



# UNITED FEDERAL CREDIT UNION

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Business Online Banking

# User's Manual

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# GENERAL INFORMATION

## Security

By following our tips, Online Banking at United Federal Credit Union can be a safe and efficient method for handling your banking needs.

### User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other obvious choices.

### Secure Sockets Layer Encryption (SSL).

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

### Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

#### *Online Banking Safety Tips*

- *Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.*
- *Exit your Online Banking session when finished.*
- *Do not leave your computer unattended when logged into Online Banking.*
- *Do not use public computers or unsecured Wi-Fi when accessing Online Banking.*

## Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution. UFCU will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from UFCU, please report the incident to a member service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

#### *Fraud Prevention Tips*

- *Do not open email attachments or click on a link from unsolicited sources.*
- *Avoid completing email forms or messages that ask for personal or financial information.*
- *Do not trust an email asking you to use a link for verification of login or account details.*
- *Contact the sender by phone if you are suspicious of an email attachment.*

## Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

## User Rights

You must have the Manage Recipients feature assigned to add a recipient to a template. After a payment is drafted, it must be approved. User rights also control who can approve a drafted payment. The following table illustrates how the Draft rights for each transaction type and the Manage Templates feature control access to payments and templates:

Draft right for transaction type	Manage Templates assigned	Manage Templates not assigned
Draft	<ul style="list-style-type: none"><li>• Create a payment from assigned transaction types</li><li>• Create a template from any transaction type</li><li>• Create a payment from any template and change any fields</li><li>• Edit any template</li><li>• Delete any template</li></ul>	<ul style="list-style-type: none"><li>• Create a payment from the transaction type</li><li>• Create a template from the transaction type</li><li>• Create a payment from any assigned template or own template and change any fields</li><li>• Edit own templates</li><li>• Edit assigned templates</li></ul>

## Dual Authorization

Users can be granted full access or limited access to these rights. Full access will grant the user rights to Draft, Approve, Cancel or View Payments. Limited access allows setup of each user right individually. For example, you can grant limited access rights to a user giving them ability to Draft a payment but not Approve. This type of procedure would be an example Dual Authorization. Dual Authorization permits you to separate payment duties, so that one user is permitted to draft a payment and a second user would be responsible for approving the draft payment.

A drafted payment must be approved before it is processed. When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When the payment is approved, it is sent for processing. The status changes to Authorized.

## Getting Started

### New Users

To log in to Business Online Banking, perform the following steps:

- 1) From your internet browser, type the following URL: <https://www.unitedfcu.com>
- 2) Go to the **Online Banking Login** box on the Home Page, click **Enroll**.
  - a. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**.
- 3) A new browser window will open congratulating you for having successfully enrolled in Business Online Banking. Make note of your temporary password, you will need it to log in to Online Banking to complete the enrollment process.
  - a. Follow the **Click Here** link instructions to go to the **Home Page** again.
  - b. Enter your newly created Login ID and click **Login**.
  - c. Enter your temporary password and click **Login**.
- 4) You will be directed to a page where you are to select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable United Federal Credit Union to reach you immediately with your one-time Secure Access Code.

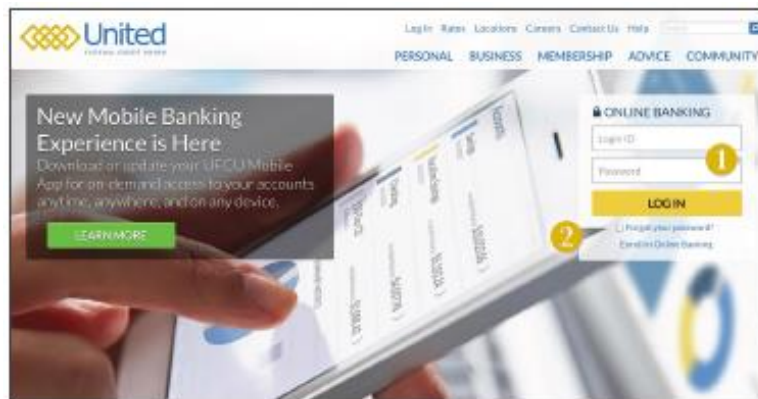
- a. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
  - b. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.
- 5) Review the welcome first time user screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
  - 6) A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the **Update Contact Info** screen to make corrections. Click **Submit** then **OK** to continue.
  - 7) If you agree to the eStatement, eLetter and terms and conditions enter your email address and confirm by re-typing your email address.
  - 8) You will be directed to the Home page.

## Logging In

### Returning Users

Once you have enrolled as a New User, and logged into Online Banking at least once, perform the following steps for subsequent logins:

- 1) From the website's Online Banking login box, enter your **Login ID** and **Password**. Click **Log In**.
  - a. If you have forgotten your password, enter your Login ID. Leave the Password field blank, and click on the Forgot Password box. Click **Log In**.



### What is a secure access code?

You need a secure access code each time you login to our Online Banking system. It is delivered to you via email, phone call, or SMS text. If you delete the security certificate or “cookie” that activates your computer for later use, or if you log in from a new computer, you will need another secure access code.

### Should I register my device?

If this device is “private”, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

## MENU NAVIGATION

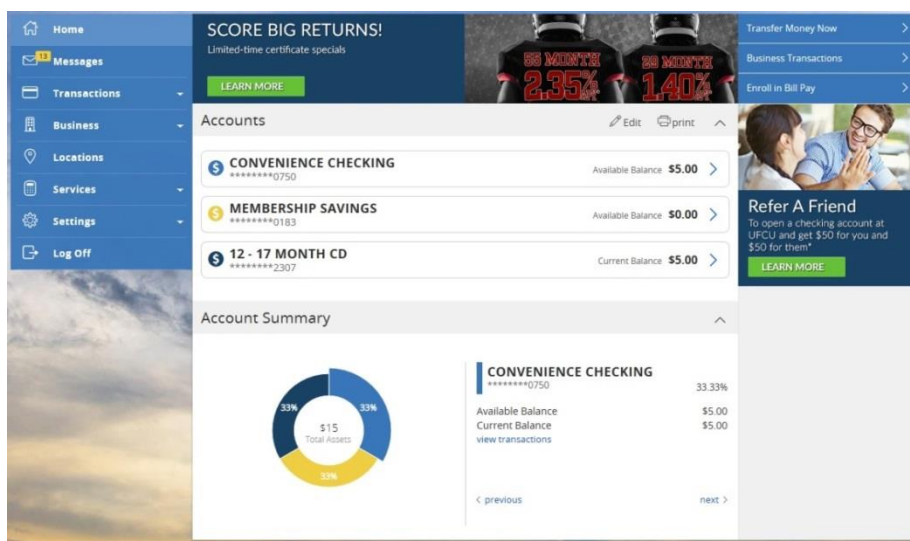
### Home

The **Home Screen** will give you an overview of all of your Online Banking accounts at United Federal Credit Union displayed in a comprehensive list with available balances.

### Viewing Accounts

To view an overview of your accounts, perform the following steps:

- 1) For account transaction history, click the **account name** to view the **Account Details screen**. Select **Show Filters** for search options.



### Messages

Our message center allows you to communicate securely with UFCU. Messages can be saved by topic for easy reference. Check here for your alerts; credit union replies to your inquiries and credit union communications.

### Viewing Messages

To view your messages, perform the following steps:

1. Click on the **Messages** tab.
  - a. **Messages** are displayed at the left side of the screen.
  - b. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.

### Transactions

#### Funds Transfer

To transfer funds, perform the following steps:

- 1) Click on the **Funds Transfer** tab.
- 2) Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
- 3) Enter the dollar amount to be transferred and the date that you wish for the transfer to occur.
- 4) For a one-time transfer, click **Submit Transfer**.

- a. You have the option to create a recurring transfer which will save you from having to remember to manually complete the transfer.

Making a FINAL loan payment? Congrats! Please call the Member Service Center at 888.982.1400 to complete your (final) transaction.

**Funds Transfer**

FROM \*  
---Select From Account---

TO \*  
---Select To Account---

AMOUNT \*  
0  Make this a recurring transaction

DATE \*  
2/1/2016

MEMO  
Enter letters and numbers only

\* - Indicates required field

Clear Transfer Funds

Search transactions

Pending Processed

No history available

## Activity Center

The **Activity Center** shows only your Online Banking transaction activity. Depending on the type of account and access, you can review, approve and cancel unprocessed transactions; whether individual or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

### Activity Center View

**Activity Center**

Search transactions Search Favorites Show Basic

Individual Transactions Recurring Transactions

Totals:		Credits: [0]	\$0.00	Debits: [0]	\$0.00
	Status	Type/ID	Amount	Account	Date
<input type="checkbox"/>	+ ✓ Authorized	Send A Check - Tracking ID: 17111	\$1,000.00	Regular Checking : xxxx-9789	5/19/2014
<input type="checkbox"/>	+ ✓ Authorized	Check Reorder - Tracking ID: 17110		Regular Savings : xxxx-7999	5/19/2014

### Cancel Pending Transactions

Use the Activity Center page to cancel a pending transaction. If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrence of the transaction. If you cancel a single transaction in a recurring series on the Individual Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions, perform the following steps:

- 1) In the Menu, click **Transactions > Activity Center**.
- 2) The Activity Center page appears. Browse or search for the transactions that you want to cancel.
- 3) On the Activity Center page, do one of the following:
  - a. To cancel a single transaction, click the item that you want to cancel. When the details appear, click **Cancel**.
  - b. To cancel multiple transactions, click the check box for each item that you want to cancel. On the Activity Center page, click **Cancel**.



- 4) When prompted, click **Confirm** to verify the cancellation. The status of the items will change to Cancelled on the Activity Center page.

### Approving Transactions

You can use the Activity Center page to approve a pending transaction.

To approve one or more transactions, perform the following steps:

- 1) In the Menu, click **Transactions > Activity Center**.
- 2) The Activity Center page appears. Browse or search for the transactions that you want to approve.
- 3) On the Activity Center page, do one of the following:
  - a. To approve a single transaction, click the item that you want to approve. When the details appear, click **Approve**.
  - b. To approve multiple transactions, click the check box for each item that you want to approve. On the Activity Center page, click **Approve**.
- 4) When prompted, click **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

### Copying a Transaction

You can use the Activity Center page to make a copy of an existing transaction. When you copy a transaction, a new transaction of the same type appears, with the fields already filled.

To copy a transaction, perform the following steps:

- 1) In the Menu, click or tap **Transactions > Activity Center**.
- 2) The Activity Center page appears. Browse or search for the transaction that you want to copy.
- 3) Click the transaction.
- 4) Click **Copy**. A new transaction of the same type appears.
- 5) Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
- 6) When you are satisfied with your changes, submit the new transaction.

### Sending a Message about a Transaction

You can use the Activity Center page to send a message about a transaction.

To send a message about a transaction, perform the following steps:

- 1) In the Menu, click or tap **Transactions > Activity Center**.
- 2) The Activity Center page appears. Browse or search for the transaction that you want to send a message about.
- 3) Click the item.
- 4) When the details appear, click **Inquire**.
- 5) Click the message recipient. The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.
- 6) Click in the **Message** field and enter your message.
- 7) (Optional) In online banking, click the attach file icon. In the Open dialog box, select a file to attach to the message, and click **Open**.
- 8) Click **Send**.

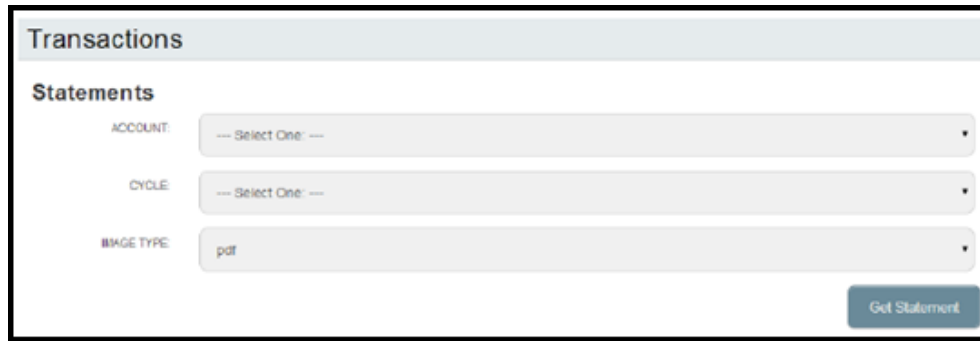
### e-Statements

Under the **Transactions** tab, click **Statements**, you will be able to easily view your current statement, a library of past statements, and view / change your statement delivery options.

## Viewing Your e-Statements

To View your e-Statements, perform the following steps:

- 1) In the Menu, click **Transactions > Statements**.
- 2) The Statements page appears. Do the following; select the statement to view:
  - a. In the **Accounts** drop-down list, select the account.
  - b. In the **Cycle** drop-down list, select the cycle.
  - c. In the **Image Type** drop-down list, select the file format.
  - d. Click **Get Statement**.



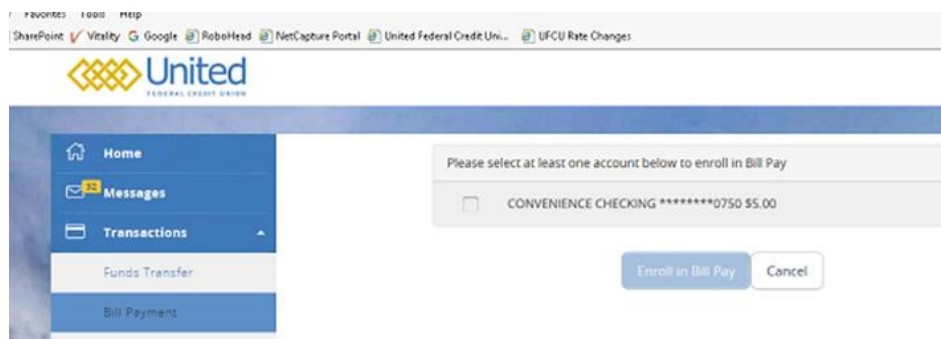
## Bill Pay

You must enroll in bill pay and select an account before you can add payees or pay bills. After you enroll, you can add additional accounts from which to pay. You cannot remove the account that you select when you enroll.

## Enrolling in Bill Pay

To enroll in bill pay, perform the following steps:

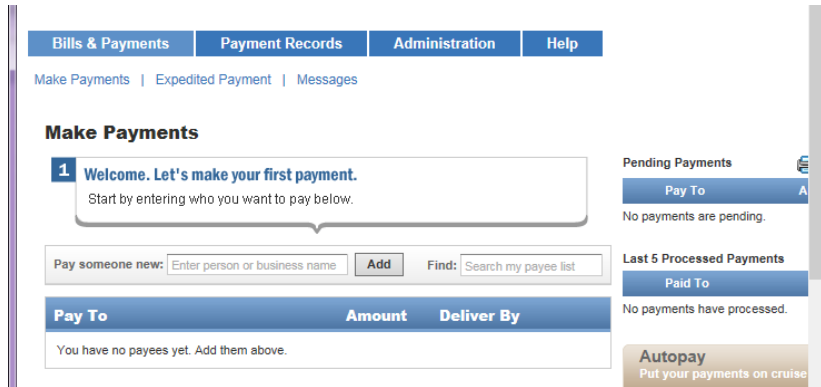
- 1) In the Menu, click **Transactions > Bill Payment**.
  - a. Read and accept the disclosure information to continue the process.
- 2) Select the primary account you want to use for funding and click **Enroll in Bill Pay**.



- 3) (Optional) If you own multiple checking accounts, you can add them as additional funding accounts.
  - a. In the Menu, click **Settings > Manage Bill Pay**
  - b. Select **Manage Bill Pay**
  - c. The Manage Bill Pay page appears. Select the accounts you want to use for bill pay funding from the list provided
  - d. Click **Save**.

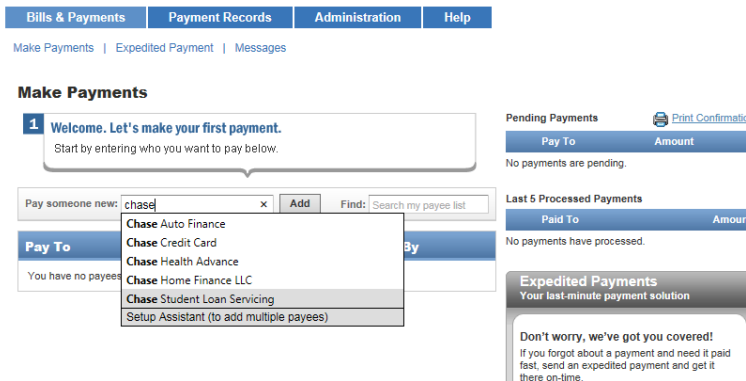
## Adding a Payee

When logging into Bill Pay for the first time, you will see the welcome screen.



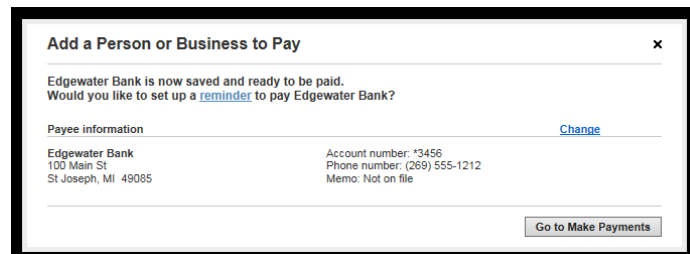
To add a bill payment payee, perform the following steps:

- 1) Enter the business or individuals name in the **Pay someone new** field.
  - a. If you want to select a recognized payee, choose the correct payee name from a drop down list.
  - b. If your first entry is an existing payee, such as a credit card, utility, or other popular payee type, you will be given the option to use the **Setup Assistant** link that will appear at the end of the available payees.
    - i. This choice will not appear if you are loading a brand-new payee to the system, such as a person or a local business.



- 2) If you are loading multiple payees, you can use the **Setup Assistant** by clicking on the link. If the payee isn't listed on the landing page, click **Other** under the appropriate header and enter in the company name, then click **Add**.
  - a. If the business is known, you will receive the following message: 'Good News! Since we already know this business, we just need an account number to set them up.' Add the account number and click **Continue**.
    - i. Follow the prompts to add the payee.
    - ii. Once it is successfully added, the payee will appear in the 'My Payees' box at the top of the screen and you can continue to add payees.
- 3) To add a payee that is not a recognized payee, enter the business or Individual name in the **Pay someone new** field, then select **Add**.
  - a. You will need to fill in the account number, if you have one, and payee mailing address and phone number.
    - i. Although the phone number is optional, it is beneficial in the event that we need to contact the payee in the future.

- b. If the payee is successfully added, you will see a confirmation page:



- c. You can now make a payment by selecting **Go to Make Payments**, or click on the 'X' to return to the main screen and add further payees.

### Pay Existing Payees

Payments will automatically be debited from your primary bill pay funding account. If you have multiple funding accounts, choose the correct account to be debited prior to entering in any payment information.

To make a payment to an existing bill payment payee, perform the following steps:

- 1) Use the **Pay from** drop-down and choose the correct funding account.



- a. Once a payment has been scheduled, your 'Pay from' account will default to your primary checking account in Bill Pay.
  - b. To pay from another account, select the correct account from the 'Pay from' drop down and schedule your next payment.
- 2) Enter in the **Amount** to be paid and choose the payment due date, if available.
    - a. Use the calendar to select the available payment dates.
      - i. Holidays and weekends are not available for due dates. The calendar will grey out any unavailable dates.
    - b. To set up an automatic recurring payments, click **Autopay** for the payee.
      - i. In the Set Payment Options screen, click **Pay automatically at regular intervals**. Complete the fields to meet your payment schedule needs. When finished, click **Save changes**.
    - c. When you return to the Make Payments page you will now see a 'Pending' payment for the next payment date.
    - d. To change or cancel the autopay, select the Autopay link for the payee.
      - i. To cancel autopays, select 'Pay manually (turn off autopay).'
      - ii. To change autopay, make the required changes.
- 3) When changes have been made, click **Save Changes**.

### Edit Existing Payees

- 1) On the Make Payments page, click on the Payee name, or the dropdown arrow next to the payee name. From here you can:

- a. View/Change payee details
  - i. Click on View/Change, then Change Information
- b. Change payee nickname
  - i. You can assign a nickname, such as Rent 123 Main or Jim's VISA
  - ii. You can also assign a payment category, such as Auto, Credit Card, or Utility here.
- c. View payment history
  - i. Select this to view your payment history, payment status, and view payment details.
- d. Send expedited payment
  - i. There is a fee for sending an expedited payment. If you send an expedited payment, you will see a separate debit to your checking account for the fee.
  - ii. You will also need to verify the correct physical address for an overnight delivery. This may be different than the usual payment address, and will not change future scheduled payments.
- e. Pay automatically
  - i. See the 2<sup>nd</sup> bullet point under 'To make payments to loaded payees'
- f. Set up reminder
  - i. You can use this feature to send reminders to your registered email address.
  - ii. Enter the frequency, payment date, and how many days in advance you'd like to receive the reminder.
- g. Some payees may show 'e-bill' as a set up option. This will allow you to receive your statement directly to your bill pay page for review and payment.
  - i. You will need to be able to provide your login information to the payee's website. If you don't have one, you will be given the opportunity to connect to the website and set up your user information.
  - ii. You have several options here, including the ability to set your payment to pay the full balance, minimum payment, fixed amount, and payment frequency, etc.
  - iii. Select 'e-bill' and follow the prompts to complete the enrollment.
  - iv. Be sure to review the payee statements for accuracy.
    - For example, a utility bill may have a rate increase and your payment in full option would adjust accordingly. If it is a significant increased amount, it may negatively affect your account balance. Also, by reviewing the statement regularly, you will be able to notify UFCU of any inconsistencies.
    - You are responsible for maintaining accurate payment/payee information, such as the payee account and mailing information.

Should you have any issues or questions regarding bill pay or any payments made through bill pay, please contact our Member Service Center at 888 982 1400.

## Business

To guarantee your ACH files are processed for the proper settlement date; the files must be submitted and approved prior to 3:00pm EST, the business day before the expected settlement date. For example, if your transaction should post on Friday, March 18, your file must be submitted and approved no later than 3:00pm EST, Thursday March 17.

Files may be sent up to 30 days in advance and will be warehoused until the proper processing date. We recommend sending the file before the 3:00pm EST deadline in the event there are any unforeseen problems that could prevent the file from being processed. Please keep in mind that weekends and federal

holidays are not allowable as settlement dates and adjust your file settlement date accordingly. Credits may be posted before the expected settlement dates, while debits can only post on or after the expected settlement date.

Note: For consumer debits, it is required that you have a valid and signed authorization from the consumers that you are debiting. A blank form has been included at the end of this manual for your use. If you want to make any changes outside of updating your company information, please send a copy to [BusinessProducts@unitedfcu.com](mailto:BusinessProducts@unitedfcu.com) for review before using it. It is recommended that your credit receivers, such as payroll, also sign an ACH Authorization form simply to provide you with the authorization to submit a debit transaction in the event you need to reverse an erroneous file. A copy of the credit authorization is also included at the end of the manual. It is a recommended, best practice to have a completed Trading Partner Agreement with all companies of whom you engage in ACH Services. A trading partner agreement should contain the terms of the financial exchange (ie: upon receipt of invoice, monthly, within days of invoice, etc.) An example is included at the end of the manual.

## Secure Email Notifications

Occasionally UFCU may need to contact you via secure email regarding a returned item or notification of change (NOC) for an item that you originated.

These emails will:

- Be sent from 'businessproducts@unitedfcu.com
- Be secure messages that will require you to create a log in and password to retrieve
- Contain the subject 'URGENT: ACH' and a further description of the reason for the email. Examples are:
  - Notification of Change
  - Credit Return
  - Return
  - Prenote Return

The attachment will include all the information that you need to handle the item.

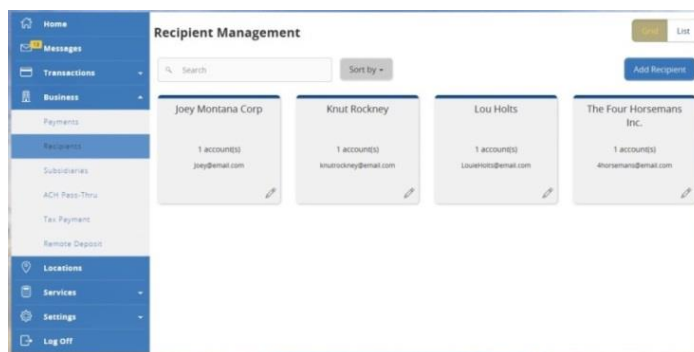
- Returns:
  - Stop/Unauthorized/Revoked: a new debit authorization is required to be signed by the receiver before a new payment can be initiated.
  - Closed account: will need to obtain a new authorization with corrected information
  - No Account/Account Not found: Have the receiver verify the information and if necessary, sign an updated authorization with the correct information
- Notification of Change: the account information needs to be corrected before the next live dollar amount is sent

## Adding Recipients

A recipient is any person or business with whom your business may exchange funds. You can send or receive payments from a recipient. After a recipient is created, you can include them in multiple payments or templates simultaneously. Each recipient entry contains the recipient's contact and account information.

To add a Recipient, perform the following steps:

- 1) In the Menu, click **Business > Recipients**.
- 2) The Recipient Management appears. Click the **Add Recipient** button.



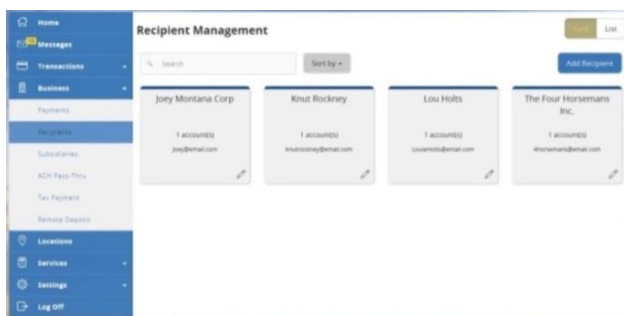
- 3) Fill out the contact information for the recipient (fields marked with an asterisk are required).
  - a. Note: select ACH Class code: Individual (PPD) for all individual recipients.
  - b. Note: select ACH Class code: Company (CCD) for all company recipients.
- 4) Click the **Add Account** button.
- 5) A new tab will appear; complete the account detail information.
  - a. Select the **Account Type**
  - b. Enter the **Account Number**
  - c. Enter the **Routing Number**
- 6) (Optional) For additional accounts click **Add Account** and follow Step 5 to complete.
- 7) When finished, click **Save Recipient**

### Editing or Deleting a Recipient

If you have the Manage Recipients feature assigned, you can edit or delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

To Edit or Delete a Recipient, perform the following steps:

- 1) Find the recipient you would like to edit and click the edit icon:
- 2) Here you can choose to edit contact or account information regarding this recipient.
  - a. click **Save Recipient**.
- 3) You can also delete the recipient here by simply clicking **Delete Recipient**.



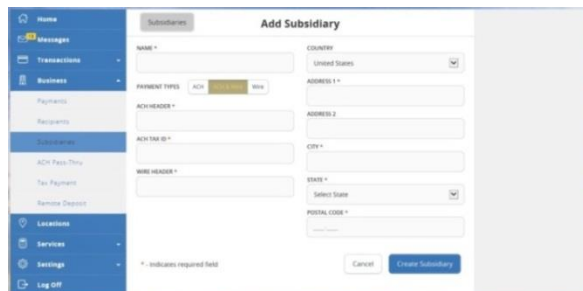
### Adding Subsidiaries

Subsidiaries are secondary or alternate company profiles that you can use when creating a payment or a template. Use subsidiaries when your business requires that you create transactions for multiple entities. If you operate a relatively small firm with just a few accounts, this section may not apply to you.

To add a subsidiary, perform the following steps:

- 1) In the Menu, click **Business > Subsidiaries**.
- 2) The Subsidiary Management appears. Click the **Add Subsidiary** button.
- 3) Fill out the contact information for the recipient (fields marked with an asterisk are required).

- 4) When finished, click **Create Subsidiary**.



### Collection – Single ACH Collection

To create a single ACH Collection payment, perform the following steps:

- 1) In the Menu, click **Business > Payments**.
- 2) The Payments page appears. In the **New Payment** drop-down list, click the **Single Collection**.
- 3) The Recipient & Amount page appears, do one of the following:
  - a. Click **Add Recipient** to add a new recipient.
  - b. Click and Select a saved recipient, then choose which account to add for payment; click **OK**
- 4) Enter payment amount.
  - a. Click **Next**
- 5) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.
  - b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 6) The Account page appears.
  - a. Click and Select which Account will be the “To” account. This will be the account the collection will be deposited in.
  - b. Click **Next**
- 7) The Review & Submit page appears.
  - a. Click the **Effective Date** field, and click the date to process the payment.
  - b. Review all information.
  - c. (Optional) Set Recurrence Schedule
  - d. Click **Approve**.

### Collection – Multiple Recipient ACH Collection (Template)

To create an ACH Collections template with multiple recipients, perform the following steps:

- 1) In the Menu, click **Business > Payments**.
- 2) The Payments page appears. In the **New Template** drop-down list, click the **Collections**.
- 3) The Info & Users page appears, do the following:
  - a. Enter a Template Name.
  - b. Click to select users to Grant User Access to.
  - c. Click **Next**.
- 4) The Recipient & Amount page appears, do one of the following:
  - a. Click **Add Recipient** to add a new recipient.
  - b. Click and Select a saved recipient, then choose which account to add for payment; click **OK**
- 5) Repeat step 4 for all additional recipients.
- 6) Enter payment amount.
  - a. Click **Next**
- 7) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.



- b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 8) The Account page appears.
- a. Click and Select which Account will be the “To” account. This will be the account the collection will be deposited in.
  - b. Click **Next**
- 9) The Review & Submit page appears.
- a. Click the **Effective Date** field, and click the date to process the payment.
  - b. Review all information
  - c. (Optional) Set Recurrence Schedule
  - d. Click **Save** to save a new template or changes to an existing template
    - i. Click **Approve** to approve the payment.
    - ii. Click **Draft** to draft the payment.

### Payment – Single ACH Payment

You can use the Payments page to create payments or templates for any transaction type for which you have Draft right assigned.

To create a single-recipient payment, perform the following steps:

- 1) In the Menu, click **Business > Single Payments**.
- 2) The Payments page appears. In the **New Payment** drop-down list, click **Single Payment**.
- 3) The Recipient & Amount page appears, do one the following:
  - a. Click **Add Recipient** to add a new recipient.
  - b. Click and Select a saved recipient, then choose which account to add for payment; click **OK**
- 4) Enter the Payment amount.
  - a. Click **Next**.
- 5) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.
  - b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 6) The Account page appears.
  - a. Click and Select which Account will be the “From” account. This will be the account the payment will be sent from.
  - b. Click **Next**
- 7) The Review & Submit page appears.
  - a. Click the **Effective Date** field, and click the date to process the payment.
  - b. Review all information.
  - c. (Optional) Set Recurrence Schedule
  - d. Click **Approve**.

### Payment – Single ACH Payment (Template)

To create a single-recipient payment, perform the following steps:

- 1) In the Menu, click **Business > Single Payments**.
- 2) The Payments page appears. In the **New Template** drop-down list, click **Single Payment**.
- 3) The Info & Users page appears, do the following:
  - a. Enter a Template Name.
  - b. Click to select users to Grant User Access to.
  - c. Click **Next**.
- 4) The Recipient & Amount page appears, do one of the following:
  - a. Click **Add Recipient** to add a new recipient.

- b. Click and Select a saved recipient, then choose which account to add for payment; click **OK**
- 5) Enter payment amount.
  - a. Click **Next**
- 6) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.
  - b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 7) The Account page appears.
  - a. Click and Select which Account will be the “From” account. This will be the account the payment will be sent from.
  - b. Click **Next**
- 8) The Review & Submit page appears.
  - a. Click the **Effective Date** field, and click the date to process the payment.
  - b. Review all information
  - c. (Optional) Set Recurrence Schedule
  - e. Click **Save** to save a new template or changes to an existing template
    - i. Click **Approve** to approve the payment.
    - ii. Click **Draft** to draft the payment.

### Payment – Single ACH Payment with Multi-Recipients

You can include one or more accounts for each recipient in the payment or template. If you add more than one account, the payment includes a separate transaction for each account. When you create a multi-recipient payment, you can add recipients and amounts manually. You can also import a file to create a payment.

To create a multi-recipient payment, perform the following steps:

- 1) In the Menu, click or tap **Business > Payments**.
- 2) The Payments page appears. In the **New Payment** drop-down list, click **Payments**.
- 3) The Recipient & Amount page appears. Do one of the following:
  - a. Click **Add Recipient** to add a new recipient.
  - b. Click and Select a saved recipient, then choose which account to add for payment; click **OK**
- 4) Repeat step 3 for all additional recipients.
- 5) Enter the Payment amount.
  - a. Click **Next**.
- 6) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.
  - b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 7) The Account page appears.
  - a. Click and Select which Account will be the “From” account. This will be the account the payment will be sent from.
  - b. Click **Next**
- 8) The Review & Submit page appears.
  - a. Click the **Effective Date** field, and click the date to process the payment.
  - b. Review all information.
  - c. (Optional) Set Recurrence Schedule
  - d. Click **Approve**.

### Payment – Multiple Recipient ACH Payment (Template)

To create a multi-recipient payment, perform the following steps:

- 1) In the Menu, click or tap **Business > Payments**.
- 2) The Payments page appears. In the **New Template** drop-down list, click **Payments**.
- 3) The Recipient & Amount page appears. Do one of the following:
  - a. Click **Add Recipient** to add a new recipient.
  - b. Click and Select a saved recipient, then choose which account to add for payment; click **OK**
- 4) Repeat step 3 for all additional recipients.
- 5) Enter the Payment amount.
  - a. Click **Next**.
- 6) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.
  - b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 7) The Account page appears.
  - a. Click and Select which Account will be the "From" account. This will be the account the payment will be sent from.
  - b. Click **Next**
- 8) The Review & Submit page appears.
  - a. Click the **Effective Date** field, and click the date to process the payment.
  - b. Review all information.
  - c. (Optional) Set Recurrence Schedule
  - f. Click **Save** to save a new template or changes to an existing template
    - i. Click **Approve** to approve the payment.
    - ii. Click **Draft** to draft the payment.

### Payment – Wire Transfer

To complete a Business Online Banking Wire Transfer you will first need valid account and routing numbers. To verify an institution's routing number, UFCU suggests visiting the Federal Reserve Bank Services web site at <https://www.frbervices.org> (E-Payments Routing Directory). Be sure to use the search for '**Fedwire Participants**'. After you agree to the terms, you will need to enter in the routing number and then select 'Search'. On the results page, click on the routing number and verify that the bottom line, Funds, shows 'Eligible'. If it does not show as being eligible, you will need to contact the recipient for the correct wire routing number.

To create a wire transfer payment, perform the following steps:

- 1) In the Menu, click or tap **Business > Payments**.
  - a. The Payments page appears. In the **New Payment** drop-down list, click **Wire Transfer**.
- 2) The Recipient & Amount page appears. Do one of the following:
  - a. Click **Add Recipient** to add a new recipient.
  - b. Click and Select a saved recipient, then choose which account to add for payment; click **OK**
- 3) Enter the Payment amount.
  - a. Click **Next**.
- 4) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.
  - b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 5) The Account page appears.
  - a. Click and Select which Account will be the "From" account. This will be the account the payment will be sent from.
  - b. Click **Next**
- 6) The Review & Submit page appears.
  - a. Click the **Effective Date** field, and click the date to process the payment.

- b. Review all information.
- c. (Optional) Set Recurrence Schedule
- d. Click **Approve**.

### Payment – Payroll

Payroll transactions must have all Recipients marked as Individual (PPD) as their ACH Class Code.

To create a payroll payment, perform the following steps:

- 1) In the Menu, click or tap **Business > Payments**.
- 2) The Payments page appears. In the **New Payment** drop-down list, click **Payroll**.
- 3) The Recipient & Amount page appears. Do one of the following:
  - a. Click **Add Recipient** to add a new recipient.
  - b. Click and Select a saved recipient, then choose which account to add for payment; click **OK**
- 4) Enter the Payment amount.
  - a. Click **Next**.
- 5) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.
  - b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 6) The Account page appears.
  - a. Click and Select which Account will be the “From” account. This will be the account the payment will be sent from.
  - b. Click **Next**
- 7) The Review & Submit page appears.
  - a. Click the **Effective Date** field, and click the date to process the payment.
  - b. Review all information.
  - c. (Optional) Set Recurrence Schedule
- 8) Click **Approve**.

### Payment – Payroll (with split payment)

Payroll transactions must have all Recipients marked as Individual (PPD) as their ACH Class Code.

To create a payroll with split payment, perform the following steps:

- 1) In the Menu, click or tap **Business > Payments**.
- 2) The Payments page appears. In the **New Payment** drop-down list, click **Payroll**.
- 3) The Recipient & Amount page appears. Do one of the following:
  - a. Click **Add Recipient** to add a new recipient.
  - b. Click and Select a saved recipient, then choose which accounts to add for payment; click **OK**

## Payments - Payroll

Payments - Payroll

Info & Users Recipient & Amount Subsidiary Account Review & Submit

TEMPLATE NAME:  
ND Payroll 1

Add Recipient Import Amounts

Search Show Payments Sort by List

Knut Rockney 012345678 500

Knut Rockney 123456789 400

Lou Holts 012345678987 \$ 1,000.00

Cancel Next

- 4) Enter the Payment amount.
  - a. Click **Next**.
- 5) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.
  - b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 6) The Account page appears.
  - a. Click and Select which Account will be the “From” account. This will be the account the payment will be sent from.
  - b. Click **Next**
- 7) The Review & Submit page appears.
  - a. Click the **Effective Date** field, and click the date to process the payment.
  - b. Review all information.
  - c. (Optional) Set Recurrence Schedule
- 8) Click **Approve**.

### Payment – Payroll (Template)

Payroll transactions must have all Recipients marked as Individual (PPD) as their ACH Class Code.

To create a payroll template, perform the following steps:

- 1) In the Menu, click or tap **Business > Payments**.
- 2) The Payments page appears. In the **New Template** drop-down list, click **Payroll**.
- 3) The Recipient & Amount page appears. Do one of the following:
  - a. Click **Add Recipient** to add a new recipient.
  - b. Click and Select a saved recipient, then choose which account to add for payment; click **OK**
- 4) Repeat step 3 for all additional recipients.
- 5) Enter the Payment amount.
  - a. Click **Next**.
- 6) The Subsidiary page appears, do one of the following:
  - a. Click **Add Subsidiary** to add a new subsidiary.
  - b. Click a saved subsidiary to add it to the payment.
  - c. Do nothing if there are no Subsidiaries.
  - d. Click **Next**
- 7) The Account page appears.

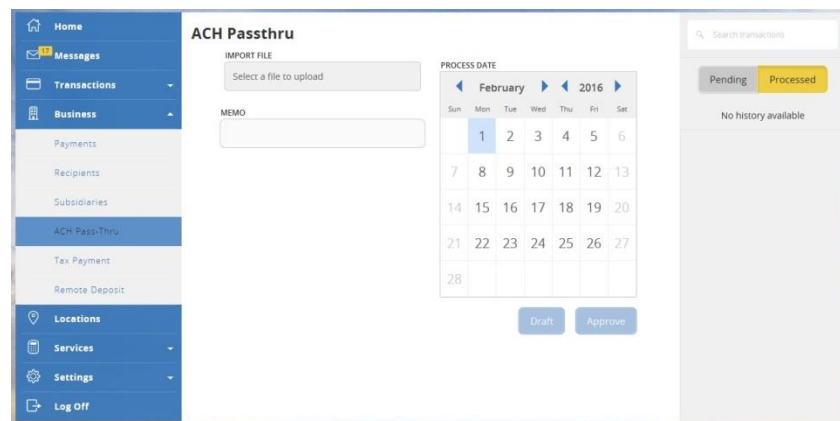
- a. Click and Select which Account will be the “From” account. This will be the account the payment will be sent from.
  - b. Click **Next**
- 8) The Review & Submit page appears.
- a. Click the **Effective Date** field, and click the date to process the payment.
  - b. Review all information.
  - c. (Optional) Set Recurrence Schedule
  - g. Click **Save** to save a new template or changes to an existing template
    - i. Click **Approve** to approve the payment.
    - ii. Click **Draft** to draft the payment.

## Payment – ACH Pass Thru

You can use ACH Passthru to load and submit complex balanced or unbalanced NACHA-format ACH files. The file that you select to upload should be a properly formatted NACHA-format file. The file can contain one or more batches. The file can include both debit and credit batches. When you upload a file with ACH Passthru, we do not verify the contents of the file before we send it to the Federal Reserve Automated Clearing House (ACH) system. If the file includes any errors, the errors will occur when the system processes the file. Unlike other payment types, you do not specify an effective date for ACH Passthru files. Instead, you specify the exact date to process the file and begin sending it to the ACH system.

To import an ACH file with ACH Passthru, perform the following steps:

- 1) In the Menu, click **Business > ACH Pass-thru**.



- 2) The ACH Passthru page appears. Click **Select a file to upload**.
- 3) Locate the file to import and click **Open**.
  - a. The process to locate the file varies, depending on your device.
  - b. The offsetting account number built in your NACHA formatted file must match a UFCU account listed in your Business Online Banking profile.
- 4) On the ACH Passthru page, click **select the date to process** the imported file.
- 5) (Optional) Enter a memo for the file in the Memo field.
- 6) Click **Submit**.
- 7) Click **Close**.

## Payment – Tax Payment

Never run to the local branch with a tax payment check again. Initiate a Federal or State tax payment through EFTPS from your home or office up to 30 days in advance.

To initiate a Tax Payment, perform the following steps:

- 1) Click on the **Tax Payments** tab.
- 2) Using the drop-down menu, select the **Tax Authority**.

- 3) A list of tax payment forms will appear. Choose your tax payment simply by clicking on it.
- 4) Enter the required information for the payment, then click **Submit**.

## Viewing Payments

You can view or search for an existing pending or processed payment on the following pages: Payments, Activity Center. The Activity Center page may include additional details about a payment.

To view a payment on the Payments page, perform the following steps:

- 1) In the Menu, click or tap **Business > Payments**.
- 2) The Payments page appears. The Search transactions area lists all of the pending and processed payments. Do one of the following:
  - a. Click **Pending** to browse the pending payments.
  - b. Click **Processed** to browse the processed payments.
  - c. Click in the **Search Transactions** field, and enter your search text. The search results appear on the Payments page.
- 3) After you locate a payment, click it for more details. The payment details page appears.
- 4) (Optional) On the payment details page, click **View in Activity Center**. The Activity Center page appears, with the payment selected and the details visible.

To view a payment on the Activity Center page, perform the following steps:

- 1) In the Menu, click **Transactions > Activity Center**.
- 2) The Activity Center page appears. On the Activity Center page, do one of the following:
  - a. Click **Individual Transactions** to view a single payment.
  - b. Click **Recurring Transactions** to view a recurring series of payments.
- 3) Browse to locate the payment that you want to view.
- 4) Click the payment. The payment expands to show the details.

## Canceling Payments

You can use the Activity Center page to cancel a payment. You can cancel a payment if the status is Drafted or Pending.

To cancel a single payment, perform the following steps:

- 1) In the Menu, click **Transactions > Activity Center**.
- 2) The Activity Center page appears. Click **Individual Transactions**.

- 3) Click the payment that you want to cancel. The Transaction details appear.
- 4) In the Transaction details, click **Cancel**.
- 5) When prompted, click **Confirm**.

To cancel all future occurrences of a recurring payment, perform the following steps:

- 1) In the Menu, click **Transactions > Activity Center**.
- 2) The Activity Center page appears. Click **Recurring Transactions**.
- 3) Click the recurring series of payments that you want to cancel. The Transaction details appear.
- 4) In the Transaction details, click **Cancel**.
- 5) When prompted, click **Confirm**.

## Approving Payments

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status changes to Authorized.

To approve payments using Quick Actions, perform the following steps:

- 1) On the Home page, in the Quick Actions box, click a single transaction type or **View All Approvals**. The Activity Center page appears, with the pending approvals selected.
- 2) Click **Approve** to approve the selected transactions.
- 3) When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve a payment on the Payments page, perform the following steps:

- 1) In the Menu, click **Business > Payments**.
- 2) The Payments page appears. On the Payments page, the Search transactions area lists all of the pending and processed payments. Click the **payment** that you want to **approve**.

## Locations

### Branches and ATMs

Mapping from your current location, you can click on the Branches or ATMs button to locate your credit union's branches and ATMs.

To find a Branch or ATM, perform the following steps:

- 1) In the Menu, click **Locations**.
- 2) The Locations page appears. Do one of the following:
  - a. To view branches, click **Branches**
  - b. To view ATMs, click **ATMs**.





## Services

### Stop Payment

Using Online Banking with United Federal Credit Union, you can initiate a stop check payment request from any device. Visit the **Activity Center** to review the status of your request. The stop payment will remain in effect for six months. See our Fee Schedule for applicable fees.

To initiate a stop payment request, perform the following steps:

- 1) Click on the **Stop Payment** tab.
- 2) Select request type; single or multiple checks.
- 3) Select an account, check number, and other requested information.
- 4) Click **Send Request**.

### Mobile Banking

The Mobile Preferences page allows you to establish your preferences for accessing and using our online banking services on your mobile device. This may include setting up your mobile authorization preferences and enrolling for mobile and text banking access.

### Authorizing Transfers Over Mobile Devices

We require you to enter your Mobile Authorization Code (MAC) to complete and authorize some transactions over your mobile device. If you want to be able to transfer funds over a mobile device, you should establish your MAC from the Mobile Authorizations tab. This code may also be used to approve payments that others may request you to authorize over your phone, once you set up your mobile authorization preferences.

### Mobile Authorization Preferences

Mobile authorization lets you manage your online banking payments and transfers on-the-go using your mobile phone. Once you establish your mobile authorization settings, you will be added to a list of eligible approvers when another user in your company or household wants to send you an authorization request. Mobile authorization workflow is as follows:

- A user executes a payment, and from the Submit Transaction page, sends a mobile authorization request to one or more eligible approvers. All approvers are displayed. However, only those that are eligible to receive the mobile authorization request would be selectable.

To receive the authorization request, the following must be true:

- The person executing or drafting the payment must be in the same company or household as the requested approver(s).
- The approver(s) must have the rights and limits to approve the payment.
- The approver(s) have already established the mobile authorization preferences and set a MAC.

Clicking Send will 1) draft the payment and 2) send the mobile authorization request to all checked approvers and notification targets.

### Touch Authentication

Touch Authentication is available for Eligible Apple Devices. To set up Touch Authentication, first you need to activate Touch ID on your Apple device.

- Go to Settings > Touch ID & Passcode > Enter passcode > Add a Fingerprint.

Once you've added your fingerprint, log into your mobile banking app.

- Go to Menu > Settings > Security Preferences. Switch Touch ID to the "On" position. Press "Continue." Reenter your login credentials and press "Authorize." Hold your finger over the home button to enable Touch Authentication.

For additional information and a list of eligible devices please visit [unitedfcu.com/touch](http://unitedfcu.com/touch).

### Receiving Approval Notification Emails

The drafter can optionally request a notification email if the payment is approved by one of the eligible approvers by entering an email address.

### Text Enrollment

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device.

To enroll in Text Banking, perform the following steps:

- 1) Click on the **Text banking** tab.
- 2) Click **Enroll**.
- 3) A new screen will appear and you will be asked to enter your **member number** and **SSN** and click **Sign On**.

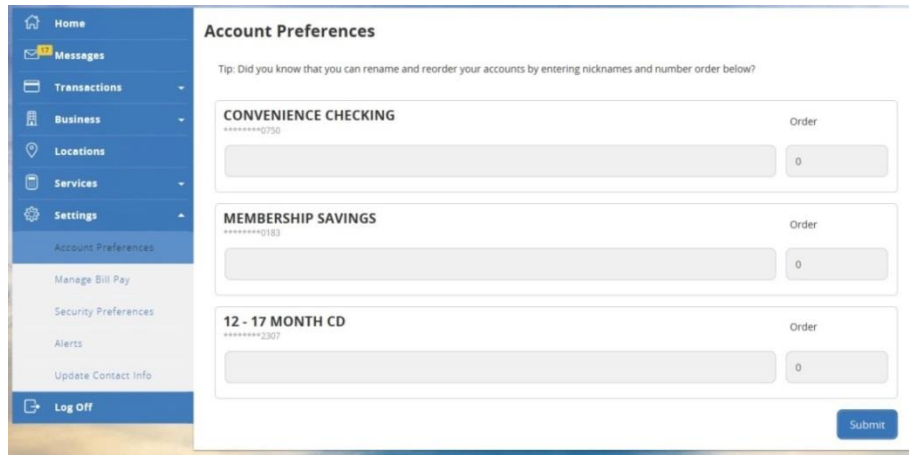
## Settings

### Account Preferences

In Account Preferences, you can select name and viewing preferences for your Online Banking accounts.

To Set up or Change your viewing preferences, perform the following steps:

- 1) Click on the **Settings** tab.
- 2) When selecting **Online**, customize your account display name in Online Banking and choose the order preference for viewing.

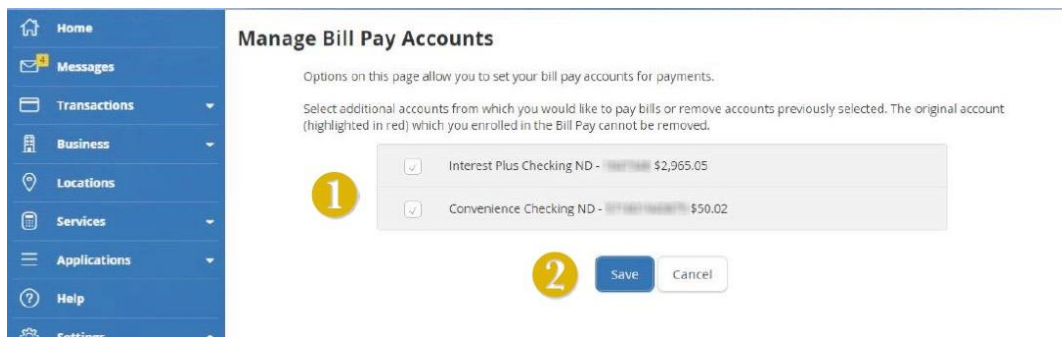


## Manage Bill Pay Preferences

In Manage Bill Pay, you can choose which account to withdraw your bill pay transactions from.

To set up or change your viewing preferences, perform the following steps:

- 1) Click on the **Manage Bill Pay Accounts** tab.
- 2) Choose the accounts from which you would like to withdraw money when making Bill Payments.
- 3) Click **Save**.

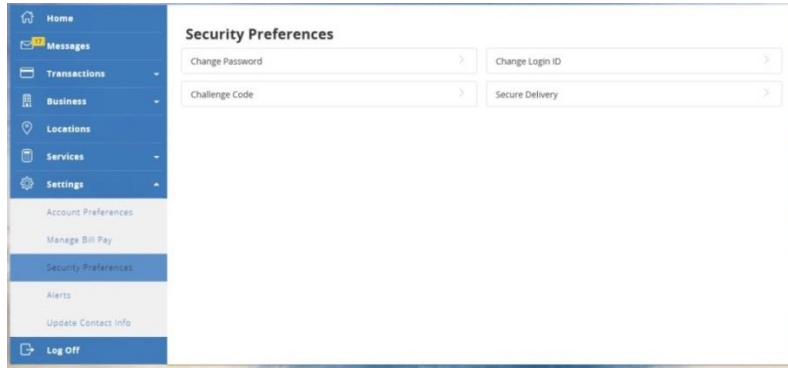


## Security Preferences

In **Security Preferences**, you can change your password, Login ID and update contact options for delivery of your secure access code.

To set up or change your security preferences, perform the following steps:

- 1) Click on the **Security Preferences** tab.
  - a. **Change Password:** When changing your password, make sure you follow the guidelines for creating a strong valid password.
  - b. **Challenge Code:** For additional security, you have the option of creating a Challenge Code as part of the login process.
  - c. **Secure Delivery:** Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.
  - d. **Change Login ID:** Be sure to create a login that you will remember, but is not too recognizable.



## Alerts

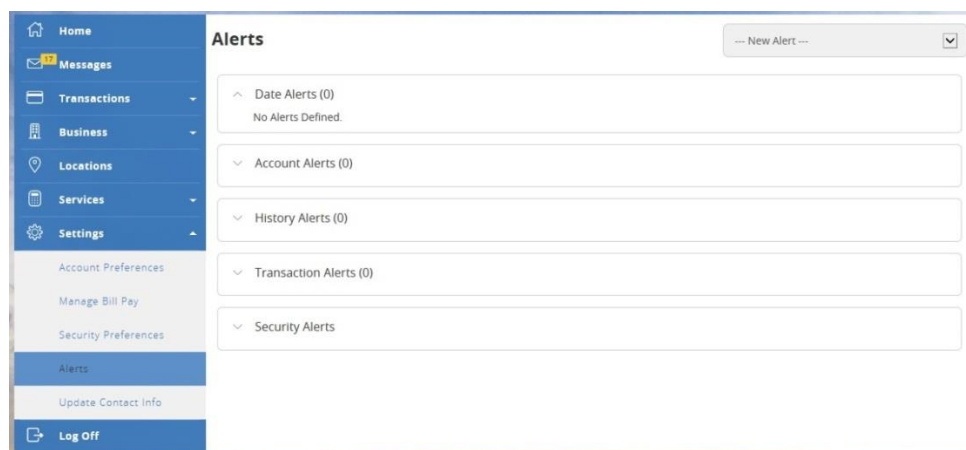
You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established.

To edit Security Alert delivery preferences, perform the following steps:

- 1) Go to **Security Alerts** under the **Settings** menu. You can edit specific Account, History, and Transaction alert preferences found in **Alerts** under the **Settings** menu.
- 2) Delivery preferences include:
  - a. Secure Message within Online Banking
  - b. Phone Number
  - c. SMS text message number
  - d. Email to an address you specify

To set up Alerts, perform the following steps:

- 1) Click on the **Alerts** tab.
- 2) To create an alert, click the **Create New Alert** button.
- 3) To view details of an already existing alert, choose the **Click to view details** link on the right end of the alert box.



## Update Contact Information

It is important to maintain current contact information on your account. Changes are made in real-time.

To view or update your contact info, perform the following steps:

- 1) Click on the **Update Contact Info** Tab.
- 2) Change the elements like name, address, email, and phone that you would like to be changed.
- 3) Click **Submit** to save.

# BUSINESS ONLINE BANKING BEST PRACTICES

## General

Avoid being a victim of a cyberheist or employee fraud. A majority of today's cyberheists begin with malware that is spread via email attachments. Many of these threats will go undetected by antivirus tools in the first few days after the virus has infected your computer.

## Basic Business Online Banking Security

Our Security Practices:

- Out of band authentication at login and ACH/Wire approval
  - Receive a phone call or text message with a Secure Access Code to be entered in Business Online Banking
- Session timeout
  - The session will timeout after 20 minutes and you will need to enter a password to resume.
  - If the session is inactive for 40 minutes you will need to sign in with your user name and password.
  - In the Mobile App the timeout will happen after 20 minutes of inactivity.
- Other warnings
  - If your password is changed, an email will be sent to you. If you did not initiate the password change, please contact us immediately by calling our Business Member Service Center at (888) 200-7845.
  - Be advised that Business Online Banking will never present you with a maintenance page after entering login credentials.
  - Business Online Banking does not use pop-up windows to display login messages or errors. They are displayed directly on the login screen.
  - Business Online Banking never displays pop-up messages indicating that you cannot use your current browser.

## Set Up Business Online Banking Alerts

Alerts are real time and can help you stop fraudulent transactions before the funds leave the credit union. You can be alerted by a phone call, email or text message. There are several options for alerts such as when an ACH and/or Wire are: authorized, cancelled, drafted, processed successfully or processing failed. These can be changed or updated at any time.

To set up alerts in Business Online Banking, perform the following steps:

- 1) Go to Preferences and click or tap **Alerts**.
- 2) Then, click or tap the **Add button**.
- 3) Click or tap **Add**.

## Avoid Phishing, Spyware and Malware

- Do not open email from unknown sources. Be suspicious of emails purporting to be from a financial institution, government agency, or other organization requesting account information, account verification, or banking access credentials such as usernames, passwords, PIN codes, and similar information. UFCU will never ask you for this information. Opening file attachments or clicking on web links in suspicious e-mails could expose your system to malicious code that could hijack your computer.
- Never respond to a suspicious e-mail or click on any link embedded in a suspicious e-mail. Call the purported source if you are unsure who sent an e-mail. Do not use the number in the email itself as this may be fraudulent as well. If you have any questions, call our Business Member Service Center at (888)200-7845.

## Computer and Browser Safeguards

- If an e-mail claiming to be from UFCU seems suspicious, contact us at (888)-200-7845 to see if it is legitimate.
- Install anti-virus and spyware detection software on all computer systems. Free software may not provide protection against the latest threats compared with an industry standard product.
- Update all of your computers regularly with the latest versions and patches of both anti-virus and anti-spyware software.
- Ensure computers are patched regularly with security patches, particularly operating system and key applications.
- Install a dedicated, actively managed firewall, especially if using a broadband or dedicated connection to the Internet, such as DSL or cable. A firewall limits the potential for unauthorized access to your network and computers.
- Check your settings and select, at least, a medium level of security for your browsers.
- Clear the browser cache before starting any Business Online Banking session to eliminate copies of web pages that have been stored on the hard drive. How the cache is cleared depends on the browser and version you are using. This function is generally found in the browser's preferences menu.
- Do not use public or other unsecured computers for logging into Business Online Banking.
- Review account balances and detail transactions regularly (preferably daily) to confirm payment and other transaction data and immediately report any suspicious transactions to United.
- Do not use your social security number, or other account or personal information when creating account nicknames or other titles.
- Review historical reporting features of your online banking application on a regular basis to confirm payment and other transaction data.
- Never leave a computer unattended while using Business Online Banking.
- Never conduct banking transactions while multiple browsers are open on your computer.
- Prohibit the use of "shared" usernames and passwords for Business Online Banking.
- Limit administrative rights on users' workstations to help prevent the inadvertent downloading of malware or other viruses.
- Dedicate and limit the number of computers used to complete online banking transactions. For computers dedicated to Business Online Banking, do not allow Internet browsing or e-mail exchange and ensure the latest versions and patches of both anti-virus and anti-spyware software are installed. If email is viewed on the PC, set email to display without HTML formatting if possible.
- Remove any unneeded software from dedicated systems used to access the credit union's site

## Additional Safeguards for Your Consideration

- Contact UFCU to delete online user IDs as part of the exit procedure when employees leave your company.
- Segregate duties for online cash management services.
- Use multiple approvals for monetary transactions and require separate entry and approval users.
- Establish transaction dollar limits for employees who initiate and approve online payments such as ACH batches, wire transfers, and account transfers.
- Mobile Banking Touch Authentication is available for eligible Apple devices and designed to be secure, but we don't recommend using Touch Authentication if you share your phone or device passcode with others. Anyone who knows the phone's passcode has access to add a fingerprint to the device.

## Warning

- Contact UFCU immediately if you or your authorized users suspect your login credentials have been lost, stolen or otherwise compromised or used without your authorization. (888) 200-7845.