



# 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



[summitcreditunion.com](https://summitcreditunion.com)

## 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**.

### 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**.



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.

Forgot?

<



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

### Create your Summit Credit Union ID

Verify your profile information

**Email**

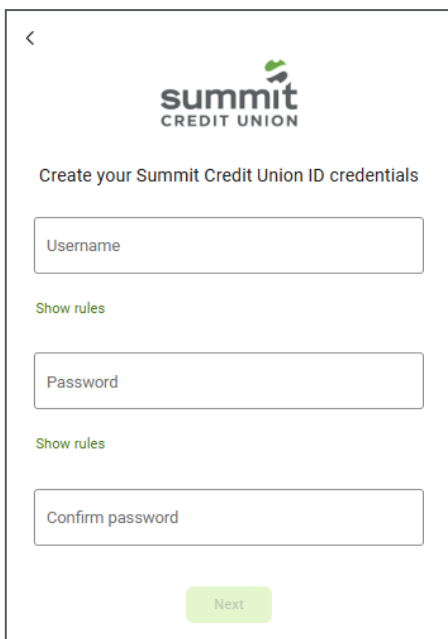
**Phone Number**

Country  
+1  
US/Canada

Country  
+1  
US/Canada

Country  
+1  
US/Canada

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



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**summit**  
CREDIT UNION

Create your Summit Credit Union ID credentials

Username

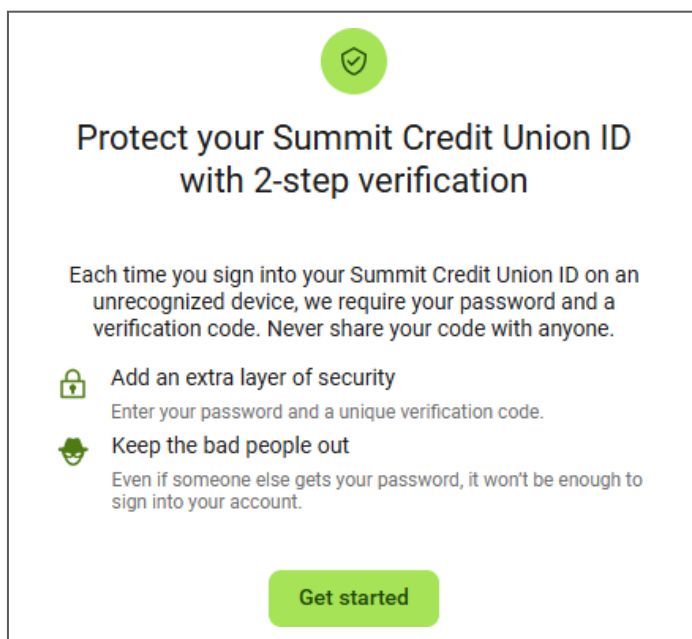
Show rules

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.

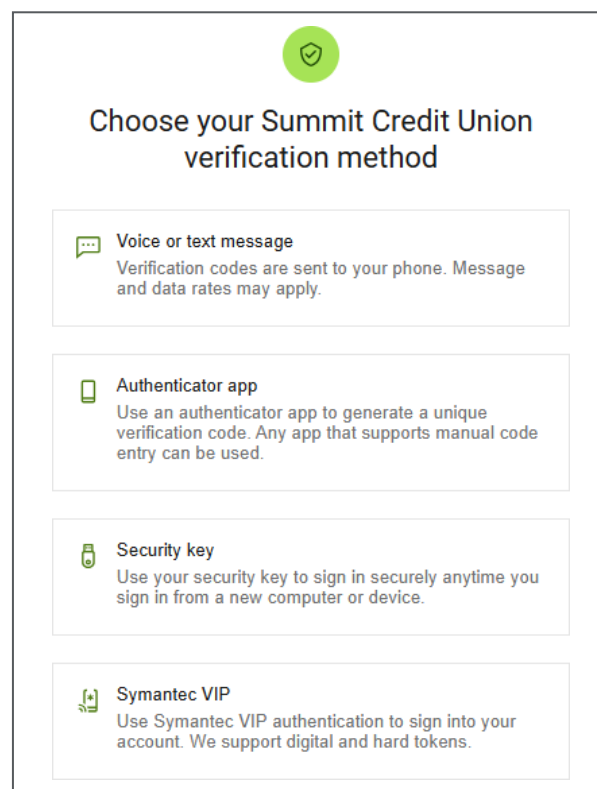
Get started

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

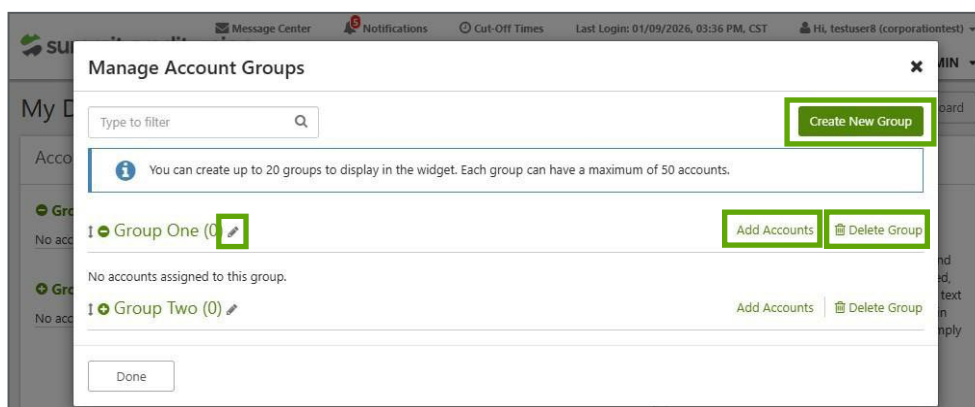
## Managing your Dashboard

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**

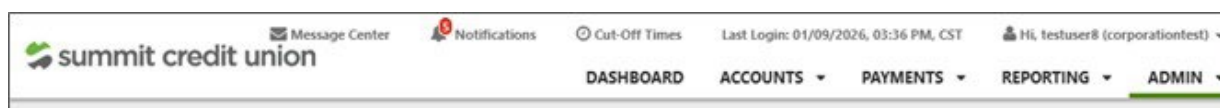
- **Add Accounts:** Select this to assign accounts to groups. Select the box next to the accounts that you want to assign to the group. Select **Add Accounts** to save.
- An account can only be assigned to one group. If an account is assigned to a group, you must first remove it before you can add it 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

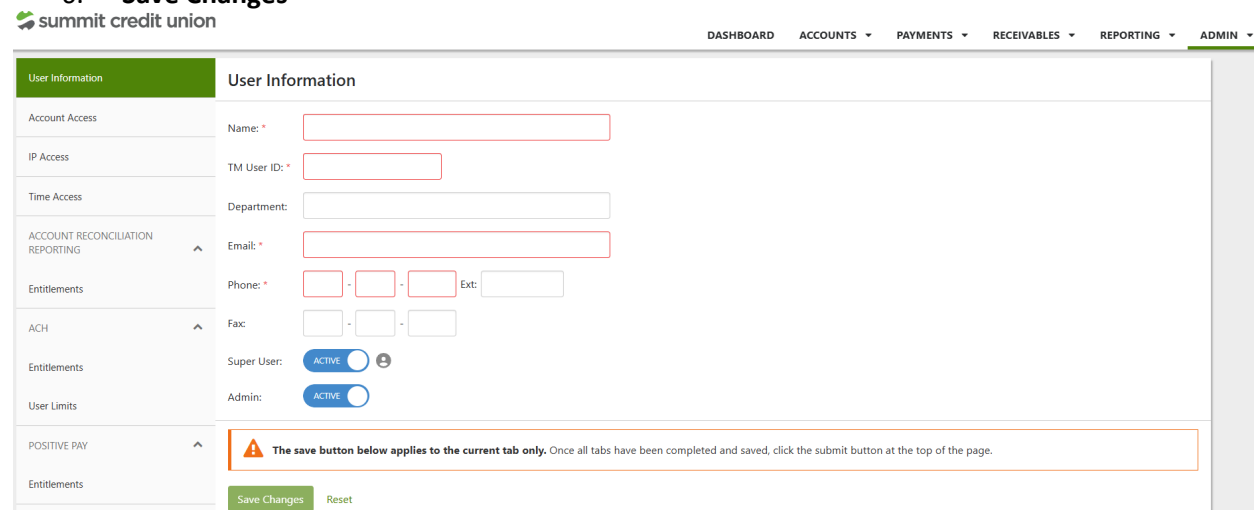
### Create an Additional User

#### User Information tab

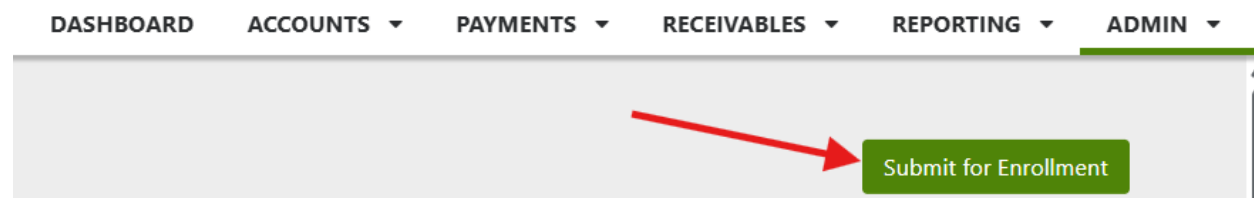
1. Click the **"Admin"** button in the upper right corner of the page (if you do not see this, this means you do not have access. If you need access, you will need to reach out to the current administrator)
2. Click **"Create a User"**
3. Enter all user information into the required fields
  - *Make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



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]  
[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.

The screenshot displays the 'Account List' page in the Summit Credit Union online banking interface. 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 'ACCOUNTS' selected. The main content area shows a summary of deposits (\$33.62) and a table of accounts. A search bar is highlighted with a green box.

| Account Number          | Account Name | Status | Current Balance | Collected Balance | Available Balance | Actions                 |
|-------------------------|--------------|--------|-----------------|-------------------|-------------------|-------------------------|
| <a href="#">xxx8994</a> | Checking     | Active | \$11.24         | \$11.24           | \$11.24           | <a href="#">Actions</a> |
| <a href="#">xxx7760</a> | Savings      | Active | \$22.38         | \$22.38           | \$21.38           | <a href="#">Actions</a> |

## Transaction History

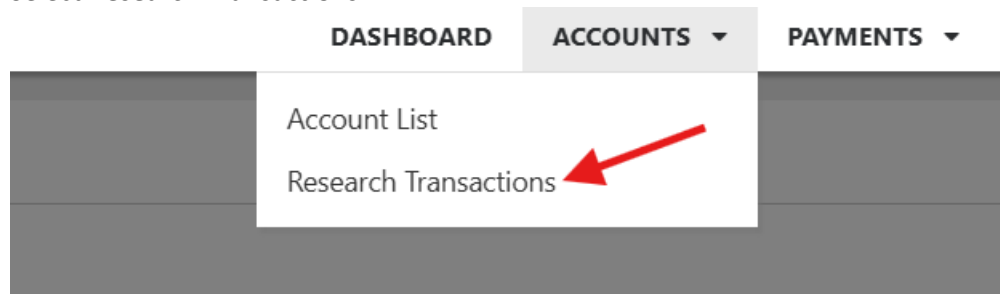
You will be able to access the transaction history from the Dashboard if you have the accounts listed in a group, or through the Accounts tab.

- **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**

The screenshot shows the 'Search Transactions' panel on the left and the 'Research Transactions' table on the right. The search panel includes fields for Transaction Date, Account Type, Accounts, Check # / Reference #, Amount, and Transaction Type. The table displays a list of transactions with columns for Date, Account, Check / Reference Number, Description, and Amount.

| Date       | Account             | Check / Reference Number | Description                                                              | Amount   |
|------------|---------------------|--------------------------|--------------------------------------------------------------------------|----------|
| 01/16/2026 | Check test nickname |                          | Transfer from Savings, Transfer SV x7760 to CH x8994 TMD:1000014980505   | \$1.00   |
| 01/16/2026 | Check test nickname |                          | Transfer from Savings, Transfer SV x7760 to CH x8994 TMD:38564289-ec89-4 | \$1.00   |
| 01/16/2026 | Savings             |                          | Transfer to CDA, Transfer SV x7760 to CH x8994 TMD:1000014980505         | (\$1.00) |
| 01/16/2026 | Savings             |                          | Transfer to CDA, Transfer SV x7760 to CH x8994 TMD:38564289-ec89-4       | (\$1.00) |

Viewing 1 - 4 of 4 transactions

## Online Statements

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

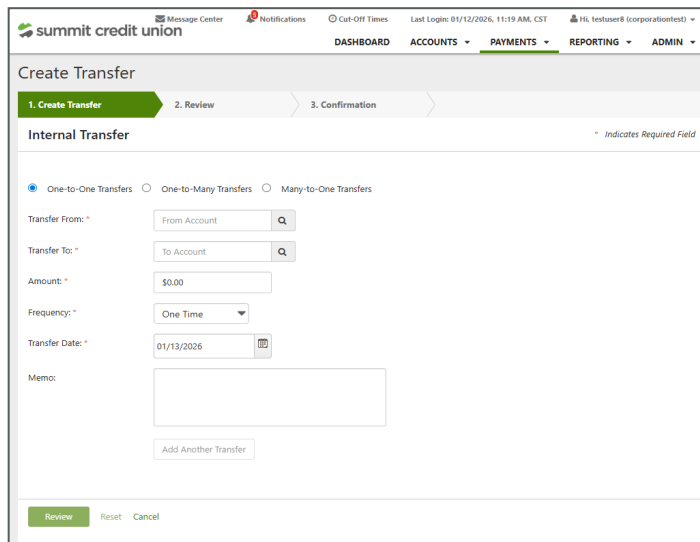
1. Select **Reporting** tab
2. Select **Electronic Documents**
3. Select **Sign Up/Changes** tab to enroll/edit electronic document access to the accounts available for enrollment
4. Check the box next to each account they would like to enroll
5. Select **Save Settings**

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.

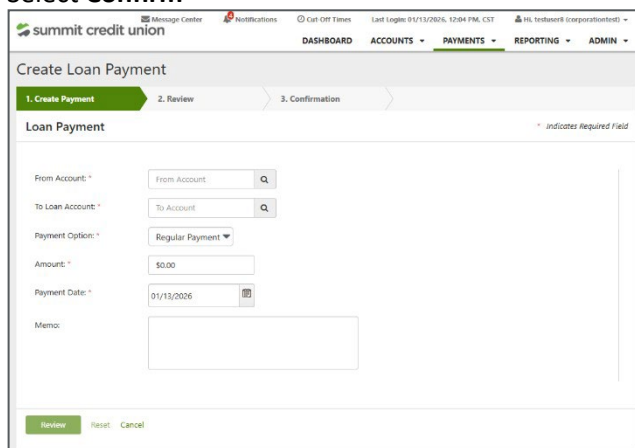
1. Select **Payments** in the top menu bar
2. Select **Create Transfer**
3. On the **Create Transfer** tab, select the kind of transfer to create:
  - **One-to-One Transfers** - move money from one account to another.
  - **One-to-Many Transfers** - move money from one account to many accounts.
  - **Many-to-One 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**



The screenshot shows the 'Create Loan Payment' form within the Summit Credit Union online banking interface. The form is titled 'Create Loan Payment' and has a progress bar with three steps: 1. Create Payment (active), 2. Review, and 3. Confirmation. Below the progress bar, the form fields are as follows:

- From Account:** A text input field with a search icon.
- To Loan Account:** A text input field with a search icon.
- Payment Option:** A dropdown menu with 'Regular Payment' selected.
- Amount:** A text input field with '\$0.00' entered.
- Payment Date:** A date picker showing '01/15/2026'.
- Memo:** A large text area for additional notes.

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

### 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.

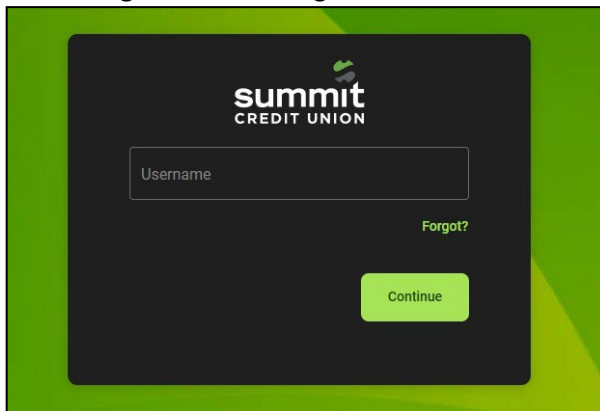
### Loan Advance

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

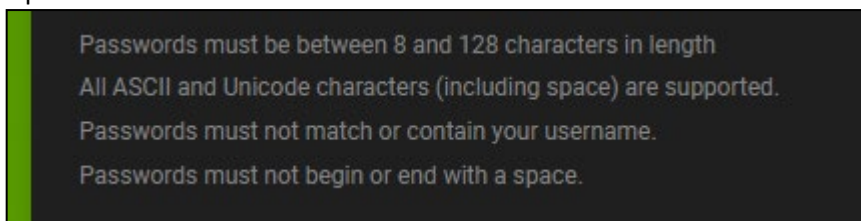
## Forgotten Password

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**



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

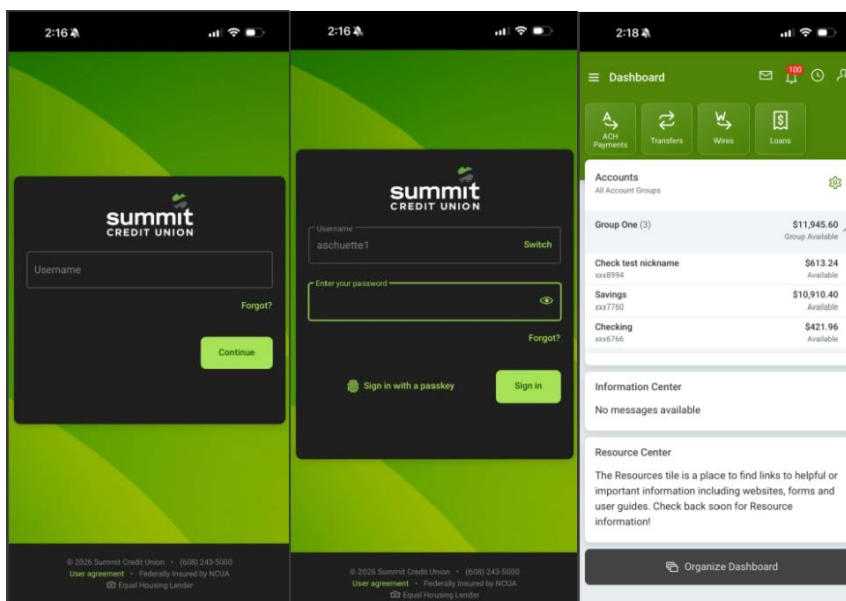
### Downloading the Mobile App

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

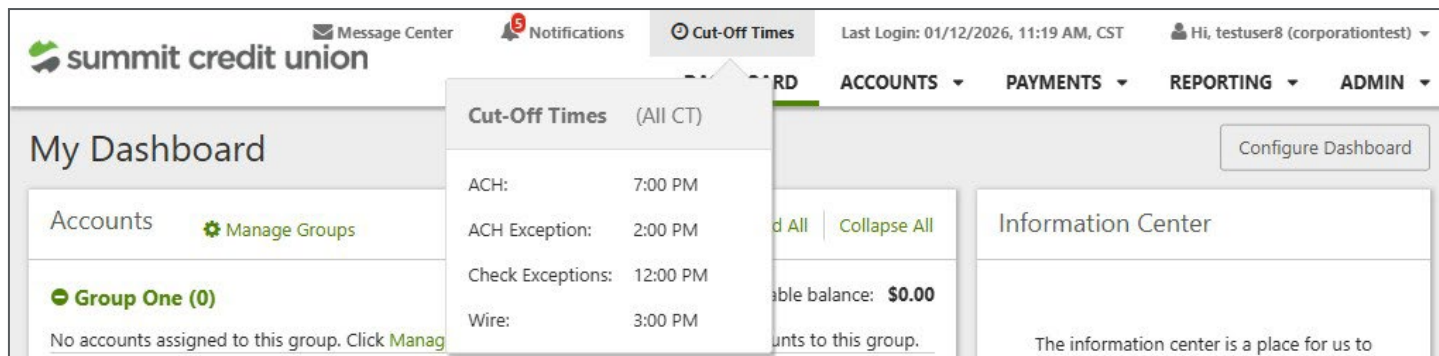
## Mobile Deposit

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.



The screenshot shows the Summit Credit Union Commercial Online Banking interface. The top navigation bar includes links for Message Center, Notifications, and Cut-Off Times. The Cut-Off Times menu is open, displaying a table of cut-off times for All CT. The dashboard also shows a My Dashboard section with Accounts and Manage Groups, and an Information Center.

| Cut-Off Times (All CT) |          |
|------------------------|----------|
| ACH:                   | 7:00 PM  |
| ACH Exception:         | 2:00 PM  |
| Check Exceptions:      | 12:00 PM |
| Wire:                  | 3:00 PM  |