calls

Verify Number **Cancel**

Verify Phone Number


Success

Phone Number: 214-695-0920

What is your preferred method of verification?

☒ Text Message ☐ Automated Phone Call

Done

Register Secure Token

If you have received or installed your Secure Token/Credential, register it by entering the information requested below. If you do not wish to register your Secure Token/Credential at this time, or if you have not yet received or installed it, select Remind me later. Your secure token credentials will be used for authentication purposes when working with transactions within the Treasury Management platform.

1. If you have a key fob, enter the Serial Number, which is located on the back of the fob after the letters "S/N". If you are using a virtual token, enter the Credential ID, which begins with 4 letters.
2. Enter your Credential/Token Code. This is the random, six-digit code that is displayed on your credential.
3. Create a 4-digit PIN and enter it twice to confirm it. You will use this PIN in conjunction with the random code generated by your Secure Token/Credential.

Serial Number / Credential ID *	
Token / Credential Code *	
PIN *	
Confirm PIN *	

Register

[Remind me later](#)

When using Commercial Online Banking, the system may prompt you to enter a six-digit security code displayed on a token (virtual or physical), followed by your four-digit PIN to authenticate at challenge points.

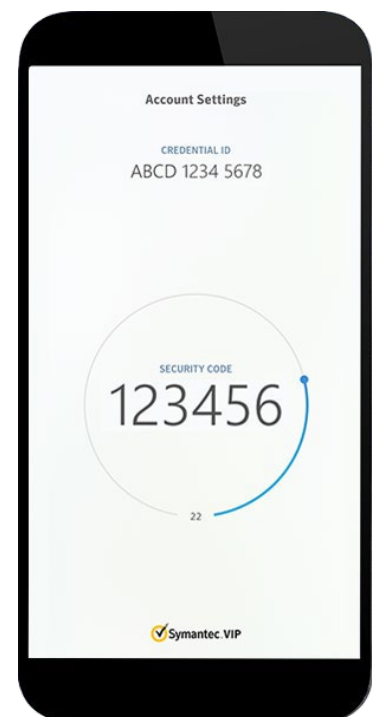
The system uses the *Symantec VIP Access* app. Download the app if you were not provided a physical token.



To register your secure token, read the following instructions.

Virtual tokens:

1. In the *Serial Number/Credential ID* field, enter the Symantec VIP **Credential ID** which begins with 4 letters. This code appears at the top of your screen. Code is not case sensitive. Ignore spaces.
2. In the *Token/Credential Code* field, enter **the Security Code** which is a random, six-digit code that appears in the circle.
3. In the *PIN* field, create a 4-digit PIN and enter it twice to confirm it. When using your secure token in the future, you will use this PIN in conjunction with your Security Code to authenticate.
4. Click **Register**.



Physical tokens:

1. In the *Serial Number/Credential ID* field, enter the number that appears on the back of the physical token. Code is not case sensitive. Ignore spaces.
2. In the *Token/Credential Code* field, enter the six-digit security code displayed on the token.
3. In the *PIN* field, create a 4-digit PIN and enter it twice to confirm it. When using your secure token in the future, you will use this PIN in conjunction with your Security Code to authenticate.
4. Click **Register**.



Dashboard

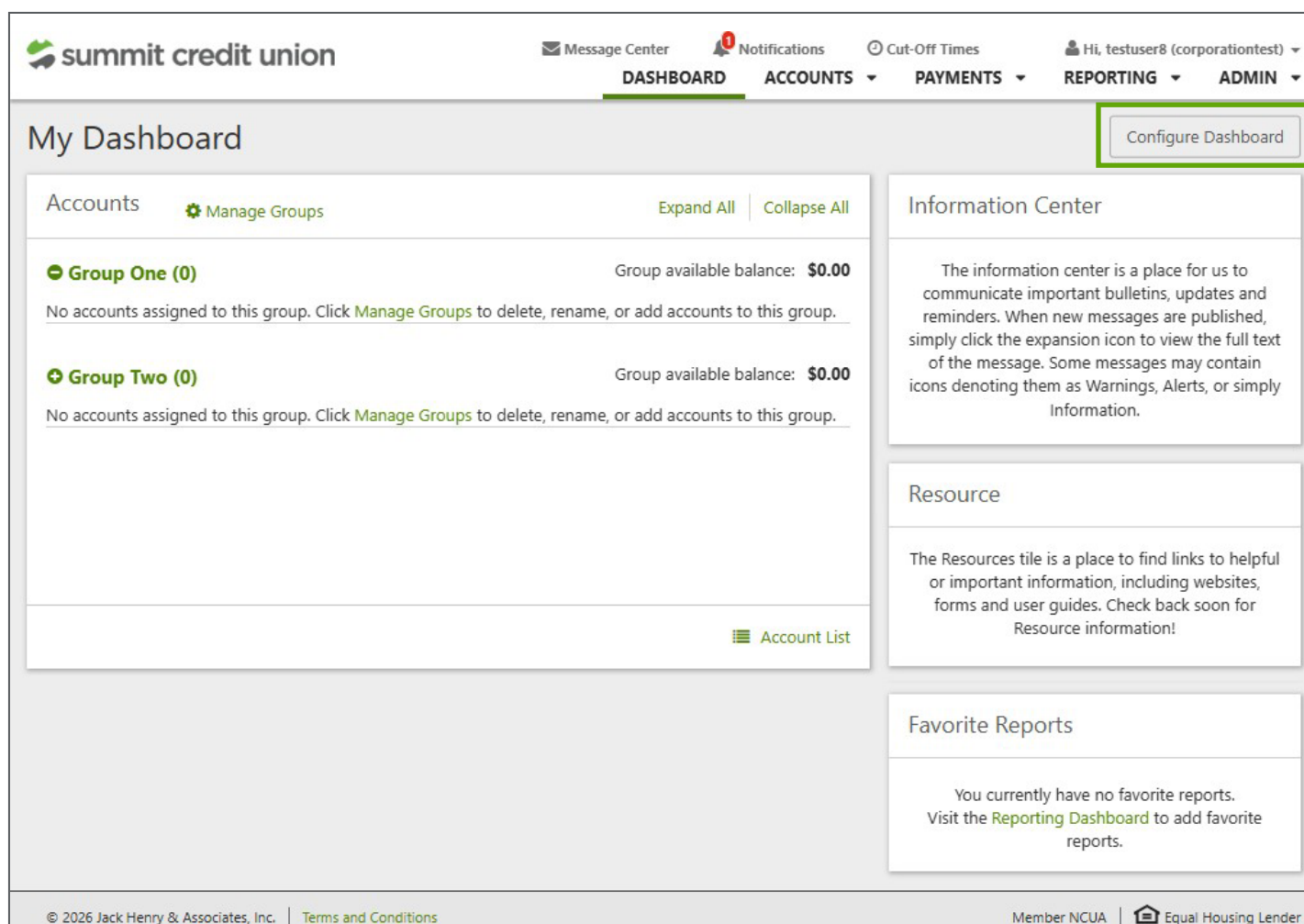
Use the *Dashboard* menu to view your accounts, news items, favorite reports, payments pending approval, and other available widgets. You can also make transfers and quickly access commonly used resource links.

The default widgets are *Accounts*, *Information Center*, *Resource*, and *Favorite Reports*. Other widgets may be added by clicking the **Configure Dashboard** button.

Tip: Adjust the layout by selecting **Configure Dashboard** in the top-right corner of the *Dashboard*. You can add, remove, edit, resize, and drag widgets to customize the Dashboard to work best for you.

Additional Available Widgets

- Quick Transfer
- Stop Payment Pending Approval
- Positive Pay
- Payments Pending Approval
- Quick Loan Payment
- Check Lookup



summit credit union

Message Center Notifications Cut-Off Times Hi, testuser8 (corporationtest) ▼

DASHBOARD ACCOUNTS ▼ PAYMENTS ▼ REPORTING ▼ ADMIN ▼

My Dashboard

Configure Dashboard

Accounts [Manage Groups](#) [Expand All](#) [Collapse All](#)

➡ **Group One (0)** Group available balance: **\$0.00**
No accounts assigned to this group. Click [Manage Groups](#) to delete, rename, or add accounts to this group.

➡ **Group Two (0)** Group available balance: **\$0.00**
No accounts assigned to this group. Click [Manage Groups](#) to delete, rename, or add accounts to this group.

[Account List](#)

Information Center

The information center is a place for us to communicate important bulletins, updates and reminders. When new messages are published, simply click the expansion icon to view the full text of the message. Some messages may contain icons denoting them as Warnings, Alerts, or simply Information.

Resource

The Resources tile is a place to find links to helpful or important information, including websites, forms and user guides. Check back soon for Resource information!

Favorite Reports

You currently have no favorite reports. Visit the [Reporting Dashboard](#) to add favorite reports.

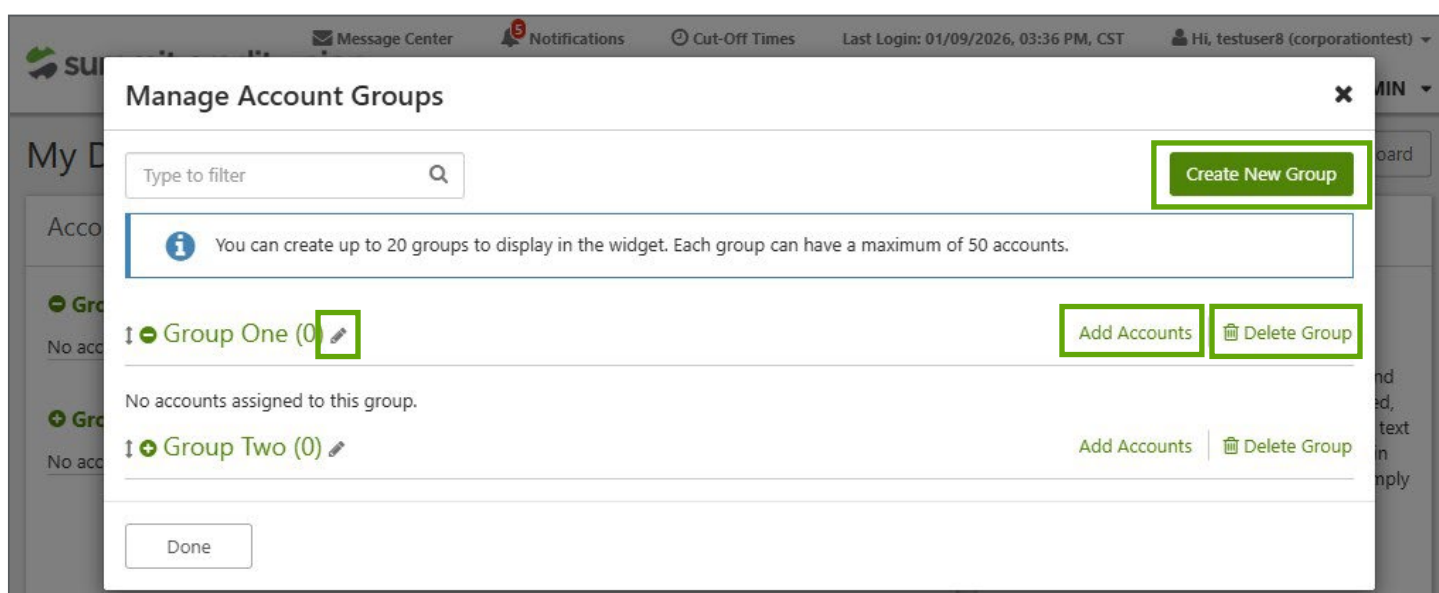
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Accounts

Upon initial login, two account groups appear by default. No accounts appear until you assign accounts to the groups by selecting **Manage Groups**. You can also edit the group names and add or remove groups.

Manage Groups

- **Add Accounts:** Select this to assign accounts to groups. Select the box next to the accounts that you want to assign to the group. Select **Add Accounts** to save.
PLEASE NOTE: An account can only be assigned to one group. If an account is assigned to a group, you must first remove it before you can add it to another group. A group can have a maximum of 50 accounts assigned.
- **Create New Group:** Select this to create an additional group to assign accounts to. Enter a unique Group Name and then select **Add Accounts** to assign accounts.
- **Delete Group:** Select this to remove the group.
- **Edit Group Name:** Select the *pencil icon* to rename a group.



Information Center

View news items, added by Summit Credit Union, in this widget. Select the drop-down arrows to expand or collapse these messages. Different icons may appear in this widget. A blue “i” icon indicates information. A yellow icon indicates a warning. A black bell icon indicates an alert.

Resource

Access links to helpful and commonly used sites in this widget.

Favorite Reports

The reports that have been marked as favorite appear in this widget. Selecting a report in this widget takes you directly to that report, where you can view and customize the results, and create a custom report.

Tip: By default, the widget is blank. Mark reports as favorites in the Reporting Dashboard for them to appear.

Quick Transfer

Create a simple one-to-one transfer without leaving the Dashboard in this widget.

Stop Payment Pending Approval

View, approve, or reject the stop payments that are pending approval in this widget.

Positive Pay

View, pay, or return the check and ACH exceptions that are pending approval in this widget.

Payments Pending Approval

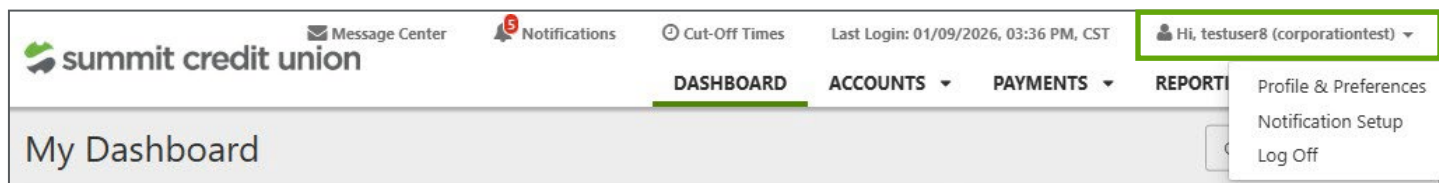
View, approve, or reject the transfer, ACH, or wire payments that are pending approval in this widget.

Quick Loan Payment

Create a quick payment on a loan without leaving the Dashboard in this widget.

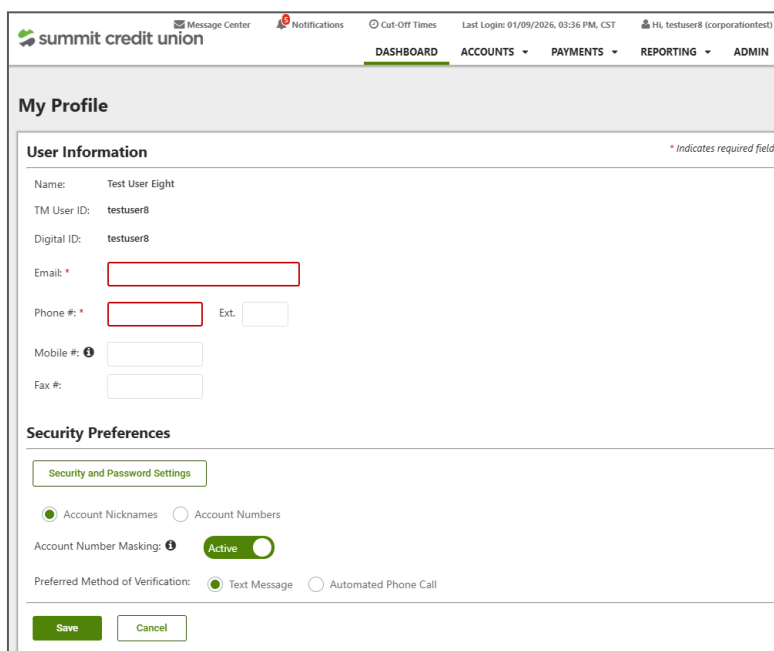
User Menu

The user menu allows you to view and edit your personal and security information. It also allows you to set up alerts.



Profile and Preferences

Use the Profile & Preferences view to set up your personal and security information.



User Information

Use this section to update your personal information. The **Name** and **TM User ID** cannot be edited. Your financial institution or company administrator configures this information. You are able to change your email address and phone, mobile, and fax numbers.

Security Preferences

Use this section to update your Digital ID, password, or two factor authentication. Also, determine if you want to see account nicknames or account numbers.

Security and Password Settings

1. From the [User Name] Menu, select **Profile & Preferences**.
2. Select **Security and Password Settings** and enter your current credentials.
3. Click **Edit** to change your username or password, click **Add passkey** to add a Passkey, click **Manage** to manage your Connected Apps, or **Edit settings** to change 2-step verification settings.
4. Select **Save** if applicable.

Changing Your Account View

1. From the [User Name] Menu, select **Profile & Preferences**.
2. In the **Security Preferences** section, choose to show *Account Nicknames* or *Account Numbers* by default.
3. Choose to truncate account numbers by activating the **Account Number Masking** toggle.
4. Select **Save**.

Notification Setup

Use the **Notification Setup** view to set up your alert preferences for each module available in Commercial Online Banking.

PLEASE NOTE: Some notifications may be set as required.

Configuring Notification Preferences

The preferences configured here determine how your notifications are sent and appear.

1. From the [User Name] Menu, select **Notification Setup**.
2. Enter or change your *Email address*.
3. Enter your *phone number* to receive text messages for the *Mobile #* field. This field is required if you select the **Text Message (SMS) checkbox**.
4. Categories of notifications are collapsed by default. Click the **plus sign** to expand.
5. Select the toggles for each item enable the notifications. If it is gray, you do not receive a notification.
6. Select the **Email**, **Desktop Notification**, or **Text Message (SMS)** check boxes for each enabled item to receive a notification.
7. Select **Submit**.

Notification Preferences

Email: *

Mobile #: - - *Messaging and data rates may apply.*

Account Reconciling

ACH

Type to filter

		FI Required	Email	Desktop Notification	Text Message (SMS)
ACH Payment Created	☒	☐	☐	☐	☐
ACH Reversal Payment Created	☒	☐	☐	☐	☐

Logging Off Commercial Online Banking

1. From the [User Name] Menu, select **Log Off**.
2. Select **Log Off**.

Message Center

Use the *Message Center* to send and receive secure messages to and from your bank.

Click the **Message Center** button to access your inbox. You can also view your **Sent** or **Archived** messages. When new messages are received, a notification is sent to your email address on record.

Composing a Message

Follow the steps outlined in this topic to create messages in the Message Center.

1. Select the **Message Center** button.
2. Select **Compose**.
3. Select a **Subject** from the drop-down list.
4. For the *Attach File* field, select **Select File**, and then choose the appropriate file if needed.
5. Accepted file type extensions are .csv, .doc, .docx, .gif, .jpeg, .jpg, .pdf, .png, and .txt.
6. Enter the Message to send to Fidelity Bank.
7. Select **Send**.

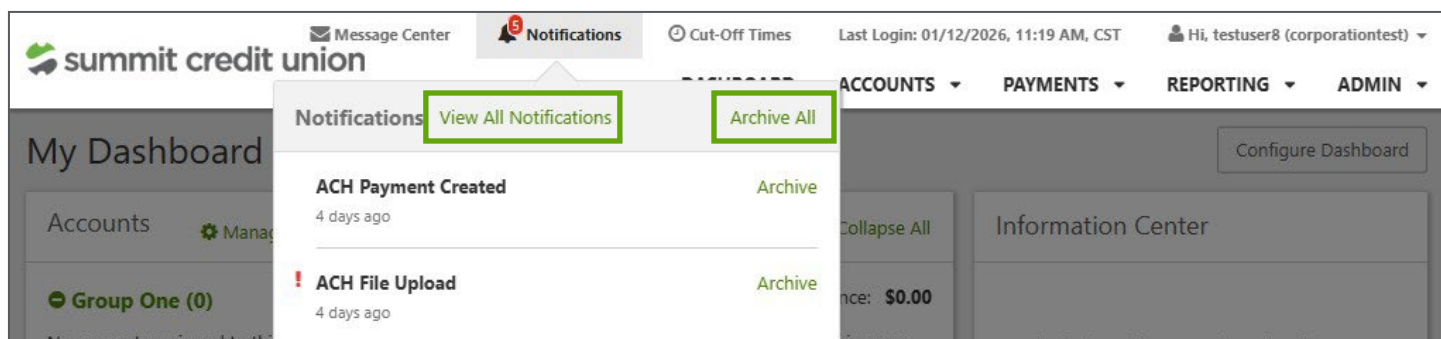
Archiving a Message

Archived messages disappear from your inbox but can still be viewed in the Message Center.

1. Select the **Message Center** button.
2. Select a message to archive from the Inbox.
3. Select **Archive**.
4. An **Archive Message** dialog box opens.
5. Select **Archive**.

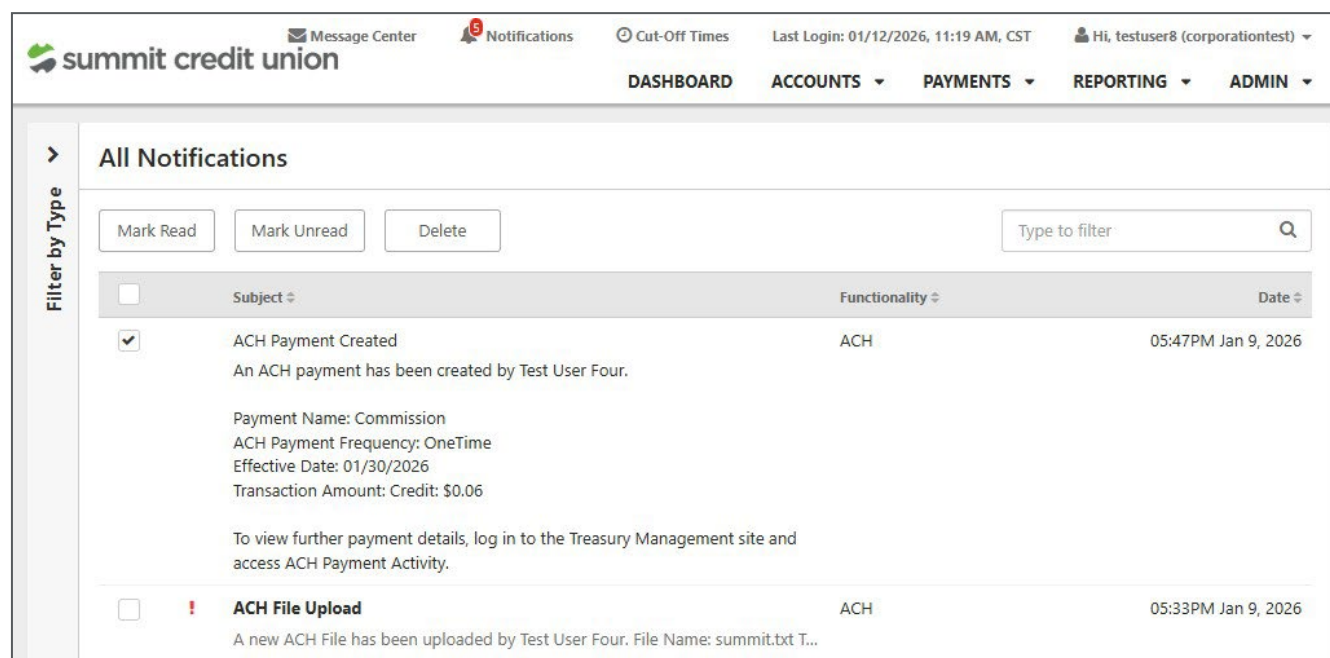
Notifications

Access Notifications from the top menu of Cash Management. Notifications also appear in the bottom right corner of Cash Management while working.



View All Notifications

1. Select the **View All Notifications** option to see an entire list of notifications, even those that have been archived. From this page, you can filter by type (All Notifications, Unread, Read, and High-Priority).
2. Select the check mark beside the notification, and then select **Mark Read**, **Mark Unread**, or **Delete**.
3. Filter the results by using the search box or by using the fly-out menu.



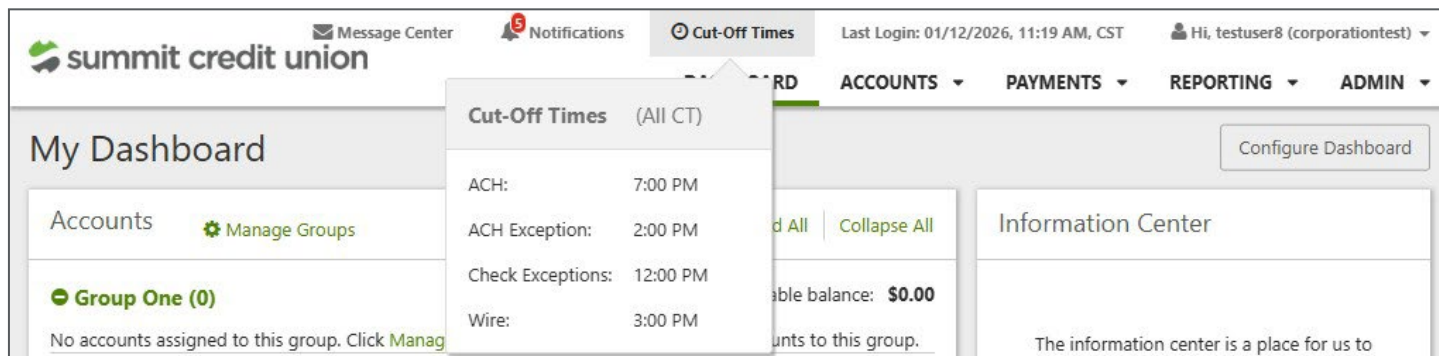
Archive All

1. Select the **Archive All** option to archive, not remove, all notifications.
2. Select **Archive** to confirm.

Cut-off Times

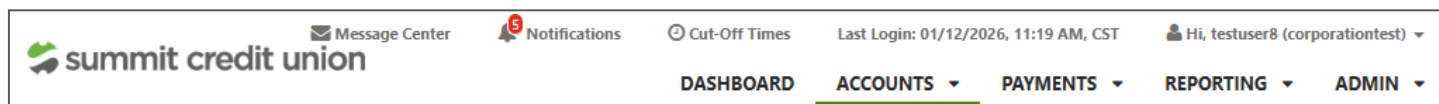
Access Cut-off Times in the top menu of Commercial Online Banking.

Cut-off times indicate when a wire, ACH, or internal transfer must take place by. For example, if the cut-off time for Transfers says 10:00 p.m., then all internal transfers should be submitted by 10:00 p.m. for processing that day. A notification is sent as a reminder.



Accounts

Use the *Accounts* menu to search for and view a list of accounts categorized by type (deposit, time deposits, and loans) and to search for specific transactions of accounts that you are entitled to view.



Account List

Use the **Account List** view to see specific account details.

To find an account, start typing either the account number, account name, status, current balance, collected balance, or available balance in the filter box at the top of the page.

[Message Center](#)
[Notifications](#)
[Cut-Off Times](#)
[Last Login: 01/12/2026, 11:19 AM, CST](#)
[Hi, testuser8 \(corporationtest\)](#)

[DASHBOARD](#)
[ACCOUNTS](#)
[PAYMENTS](#)
[REPORTING](#)
[ADMIN](#)

Account List

[Download](#)
[Print](#)

\$33.62

Deposits

2 Accounts

Deposits

[Refresh Balances](#)

Account Number	Account Name	Status	Current Balance	Collected Balance	Available Balance	Actions
xxx8994	Checking	Active	\$11.24	\$11.24	\$11.24	Actions
xxx7760	Savings	Active	\$22.38	\$22.38	\$21.38	Actions

Viewing 1 - 2 of 2 accounts

10

Refresh Balances

Select **Refresh Balances** at any point to ensure that you are viewing the most up-to-date account balance information.

Account Number Link

Select this link to view more information about a particular account. An *Account Transactions* window appears where you are able to select **Transaction Dates** to view transactions for a set time period. From the *Account Transactions* window, if you select **Advanced Transaction Search**, you are redirected to the *Research Transactions* view.

Actions Drop-Down Menu

The following options are available from the *Actions* drop-down menu on the *Account List* page:

- **Transfer To** - Redirected to the *Create a Transfer* page with account prefilled.
- **Transfer From** - Redirected to the *Create a Transfer* page with account prefilled.
- **Download** - Allows you to download account transactions from a specific Date Range and in a specific Download Format.

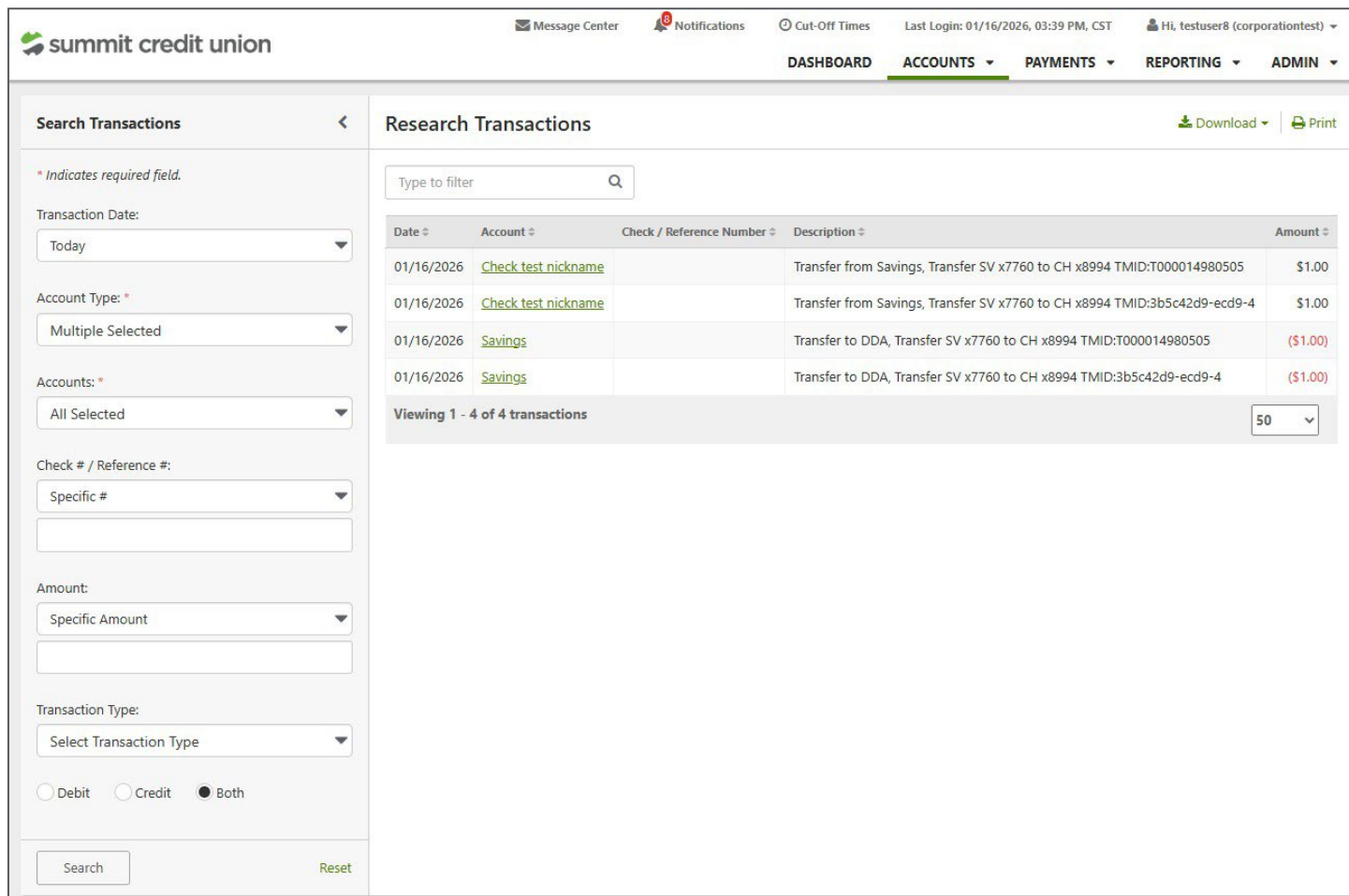
Downloading Account Transactions

Follow the steps outlined in this topic to download all account transactions that occurred during the specified date range.

1. Go to Accounts > Account List.
2. From the Actions drop-down list, select **Download** beside the appropriate account number.
3. Select a **Date Range**.
4. Select a **Download Format**.
5. Select **Download**.

Research Transactions

Use the *Research Transactions* view to search for a specific transaction or type of transaction across all accounts that you are entitled to view.



Search Transactions

* Indicates required field.

Transaction Date:
Today

Account Type: *
Multiple Selected

Accounts: *
All Selected

Check # / Reference #:
Specific #

Amount:
Specific Amount

Transaction Type:
Select Transaction Type

☐ Debit ☐ Credit ☒ Both

Search Reset

Research Transactions

Type to filter

Date	Account	Check / Reference Number	Description	Amount
01/16/2026	Check test nickname		Transfer from Savings, Transfer SV x7760 to CH x8994 TMID:T000014980505	\$1.00
01/16/2026	Check test nickname		Transfer from Savings, Transfer SV x7760 to CH x8994 TMID:3b5c42d9-ecd9-4	\$1.00
01/16/2026	Savings		Transfer to DDA, Transfer SV x7760 to CH x8994 TMID:T000014980505	(\$1.00)
01/16/2026	Savings		Transfer to DDA, Transfer SV x7760 to CH x8994 TMID:3b5c42d9-ecd9-4	(\$1.00)

Viewing 1 - 4 of 4 transactions

50

Follow the steps outlined in this topic to search for transactions that meet the specified criteria.

1. Go to Accounts > Research Transactions.
2. Complete the fields in the *Search Transactions* panel, as necessary.

Transaction Date

Select the desired date or date range.

Account Type

The type of account. Accounts can be Checking, Savings, or Loan.

Accounts

Select the appropriate account numbers, or leave all accounts selected by default.

Check # / Reference

Select Specific # or Range from the drop-down list. Then, enter the check number or reference number used in the transaction.

Amount

Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.

Payment Type

Select any combination from the drop-down list.

All payment types are selected by default. Then, select **Debit**, **Credit**, or Both.

Select **Search**.

The transactions meeting the criteria entered appear in the *Research Transactions* panel.

Select **Reset** for the fields to return to their default settings.

Payments

Use the *Payments* menu to work with various payments. Access Transfer, Wire, ACH, Positive Pay, and Stop Payment options from this menu.

Transfers

Create various internal transfers, view the transfer list, search transfers, and approve or reject transfers.

Three icons appear throughout the *Transfer* view. Hover over or select these icons to view an informational message.

 When this icon appears beside a transfer, it means that there is an information message available for this transfer.

 When this icon appears beside a transfer, it means that the transfer has been changed.

 When this icon appears beside a transfer, it means that the transfer has an error.

Create a Transfer

Use the *Create Transfer* view to create a one-to-one transfer, one-to-many transfer, or many-to-one transfer.

Use this option to submit a one-time or future-dated transfer from one account to one or more accounts.

1. Go to Payments > Transfer > Create Transfer.
2. On the *Create Transfer* tab, select the kind of transfer to create:
 - One-to-One Transfers - move money from one account to another.
 - One-to-Many Transfers - move money from one account to many accounts.
 - Many-to-One Transfers - move money from many accounts to one account.
3. Complete the fields:

Transfer From

Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Transfer To

Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Amount

Enter the amount of the transfer.

Frequency

Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

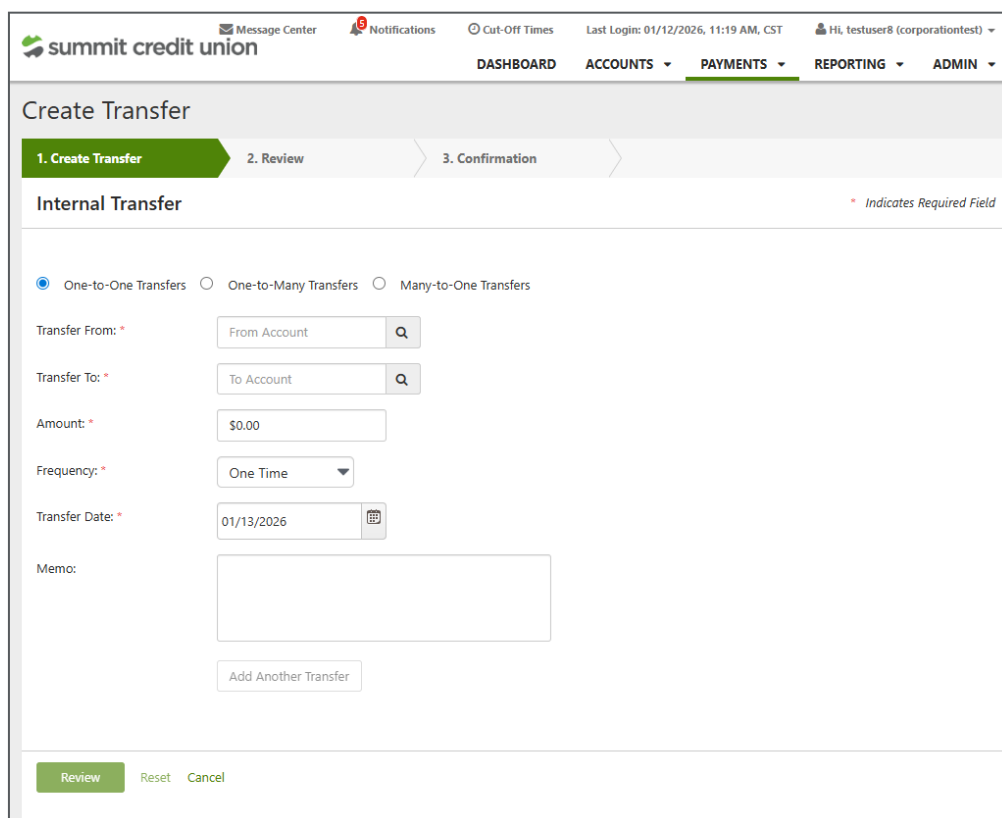
Depending on your selection in the *Frequency* field, you may be prompted to enter data in the following field options:

- Effective Date
- Repeat On Day or Repeat On Days
- Repeat On
- Start On
- End On (*No End Date* is an option for this field when it appears)
- Transfer Date. Select the date of the funds transfer using the calendar icon.

Memo

Enter information related to the funds transfer.

4. Select **Review**.
5. Review the transfer information entered to ensure that it is accurate and click **Confirm**.



summit credit union

Message Center Notifications Cut-Off Times Last Login: 01/12/2026, 11:19 AM, CST HI, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create Transfer

1. Create Transfer 2. Review 3. Confirmation

Internal Transfer

* Indicates Required Field

☒ One-to-One Transfers
 ☐ One-to-Many Transfers
 ☐ Many-to-One Transfers

Transfer From: *

Transfer To: *

Amount: *

Frequency: *

Transfer Date: *

Memo:

Create a Transfer from a Template

To create a template, please see the Transfer Template section of this guide.

1. Go to Go to Payments > Transfer > Create Transfer from Template.
2. Select which template to use.
PLEASE NOTE: You can only initiate templates with a Ready status.
3. Select **Initiate Payments**.

The screenshot shows the 'Transfer Templates' page. At the top, there's a navigation bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' tab is selected. Below the navigation bar, there's a section for 'Transfer Templates' with tabs for 'Transfer Activity' and 'Recurring Transfers'. A search bar is present. A table lists the templates:

Template Name	Transfer Type	From Account	To Account	Amount	Status	Actions
☒ test template	One-to-One	xxx7760	xxx8994	\$1.00	Ready	Actions

Below the table, it says 'Viewing 1 - 1 of 1 templates'. At the bottom, there is a green 'Initiate Payments' button.

4. Review the transfer information to ensure it is accurate and make any necessary changes to the Amount, Frequency, or Date fields.
5. Select **Review**.
6. Select **Confirm** to submit.

The screenshot shows the 'Create Transfer from Template' page. At the top, there's a navigation bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' tab is selected. Below the navigation bar, there's a section for 'Create Transfer from Template' with tabs for '1. Create Transfer', '2. Review', and '3. Confirmation'. The '1. Create Transfer' tab is selected. Below the tabs, there's a section for 'Transfer Details' with the following fields:

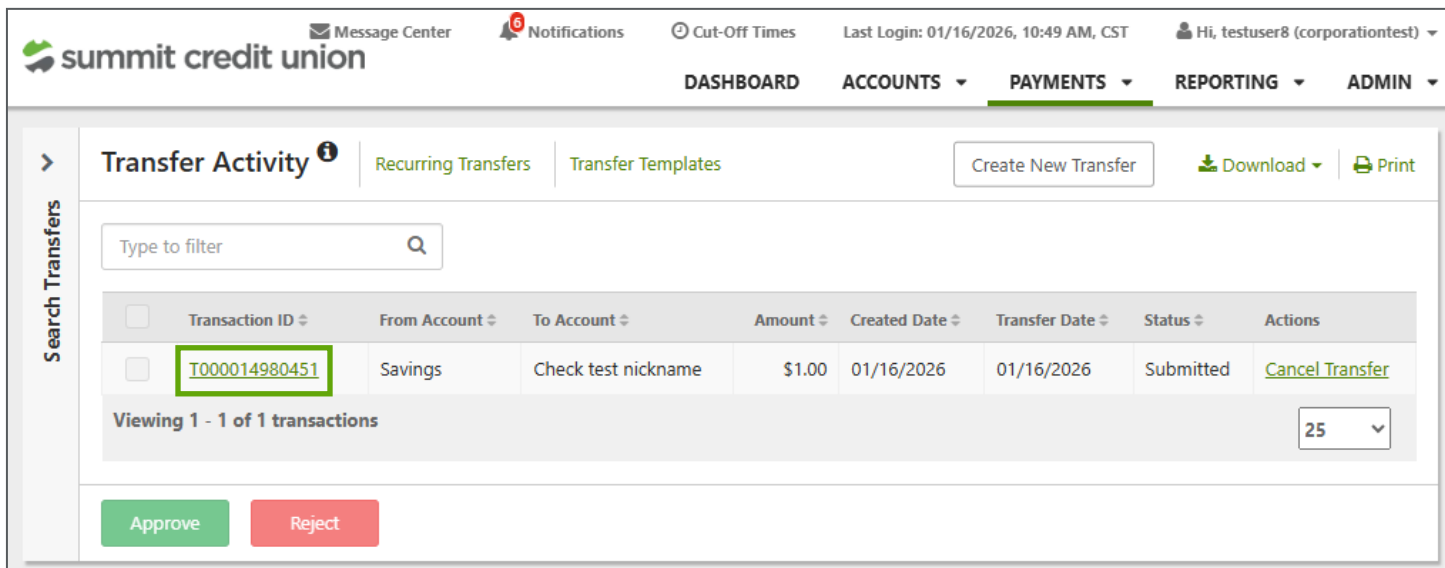
- Template Name: test template
- Transfer From: Savings (Balance: \$21.38)
- Transfer To: Check test nickname (Balance: \$11.24)
- Amount: \$1.00
- Frequency: One Time
- Transfer Date: 01/16/2026
- Memo: (empty text area)

At the bottom, there are three buttons: 'Review' (highlighted in green), 'Reset', and 'Cancel'.

Transfer Activity

Use the Transfer Activity view to look at a list of transfers with various statuses and also view transaction history. You can search for a specific transfer, or approve, reject, and cancel transfers from this view.

1. Go to Payments > Transfer > Transfer Activity.
2. Select the *Transaction ID* of the transfer to change.
3. Edit the fields as necessary.
4. Select **Confirm**.
5. Enter a comment in the field, and then select **Confirm**.



The screenshot displays the Summit Credit Union online banking interface. At the top, there's a navigation bar with links for Message Center, Notifications (6), Cut-Off Times, Last Login (01/16/2026, 10:49 AM, CST), and user information (Hi, testuser8 (corporationtest)). Below this is a main menu with DASHBOARD, ACCOUNTS, PAYMENTS (selected), REPORTING, and ADMIN. The central area is titled 'Transfer Activity' with sub-tabs for 'Recurring Transfers' and 'Transfer Templates'. A 'Create New Transfer' button is present. A search bar with the placeholder 'Type to filter' is above a table. The table has columns: Transaction ID, From Account, To Account, Amount, Created Date, Transfer Date, Status, and Actions. One transaction is listed with ID T000014980451, which is highlighted. Below the table, it says 'Viewing 1 - 1 of 1 transactions' and a dropdown menu shows '25'. At the bottom, there are 'Approve' and 'Reject' buttons.

Approving or Rejecting a Transfer

Follow the steps outlined in this topic to approve or reject transfers.

1. Go to Payments > Transfer > Transfer Activity.
2. Select the check box beside the Transaction ID to approve or reject.
3. Select either **Approve** or **Reject**.
4. Enter Comments for the approval or rejection, if necessary.
5. Select either **Approve Transfer** or **Reject Transfer**.

Message Center Notifications Cut-Off Times Last Login: 01/16/2026, 10:49 AM, CST Hi, testuser8 (corporationtest)

summit credit union

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Transfer Activity Recurring Transfers Transfer Templates Create New Transfer Download Print

Type to filter

Transaction ID	From Account	To Account	Amount	Created Date	Transfer Date	Status	Actions
T000014980451	Savings	Check test nickname	\$1.00	01/16/2026		Submitted	

Transaction ID: T000014980451 Memo: 01/16/2026: testuser8: New - Comments: New

From Account: Savings Audit: 01/16/2026: testuser8: New - Comments: New

To Account: Check test nickname

Amount: \$1.00

Transfer Date: 01/16/2026

Edit Transfer Close

Viewing 1 - 1 of 1 transactions 25

Approve Reject

Canceling a Transfer

Follow the steps outlined in this topic to cancel selected transfers.

1. Go to Payments > Transfer > Transfer Activity.
2. Select **Cancel Transfer** beside the transaction to cancel.
3. Enter a comment in the field, and then select **Cancel Transfer**.

Recurring Transfers

Use the *Recurring Transfers* view to locate, approve, reject, and cancel a recurring transfer series. Use the **Search** on the side panel to lookup a specific recurring transfer is necessary.

Message Center Notifications Cut-Off Times Last Login: 01/16/2026, 10:49 AM, CST Hi, testuser8 (corporationtest)

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DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Recurring Transfers Transfer Activity Transfer Templates Create New Transfer Download Print

Type to filter

Transaction ID	From Account	To Account	Frequency	Created Date	Next Transfer Date	End Date	Amount	Status	Actions
T000014980504	Savings	Check test nickname	Weekly	01/16/2026	01/23/2026	02/09/2026	\$1.00	Scheduled	Cancel Series

Viewing 1 - 1 of 1 transactions 25

Approve Reject

Approving or Rejecting a Recurring Transfer

Follow the steps outlined in this topic to approve or reject recurring transfers.

1. Go to Payments > Transfer > Recurring Transfers.
2. In the Recurring Transfer List panel, select the check box beside the *Transaction ID* to approve or reject.
3. Select either **Approve** or **Reject**.
4. Enter Comments appropriate for the approval or rejection.
5. Select either **Approve Transfers** or **Reject Transfers**.

Canceling a Recurring Transfer Series

Follow the steps outlined in this topic to cancel a series of recurring transfers.

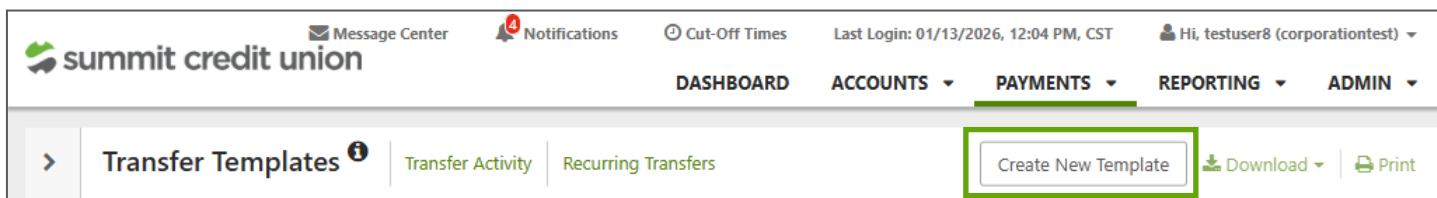
1. Go to Payments > Transfer > Recurring Transfers.
2. Select **Cancel Series** beside the recurring transfer to cancel.
3. Enter Comments appropriate for the cancellation.
4. Select **Cancel Recurring Series**.

Transfer Templates

Creating a Transfer Template

Follow the steps outlined in this topic to create one-to-one, one-to-many, and many-to-one transfer templates.

1. Go to Payments > Transfer > Transfer Templates.
2. Select **Create New Template**.
3. Select the type of transfer:
 - One-to-One Transfers
 - One-to-Many Transfers
 - Many-to-One Transfers
4. Complete the following fields on the *Transfer Template Details* tab.
5. Select **Review**.
6. Review the information entered to ensure that it is accurate.
7. Select **Confirm**.





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[Notifications](#)
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[Last Login: 01/13/2026, 12:04 PM, CST](#)
[Hi, testuser8 \(corporationtest\)](#)

[DASHBOARD](#)
[ACCOUNTS](#)
[PAYMENTS](#)
[REPORTING](#)
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Create Transfer Template

1. Create Template
2. Review
3. Confirmation

Transfer Template Details * Indicates Required Field

☒ One-to-One Transfers
☐ One-to-Many Transfers
☐ Many-to-One Transfers

Template Name: *

Transfer From: *

Transfer To: *

Amount: *

Memo:

Review
Reset
Cancel

Editing a Transfer Template

1. Go to Payments > Transfer > Transfer Templates.
2. Select **Actions** next to the template to change and click **Edit**.
3. Edit the fields as necessary.
4. Select **Review**.
5. Enter a comment in the field, and then select **Confirm**.

Create Loan Payment

Use the Create Loan Payment view to make a loan payment.

1. Go to Payments > Transfer > Create Loan Payment.
2. Enter the *From Account* information.
3. Enter the *To Loan Account* information.
4. Select the **Payment Option**.
5. You can choose to make a **Regular Payment** or pay to **Principal Only**.
6. Enter the **Amount**.
7. Enter the **Payment Date**.
8. Enter a **Memo**, if desired.
9. Select **Review**.
10. Select **Confirm**.



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Create Loan Payment

1. Create Payment
2. Review
3. Confirmation

Loan Payment * Indicates Required Field

From Account: *

From Account

To Loan Account: *

To Account

Payment Option: *

Regular Payment ▾

Amount: *

\$0.00

Payment Date: *

01/13/2026

Memo:

Loan Payment Activity

Use the *Loan Payment Activity* view to look at a list of loan payments with various statuses and also view payment history.

You can search for a specific payment, or approve, reject, and cancel payments from this view.

PLEASE NOTE: You can only select *Edit Payment* when the payment status is *Approval Rejected*, *Scheduled*, or *Failed*.

Editing a Loan Payment

The Transfer Activity list allows you to view and work with transfers that are in the following statuses: *Approval Rejected*, *Scheduled*, or *Failed*.

1. Go to Payments > Transfer > Transfer Activity.
2. Select the **Transaction ID** of the transfer to change.
3. Select **Edit Transfer**.
4. Edit the fields as necessary.
5. Select **Confirm**.

Wires

Create recurring, future-dated, and one-time domestic and/or international wires. You can also create domestic and/or international creditors, view wire activity, search wires, download or print a PDF or .csv file for a payment in detail or summary view, and approve or reject wires.

Creating a USD Domestic Wire

Use the Create USD Wire view to create domestic, international, or multiple USD wires.

Domestic wires can be sent to individuals or companies banking within the United States.

1. Go to Payments > Wire > Create USD Wire.
2. On the *Payment and Creditor* Information tab, select **Domestic**.
3. Complete the fields.

Tip: Select **Reset** for the fields to return to their default settings.

Wire Company

Select the wire company that is used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes or Select the **search icon** to select which account to debit.

Creditor

Type the creditor's name or select the **search icon** from your list of creditors.

PLEASE NOTE: If your creditor is not available, you can select **Enter Creditor**. The Creditor Information section opens for you to add the creditor before continuing with your wire creation. The entered creditor does not appear in the Wire Creditor view for future use.

Wire Amount

The amount of the wire transaction.

Frequency

Select the frequency.

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Depending on your selection, you may be prompted to enter wire data in the following field options:

- Effective Date
- Repeat On Days
- Repeat On
- Start On
- End On (No End Date is an option for this field when it appears)
- Effective Date: The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select the **Delete icon** to remove an additional information line.

4. Select **Review**.

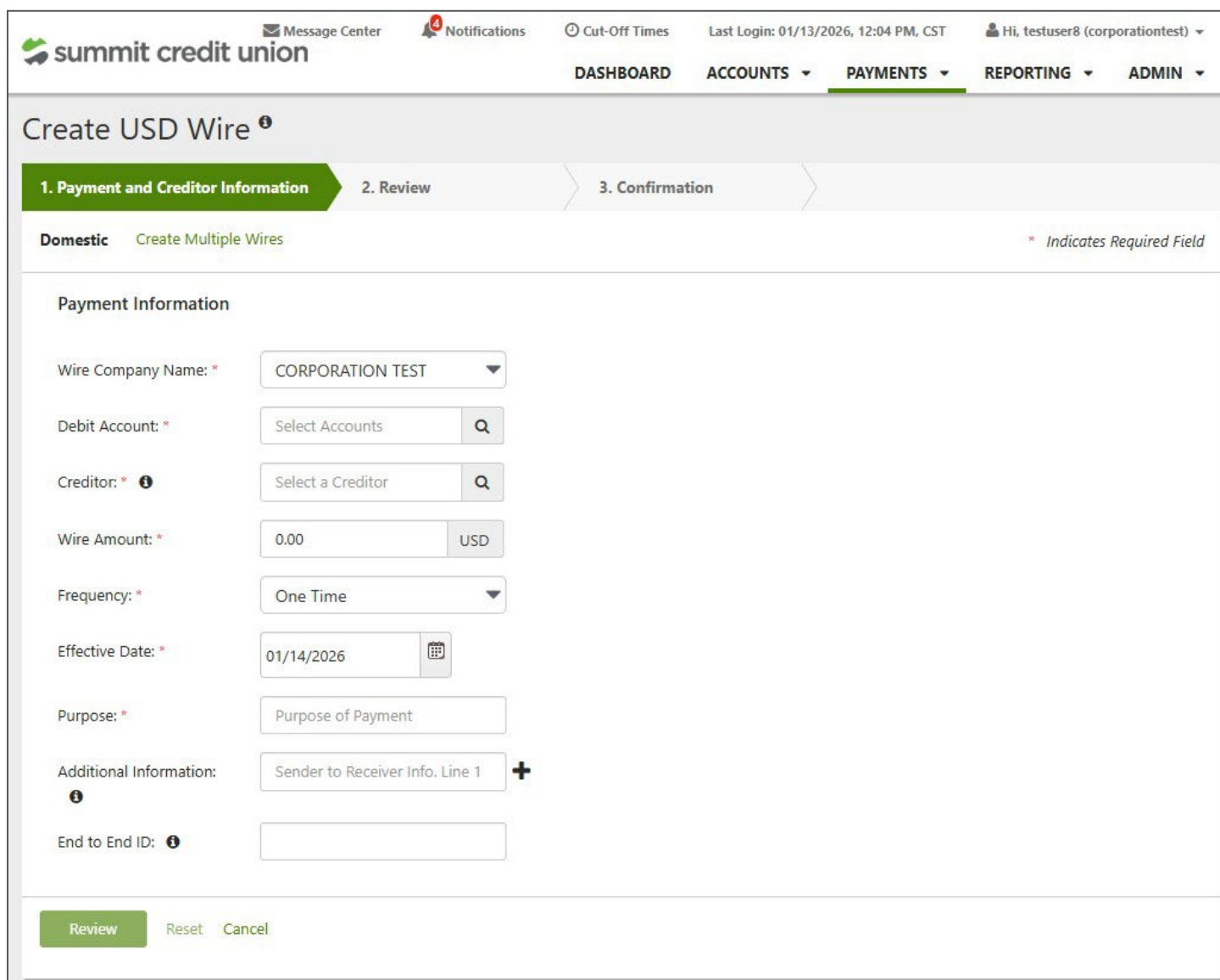
Proceed to the *Review* tab.

5. Select **Confirm**.

Proceed to the *Confirmation* tab, confirming that you have created an international wire.

PLEASE NOTE: From this screen, you can select *Create Another Wire*, *Save as Template*, or *View Wire Activity*.

Tip: To save the creditor and bank details to reuse later, select **Save as Template**. Enter a unique *Template Name* and select *Create Template*. Templates may be subject to approval.



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Message Center Notifications Cut-Off Times Last Login: 01/13/2026, 12:04 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create USD Wire

1. Payment and Creditor Information 2. Review 3. Confirmation

Domestic Create Multiple Wires * Indicates Required Field

Payment Information

Wire Company Name: * CORPORATION TEST

Debit Account: * Select Accounts

Creditor: * Select a Creditor

Wire Amount: * 0.00 USD

Frequency: * One Time

Effective Date: * 01/14/2026

Purpose: * Purpose of Payment

Additional Information: * Sender to Receiver Info. Line 1 +

End to End ID: *

Review Reset Cancel

Creating Multiple USD Wires

Follow the steps outlined in this topic to create multiple wires for selected creditors.

1. Go to Payments > Wire > Create USD Wire.
2. On the *Payment and Creditor Information* tab, select **Create Multiple Wires**. You are transferred to the *Wire Creditors* page.

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Message Center Notifications Cut-Off Times Last Login: 01/13/2026, 12:04 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS **PAYMENTS** REPORTING ADMIN

Create USD Wire ¹

1. Payment and Creditor Information 2. Review 3. Confirmation

Domestic **Create Multiple Wires** * Indicates Required Field

3. Select one or more check boxes beside the appropriate Creditor Name.

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Message Center Notifications Cut-Off Times Last Login: 01/13/2026, 12:04 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS **PAYMENTS** REPORTING ADMIN

Select Creditors

Type to filter

☒	Creditor Name	Account Number	Agent ID	Agent Name	Country	Created Date	Status
☒	Vendor Two	123456789	121000248	WELLS FARGO BANK, NA	US	01/08/2026	Ready
☒	Vendor One	987654321	031100209	CITIBANK, N.A.	US	01/08/2026	Ready

Viewing 1 - 2 of 2 Creditors 25

Initiate Payments

4. Select **Initiate Payments**.
The *Create Multiple Wires* page appears.
5. Complete the required fields for each *Creditor Name* selected.
The fields available depend on if the wire is domestic or international.

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Message Center Notifications Cut-Off Times Last Login: 01/13/2026, 12:04 PM, CST Hi, testuser8 (corporationtest) ▾

DASHBOARD ACCOUNTS **PAYMENTS** REPORTING ADMIN ▾

Create Multiple Wires

1. Payment and Creditor Information 2. Review 3. Confirmation

* Indicates Required Field

Add Payment

Remove

Creditor: * Vendor Two Q ⓘ
Account Number: 123456789
Agent ID: 121000248

Wire Amount: * \$0.00 USD

Purpose: * Purpose of Payment

Frequency: * One Time ▾

Additional Information: ⓘ Sender to Receiver Info. Lir

Wire Company Name: * Select Wire Company ▾

Effective Date: * 01/14/2026 📅

End to End ID: ⓘ

Debit Account: * Select Accounts Q

Remove

Creditor: * Vendor One Q ⓘ
Account Number: 987654321
Agent ID: 031100209

Wire Amount: * \$0.00 USD

Purpose: * Purpose of Payment

Frequency: * One Time ▾

Additional Information: ⓘ Sender to Receiver Info. Lir

Wire Company Name: * Select Wire Company ▾

Effective Date: * 01/14/2026 📅

End to End ID: ⓘ

Debit Account: * Select Accounts Q

Remove

Review Cancel

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Wire Company Name

Select the wire company that is used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select **Search icon** to select which account to debit.

Wire Amount

The amount of the wire transaction.

Frequency

Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month

- Monthly
- Quarterly
- Every Six Months
- Yearly

Effective Date

The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select the **Delete icon** to remove an additional information line.

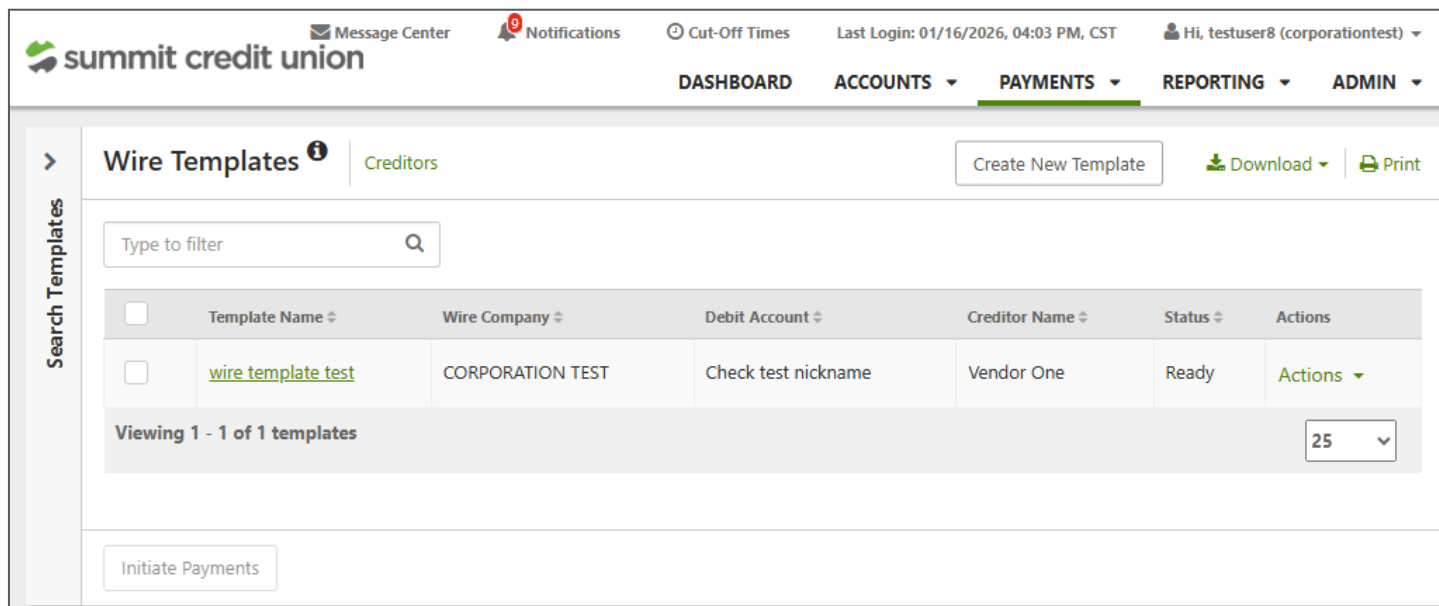
End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

6. Select **Review**.
7. Select **Confirm**.

Creating USD Wires from Templates

Use the *Create USD Wire from Template* view to work with wire templates.



The screenshot displays the 'Wire Templates' page in the Summit Credit Union online banking system. The page header includes the Summit Credit Union logo, a Message Center, Notifications, Cut-Off Times, Last Login information, and the user's name. The main navigation bar shows 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'Wire Templates' section has a search bar and a 'Create New Template' button. Below the search bar is a table with one template listed. The table has columns for Template Name, Wire Company, Debit Account, Creditor Name, Status, and Actions. The template 'wire template test' is listed with a status of 'Ready'. At the bottom of the table, it says 'Viewing 1 - 1 of 1 templates' and there is a dropdown menu for '25'.

Template Name	Wire Company	Debit Account	Creditor Name	Status	Actions
wire template test	CORPORATION TEST	Check test nickname	Vendor One	Ready	Actions

1. Go to Payments > Wire > Create USD Wire from Template.
2. Select the check box next to the wire templates to initiate.
3. Select **Initiate Payments**.
4. The **Create Multiple Wires** from Templates page appears. Complete the required fields for each template selected.

Message Center

Notifications

9

Cut-Off Times

Last Login: 01/16/2026, 04:03 PM, CST

Hi, testuser8 (corporationtest)

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Create USD Wire from Template

Saved to D: Drive

1. Payment and Creditor Information

2. Review

3. Confirmation

Payment Information

Template:

wire template test

Wire Company Name:

CORPORATION TEST

Debit Account:

Check test nickname

Creditor:

Vendor One

Wire Amount: *

0.00

USD

Frequency: *

One Time

Effective Date: *

01/21/2026

Purpose: *

test

Additional Information:

Sender to Receiver Info. Line 1

+

End to End ID: ⓘ

Creditor Information

Name:

Vendor One

Account Number:

987654321

Address:

South Lake, Texas 76262

Notes:

Agent ID :

031100209

Agent Name:

CITIBANK, N.A.

Agent Address:

NEW CASTLE, DE

Review

Reset

Cancel

Wire Amount

The amount of the wire transaction.

Frequency

Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Effective Date

The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

5. Select **Review**.
6. Select **Confirm**.

Upload Wires

Uploading wire files eliminates the need to input individual wires when volume is a concern.

PLEASE NOTE: A wire upload format must be established in order to upload a wire file. Please see the *Wire Upload Format* section of this guide for information on how to create one.

1. Go to Payments > Wire > Upload Wires.

2. Select your wire company, file upload format, and browse for the wire. Click **Upload**.
3. Select **Details** to view or edit details for a selected wire.

File Upload Review						Print
File Name: wires2.csv						
File Size:	0.251 KB	Total Wires:	3	Total Debit Amount:	\$0.03	
		Total Creditors:	3			
Creditor Name	Debit Account	Wire Company Name	Effective Date	Wire Amount	Open All	
Vendor 1		Blue I	08/20/2025	\$0.01	Details	
Vendor 2		Blue I	08/21/2025	\$0.01	Details	
Vendor 3		Blue I	08/22/2025	\$0.01	Details	
Viewing 3 items						

4. If necessary, deselect any wires to exclude them from processing.
5. Select **Review**.
6. When all details appear accurate, select **Confirm**.

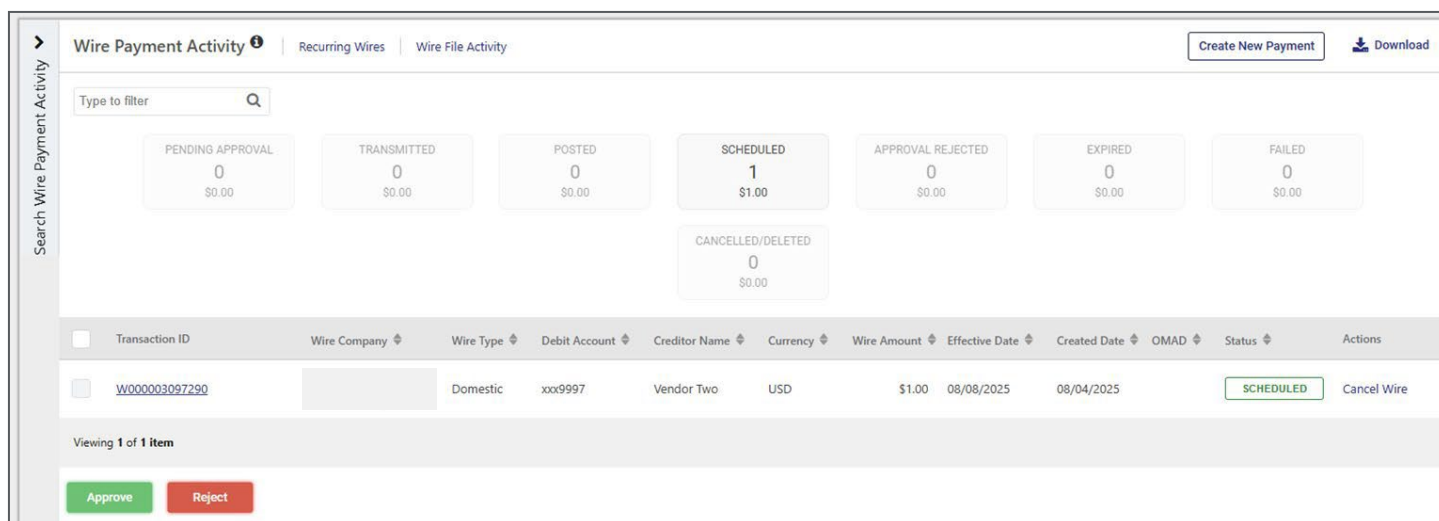
Wire Payment Activity

Use the Wire Payment Activity view to work with wires.

Three icons appear throughout the Wire Activity view. Hover over or select these icons to view an informational message.

-  When this icon appears beside a transfer, it means that there is an information message available for this transfer.
-  When this icon appears beside a transfer, it means that the transfer has been changed.
-  When this icon appears beside a transfer, it means that the transfer has an error.

Select the **Transaction ID** to cause the *Wire Detail* window to appear which displays both wire payment and creditor information.



Wire Payment Activity ⓘ | Recurring Wires | Wire File Activity

Create New Payment | Download

Type to filter

PENDING APPROVAL 0 \$0.00

TRANSMITTED 0 \$0.00

POSTED 0 \$0.00

SCHEDULED 1 \$1.00

APPROVAL REJECTED 0 \$0.00

EXPIRED 0 \$0.00

FAILED 0 \$0.00

CANCELLED/DELETED 0 \$0.00

Transaction ID	Wire Company	Wire Type	Debit Account	Creditor Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
☐ W000003097290		Domestic	xx9997	Vendor Two	USD	\$1.00	08/08/2025	08/04/2025		SCHEDULED	Cancel Wire

Viewing 1 of 1 item

Approve Reject

Editing a Wire

1. Go to Payments > Wire > Wire Payment Activity.
2. Select the **Transaction ID**.
3. Select **Edit**.
You can only edit if the wire transaction has a status of:
 - Approval Rejected
 - Failed
 - Scheduled
4. Edit the fields as necessary.

Wire Detail: W000003097290

Download Print

Payment Information From Template: Vendor 1 Transaction ID: W000003097290 OMAD: Status: Scheduled Wire Company Name: Debit Account: xxx9997 Effective Date: 08/08/2025 Wire Amount: 1.00 USD Frequency: One Time Purpose: Payment Additional Information: End to End ID: Audit: 8/4/2025 4:33:14 PM : testuser1 : New	Creditor Information Account Number: 112233 Name: Vendor Two Address: Springfield, MO UNITED STATES Notes: Agent ID: 124084834 Agent Name: FIRST-CITIZENS BANK & TRUST CO Agent Address: RALEIGH, NC UNITED STATES
--	--

Edit

Back

5. Select **Review**.
6. Select **Confirm**.

Approving or Rejecting a Wire

Follow the steps outlined in this topic to approve or reject selected wires.

1. Go to Payments > Wire > Wire Payment Activity.
2. Select the check box beside the Transaction ID.
3. Select **Approve** or **Reject**.
The *Approve this Wire* or *Reject this Wire* dialog box appears.
4. Enter a comment in the field, and then select **Approve** or **Reject**. A confirmation message appears.

Canceling a Wire Transfer

Follow the steps outlined in this topic to cancel selected wire transfers.

1. You can only cancel USD (domestic and international) wires. You cannot cancel foreign currency wires.
2. Go to Payments > Wire > Wire Payment Activity.
3. Select **Cancel Wire**.
4. Enter Comments about the cancellation, and then select **Cancel Wire**.

Wire File Activity

The Wire File Activity screen shows a list of wire files that users have uploaded. Users can access this information via the navigation menu by selecting Payments > Wire > Wire File Activity.

Search Wire File Activity	Wire File Activity ⓘ									Print
	Type to filter									
	File Name	File Size	Source	Received Date	Total Wires/Amount	Approved/Submitted	Pending	Rejected	Expired	Actions
	wires2.csv	236	Test User 3	07/30/2025	(3) \$0.03	3	0	0	0	Review

Viewing 1 of 1 item

Recurring Wires

Only wires that were created with a recurring Frequency appear on this list.

Select the **Transaction ID**, and then the Recurring Wire Detail screen appears and displays both wire payment and creditor information.

Search Recurring Wire	Recurring Wires ⓘ									Create New Payment	Download	Print
	Type to filter											
	Transaction ID	Wire Company	Creditor Name	Debit Account	Frequency	Created Date	Next Payment Date	End Date	Wire Amount	Status	Actions	
	W000003097308		Vendor Two	xxx9997	Weekly	08/04/2025	08/08/2025	09/05/2025	\$1.00	Scheduled	Cancel Series	

Viewing 1 - 1 of 1 wires

25

Editing a Recurring Wire

Follow the steps outlined in this topic to edit selected recurring wires.

1. Go to Payments > Wire > Recurring Wires.
2. Select the Transaction ID.
3. Select Edit.

PLEASE NOTE: You cannot edit a recurring wire in a Pending Approval status.

4. Edit the fields as necessary.
5. Select Review.
6. Select Confirm.

Canceling a Recurring Wire Series

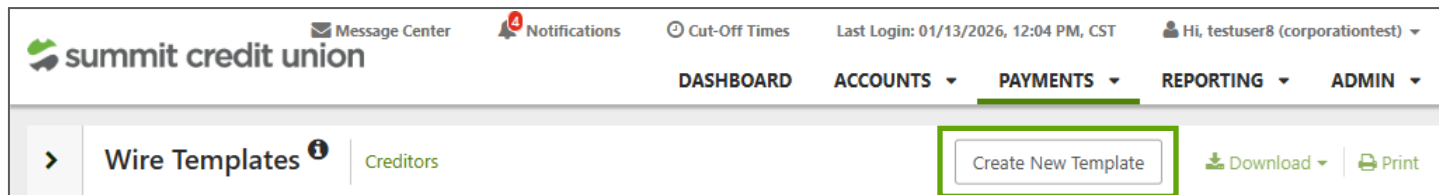
Follow the steps outlined in this topic to cancel selected recurring wire series.

1. Go to Payments > Wire > Recurring Wires.
2. Select **Cancel Series** beside the recurring wire. The *Cancel Wire* dialog box appears.
3. Enter Comments about the cancellation, and then select **Cancel Wire**.

Wire Templates

Creating a Wire Template

1. Go to Payments > Wire > Wire Templates.
2. Select **Create New Template**.



3. Select whether the wire template is Domestic or International.
4. Complete the following fields on the **Payment and Creditor Information** tab.

Template Name

Enter the name of the template.

Wire Company

Select the wire company that is used to originate the wire.

Debit Account

Select the affected debited wire accounts.

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select **Delete** icon to remove an additional information line.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

5. Select **Review**. Review the information entered to ensure that it is accurate.

6. Select **Confirm**.

PLEASE NOTE: From this screen, you can *Create Another Wire Template* or *View Wire Templates*.

Wire Creditors

Creating a Domestic Creditor

1. Go to Payments > Wire > Wire Creditors.
2. Select **Create New Creditor**.

3. Complete the fields.

Agent Country
Select the creditor's country.

Agent ID

Enter the creditor's routing number.

Agent Name

Enter the creditor's financial institution name.

Agent City/Town Name

Enter the city where the financial institution that the creditor uses is located.

Agent State/Country Sub Division

Enter the state where the financial institution that the creditor uses is located.

Account Number

Enter the creditor's account number that receives the wire credit.

Re-enter Account Number

Re-enter the creditor's account number that receives the wire credit.

Name

Enter the creditor's name.

Country

Select the creditor's country.

Building Number

Enter the creditor's building number if applicable.

Street Name

Enter the creditor's receiving location street name.

City/Town Name

Enter the city where the financial institution that the creditor uses is located.

State/Country Sub Division

Enter the state where the financial institution that the creditor uses is located.

Post Code

Enter the ZIP code of the financial institution that the creditor uses.

Notes

Enter any additional information about this creditor.



Message Center

Notifications

Cut-Off Times

Last Login: 01/13/2026, 04:20 PM, CST

Hi, testuser8 (corporationtest)

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Create a Domestic Creditor

1. Creditor Information

2. Review

3. Confirmation

Agent Country: *

US

Agent ID: *

Agent ID

Q

Agent Name: *

Agent City/Town Name: *

Agent State/Country Sub Division: *

Account Number: *

Re-enter Account Number: *

Name: *

Country: *

UNITED STATES

Building Number:

Street Name:

City/Town Name: *

State/Country Sub Division:

Post Code:

Notes:

Additional location information

Instructed Agent Information

Agent Country: *

US

Agent ID:

Agent ID

Q

Agent Name:

Agent City/Town Name:

Agent State/Country Sub Division:

Review

Reset

Cancel

* Indicates Required Field

4. Select **Review**.
5. Review the information entered to ensure that it is accurate.
6. Select **Confirm**.
7. Proceed to the *Confirmation* tab, confirming that you have successfully created a domestic creditor. Depending on your settings, you may not be able to send a domestic wire to this creditor until they are in an Approved status.

PLEASE NOTE: From this screen, you can select *Send a Wire to this Creditor*, *Create Another Creditor*, or *Wire Creditors*.

Initiating Wire Payments to Creditors

Follow the steps outlined in this topic to initiate wire payments for selected creditors. You can only initiate USD (domestic and international) wires using these steps.

1. Go to Payments > Wire > Wire Creditors.
2. Select one or more check boxes beside the appropriate *Creditor Name*.

summit credit union

Message Center Notifications Cut-Off Times Last Login: 01/13/2026, 04:20 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS **PAYMENTS** REPORTING ADMIN

Wire Creditors

Create New Creditor Download Print

Type to filter

☐	Creditor Name	Account Number	Agent ID	Agent Name	Country	Created Date	Status	Actions
☒	Vendor Two	123456789	121000248	WELLS FARGO BANK, NA	US	01/08/2026	Ready	Actions
☐	Vendor One	987654321	031100209	CITIBANK, N.A.	US	01/08/2026	Ready	Actions

Viewing 1 - 2 of 2 Creditors 25

Initiate Payments

3. Select **Initiate Payments**.
4. Complete the required fields for each *Creditor Name* selected.

summit credit union

Message Center Notifications Cut-Off Times Last Login: 01/14/2026, 04:02 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS **PAYMENTS** REPORTING ADMIN

Create Multiple Wires

1. Payment and Creditor Information 2. Review 3. Confirmation

* Indicates Required Field

Add Payment

Remove

Creditor: * Vendor Two Account Number: 123456789 Agent ID: 121000248

Wire Amount: * \$0.00 USD

Frequency: * One Time

Purpose: * Purpose of Payment

Wire Company Name: * Select Wire Company

Debit Account: * Select Accounts

Effective Date: * 01/15/2026

Additional Information: Sender to Receiver Info. Li

End to End ID: *

Review Cancel

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Wire Company Name

Select the wire company that is used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select **Search** to select which account to debit.

Wire Amount

The amount of the wire transaction.

Frequency

Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Effective Date

The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select **the Delete icon** to remove an additional information line.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

5. Select **Review**.
6. Review the information entered to ensure that it is accurate.
7. Select **Confirm**.

Editing Wire Creditors

Follow the steps outlined in this topic to edit selected creditors.

1. Go to Payments > Wire > Wire Creditors.
2. Select the *Creditor Name*.
3. Select **Edit**.
4. Edit the fields as necessary.
5. Select **Review**.

Message Center Notifications Cut-Off Times Last Login: 01/14/2026, 04:02 PM, CST Hi, testuser8 (corporationtest) ▾

summit credit union

DASHBOARD ACCOUNTS ▾ **PAYMENTS ▾** REPORTING ▾ ADMIN ▾

> **Wire Creditors** Create New Creditor Download ▾ Print

Search Creditors

Type to filter

☐	Creditor Name ▾	Account Number ▾	Agent ID ▾	Agent Name ▾	Country ▾	Created Date ▾	Status ▾	Actions
☐	<u>Vendor Two</u>	123456789	121000248	WELLS FARGO BANK, NA	US	01/08/2026	Ready	Actions ▾
☐	<u>Vendor One</u>	987654321	031100209	CITIBANK, N.A.	US	01/08/2026	Ready	Actions ▾

Viewing 1 - 2 of 2 Creditors 25 ▾

Initiate Payments

Message Center Notifications Cut-Off Times Last Login: 01/14/2026, 04:02 PM, CST Hi, testuser8 (corporationtest) ▾

summit

> **Creditor: Vendor Two** ×

Status: ✓ Ready

Account Number: **123456789**

Address: **Monett, MO
UNITED STATES**

Agent ID: **121000248**

Agent Name: **WELLS FARGO BANK, NA**

Agent Address: **SAN FRANCISCO, CA
UNITED STATES**

Notes:

Audit:

Edit Close

Approving or Rejecting a Creditor

Follow the steps outlined in this topic to approve or reject selected creditors.

1. Go to Payments > Wire > Wire Creditors.
2. Select the check box next to the Creditor Name.
3. Select **Approve** or **Reject** from the Actions menu
4. Enter a comment in the field, if necessary, and then select **Approve** or **Reject**.

Deleting a Creditor

1. Go to Payments > Wire > Wire Creditors.
2. In the Actions menu, select **Delete**.
3. Enter a comment in the field, and then select **Delete Creditor**.

Wire Upload Formats

The *Wire Upload Template Formatting Tool* allows you to build either a fixed position or delimited file map to upload wire files.

Creating Wire Upload Formats

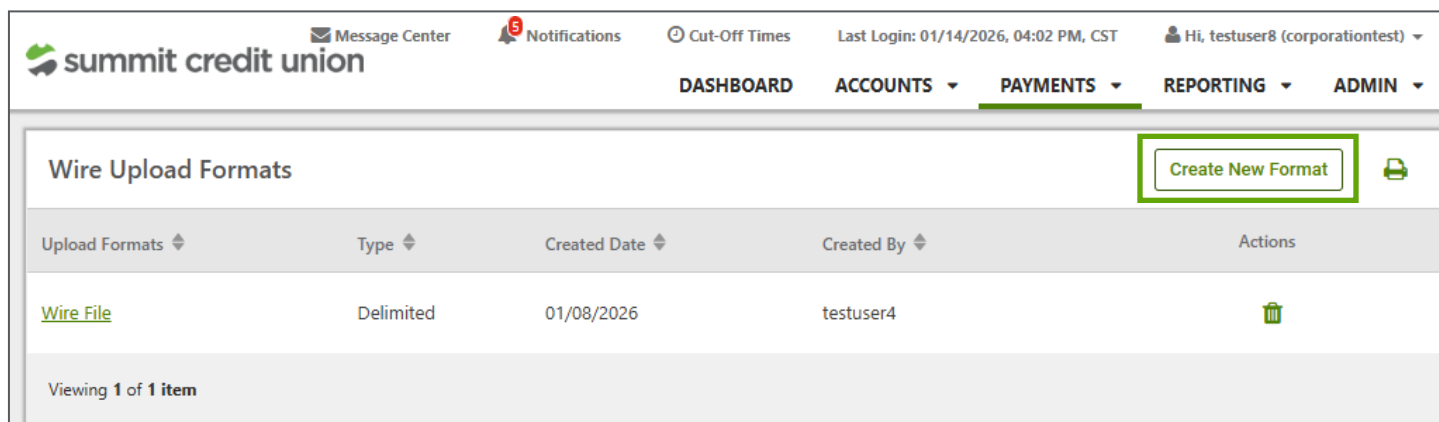
1. Go to Payments > Wire > Wire Upload Formats.
2. Select **Create New Format**.
3. Select either **Delimited** or **Fixed Position**.
4. Complete the fields as desired to determine how amounts and dates appear.
5. Map the field positions as desired:

You can drag and drop the different fields to reorder them.

In delimited file formats, the position in the file appears as the tile number and updates when the tile is moved. In fixed position file formats, the tiles show the position on the file and the length of the field. Users can adjust the length by using the up or down arrows.

Optional tiles appear below the required fields. While you cannot move any required fields into the optional section, you can move optional titles to the primary section. Additionally, you can use a filler tile as a placeholder to account for items in files which are not included in payment details.

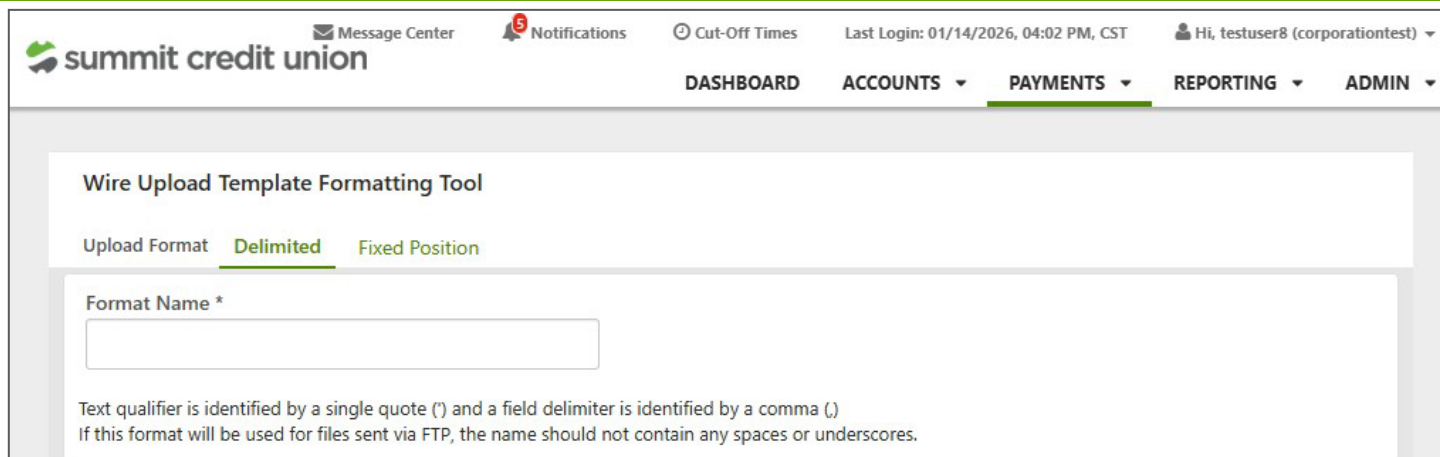
6. Select **Save**.



The screenshot displays the 'Wire Upload Formats' page in the Summit Credit Union system. At the top, there's a navigation bar with links for Message Center, Notifications, Cut-Off Times, Last Login, and user information. Below this is a menu bar with options: DASHBOARD, ACCOUNTS, PAYMENTS (selected), REPORTING, and ADMIN. The main content area has a title 'Wire Upload Formats' and a 'Create New Format' button highlighted with a green box. Below the title is a table with columns: Upload Formats, Type, Created Date, Created By, and Actions. The table contains one row for 'Wire File' with Type 'Delimited', Created Date '01/08/2026', and Created By 'testuser4'. At the bottom, it says 'Viewing 1 of 1 item'.

Upload Formats	Type	Created Date	Created By	Actions
Wire File	Delimited	01/08/2026	testuser4	

Viewing 1 of 1 item



The screenshot shows the Summit Credit Union online banking interface. At the top, there's a navigation bar with the Summit Credit Union logo, a Message Center icon, a Notifications icon with a red '5', a Cut-Off Times icon, a Last Login timestamp (01/14/2026, 04:02 PM, CST), and a user profile dropdown (Hi, testuser8 (corporationtest)). Below this is a secondary navigation bar with tabs: DASHBOARD, ACCOUNTS, PAYMENTS (highlighted), REPORTING, and ADMIN. The main content area is titled 'Wire Upload Template Formatting Tool'. It has two tabs: 'Upload Format' and 'Delimited' (highlighted), with a 'Fixed Position' link. Below the tabs is a 'Format Name *' label and a text input field. At the bottom, there's a note: 'Text qualifier is identified by a single quote (') and a field delimiter is identified by a comma (,). If this format will be used for files sent via FTP, the name should not contain any spaces or underscores.'

ACH

Within Payments > ACH, you can create ACH payments and templates, import layouts, view templates, ACH payments, and recurring ACH payment lists, and search ACH recipients. You can also work with ACH tax payments.

Create an ACH Payment

Use the Create ACH Payment view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

Creating an ACH Payment Manually

Use this process when manually creating an automated clearing house (ACH) payment.

1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select **Manual Entry**.

summit credit union

Message Center Notifications Cut-Off Times Last Login: 01/15/2026, 12:25 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create ACH Payment [?]

1. Create Payment 2. Manage Recipients 3. Review 4. Confirmation

☒ Manual Entry ☐ From Template ☐ Upload Nacha File

Payment Header Information ^{*} Indicates Required Field

Payment Name: *

ACH Company Name: * Type to filter

ACH Company ID:

SEC Code: *

Entry Description: *

Discretionary Data:

☐ Restrict Payment

Frequency: * One Time

Effective Date: * 01/16/2026

Add Recipients Cancel

3. Enter a *Payment Name*.
4. Select the *ACH Company Name*, and modify the SEC Code, Entry Description, and Discretionary Data fields if necessary.
5. Select the *Restrict Payment* check box, if appropriate.
PLEASE NOTE: Only users with the Restricted Batch entitlement can see restricted payments.
6. Select an option from the Frequency drop-down list. Options are:
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every 6 Months
 - Annually
7. Select the Effective Date of this ACH payment using the **calendar** icon.
8. Click **Add Recipients**.
9. Complete the recipient information.
PLEASE NOTE: Select + to add a recipient row if necessary and then complete the information.

Create ACH Payment

1. Create Payment **2. Manage Recipients** 3. Review 4. Confirmation

Manage Recipients * Indicates Required Field

test payment

ACH Company Name: **Corporation Test** Debit: **\$0.00**
 ACH Company ID: **123456789** Credit: **\$0.00**
 SEC Code: **CCD** Effective Date: **01/16/2026**
 Entry Description: **ACH**
 Discretionary Data:
☐ Restrict Payment

Type To filter ☐ Prenote Only (0) ☐ Hold Only (0) ☐ Errors (1) Select from Recipient List Import Recipients From File Add Recipient

Recipient Name *	ID Number *	Account Number *	Account Type *	Routing Number *	Credit/Debit *	Amount *	Prenote	Hold	Addenda
			Checking	Type to	CR	\$0.00	☐	☐	Addenda

Viewing 1 - 1 of 1 recipients 25

Review Back Cancel

10. Select **Review** and choose your *Offset Account*.

11. Select **Confirm**.

Creating ACH Payments from Templates

To create a template, please see the ACH Templates section of this guide

- Go to Payments > ACH > Create ACH Payment.
- Within the Create Payment tab, select **From Template**.

Create ACH Payment

1. **Create Payment** 2. Manage Recipients 3. Review 4. Confirmation

☒ Manual Entry ☒ **From Template** ☐ Upload Nacha File

3. Select the check box beside the appropriate template name, and then select **Initiate Selected Templates**.

Search Templates

- PLEASE NOTE:** Select + **Add** to add a recipient row, if necessary, and then complete the information.

Uploading a Nacha Formatted File

- Your file must be formatted to Nacha® specifications and all ABA numbers must be accurate. The company header record must match a company that you are entitled to create ACH batches for.

Message Center Notifications Cut-Off Times Last Login: 01/15/2026, 12:25 PM, CST Hi, testuser8 (corporationtest) ▾

summit credit union DASHBOARD ACCOUNTS ▾ **PAYMENTS ▾** REPORTING ▾ ADMIN ▾

Create ACH Payment ¹

1. Upload File 2. File Summary 3. Review 4. Confirmation

☐ Manual Entry ☐ From Template ☒ Upload Nacha File

Upload Nacha Formatted File

Select File

Maximum of 10,000 payments

Upload Cancel

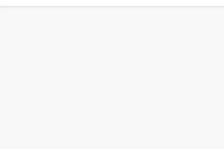
4. Select **Upload**.

Payment Detail

BRB Demo 0000001 ☐ Restricted 4 Recipients

Status: **Ready** Debit: **\$0.00** Frequency: * One Time

ACH Company Name: **BRB Demo** Credit: **\$0.04**

ACH Company ID: **541111111** Audit: 

SEC Code: **PPD**

Entry Description: **Payment**

Discretionary Data:

Please validate the Effective Date for accuracy

Effective Date: * 08/05/2025 

☐ Prenote Only (0) ☐ Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Employee One	S1245	123456	Checking	101000925	CR	\$0.01	No	No	Addenda
Employee Two	J4565	456815	Checking	082901855	CR	\$0.01	No	No	Addenda
Employee Three	H5698	159415	Checking	082901855	CR	\$0.01	No	No	Addenda
Employee Four	B32333	654985	Checking	082901855	CR	\$0.01	No	No	Addenda

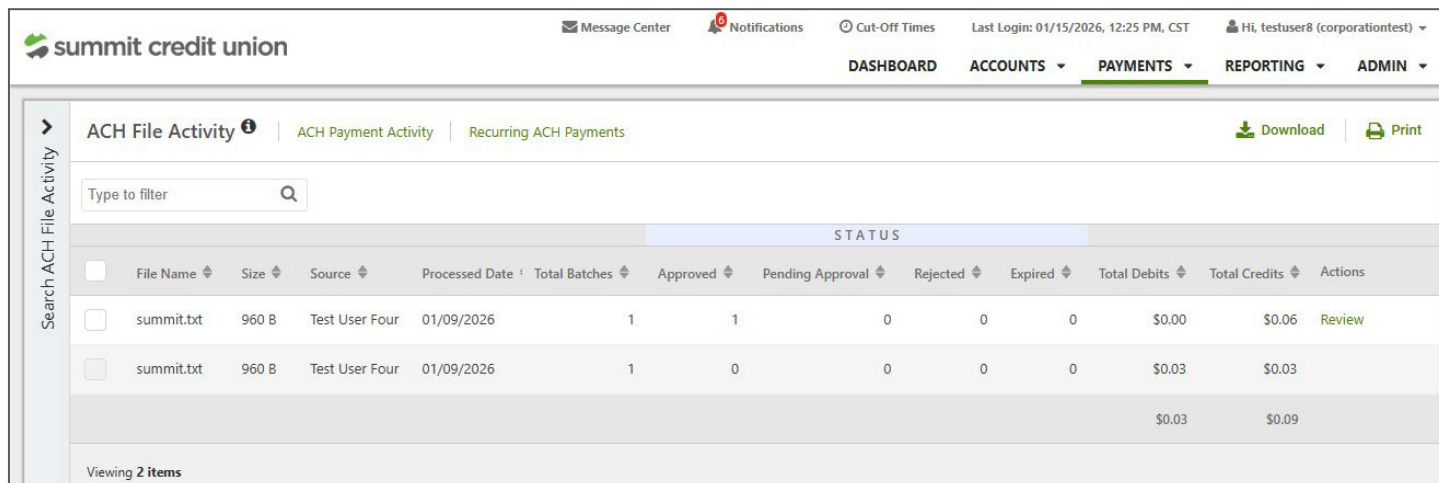
Viewing 1 - 4 of 4 Recipients

25 ▾

- Change the name of the payment if desired.
- Select an option from the Frequency drop-down list.
- Enter the *Effective Date* of the payment as it does not pull from the file.
- Select **Review** and choose your *Offset Account*.
- Select **Confirm**.
-

ACH File Activity

The ACH File Activity screen shows a list of ACH files that users have uploaded. Users can access this information via the navigation menu by selecting Payments > ACH > ACH File Activity.



The screenshot shows the ACH File Activity screen. At the top, there's a navigation bar with 'summit credit union' logo, 'Message Center', 'Notifications', 'Cut-Off Times', 'Last Login: 01/15/2026, 12:25 PM, CST', and 'Hi, testuser8 (corporationtest)'. Below this is a menu bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS' (selected), 'REPORTING', and 'ADMIN'. The main content area has tabs for 'ACH File Activity' (selected), 'ACH Payment Activity', and 'Recurring ACH Payments'. There are 'Download' and 'Print' buttons. A search bar with 'Type to filter' is present. Below is a table with columns: File Name, Size, Source, Processed Date, Total Batches, Approved, Pending Approval, Rejected, Expired, Total Debits, Total Credits, and Actions. Two rows of data are shown, both for 'summit.txt' files of size 960 B, processed on 01/09/2026. The first row has 1 Approved batch and \$0.06 in Total Credits. The second row has 0 Pending Approval batches and \$0.03 in Total Credits. A summary row shows \$0.03 in Total Debits and \$0.09 in Total Credits. At the bottom, it says 'Viewing 2 items'.

STATUS											Total Debits	Total Credits	Actions
File Name	Size	Source	Processed Date	Total Batches	Approved	Pending Approval	Rejected	Expired	Total Debits	Total Credits			
summit.txt	960 B	Test User Four	01/09/2026	1	1	0	0	0	\$0.00	\$0.06			Review
summit.txt	960 B	Test User Four	01/09/2026	1	0	0	0	0	\$0.03	\$0.03			
									\$0.03	\$0.09			

ACH Payment Activity

Use the *ACH Payment Activity* view to work with ACH payments.

Tip: The Transaction ID for a tax payment shows a T at the end. It shows a C at the end for child support payments.

Editing an ACH Payment

Follow the steps outlined in this topic to edit selected ACH payments.

1. Go to Payments > ACH > ACH Payment Activity.
2. Select the *Transaction ID*.
3. Select **Edit Payment**.

You can only edit if the ACH payment has a status of:

- Approval Rejected
- Cancelled
- Failed
- Uninitiated

4. Edit the fields as necessary.

ACH Payment Activity

ACH File Activity

Recurring ACH Payments

Create New Payment

Download

Print

Type to filter

PENDING APPROVAL
0
\$0.00 DR \$0.00 CR

PENDING PROCESS
0
\$0.00 DR \$0.00 CR

INITIATED
2
\$0.00 DR \$3.04 CR

UNINITIATED
1
\$0.00 DR \$1.00 CR

SCHEDULED
0
\$0.00 DR \$0.00 CR

APPROVAL REJECTED
0
\$0.00 DR \$0.00 CR

EXPIRED
0
\$0.00 DR \$0.00 CR

FAILED
0
\$0.00 DR \$0.00 CR

CANCELLED
2
\$0.00 DR \$6.00 CR

Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status	Actions
☐ A000010183703	Payroll		BRB Demo	PPD	08/04/2025	08/05/2025	\$0.00	\$1.00	UNINITIATED	Cancel
☐ A000009605793	Payroll		BRB Demo	PPD		07/31/2025	\$0.00	\$3.00	CANCELLED	
☐ A000009606184	Payroll		BRB Demo	PPD		07/31/2025	\$0.00	\$3.00	CANCELLED	
☐ A000009606333	Commission	brb.txt	BRB Demo	PPD	07/29/2025	07/31/2025	\$0.00	\$0.04	INITIATED	
☐ A000009606601	Payroll		BRB Demo	PPD	07/29/2025	07/31/2025	\$0.00	\$3.00	INITIATED	
							\$0.00	\$10.04		

Viewing 5 payments

Approve

Reject

Payment Detail - A000010183703

Download

Print

Payroll 1 Recipient

Status: Uninitiated

ACH Company Name: BRB Demo

ACH Company ID: 541111111

SEC Code: PPD

Entry Description: PAYMENT

Discretionary Data:

Debit: \$0.00

Credit: \$1.00

Audit: 8/4/2025 4:57:41 PM : Test User : Payment Uninitiated : Uninitiate Payment

8/4/2025 4:56:47 PM : Test User : Payment Initiated

8/4/2025 4:56:44 PM : Test User : Created

Effective Date: 08/05/2025

Offset Account: xxx9998

Q

☐ Prenote Only (0)
 ☐ Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Jane Smith		112233	Checking	021033205	CR	\$1.00	No	No	Addenda

Viewing 1 - 1 of 1 Recipients

25

Edit Payment

Close

5. Select **Review**.
6. Select **Confirm**.

Approving or Rejecting an ACH Payment

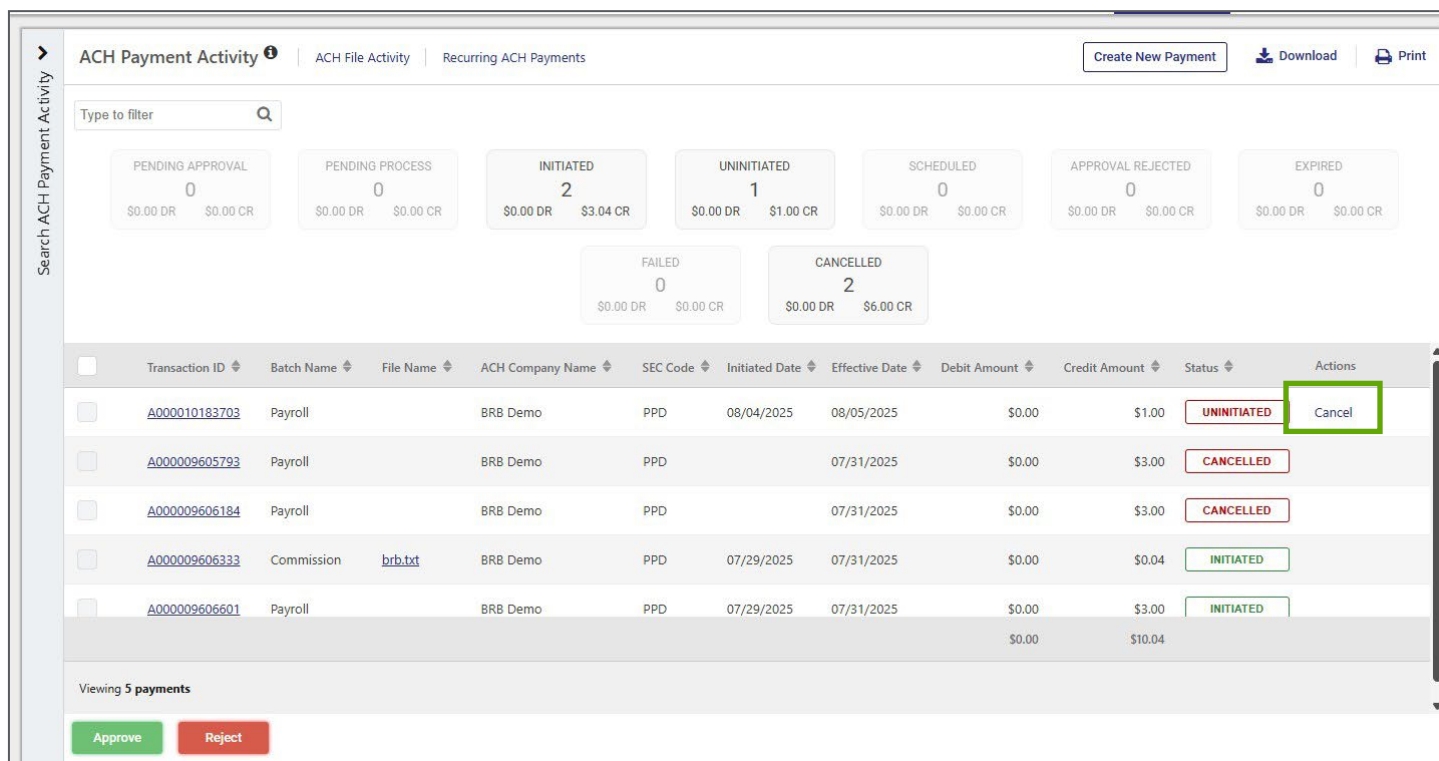
Follow the steps outlined in this topic to approve or reject selected ACH payments.

1. Go to Payments > ACH > ACH Payment Activity.
2. Select the check box beside the Transaction ID.

3. Select **Approve** or **Reject**.
The Comments For Status Change dialog box appears.
4. Enter a comment in the field, and then select **Approve** or **Reject**. A confirmation message appears.

Canceling an ACH Payment Activity

1. Go to Payments > ACH > ACH Payment Activity.
2. In the Actions column, Select **Cancel**.
3. Enter Comments about the cancellation, and then select **Cancel Payment**.



The screenshot shows the 'ACH Payment Activity' page. At the top, there are tabs for 'ACH File Activity' and 'Recurring ACH Payments'. Below the tabs is a search bar and a summary section with status cards: PENDING APPROVAL (0), PENDING PROCESS (0), INITIATED (2), UNINITIATED (1), SCHEDULED (0), APPROVAL REJECTED (0), EXPIRED (0), FAILED (0), and CANCELLED (2). The main table lists transactions with columns: Transaction ID, Batch Name, File Name, ACH Company Name, SEC Code, Initiated Date, Effective Date, Debit Amount, Credit Amount, Status, and Actions. The first transaction is 'Payroll' with ID 'A000010183703', status 'UNINITIATED', and a 'Cancel' button highlighted in the Actions column. Other transactions include 'Payroll' (ID A000009605793, CANCELLED), 'Payroll' (ID A000009606184, CANCELLED), 'Commission' (ID A000009606333, INITIATED), and 'Payroll' (ID A000009606601, INITIATED). At the bottom, there are 'Approve' and 'Reject' buttons.

Un-initiating an ACH Payment Activity

1. Go to Payments > ACH > ACH Payment Activity.
2. Select **Uninitiate**.
3. The **Confirm Uninitiate** dialog box appears.
4. Enter Comments, and then select **Uninitiate Payment**.

Recurring ACH Payments

Editing a Recurring ACH Payment

1. Go to Payments > ACH Payment Activity > Recurring ACH Payments.
2. Select the **Transaction ID**.

Search Recurring ACH Payments

Recurring ACH Payments ⓘ

ACH Payment Activity

ACH File Activity

Create New Payment

Download

Print

Type to filter

Transaction ID ⚙	Batch Name ⚙	ACH Company Name ⚙	SEC Code ⚙	Created Date ⚙	Debit Amount ⚙	Credit Amount ⚙	Frequency ⚙	Next Payment D. ⚙	Status ⚙	Actions
A000010183975	Payroll	BRB Demo	PPD	08/04/2025	\$0.00	\$1.00	Weekly	08/08/2025	SCHEDULED	Cancel

Viewing 1 of 1 item

3. Select **Edit Payment**.
PLEASE NOTE: You cannot edit a recurring ACH payment in Pending Approval status.
4. Edit the fields, as necessary.
5. Select **Review**.
6. Select **Confirm**.

Canceling a Recurring ACH Payment

1. Go to Payments > ACH > Recurring ACH Payments.
2. Select Cancel beside the recurring ACH payment. The Confirm Cancel Payment dialog box appears.
3. Enter Comments about the cancellation, and then select **Cancel Payment**.

ACH Templates

Creating an ACH Template

1. Go to Payments > ACH > ACH Templates.
2. Select **Create New Template**.
3. On the Create Template tab, choose **Manual Entry** or **Upload Nacha File**.
4. Browse for your file and click Upload if you chose Upload Nacha File.
5. Complete the fields if you chose Manual Entry.

Template Name

Enter the name of the template.

ACH Company Name

Either enter the *name of the ACH company* or select the **Search icon**, and then choose **Select** beside the appropriate Company Name.

ACH Company ID

The identification number of the ACH company.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection.

Entry Description

Enter a description.

Discretionary Data

Enter any other necessary information.

6. Select **Add Recipients**.
7. Complete the recipient information fields.
8. Select **Review**.
9. Select **Confirm**.

PLEASE NOTE: The template may require approval before you can initiate it.

Message Center

10

Cut-Off Times

Last Login: 01/15/2026, 12:25 PM, CST

Hi, testuser8 (corporationtest) ▾

DASHBOARD

ACCOUNTS ▾

PAYMENTS ▾

REPORTING ▾

ADMIN ▾

Create ACH Payment ¹

1. Create Payment

2. Manage Recipients

3. Review

4. Confirmation

☒ Manual Entry
 ☐ From Template
 ☐ Upload Nacha File

Payment Header Information

* Indicates Required Field

Payment Name: *

ACH Company Name: *

Type to filter

Q

ACH Company ID:

SEC Code: *

Entry Description: *

Discretionary Data:

☐ Restrict Payment

Frequency: *

One Time ▾

Effective Date: *

01/16/2026

Add Recipients

Cancel

ACH Recipients

The ACH Recipients page displays all saved recipients and offers the ability to select recipients to create payments from.

Adding an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select **Add Recipient**.

The screenshot shows the Summit Credit Union dashboard with the 'PAYMENTS' tab selected. Under 'PAYMENTS', the 'ACH Recipients' link is active. The page displays a search bar, a 'Create Payment from Selected' button, an 'Approve Selected' button, a 'Reject Selected' button, a 'Delete Selected' button, an 'Import Recipients from File' button, and a highlighted 'Add Recipient' button.

3. Complete the fields in the *Add Recipients* panel.
4. Select **Save**.

PLEASE NOTE: If approvals are required, the Status of the recipient changes to *Pending Approval*.

The screenshot shows the 'Add Recipient' panel in the ACH Recipients page. The panel contains fields for Recipient Name, ID Number, Account Number, Account Type (dropdown), Routing Number, Credit/Debit (dropdown), and Default Amount. A 'Save' button is highlighted in green. Below the panel, it says 'Viewing 1 - 0 of 0 recipients'.

Editing an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select **Edit** from the Actions menu for the recipient.
3. Modify the fields as desired.
4. Select **Save**.

PLEASE NOTE: If approvals are required, the Status of the recipient changes to *Pending Approval*.

Deleting an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select **Delete** from the Actions menu for the recipient.
3. The recipient will be removed from the list.

ACH Recipient Import Layout

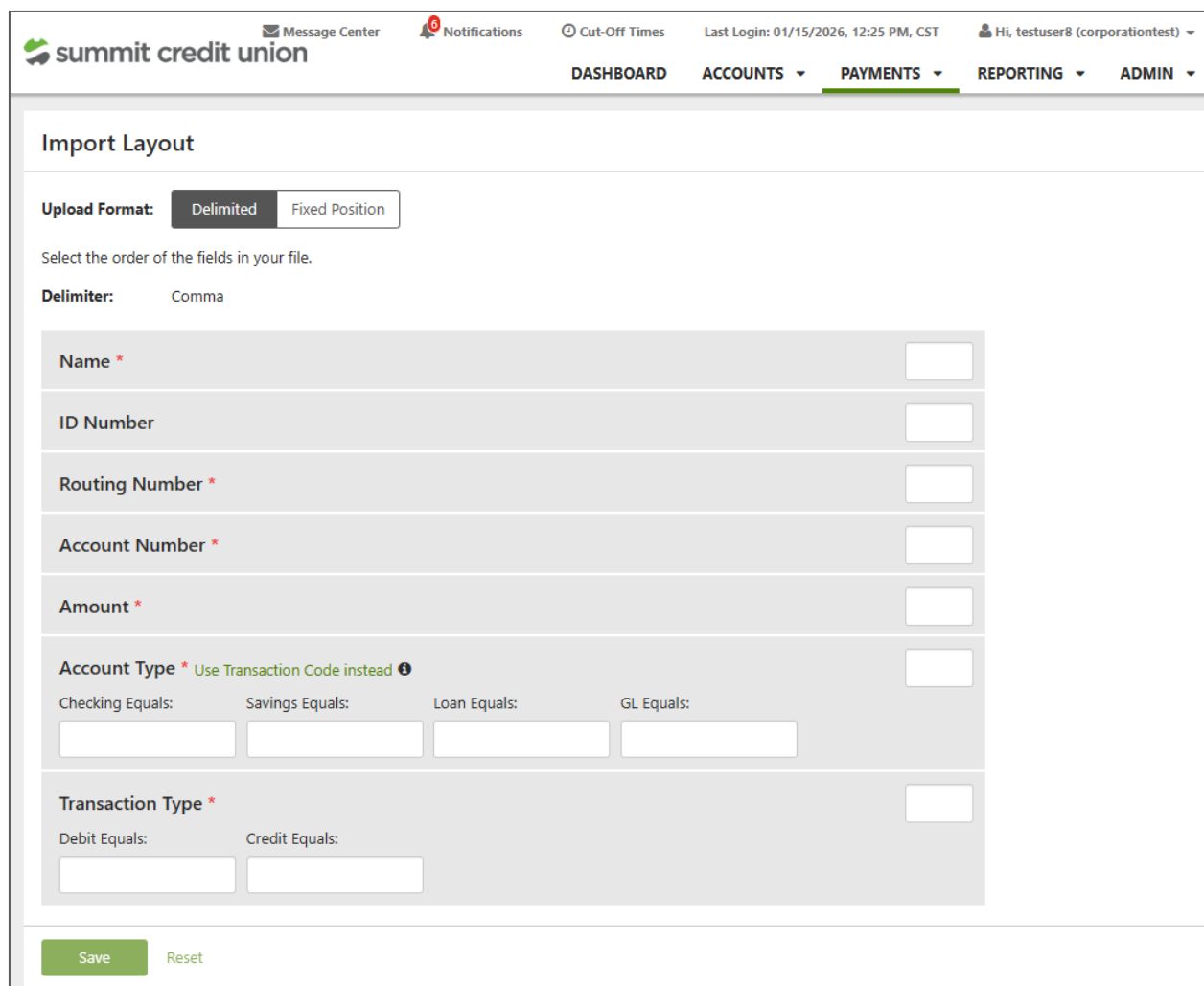
You can import recipient data from a file, such as Microsoft® Excel® or Notepad. Before importing your file, define the Recipient Import Layout so the system can read the file data.

There are two Upload Format options available. If you select *Delimited*, indicate the order of the fields in your file. If you select *Fixed Position*, indicate the starting and ending positions of the fields in your file.

Determining the Import Layout

Follow the steps outlined in this topic to customize the layout of ACH recipient imports.

1. Go to Payments > ACH > ACH Recipient Import Layout.
2. Select a situation and follow the corresponding steps.



The screenshot shows the Summit Credit Union online banking interface. The top navigation bar includes links for Message Center, Notifications, Cut-Off Times, Last Login, and user information. The main menu has tabs for DASHBOARD, ACCOUNTS, PAYMENTS (selected), REPORTING, and ADMIN. The 'Import Layout' page is displayed, featuring an 'Upload Format' section with 'Delimited' and 'Fixed Position' options. Below this, there's a 'Delimiter' set to 'Comma'. The main configuration area consists of several rows, each with a label and a text input field: 'Name *', 'ID Number', 'Routing Number *', 'Account Number *', 'Amount *', 'Account Type *' (with a note to 'Use Transaction Code instead'), 'Checking Equals:', 'Savings Equals:', 'Loan Equals:', 'GL Equals:', 'Transaction Type *', 'Debit Equals:', and 'Credit Equals:'. At the bottom, there are 'Save' and 'Reset' buttons.

Situation	Steps
The upload format is delimited.	1. Select Delimited for the <i>Upload Format</i> field. 2. Enter the field location in the text box available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code. Tip: If your file does not use Transaction Code, delete the number from that field to display the Account Type and Transaction Type fields, and use those entries instead. PLEASE NOTE: All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it.
The upload format is fixed position.	Select Fixed Position for the <i>Upload Format</i> field. Enter a Begin and End field location in the text boxes available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code. Enter a Begin and End field location for <i>Account Type</i> and <i>Transaction Type</i>, if the file does not contain transaction codes. PLEASE NOTE: The End value must be greater than the Begin value. If the values match, the End value appears in red with a warning.

3. Complete the *Account Type* fields for *Checking Equals* and *Savings Equals* if the file does not contain transaction codes.
4. Complete the *Transaction Type* fields for *Debit Equals* and *Credit Equals* if the file does not contain transaction codes.
5. Select **Save**.

ACH Reversals

You can reverse full ACH payments or individual transactions, provided your ACH company is allowed to originate both debits and credits.

You can create an ACH reversal only during a specific window. Reversals are allowed:

- Before cutoff on the first through fifth days after the business day effective date.
- After cutoff on the first through fourth days after the business day effective date.

Reversing an ACH Payment

Follow the steps outlined in this topic to reverse selected ACH payments.

1. Go to Payments > ACH > ACH Payment Activity.
2. Select a payment to reverse.
3. Select an option:
 - Reverse Full Payment
 - Reverse Transaction(s)

If you select Reverse Transaction(s), a Reverse check box appears next to each listed transaction.
4. Select individual transactions to reverse, if necessary.
Held and prenote transactions cannot be reversed. Use the Reversals Only check box above the list of transactions to view only those transactions you have selected.
5. Select **Create Reversal**.

The *Reverse ACH Payment* screen appears.

- Review your reversal selections, and then select **Confirm**.

Positive Pay

Within Payments > Positive Pay, you can create Positive Pay items, work with Positive Pay and ACH exceptions, and work with Positive Pay upload formats.

Check Exceptions

Working with Check Exceptions

PLEASE NOTE: After the check exceptions cutoff time, all check exceptions are locked and no further actions are allowed. Additionally, all check exceptions on this page remain until end-of-day processing is complete. Then, these transactions move to history and you can view them on the Check Exceptions - Decision Activity page.

- Go to Payments > Positive Pay > Check Exceptions.

Pay	Return	Return Reasons	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason	Open All
☒	☐		xxxxxx0578	View Check 1001	\$1.50	\$0.00	03/27/2024			Paid item without issue (post all)	Details
☒	☐		xxxxxx0578	View Check 1002	\$3.00	\$0.00	03/27/2024			Paid item without issue (post all)	Details
☒	☐		xxxxxx6107	View Check 1001	\$1.50	\$0.00	03/27/2024			Paid item without issue (post all)	Details
☒	☐		xxxxxx6107	View Check 1002	\$3.00	\$0.00	03/27/2024			Paid item without issue (post all)	Details

Viewing 4 check exceptions

[Review](#) [Reset](#)

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- Change the Pay or Return options as needed for each exception item.
Or, you can select the column name for all exceptions to be marked the same way. For example, if the Pay column is selected, all exceptions are marked as Pay.
PLEASE NOTE: If no return reason is selected, the default reason applies when saved.
- Select **Review**.
- Select **Save**.

Submitting a Check Exception Correction Request

Users can submit requests for corrections in check exceptions when the feature is active for your institution.

- Go to Payments > Positive Pay > Check Exceptions.
- Select the **Details** option for the necessary exception.
- Select **Request Correction**.
- Select the item to correct from the drop-down menu.

5. Enter the corrected value.
6. If there are additional corrections necessary for the same exception, select **Add Another Correction** and complete the additional fields.
7. Enter any necessary Comment to FI.
8. Upload any necessary Attachment.
9. Select **Review**.

Correction requests are secure messages and a copy of the request is available in your company's Sent items within the Message Center.

Check Exceptions – Decision Activity

This page details what decision was recorded for each exception item.

Check Exceptions - Decision Activity										
Type to filter										
Decision	Return Reason	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason	Open All
Pay		19842024	0	\$65.00	\$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	\$7.50	\$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	\$27.25	\$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	\$75.00	\$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	\$15.00	\$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	\$0.10	\$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	\$1.00	\$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	\$65.00	\$0.00	07/24/2025			Duplicate item	Details
Pay		19842024	0	\$75.00	\$0.00	07/24/2025			Duplicate item	Details
Pay		19842024	0	\$0.50	\$0.00	07/23/2025			Duplicate item	Details
Viewing 1 to 10 of 123 items										
First Previous 1 2 3 4 5 Next Last 10										

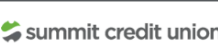
ACH Exceptions

Working with ACH Exceptions

1. Go to Payments > Positive Pay > ACH Exceptions.

2. Change the *Pay* or *Return* options, as needed for each exception item.
Or, you can select the column name for all exceptions to be marked the same way. (For example, if the Pay column is selected, all exceptions are marked as Pay.)
3. Select **Review** to ensure that the changes from the Prior Decision to New Decision are accurate.
4. Select **Save**.

Follow the steps outlined in this topic to create issued checks for selected accounts.

- summit credit union

Message Center

Notifications

Cut-Off Times

Last Login: 01/15/2026, 12:25 PM, CST

Hi, testuser8 (corporationtest)

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Create Issued Items

1. Manage Issued Items

2. Review

3. Confirmation

☒ Manual Entry

☐ Upload File

Type to filter

Q

Total Checks: 0

Total Amount: \$0.00

Increment Check Numbers

i

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee	+ Add Row
	Select Account Q		Select a date	\$0.00		+

Viewing 1 of 1 item

Review

Undo Changes

Cancel

3. Select **Check** or **Void** from the Type drop-down box.
4. Enter the *Account Number* or select the **Search icon** to choose from a list of accounts.
5. Enter the *Check Number*, *Date Issued*, *Check Amount* and *Payee Name*.
6. Select **+ Add Row** and complete the item details if necessary.
7. Select **Review**.
8. Review the information entered to ensure that it is accurate.
9. Select **Confirm**.

Uploading Issued Items

Use the *Create Issued Items* option to upload issued items. Please see the *Check Upload Formats* section for instructions on how to create an upload format.

1. Go to Payments > Positive Pay > Create Issued Items
 2. Select **Upload File**.
 3. Select the format of the file that you are uploading from the *Saved Format* drop-down list.
 4. Enter the account number for the *Account* field. If you've included the account in your upload file format, this field will be greyed out.
 5. Choose **Select A File**, browse to and select the file to upload, and then select **Open**.
 6. Select **Upload**.
 7. Review the information entered to ensure that it is accurate.
- Select **+ Add Row** to add an issued item. You can also select the **delete** icon to remove an issued item.

Total Checks: 8
Total Amount: \$3,248.35

Increment Check Numbers ☒

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee	
Check	xxx9997 (Checking) Q	1251	Specific Date 05/24/2022	\$250.00		X
Check	xxx9997 (Checking) Q	1252	Specific Date 05/25/2022	\$301.00		X
Check	xxx9997 (Checking) Q	1253	Specific Date 05/26/2022	\$874.00		X
Check	xxx9997 (Checking) Q	1254	Specific Date 05/27/2022	\$674.00		X
Check	xxx9997 (Checking) Q	1255	Specific Date 05/28/2022	\$10.00		X
Check	xxx9997 (Checking) Q	1256	Specific Date 05/29/2022	\$23.98		X
Check	xxx9997 (Checking) Q	1257	Specific Date 05/30/2022	\$876.90		X
Check	xxx9997 (Checking) Q	1258	Specific Date 05/31/2022	\$238.47		+ X

Viewing 8 items

8. Select **Review**.
9. Select **Confirm**.

Issued Items Activity

This page details the check items that were manually added or uploaded via file.

Create Issued Items

1. Upload Issued Items File
2. Manage Issued Items
3. Review
4. Confirmation

 **Success**
Successfully processed 8 Positive Pay items.



Total Checks: 8
Total Amount: [\\$3,248.35](#)

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee	Status
Check	1999997 (Checking)	1251	05/24/2022	\$250.00		Submitted
Check	1999997 (Checking)	1252	05/25/2022	\$301.00		Submitted

Check Upload Formats

Creating a Check Upload Format

- Go to Payments > Positive Pay > Check Upload Formats.
- Select **Create New Format**.



Message Center
Notifications
Cut-Off Times
Last Login: 01/15/2026, 12:25 PM, CST
Hi, testuser8 (corporationtest)

DASHBOARD
ACCOUNTS
PAYMENTS
REPORTING
ADMIN

Issued Items Upload Formats

Create New Format


Upload Formats	Type	Created Date	Created By	Actions
Checks	Delimited			

1 Records

summit credit union

Message Center Notifications Cut-Off Times Last Login: 01/15/2026, 12:25 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Issued Items Template Formatting Tool

Upload Format **Delimited** Fixed Position

Format Name *

Text qualifier is identified by a single quotes (') and field delimiter is identified by a comma (,).

Delimited

Exclude Header Rows Exclude Footer Rows

Item Amount

☒ Decimal Included ☐ Whole Dollar (798 = 798.00) ☐ Implied Decimal (798 = 7.98)

Issued Date Format

Void Date Format

Checking Indicator Savings Indicator Void Indicator

Column Order

Issued Date *

Item Amount *

Item Number *

Account Number

Account Type

Payee

Void Date

Void Indicator

Save Cancel

3. Select **Delimited** or **Fixed Position** for the *Upload Format*.
If **Fixed Position** is selected, the values entered in the following steps must be greater than 0, the values entered cannot match, and the ending value must be greater than the beginning value.
4. Enter a *Format Name*.
5. Enter the number of header and footer rows to exclude.
6. Select *Decimal Included*, *Whole Dollar*, or *Implied Decimal* from the **Item Amount** options.
7. Select an *Issued Date Format* from the drop-down list.
8. Select a *Void Date Format* from the drop-down list.
9. Enter the *Checking Indicator*, *Savings Indicator*, and the *Void Indicator*. These fields are case sensitive.
10. Complete the remaining fields, determined by whether you selected Delimited or Fixed Position:
 - Column Order (Delimited)
 - Positioning (Fixed Position)
11. Select **Save**.

Editing the Positive Pay Upload Format

1. Go to Payments > Positive Pay > Check Upload Formats.
2. Select the Template Name link of the format to modify.

Message Center Notifications Cut-Off Times Last Login: 01/15/2026, 12:25 PM, CST Hi, testuser8 (corporationtest) ▾

summit credit union DASHBOARD ACCOUNTS ▾ **PAYMENTS ▾** REPORTING ▾ ADMIN ▾

Issued Items Upload Formats Create New Format Print

Upload Formats ▾	Type ▾	Created Date ▾	Created By ▾	Actions
Checks	Delimited			

1 Records

3. Select **Delimited** or **Fixed Position** for the Upload Format.
 - If you select Delimited, indicate the order of the columns in your file.
 - If you select Fixed Position, indicate the starting and ending positions of the columns in your file.

PLEASE NOTE: If Fixed Position is selected, the values entered must be greater than 0, the values entered cannot match, and the ending value must be greater than the beginning value.
4. Change the available fields, as needed.
5. Select **Save**.

Stop Payment

Within Payments > Stop Payment, you can view and create stop payments.

PLEASE NOTE: There may be a charge assessed with processing a stop payment. Review your fee schedule for details.

Creating a Stop Payment

Follow the steps outlined in this topic to create stop payments.

1. Go to Payments > Stop Payment > Create Stop Payments.

Message Center Notifications Cut-Off Times Last Login: 01/15/2026, 12:25 PM, CST Hi, testuser8 (corporationtest) ▾

summit credit union DASHBOARD ACCOUNTS ▾ **PAYMENTS ▾** REPORTING ▾ ADMIN ▾

Create Stop Payment

1. Create Stop Payment 2. Review 3. Confirm

Add New Stop Payment * Indicates Required Field

Account: *

Check Number: * ☒ Single Check ☐ Range of Checks

Check Date: *

Check Amount:

Payee:

Remarks:

2. Enter the account number, or select the search icon to find the account number.
3. Select *Single Check* or *Range of Checks*, and then enter the check information in the text boxes available.
4. Enter the *Payee*, if applicable.
5. Enter *Remarks* about the stop payment. There can be up to four remarks made per stop payment.
6. Select **Review**.
7. Select **Confirm**.

Stop Payment Activity

Use *Stop Payment Activity* to search active stop requests, filter the stop payments, view the details about stop payments, and approve, reject, or cancel stop payments.

All stop payments are listed in order of check date, with pending approvals shown at the top.

Reporting

Use this feature to run, delete, print, and download various types of reports.

- Current Day Balance
- Current Day Transaction
- Date Range Balance
- Date Range Transaction
- EDI
- Prior Day Balance
- Prior Day Transaction

To add a report to the Favorite Reports view, select **Favorite** within the report name box. To remove the report from the *Favorite Reports view*, select **Favorite** again and the report is removed.

Electronic Documents

Electronic Documents allow you to view and manage statements and other documents.

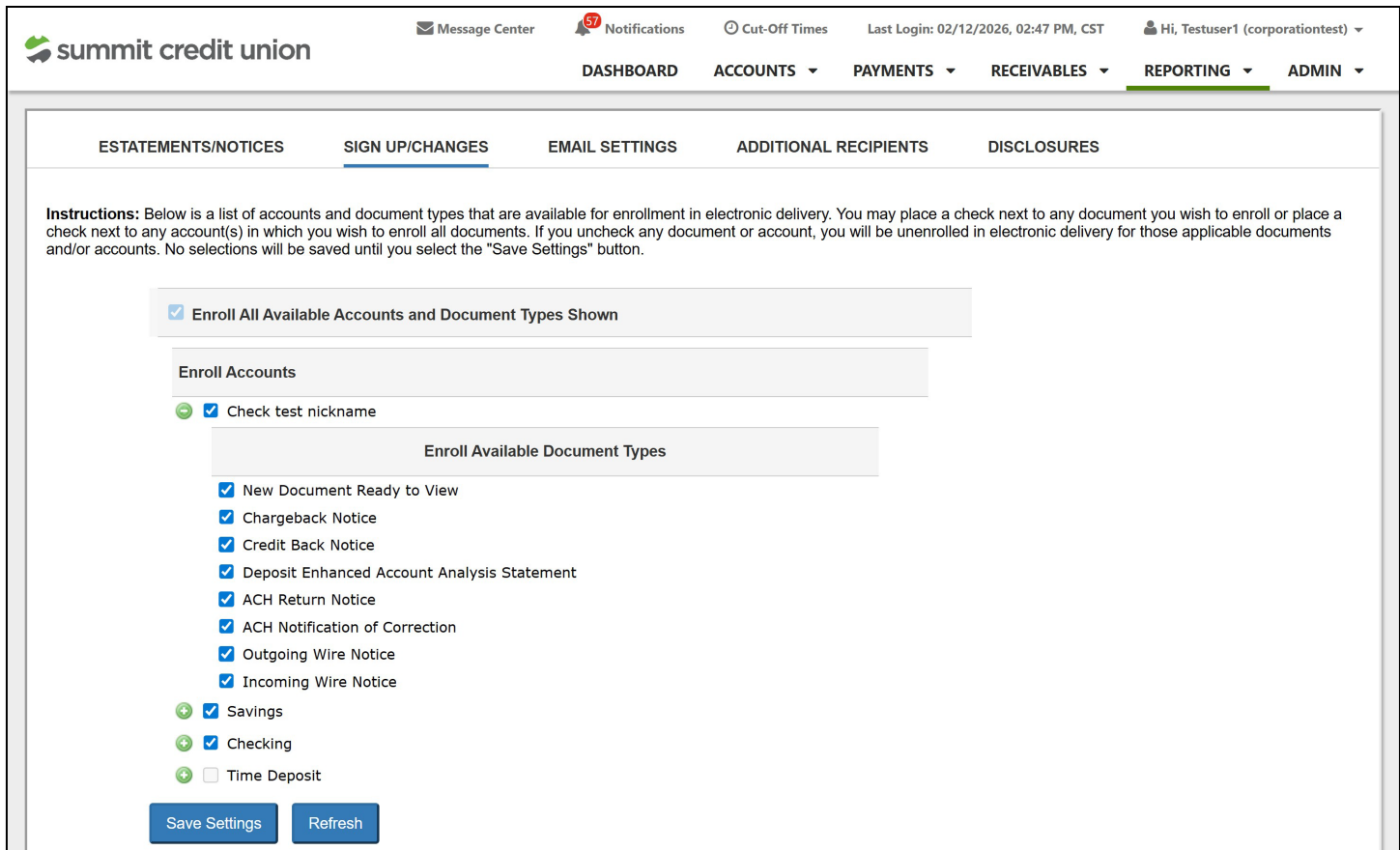
Viewing eStatements and Notices

1. Go to Reporting> Electronic Documents.
2. Select the Account(s) to view statements and notices for.
3. Select your Document Type, Date Range and click **Filter**. A list of documents will appear for you to view.

ESTATEMENTS/NOTICES SIGN UP/CHANGES EMAIL SETTINGS ADDITIONAL RECIPIENTS DISCLOSURES						
Account(s)		Document Type		Date Range		
All		All		Most Recent		Filter Download
☐	Account	Date	Type	Description	Download	
☐	Main Checking	03/31/2025	Statement	Checking & Savings Statement March 2025	Download	
☐	Main Checking	03/12/2025	Notice	Active to Dormant Notice March 2025	Download	
☐	Payroll Checking	01/30/2026	Statement	Deposit Enhanced Account Analysis Statement January 2026	Download	
☐	Payroll Checking	01/07/2026	Notice	ACH Customer Notice January 2026	Download	

Modifying Account Enrollment

1. Go to Reporting> Electronic Documents.
2. Select the SIGN UP/Changes tab.
3. Check the box next to the account(s) to receive all documents for that account electronically.
4. Click the + next to an account to expand the list of available electronic documents. Choose which ones you'd like to receive electronically.
5. Click **Save Settings**.



summit credit union Message Center Notifications Cut-Off Times Last Login: 02/12/2026, 02:47 PM, CST Hi, Testuser1 (corporationtest) ▾

DASHBOARD ACCOUNTS ▾ PAYMENTS ▾ RECEIVABLES ▾ **REPORTING ▾** ADMIN ▾

ESTATEMENTS/NOTICES **SIGN UP/CHANGES** EMAIL SETTINGS ADDITIONAL RECIPIENTS DISCLOSURES

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.

☒ **Enroll All Available Accounts and Document Types Shown**

Enroll Accounts

☒ Check test nickname

Enroll Available Document Types

- ☒ New Document Ready to View
- ☒ Chargeback Notice
- ☒ Credit Back Notice
- ☒ Deposit Enhanced Account Analysis Statement
- ☒ ACH Return Notice
- ☒ ACH Notification of Correction
- ☒ Outgoing Wire Notice
- ☒ Incoming Wire Notice
- ☒ Savings
- ☒ Checking
- ☐ Time Deposit

Save Settings **Refresh**

Updating Electronic Document Email Notification

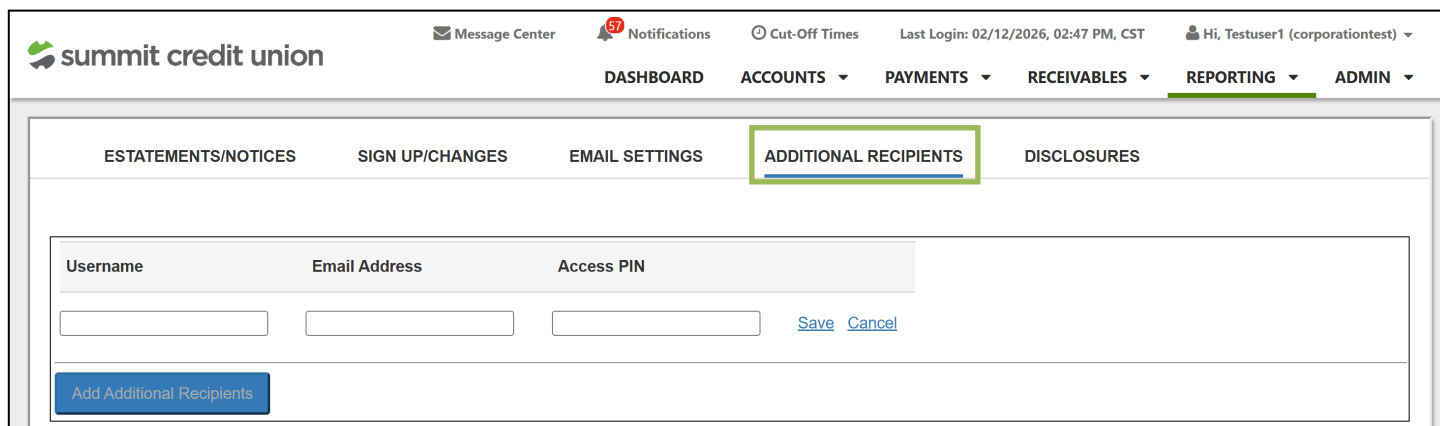
1. Go to Reporting>Electronic Documents.
2. Select the EMAIL SETTINGS tab.
3. Enter the email address to be notified when new documents are ready to view and click **Save Settings**.

Creating Additional Recipients

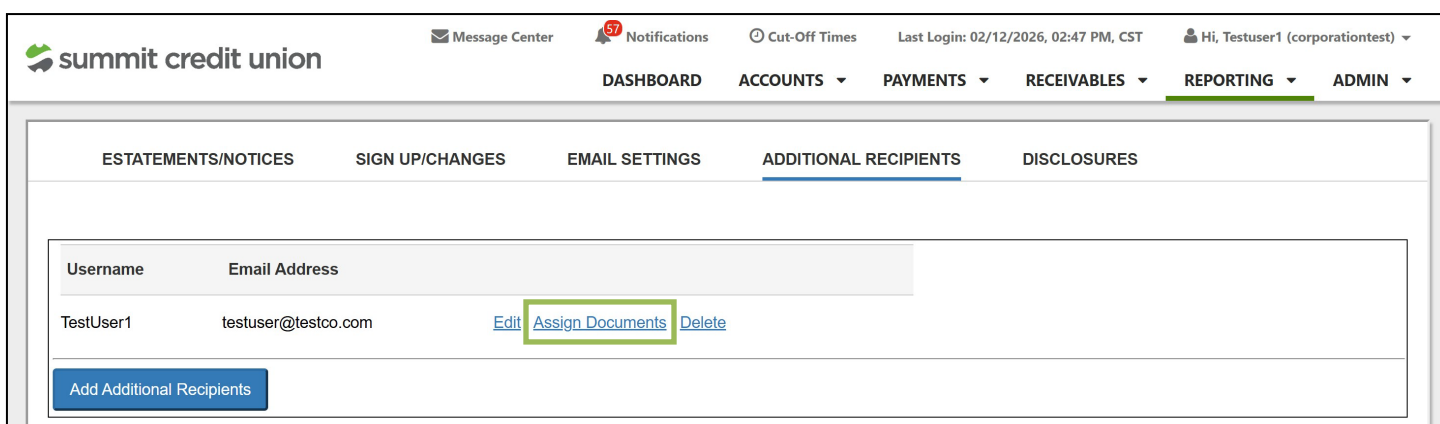
This feature allows you to set up another person to receive your electronic documents. The additional recipient will receive an email with the document attached in PDF format. To view the document, they will open the PDF attachment and enter the username and password you create for them.

Please note: Summit Credit Union does not have the ability to add, remove, or modify additional recipient information. Any modifications must be done by you.

1. Go to Reporting> Electronic Documents.
2. Click the ADDITIONAL RECIPIENTS tab and select **Add Additional Recipients**.
3. Create a username, enter their email address, and set up a password for the additional recipient. Click **Save**.



4. Click Assign Documents



5. Check the box next to the account(s) they should receive documents for.
6. Click the + next to an account to expand the list of available documents for that account. Make your selections and click **Save Settings**.
7. Accept the terms and conditions.

The recipient will receive the next document that is generated via email.

Please note: Summit Credit Union does not have the ability to add, remove, or modify additional recipient information. Any modifications must be done by you. Click **Edit** to change their username, email address, or password. Click **Delete** to remove their access.

Account Reconciliation

Account Reconciliation Reporting allows users with the appropriate entitlements to request reports by account and by activity period including specific date, date range, previous week, previous month, previous year, week-to-date, month-to-date, and year-to-date.

Creating a Report

1. Go to Reporting> Account Reconciliation.
2. Select **Create New Report**.

The screenshot shows the Summit Credit Union dashboard. At the top, there's a navigation bar with links for Message Center, Notifications, Cut-Off Times, Last Login, and user information. Below this is a secondary navigation bar with tabs for DASHBOARD, ACCOUNTS, PAYMENTS, REPORTING (selected), and ADMIN. Under the REPORTING tab, there are links for Report Templates and Report Library. A green box highlights the 'Create New Report' button in the top right corner.

- Complete the required fields and click **Review**.

The screenshot shows the '1. Create Report' step of the report creation process. It features a progress bar with three steps: 1. Create Report (active), 2. Review, and 3. Confirm. Below the progress bar, there are four required fields: Report Type (dropdown), Report Name (text input), Accounts (dropdown), and Activity Period (dropdown). At the bottom left, there are 'Review' and 'Cancel' buttons. On the right side, there's a sidebar titled 'Account Reconciliation Report Glossary' with a 'Select' dropdown.

- Select **Save and Run**. The report will appear in your library.

Running Reports

- Go to Reporting > Information Reporting.

The screenshot shows the 'Information Reporting' page. At the top, there's a search bar for 'Filter Reports' and tabs for All Reports, Favorite Reports, Custom Reports, and Standard Reports. Below this, there are six report cards arranged in a 2x3 grid. Each card has a title, a 'STANDARD' label, and a 'Run Report' button. The 'Run Report' button for the 'Current Day Balance' report is highlighted with a green box. Each card also has a 'Favorite' button.

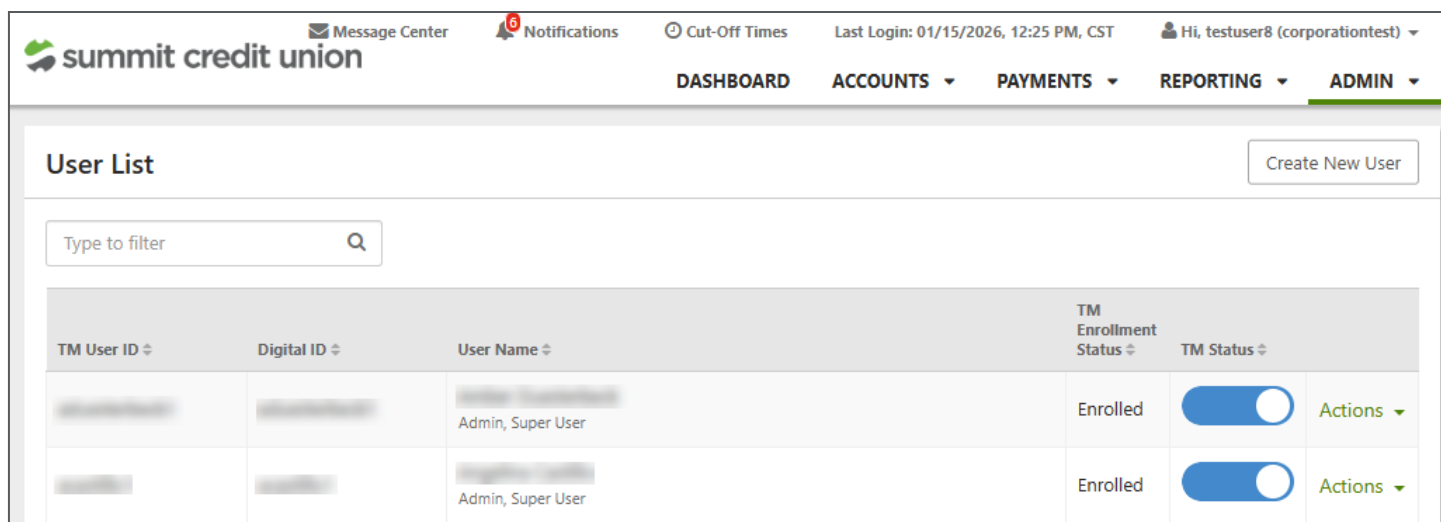
- Select **Run Report** of the report to generate.
- Expand the Run Reports search panel.
- Select either Date Range, Specific Date, or # of Prior Days from the Date drop-down list, and then enter the dates using the **calendar icon**.

This field is only available for certain reports. For date-specific reports (e.g., Current Day Balance, Prior Day Balance, Current Day Transaction, and Prior Day Transaction), the Date field defaults to the correct selection and you cannot change it.

5. Select **Checking** or **Loan** from the *Account Type* drop-down list.
6. Select one or multiple account numbers, or choose Select All from the Account drop- down list.
7. Determine how you want the report sorted from the Sort By drop-down list.
8. Select **Ascending** or **Descending**.
9. Select an option from the *Payment ID* drop-down list, if necessary.
10. Select an option from the *Amount* drop-down list, if necessary.
11. Select an option from the *Payment Type* drop-down list, if necessary.
12. Select **Inbound**, **Outbound**, or Both from the *Transaction Type* drop-down list, if necessary.
13. Select **Debit**, **Credit**, or Both, if necessary.
14. Select **Run Report**.

Admin

User List



TM User ID	Digital ID	User Name	TM Enrollment Status	TM Status	
		Admin, Super User	Enrolled	☒	Actions
		Admin, Super User	Enrolled	☒	Actions

Enrollment Status options are as follows:

- **New** - The user has been created but not yet submitted for approval.
- **Pending Approval** - The user was created and submitted for approval but is not yet approved.
- **FI Pending Approval** - The user was created and submitted for approval but a bank user has not yet approved them.
- **Enrolled** - This user can log on to the application and conduct business if the Active / Inactive toggle is set to Active.
- **Not Enrolled** - The user was created, but the entitlement process may not be complete, or the creator is not yet ready to allow this new user to log on. This user could be a new user that has not yet started their position.
- **Active** - The user was created, approved, enrolled, and set to Active. This user can log on and conduct any business they are entitled to do.
- **Inactive** - The user may be created, approved, and enrolled, but Inactive status prohibits the user from logging on.

- *Edited* - The user's account access or entitlements were modified but not submitted.
- *Super Users* - Super users have access to all accounts and product feature permissions enabled for the company, including accounts and product features enabled in the future.
- *Admin* - Admins can add, edit, delete, and approve company users.

Actions Drop-Down Menu

The following options are available from the Actions drop-down menu on the Account Lists page:

- *View User* – Review the user's permissions, limits, and profile information.
- *Send Reset Password Link* - Email the user a link to complete a password reset
- *Edit User* – Manage a user's permissions, limits, and delete if necessary.
- *Copy User* - You can copy an existing user to make a new user with the same access, entitlements, and limits.

Viewing User Information

1. Go to Admin > User List.
2. Select **View User** from the Actions drop-down list beside the appropriate user.
3. Scroll through the User Information, Account Access, and Entitlements options to view specific information.

Select **Show Unsubmitted Edits** to view any changes that have been made but not yet saved. You can Submit those changes or Discard All Edits, if appropriate. You may also select **Edit** to modify the user information as needed.

Resetting Passwords

1. Click the **"Admin"** button in the upper right corner of the page (if you do not see this, this means you do not have access. If you need access, you will need to reach out to the current administrator)
2. Click **"User List"**
3. Click **"Actions"** on the right side of the users' column to expand the dropdown options
4. Click **"Send Reset Password Link"**

Copying a User

1. Go to Admin > User List.
2. Select **Copy User** from the *Actions* drop-down list beside the appropriate user.
3. Complete the following fields for the new user.
4. Select whether the new user is a *Super User*, *Admin*, or both.

Super User

A super user has access to all accounts and product feature permissions that are enabled for the company. This access includes accounts and product features enabled in the future.

Admin

An admin can add, edit, delete, and approve company users.

PLEASE NOTE: By default, the new user has the same permissions as the copy-from user.

5. Select **Save Changes**.
6. On the following fields, adjust the new user's access as needed:
 - Account Access
 - IP Access
 - Time Access
 - Entitlements

- User Limits

PLEASE NOTE: By default, the new user has the same access and entitlements as the copy-from user.

7. Select **Submit** for Enrollment.

Editing User Information

Follow the steps outlined in this topic to edit information for selected users.

1. Go to Admin > User List.
2. Select **Edit User** from the *Actions* drop-down list beside the appropriate user.
3. On the *User Information* tab, change the fields as needed, and then select **Save Changes**.
4. Page through to edit a user's account access, time access, IP restriction, entitlements, and limits.
PLEASE NOTE: Select **Save** on each page before moving on.
5. Select **Submit** in the upper right corner to process the changes.

Creating a User

Use Create New User to create a user and set their permissions. Required fields are marked with a red asterisk in Cash Management.

1. Go to Admin > Create a User.
2. Complete the fields.
3. Select whether the new user is a Super User, Admin, or both.

Super User

A super user has access to all accounts and product feature permissions that are enabled for the company. This access includes accounts and product features enabled in the future.

Admin

An admin can add, edit, delete, and approve company users.

4. Select **Save Changes**.
Continue to enter information by navigating the tabs in the sidebar.
5. Page through to edit the user's account access, time access, IP restriction, entitlements, and limits.
Tip: Select **Toggle Row** to select all the check boxes that appear in that row. If the user must have access to all items listed in a certain column, select the check box immediately beneath the column name.
6. On the User Limits tabs, enter the Product Daily Limit, Daily Initiation Limit/Total Daily Limit, and Approval Limit, and then select **Save Changes**.
7. After completing all tabs, select **Submit for Enrollment**.

Entitlement Field Definitions

Reference the following field definitions when working with entitlements.

Product Daily Limit
The product daily limit.

Daily Initiation Limit
The daily limit on initiations.

Approval Limit
The approval limit.

Transaction Limit
The transaction limit.

Daily Limit
The daily limit.

Restricted Batch
Select Restricted Batch, if appropriate. If enabled, the user can restrict batch payments and batch approvals from the view of other users.

Create ACH Template
If selected, the user can create an ACH template.

Full Edit ACH Template
If selected, the user can edit information within a template.

Partial Edit ACH Template
If selected, the user can only edit amounts, prenote and hold selections, and addenda information.

Delete ACH Template
If selected, the user can delete an ACH template.

Approve ACH Template
If selected, the user can approve the creation of a template.

Create ACH Payment
If selected, the user can create and initiate a one-time, future-dated, or recurring ACH payment.

Full Edit ACH Payment
If selected, the user can edit scheduled and recurring payments.

Delete ACH Payment
If selected, the user can cancel or uninitiate a payment.

Approve ACH Payment
If selected, the user can approve an ACH payment.

Partial Edit ACH Payment

If selected, the user can only edit amounts, prenote and hold selections, and addenda information.

File Upload Edit

If selected, the user can clear a batch within a multi-batch ACH upload file during the initiation process.

Upload/Create ARP Files

If selected, users can import an issued items file in fixed position or delimited file layout.

Download ARP Files

If selected, users can export their exceptions into CSV or PDF format.

Work ARP Exceptions

If selected, users can choose to pay or return check exceptions.

Work ACH Exceptions

If selected, users can choose to pay or return ACH exceptions.

CDR Balance

The user can work with the CDR Balance.

PDR Balance

The user can manage the PDR balance.

Date Range Balance

The user can work with the date range balance.

CDR Transaction

The user can work with CDR transactions.

PDR Transaction

The user can work with PDR transactions.

Date Range Transaction

The user can work with date range transactions.

EDI Report

EDI Reporting requires an additional contract.

Create Internal Transfer/Loan Payment

The user can create internal transfers/loan payments.

Edit Internal Transfer/Loan Payment

The user can edit internal transfers/loan payments.

Delete Internal Transfer/Loan Payment

If selected, users can cancel or cancel series.

Approve Transfer/Loan Payment

The user can approve transfers/loan payments.

Add Stop Payment

The user can add stop payments.

Approve Stop Payment

The user can approve stop payments.

Cancel Stop Payment

The user can cancel stop payments.

Create Creditor

The user can create creditors.

Edit Creditor

The user can edit creditors.

Approve Creditor

The user can approve creditors.

Delete Creditor

The user can delete creditors.

Create Domestic Wire Payment

The user can create domestic wire payments.

Edit Domestic Wire Payment

The user can edit domestic wire payments.

Delete Domestic Wire Payment

The user can delete domestic wire payments.

Approve Domestic Wire Payment

The user can approve domestic wire payments.

Create Internal Template

The user can create templates.

Edit Internal Template

The user can edit templates.

Approve Internal Template

The user can approve templates.

Delete Internal Template

The user can delete templates.

Create DLI Wire Payment

The user can create DLI wire payments.

Approve DLI Wire Payment

The user can approve DLI wire payments.

Electronic Documents

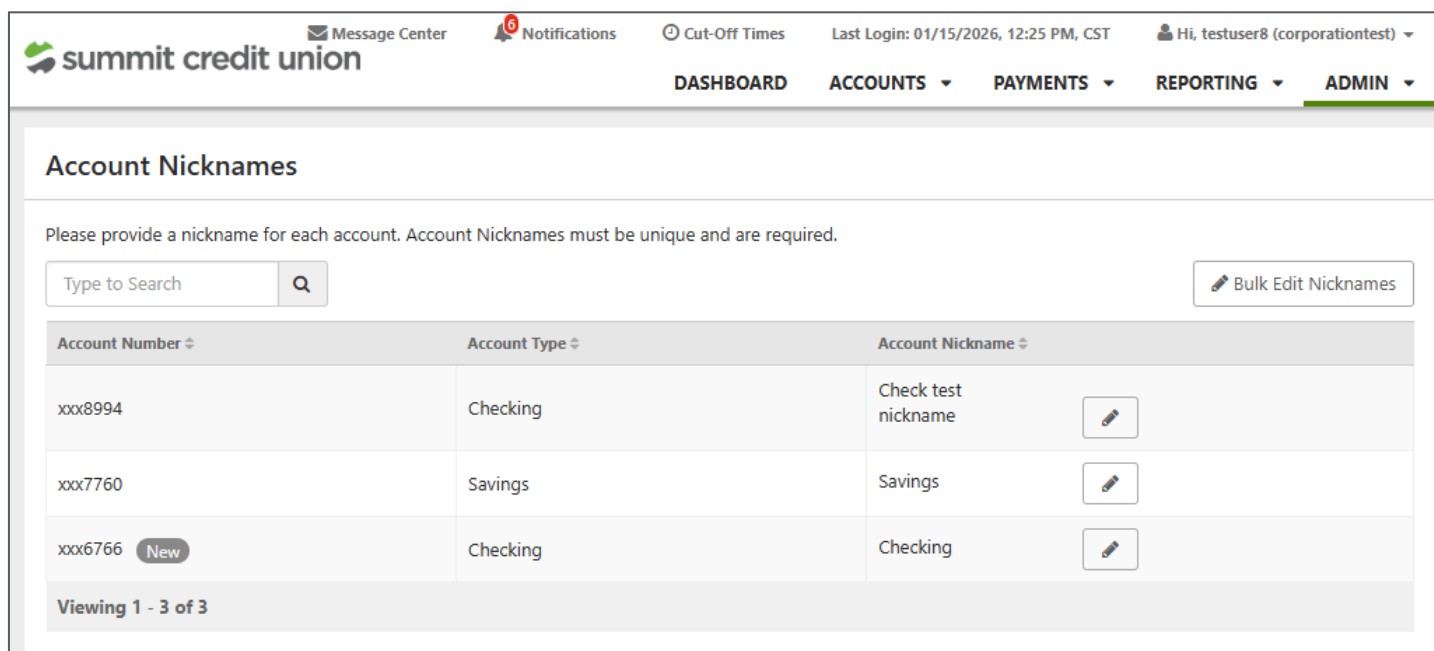
The user can work with electronic documents.

Bill Pay

The user can work with bill pay.

Editing Account Nicknames

1. Go to Admin > Account Nicknames.
2. Select a situation and follow the corresponding steps.



summit credit union

Message Center Notifications Cut-Off Times Last Login: 01/15/2026, 12:25 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Account Nicknames

Please provide a nickname for each account. Account Nicknames must be unique and are required.

Type to Search

Account Number	Account Type	Account Nickname
xxx8994	Checking	Check test nickname Edit
xxx7760	Savings	Savings Edit
xxx6766 New	Checking	Checking Edit

Viewing 1 - 3 of 3

Situation	Steps
Editing a single account nickname	1. Select the Edit icon beside the appropriate account. 2. Enter the <i>Account Nickname</i> in the available text box. 3. Select the checkmark to save.
Editing all account nicknames	1. Select Bulk Edit Nicknames. 2. Enter all the Account Nicknames needed. 3. Select Save.