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CREDIT UNION

Commercial Online Banking

Quick Reference User Guide

January 2026

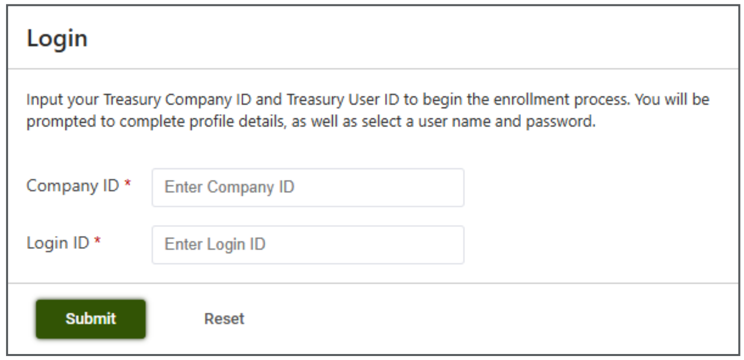
Learn how to use our Commercial Online Banking with this comprehensive Quick Reference User Guide. *Please note that access to our website's demo videos can be found in the “Resource” section of your dashboard.*

For questions, contact us at 800-236-5560

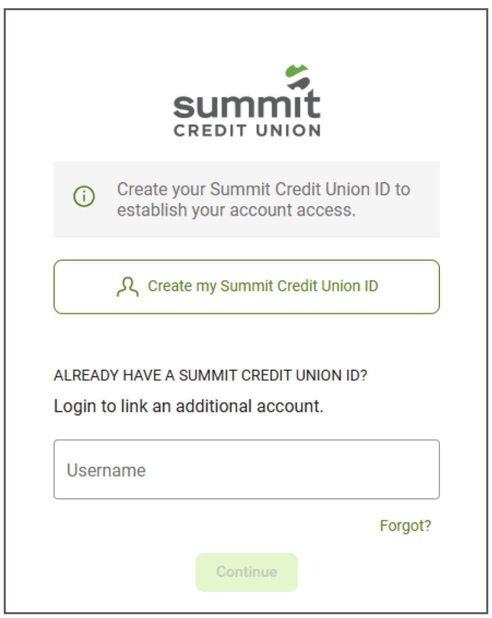
Logging in to Commercial Online Banking

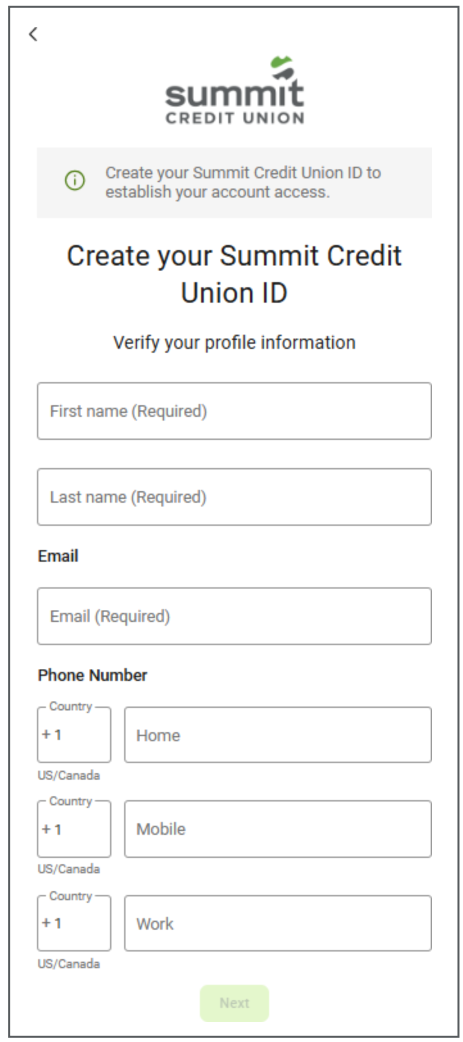
Log into Commercial Online Banking after obtaining your Company ID and Login ID from your company administrator.

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**.

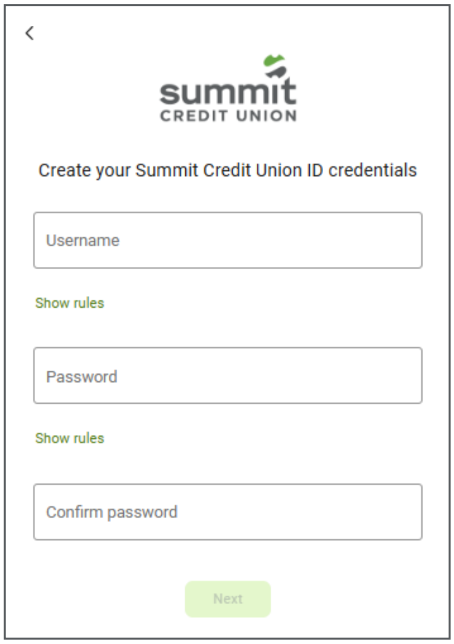


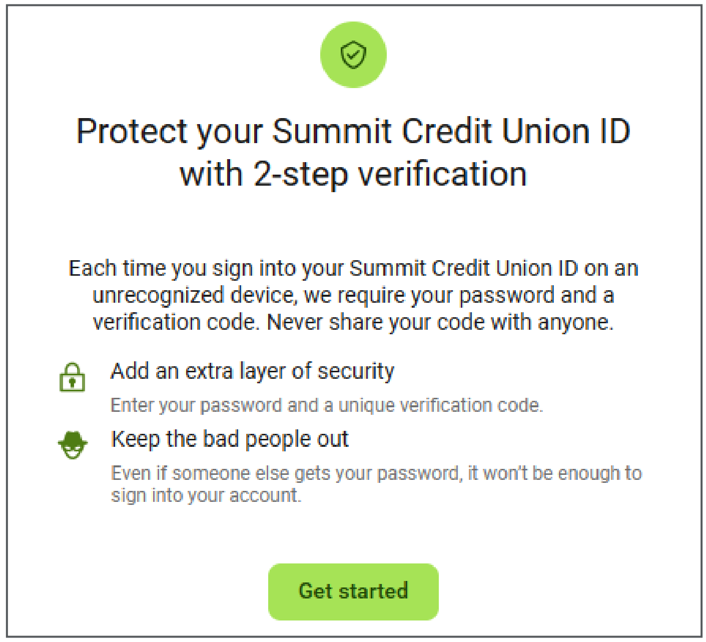
6. Select **Create your ID** and complete the profile fields. Click **Next**.





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

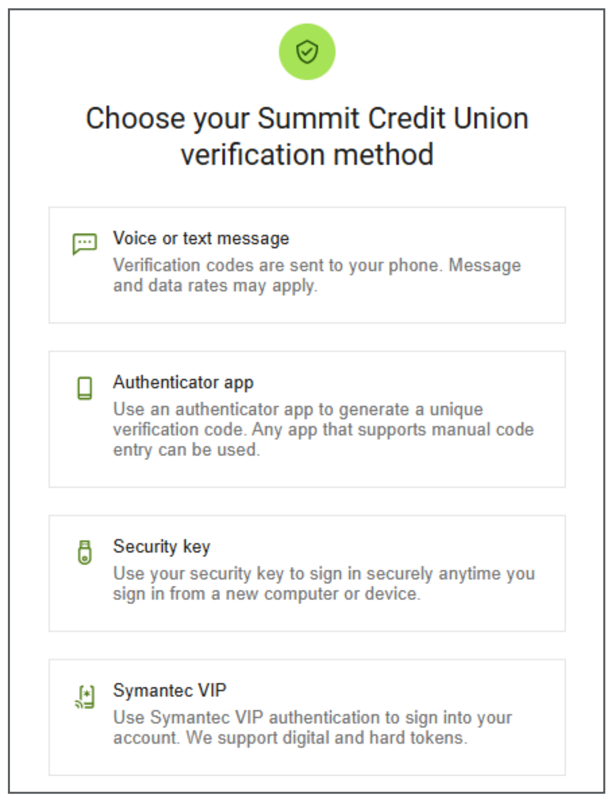




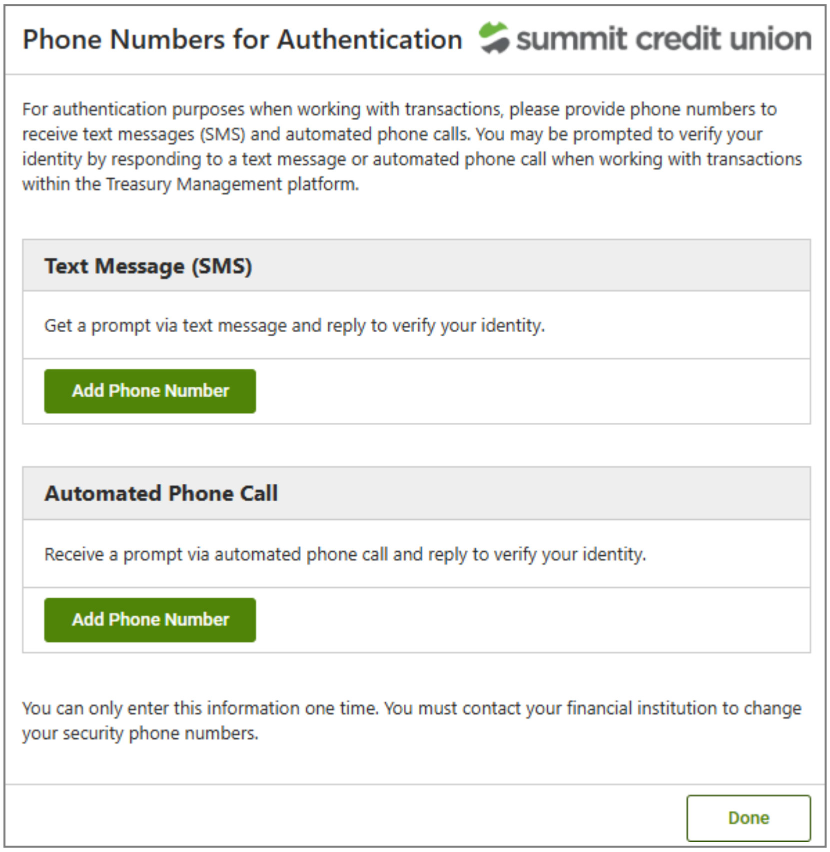
10. Choose your method of verification. We will prompt you to authenticate if unusual login activity is detected.

- **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.

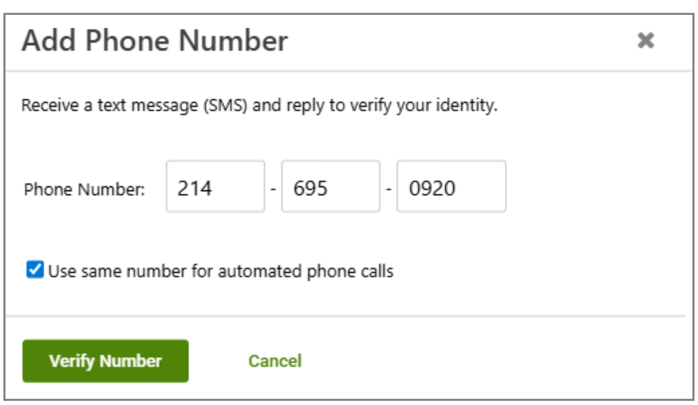
Follow the process for the method of your choosing.
PLEASE NOTE: you may need to enter and verify your phone number for text and voice calls.

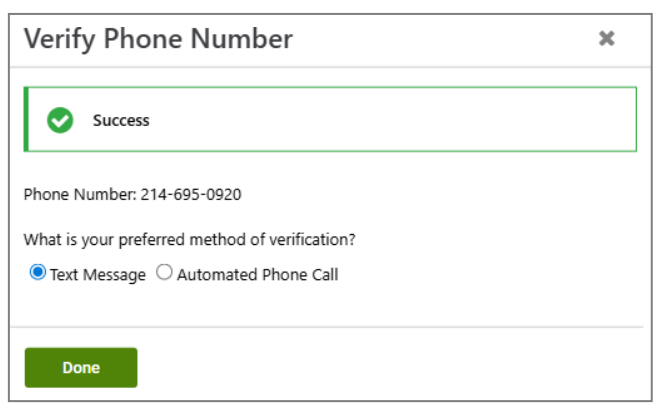


When using Commercial Online Banking, the system may prompt you to enter a security code received via text or phone call to authenticate at challenge points. Register a phone number to receive your codes.



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.



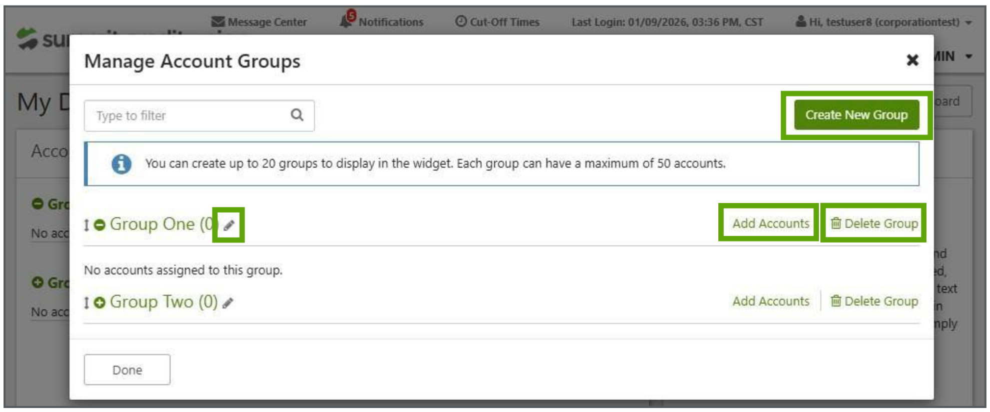


Managing your Dashboard

Upon initial login, two account groups appear by default in the Accounts Widget. No accounts appear until the user assigns accounts to the groups, below will walk through how a member can do that.

1. Select **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.
   - 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.
2. **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.
3. **Delete Group:** Select this to remove the group.

Edit Group Name: Select the *pencil icon* to rename a group.



Navigation

Members will have access to navigate through the different panels to complete different items depending on the entitlements they have been given. If the user is not seeing a specific tab, it means they have not been entitled to use it.

- **Dashboard Tab –** The dashboard menu allows users to view their accounts, news items, favorite reports, payments pending approval, and other available widgets.
- **Accounts Tab** – The accounts menu allows users 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 too.
- **Receivables Tab –** Allows the user to access their Desktop Remote Deposit Capture, and Mobile Remote Deposit User administration.
- **Payments Tab –** The payments tab allows the member to work with various payments including internal transfers, Wire, ACH, Positive Pay, and Stop Payments.
- **Reporting Tab –** Allows the user to run, delete, print, and download various types of Reports.
- **Admin Tab –** If the user has Admin entitlements, they can view users, edit users, create new users, delete users, and nickname their accounts.

Additional Users

Note: Only Users with Admin access can create additional users and select entitlements

Create an Additional User

User Information tab

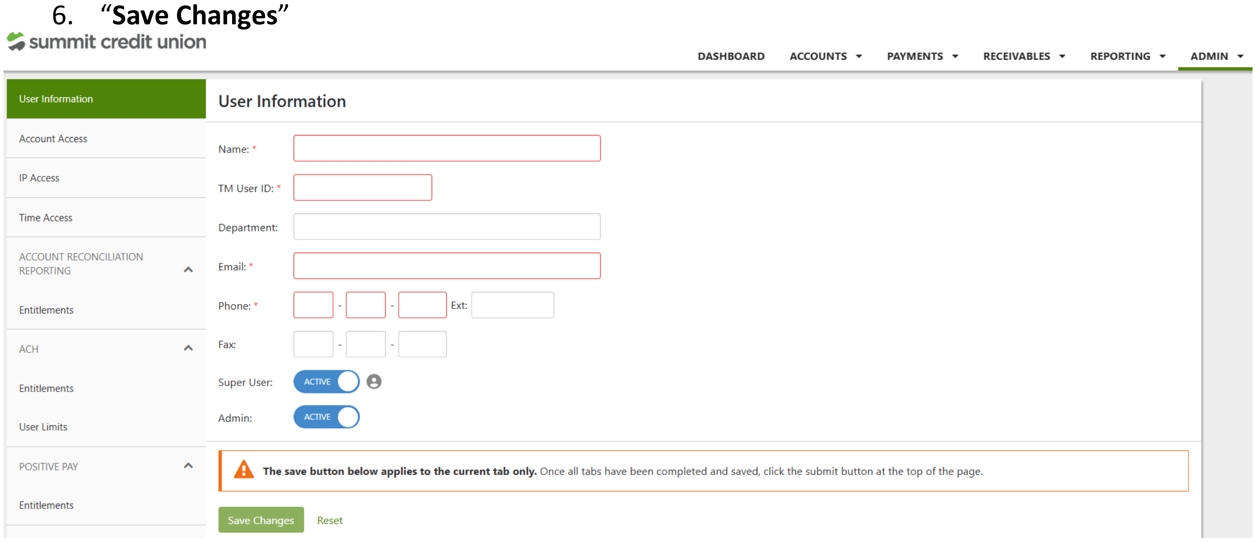
1. Click the "**Admin**" button in the upper right corner of the page (if you do not see this, this means you do not have access. If you need access, you will need to reach out to the current administrator)
2. Click "**Create a User**"
3. Enter all user information into the required fields

- *Make note of the TM User ID that you create as this is what the user will use to log in for the first time*

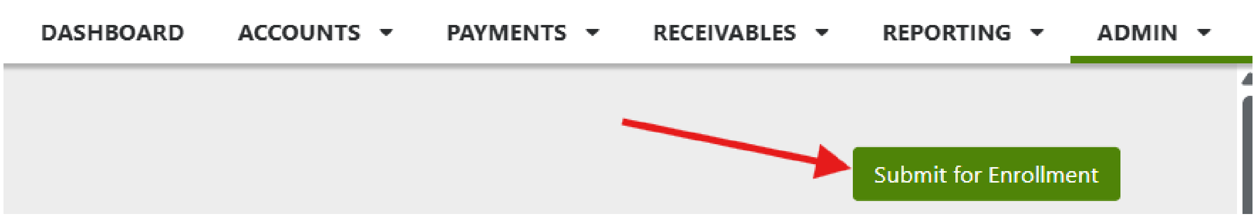
4. Turn on "**Super User**" if you would like the user to have access to all accounts
5. Turn on "**Admin**" if you would like the user to be able to create/edit/delete other users

Note: For full Access for a user, you can entitle both the Super User and Admin. If this is entitled, all access will be granted. All you will need to do is update the user limits (all three fields need to be the same amount).

6. "**Save Changes**"



7. Go through each tab and select the entitlements and click "**Save Changes**" before proceeding to the next section
8. Once this is complete, click "**Submit for Enrollment**" at the top right corner of the page



9. The new user will then receive their enrollment email (example below)

Online Enrollment Information

Summarize

Reply Reply All Forward

D [redacted]

Mon 2/23/2026 10:20 AM

Hello [redacted]

You have been enrolled in Commercial Online Banking at Summit Credit Union.

Using the Digital ID enrollment link below, please use the Company ID and User ID credentials provided to you to create a Digital Identity that you will use for all subsequent logins.

The enrollment link allows for entry of the Company ID and User ID credentials provided and will prompt you to establish a digital username and password. In addition, you will be prompted to establish a 2-step verification method to be used at login.

Once your digital identity is created, you will be logged in to Commercial Online Banking where you will complete authentication setup for high-risk transactions and activities. You will be directed to the [redacted] Dashboard after acknowledging the Terms & Conditions.

If you have any questions, please contact us directly:

Commercial Online Banking
[redacted]

Click this Digital ID enrollment link, or copy and paste into your preferred browser to begin the enrollment process:
https://commercial.summitcreditunion.com/summitcreditunion/user-enrollment?code=ffda4d22-2c14-4ed7-b2b8-ccf1a218dd44

10. From this point, the user will follow the log in instructions at the beginning of this guide

Edit an Additional User

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 "**Edit User**" from the options
5. Edit the information that is needed and click "**Save Changes**"

Reset Password for Additional User

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**"

Viewing Accounts and Transaction History

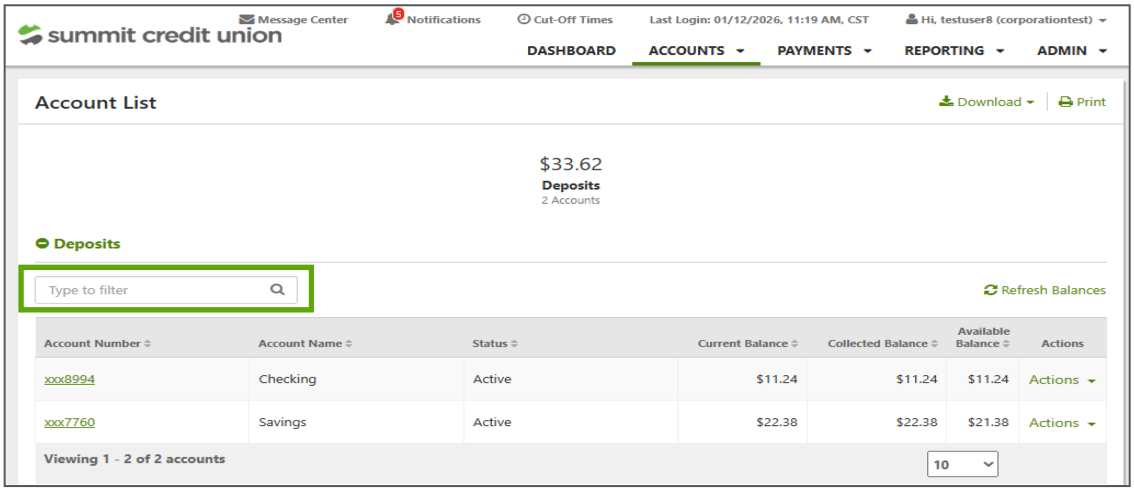
Accounts

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.

1. Select **Accounts** from the top menu Bar

2. Select **Account List**

a. You will be able to view additional details regarding the account such as balances, transaction history, and account name by clicking on the account number hyperlink.



Transaction History

You will be able to access the transaction history from the Dashboard if you have the accounts listed in a group, or through the Accounts tab.

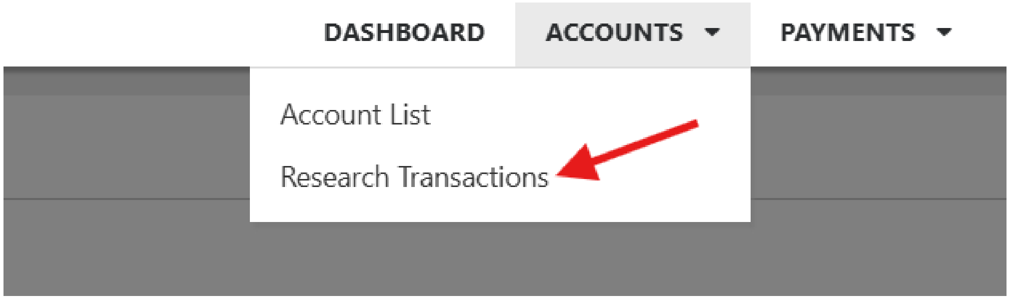
- Dashboard

1. Select the **Account Number** hyperlink
2. Update the Transaction Dates to what the user would like to search for.
3. Select Search
4. Transactions will filter in and the user can then select Download or Print in the upper right-hand corner.
   - Download options: CSF, PDF, OFX, and BAI2

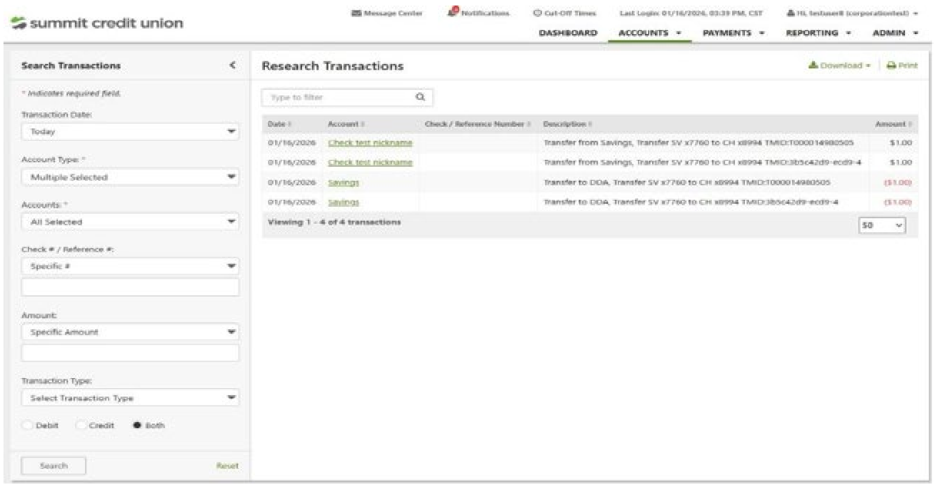
- Accounts Tab

1. Select **Accounts** from the top menu Bar
2. Select the **Account Number** hyperlink
3. Update the **Transaction Dates** to what the user would like to search for.
4. Select **Search**
5. Transactions will filter in and the user can then select **Download or Print** in the upper right-hand corner.
   - Download options: CSF, PDF, OFX, and BAI2

- **Research Transactions –**
  1. Click on the “**Accounts**” tab at the top
  2. Select **Research Transactions**



  3. 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 number /Reference number -** Select a specific number or range from the drop-down list and enter the check number or reference number used in the transaction.
     - **Amount -** Select a specific Amount or Range from the drop-down list and enter the amounts in the text boxes available.
     - **Payment Type** – Select any combination from the drop-down list.
  4. Select **Search**



Online Statements

You can manage your online statement access through the reporting tab.

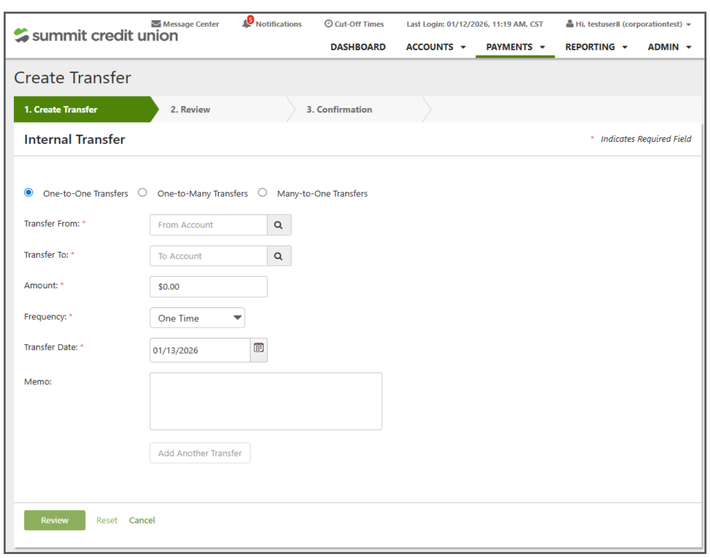
1. Select **Reporting** tab
2. Select **Electronic Documents**
3. Select **Sign Up/Changes** tab to enroll/edit electronic document access to the accounts available for enrollment
4. Check the box next to each account they would like to enroll
5. Select **Save Settings**

Note: Users that have the entitlement for Online Documents will be able to see all accounts that are enrolled in online statements regardless of the accounts that they have entitlements to view in Commercial Online Banking.

Internal Transfers

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

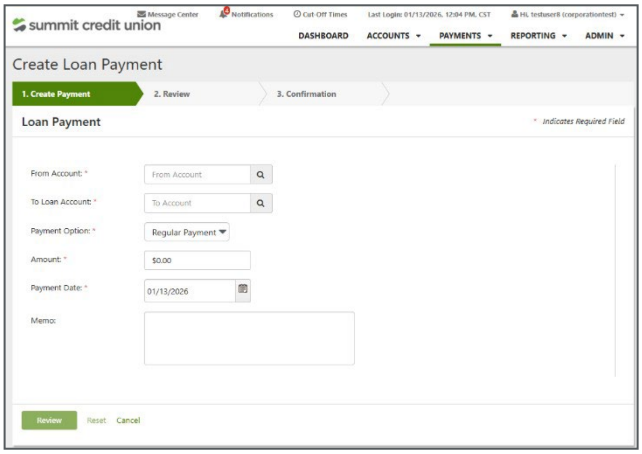
1. Select **Payments** in the top menu bar
2. Select **Create Transfer**
3. On the **Create Transfer** tab, select the kind of transfer to create:
   - **One-to-One Transfers** - move money from one account to another.
   - **One-to-Many Transfers** - move money from one account to many accounts.
   - **Many-to-One Transfers** -move money from many accounts to one account.
4. Complete the fields for the transfer
   - Transfer From Account
   - Transfer To Account
   - Amount
   - Frequency – Typically will be one time unless the member wants to setup a recurring internal transfer.
5. Select **Review**
6. Click **Confirm**



Loan Payments & Advances

Loan Payment

1. Go to **Payments** tab
2. Select **Transfer**
3. Select **Create Loan Payment**
4. Enter the **From Account**
5. Enter the **To Loan Account**
6. Select the Payment Option (Regular Payment or Principal Only)
7. Enter the **Amount**
8. Enter the **Payment Date**
9. Select **Review**
10. Select **Confirm**



Edit a Loan Payment

You can edit a payment when the payment status is Approval, Rejected, Scheduled, or failed.

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

Loan Payment Activity

The loan payment activity can be used to look at a list of loan payments with various statuses and view payment history.

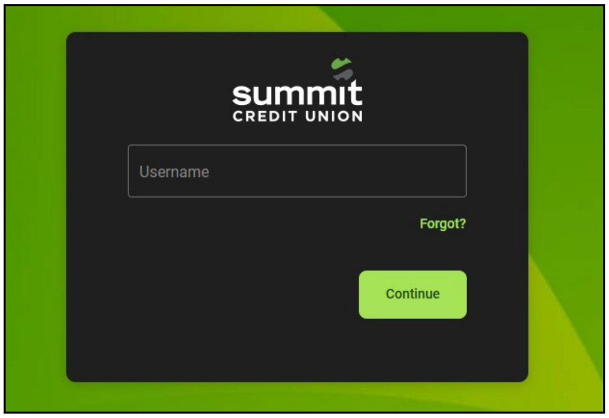
Loan Advance

Loan advances can be completed by following the **Internal Transfer** section within the document.

Forgotten Password

Commercial Online Banking users can reset their password through the self-reset link **Forgot?**

1. Select **Forgot?** from the login screen



2. Enter **Username** and **Email** that is on file
3. The user will be able to select if they want the password reset link sent to their email or via text to their mobile number on file.
4. Once received select **Reset Password** link in the email/text
5. They will be asked to verify themselves
6. Input new **Password**

Passwords must be between 8 and 128 characters in length
All ASCII and Unicode characters (including space) are supported.
Passwords must not match or contain your username.
Passwords must not begin or end with a space.

7. Select **Update**

Bill Pay

Bill Pay is located in the **Payments tab**. *This is a service that needs to be requested before use.*

Mobile App

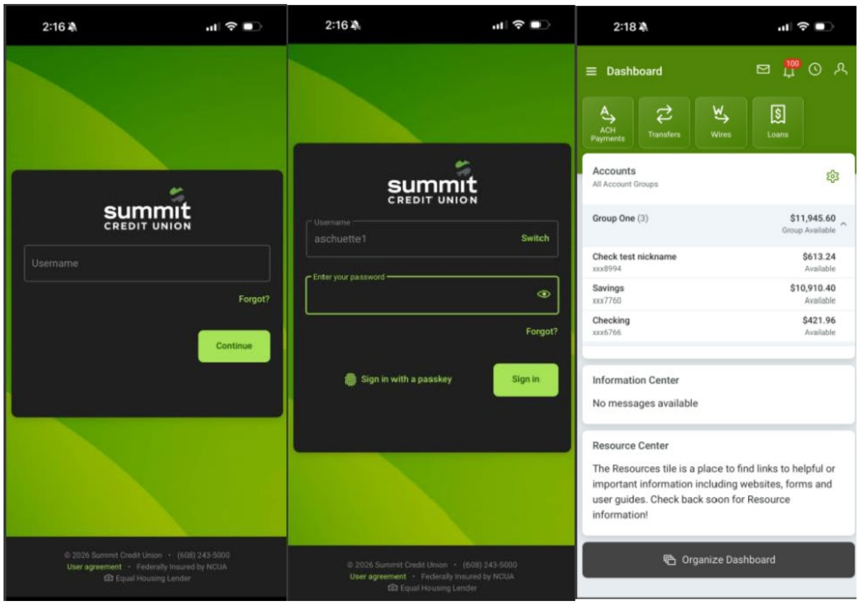
Downloading the Mobile App

The app can be downloaded by searching **SCU Commercial** in the app store of your mobile device.

Mobile AppLogin

Once you have completed your enrollment through the desktop application, you will be able to login to the Mobile App. **Note: Users cannot be logged into the desktop application and the mobile app at the same time.**

1. Enter the Username
2. Select "Continue"
3. Enter Password
4. You will be verified using the verification method they set up at your initial enrollment



Turning on Biometrics in Mobile App (Face ID & Touch ID)

Users will not automatically have Face ID/Touch Id setup when logging into the app. You will need to turn on the Biometrics.

1. Select the **person icon** in the top right corner of the app
2. Select **Add Passkey**
3. Enter password and re-authenticate if asked
4. Select **Built in Biometrics**
5. Once this has been selected a toggle will appear in the passkeys section. Toggle this setting on to make the passkey the preferred login method for the device
6. On the next login select **use passkey** to start using biometrics

Mobile Deposit

1. Login to **Mobile App**
2. Select **Deposits** from the top menu
3. Select the **Create a Deposit** Button
4. Select the account to make the deposit into
5. Capture images of the checks
6. Enter deposit amount
7. If there are additional checks to deposit, select **Add another check**
8. If there are no additional checks to deposit, **select deposit**

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.