



# **BUSINESS ONLINE BANKING USER GUIDE**

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## Additional Business Online Banking User Guides

[Business Bill Pay User Guide](#)

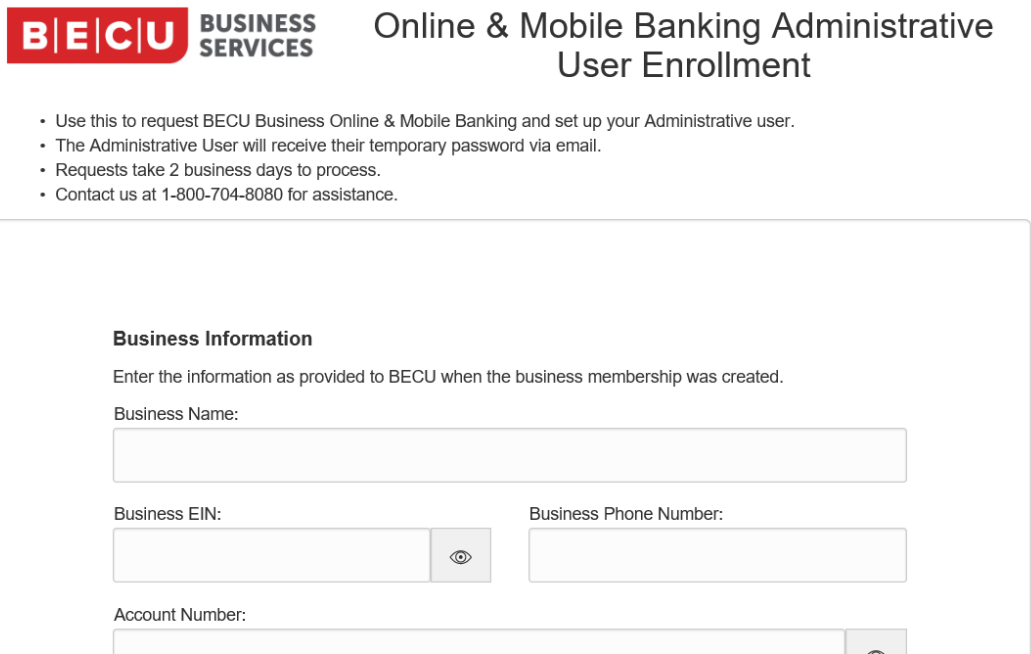
[High Speed Online Deposit User Guide](#)

# Business Online Banking and Business Mobile Banking enrollment

For a business to enroll in Business Online and Mobile Banking, an Authorized Signer must fill out and submit a form.

## Access the form

Go to <https://business.becu.org/becu/sdk/BECUBusinessEnrollment>. You will see an enrollment form.



**BECU BUSINESS SERVICES** Online & Mobile Banking Administrative User Enrollment

- Use this to request BECU Business Online & Mobile Banking and set up your Administrative user.
- The Administrative User will receive their temporary password via email.
- Requests take 2 business days to process.
- Contact us at 1-800-704-8080 for assistance.

**Business Information**  
Enter the information as provided to BECU when the business membership was created.

Business Name:

Business EIN:   Business Phone Number:

Account Number:

FIGURE 1 BUSINESS ONLINE BANKING ENROLLMENT FORM

## Complete and submit the form

As you fill in the form, certain fields will provide contextual hints for entering valid information.

**Business Name:**  
  
 Hint: As it appears on your business license.

**Business EIN:**  
  
 Hint: Business TaxID (12-3456789)

**Business Member Share Savings Account Number:**  
  
 Hint: Business Member Share Savings Account Number

FIGURE 2 ENROLLMENT FORM CONTEXTUAL HINTS

Certain fields will be subject to instant verification. If your entry does not conform to the expected pattern, you may get an error message.

**Business Name:**  
  
 Business Name is required.

**Business EIN:**  
  
 Business EIN is required.

**Business EIN:**  
  
 The Tax ID you entered does not appear to be valid. Please enter all 9 digits.

**Business Member Share Savings Account Number:**  
  
 Business Member Share Savings Account Number is required.

**Business Phone Number:**  
  
 Business Phone Number is required.

**Business Phone Number:**  
  
 The Phone Number you entered does not appear to be valid. Please enter it in the format: (000)000-0000.

FIGURE 3 ENROLLMENT FORM ERROR MESSAGES

Where an eye icon appears in a field, you can click on it to unmask your entry.

**Business EIN:**

**Business EIN:**

FIGURE 4 MASK AND UNMASK ICON

## To complete the form

1. Enter your business name, tax ID, phone number, and account number. **Note:** only businesses that use an EIN for tax reporting can enroll in Business Online Banking. Sole proprietorship and other entities using SSN will continue to use BECU's consumer Online Banking.

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*The member who is filling out the form will become the administrative user Business Online and Business Mobile Banking. Therefore, they must be an Authorized Signer, and must enter their information into the form.*

---

### Administrative User Information

To qualify for the administrative user role, the individual must be an authorized signor for the business. Enter the information as provided to BECU when you were set up as an authorized signor.



First Name:	<input type="text"/>	Last Name:	<input type="text"/>
Social Security Number:	<input type="text"/> 	Date of Birth:	<input type="text"/>
Address:	<input type="text"/>	City:	<input type="text"/>
State:	<input type="text" value="Please Select"/> 	Zip Code:	<input type="text"/>
Email Address:	<input type="text"/>	Phone Number:	<input type="text"/>

FIGURE 5 ADMINISTRATIVE USER INFORMATION

2. This information will be verified when the form is submitted. If the form is submitted by someone other than an Authorized Signer, enrollment will fail.
3. Next, you will enter your preferred Login ID. This is what you will use to access Business Online and Business Mobile Banking.

**Business Online Banking Login ID**

Create a login that is between 6-32 characters, is unique and memorable.

Requested Login ID:

Mikemikemike1!

Reset

Submit

FIGURE 6 LOGIN ID FIELD

## To submit the form

1. When you have completed the form, click **Submit**.
2. Certain information in the form will now go through a verification process, including your Login ID, which must not be identical to any existing login.
3. If you enter a Login ID that is already in the system, you will get an error message.
4. If your submission is successful, you will see a confirmation pop up.

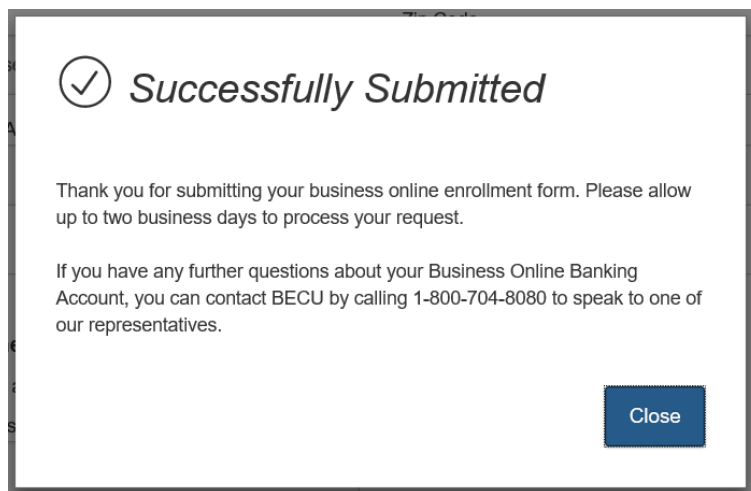


FIGURE 7 SUCCESS MESSAGE

## After submission

Once you have successfully submitted the enrollment form, BECU Business Services personnel will process your enrollment. This should take 1-2 business days.



When the business has been created (as a *customer*) with the enrollee as administrative user, you will get an email with next steps.

## Getting Started with Business Online Banking

### About Business Online and Business Mobile Banking

Integrated Business Online and Mobile Banking provides an improved account management experience. The interface and features are consistent and intuitive, to make managing your information simpler and faster.

You can perform the same tasks with the same basic user interface (UI) across each device. These tasks, however, are those that make the most sense for a given device. For example, you can take a picture of a check for mobile deposits on your phone, but not on a desktop.



FIGURE 8 BUSINESS ONLINE & MOBILE BANKING ADAPTS TO YOUR DEVICE

The Business Online and Mobile Banking platform adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you can tap or swipe to display it. In addition, some navigation tools are simplified for use on tablets and smartphones.

When you make a change while using one device, it is reflected in another. If you update a setting in Business Online Banking, the same setting takes effect in Business Mobile Banking the next time you log in.

## Installing the Business Mobile Banking app

Install the Business Mobile Banking application to use Business Mobile Banking on your iOS or Android device. You can download the app from the Apple App Store or the Google Play store.

**Caution:** To protect your financial information, you should only download and install the app from the Apple App Store or the Google Play store. In the store, verify that BECU is listed as the seller of the app, not a third party. You should also verify that the name is spelled correctly.

### To install the app

1. Do one of the following:
  - o On an iOS device, open the Apple App Store.
  - o On an Android device, open the Google Play store.
2. Search for the **BECU Business Services** app and install the app as you normally would.

## Opening the Business Mobile Banking app

After installing the app, you can use it to manage your financial information.

### To open the app

- Locate the app on your tablet or smartphone and tap the icon to open the app. See below for instructions for logging in for the first time.

## Accessing the Business Online Banking site

You can use a web browser to connect to the Business Online Banking site on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your Business Online Banking site. If they are not enabled, certain features may appear in separate windows in your browser or may not appear at all.

---

*For the best experience with Business Online Banking on a tablet or smartphone, use the Business Mobile Banking app instead of an internet browser.*

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## Logging in: overview

When you log in to Business Online and Business Mobile Banking, enter the following when prompted:

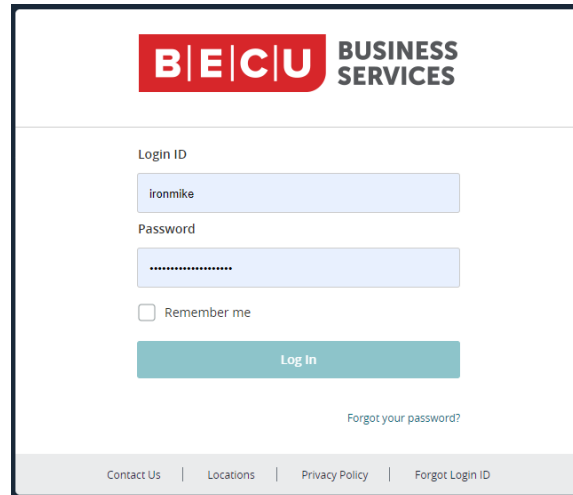


FIGURE 9 LOGIN SCREEN

- Login ID
- Password

If you enter an incorrect password too many times, your account will be suspended, and you will not be able to log in. If your login ID is suspended, contact BECU at 800-704-8080 to restore your login ID.

---

*If you try to log in without a recommended Internet browser, you will be directed to a website where you can download a supported browser. Contact BECU at 800-704-8080 to learn more about the latest browser requirements.*

---

If you have never used a browser or device to log in, you will be prompted to receive a Secure Access Code (SAC) to log in.

If the available secure access code contact methods (e.g., the email address and phone number where the secure access code can be sent) are not correct or accessible from your location, please contact BECU at 800-704-8080.

## Logging in for the first time

When you apply to become a Business Online Banking user, you provide a method by which we can send you a Secure Access Code (SAC) the first time you log in. The most common methods are:

- Text message number
- Email address
- Voice phone number

### To log in for the first time with a secure access code

You will have been given a login ID and temporary password.

1. On the Login page:
  2. Enter your **Login ID** and temporary **password**.
  3. Click or tap **Log In**.
2. On the Select Secure Access Code Target page, click or tap one of the contact methods to send a secure access code.

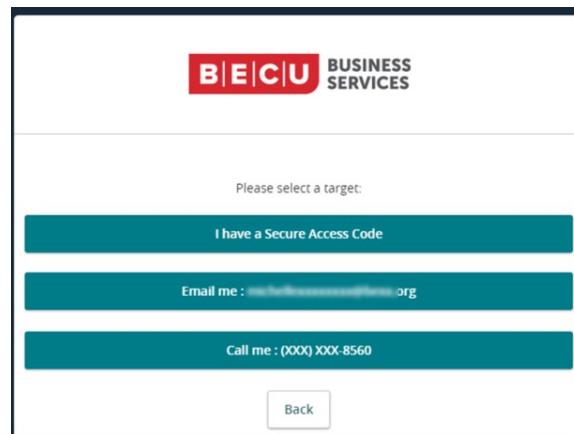


FIGURE 10 SECURE ACCESS CODE DELIVERY SELECTION

3. On the Enter Secure Access Code page:
  1. Enter the code you received.
  2. Click or tap **Submit**.
  3. If prompted to register the device, click or tap **Register Device**.

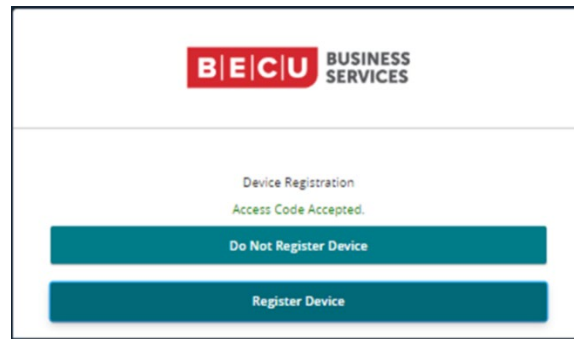


FIGURE 11 DEVICE REGISTRATION PAGE

4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**. When you accept the agreement, the Home page appears.

## Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you will be prompted to receive and enter a Secure Access Code.

### To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in. **Note:** do not check this box if you are using a shared device, as it may allow users other than yourself to access the system in the future.
3. Enter your **Password**.
4. Click or tap **Log In**. When the connection is complete, the Home page appears.

## Logging in with biometric authentication

Depending on your Apple or Android mobile device, you may be able to log in using various biometric information rather than a login ID and password. Biometric information may include fingerprint, face, retina, or other methods.

The Business Online Banking system does not have its own biometric protocol; instead, it leverages whatever biometric identification software is included in your device's operating system. So, you must successfully set up biometric authentication on your device before enabling it on the Business Online

Banking system.

*On some devices, it is possible to set up multiple users to access the device using biometrics. If this is done, all these users may be able to also gain access to Business Online and Business Mobile Banking. Exercise caution if your device is set up for multiple users.*

## To enable biometric authentication settings

1. On the Login page, tap **Biometrics**.

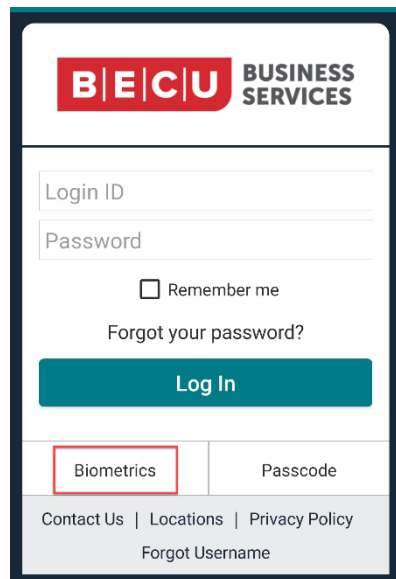


FIGURE 12 MOBILE BANKING LOGIN SCREEN

2. On the page explaining the authorization feature, tap **Enroll Now**.
3. On the Touch Authentication page, do the following:
  1. Enter the **Login ID**.
  2. Enter the **Password**.
  3. Tap **Authorize** to finalize changes.
4. Follow your phone's instructions to capture your biometric information.

## To log in with biometric authentication

Biometric authentication is tied to your Business Online Banking password. So, if you change your password for Business Online Banking, you must disable fingerprint authentication, then enable it again to be able to log in to Business Online Banking with biometric authentication.

On the Login page:

**QUESTIONS:** Call BECU at 800-704-8080, option 2, Monday - Friday 7 am – 7 pm, and Saturday. 9 am – 1 pm (PT)

- Tap the Biometrics button. Follow your phone's instructions for how to enter your biometric information (e.g., sliding your finger over your phone's camera). If authentication doesn't recognize your biometrics, a message will prompt you to try again.
- (Optional) Select the **Remember me** check box to save your login ID for the next time you log in. When the connection is complete, the Home page appears.

---

*After five failed attempts, you will be given the option to enter your account password. You will also have to enter your password after you restart your device or enroll or delete fingerprints.*

---

## Disabling biometric authentication

If you want to stop using biometric authentication to log in, you may change the biometric authentication settings. After changing the settings, you can use a login ID and password to access the site.

The mobile login screen offers all login methods supported by your device and BECU. The last method you used is the one you will be prompted to use again the next time you log in. However, other options are always available on the Login page, so you can switch between login methods at any time.

## To disable biometric authentication

1. Tap **Administration > Security Preferences**.
2. Tap the **On/Off** toggle to turn off biometric authentication. A message appears asking for confirmation.

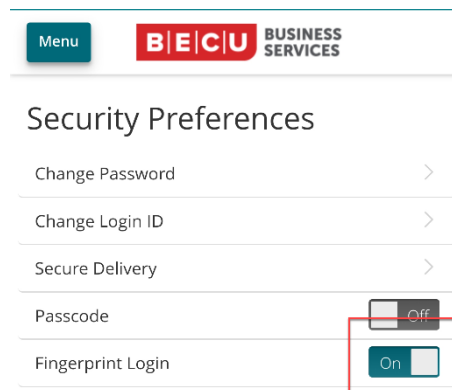


FIGURE 13 SECURITY PREFERENCE SCREEN

3. Tap **Yes** to confirm the setting or **Cancel** to exit without changing.

## Logging off: overview

Logging off Business Online and Mobile Banking is an important part of keeping your financial information secure. You can log off voluntarily when you finish using Business Online and Business Mobile Banking. In

In addition, Business Online and Mobile Banking will log you off involuntarily after a certain amount of time elapses: after 20 minutes of inactivity, and 60 minutes after log in.

If you navigate from Business Online Banking to another site and do not close the browser, you may remain logged in until the session ends. This can make it possible for someone else to access data from your previous Business Online Banking session. The session ends when you log off, close your browser, or close the Business Mobile Banking app.

---

*To maximize the security of your online information, you should always log off to end your Business Online Banking session.*

---

### Logging off voluntarily

In Business Online Banking, you should always log off before you close the browser window. In Business Mobile Banking, you should always log off before you open another app on your tablet or smartphone.

#### To log off

- In the navigation menu, click or tap **Log Off**.

### Logging off involuntarily

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts:

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears after 19 minutes of inactivity to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device by re-entering your login credentials, restoring your session and any tasks that you were working on. This window is only available for a short period of time. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session to 60 minutes. When the maximum session time ends, you are prompted to log off manually. If you do not log off manually, the system will automatically log you off.

### Resetting a forgotten password

If you forget your password and your login ID is not locked, you can use the Forgot Your Password option on the Login page to reset your password.



## To reset a forgotten password

1. On the Login page, do the following:
  1. Click or tap **Forgot your password?**
  2. Enter your login ID.
  3. Click or tap **Submit**.
2. Click or tap one of the contact methods that are on file for you. You will receive a Secure Access Code via the contact method that you select.
3. On the Secure Access Code page, enter the SAC and click or tap **Submit**.

---

*If you close out of a session after receiving a secure access code, but before you enter it in the application, and then open it within a very short time frame, click or tap **I already have a Secure Access Code**.*

---

4. Enter your new password.
5. Re-enter the password in the **Confirm Password** field.
6. Click or tap **Submit**.

**Note:** If the **Remember Me** check box is selected, it blocks you from entering a different login ID.

## Changing your password

You can change your account password for Business Online and Business Mobile Banking. You use the same password for both.

## To change your account password

1. In the navigation menu, click or tap **Administration > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Password**.

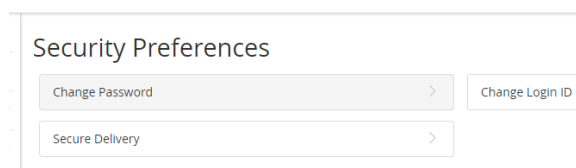


FIGURE 14 SECURITY PREFERENCES

3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

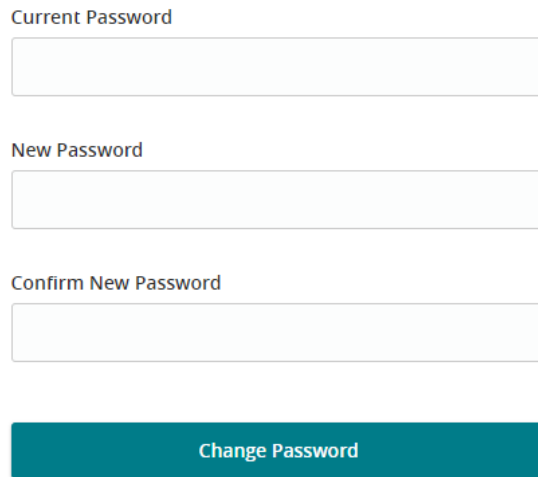
A screenshot of a web form for changing a password. It consists of three vertically stacked text input fields. The first field is labeled 'Current Password', the second 'New Password', and the third 'Confirm New Password'. Below the fields is a teal button with the text 'Change Password' in white.

FIGURE 15 CHANGE PASSWORD SCREEN

# Business Online Banking Home Page

## The Home page

When you log in, the Home page appears by default. On any device, the Home page includes the navigation menu (1), the Account Overview (2), and the Sidebar (3).

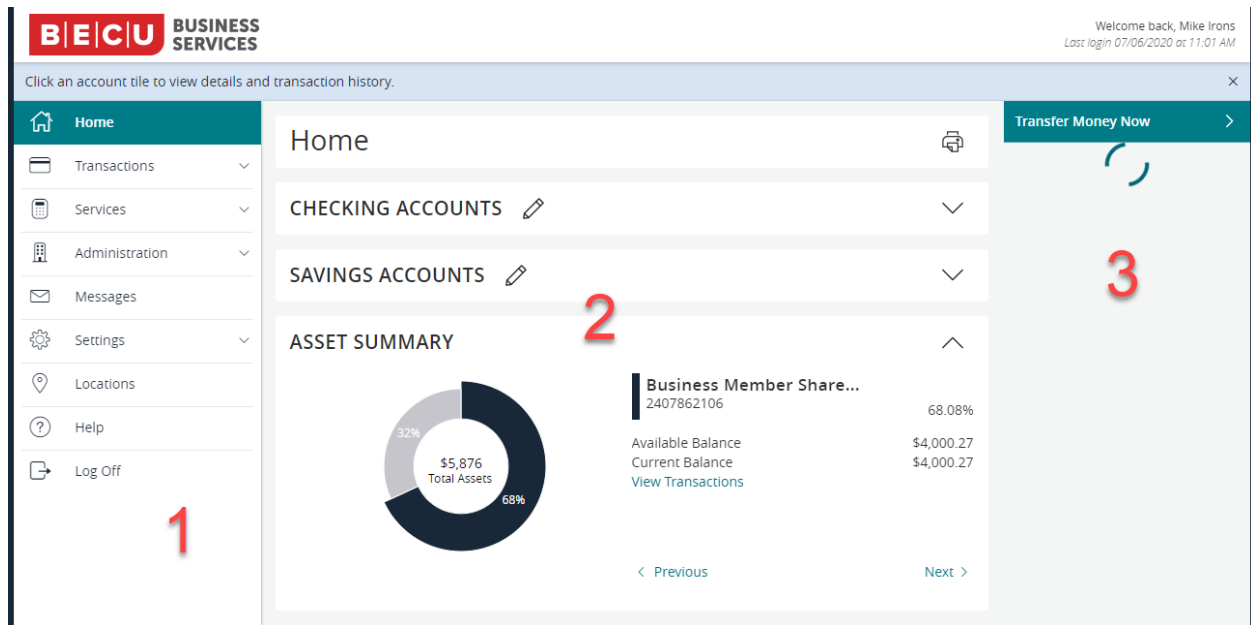


FIGURE 16 HOME PAGE

**Note:** For space reasons, the navigation menu and sidebar may appear as buttons called **Menu** and **More** at the top of the mobile screen.

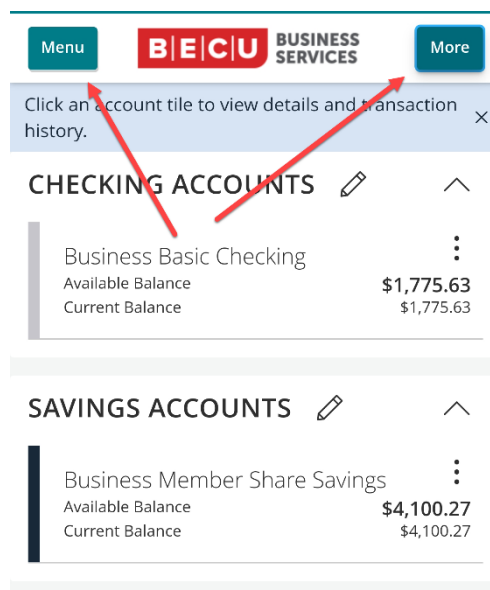


FIGURE 17 MOBILE VIEW OF HOME PAGE

## To view the Home page

- In the navigation menu, click or tap Home.

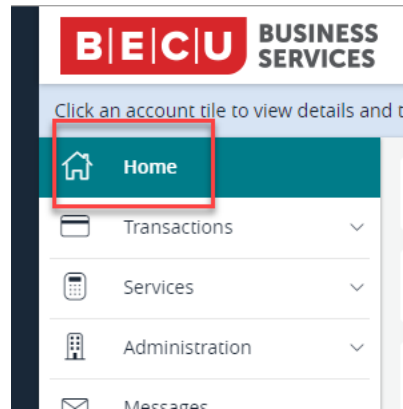


FIGURE 18 NAVIGATION MENU

The Home page includes some or all of the following:

- Menu (1)
- Account overview with the name and balance of each of your accounts (2)
- Sidebar with Quick Actions and other information (3)
- Your last login date and time. Note: Does not appear on the mobile screen (4)
- Asset Summary graph that displays the balances in your accounts (5)

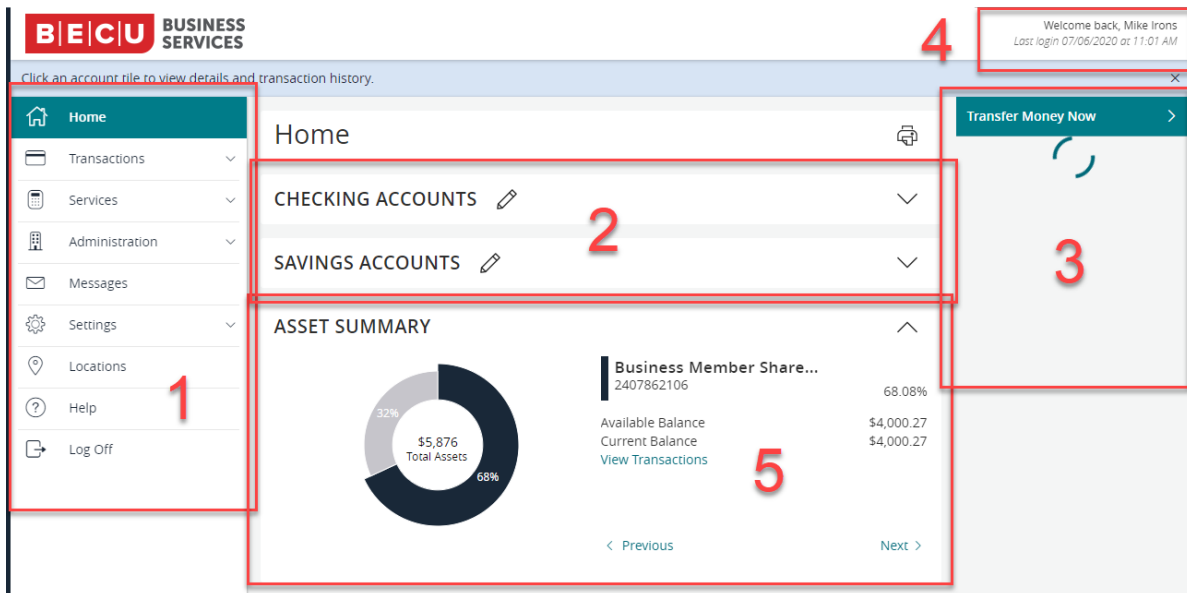


FIGURE 19 AREAS OF THE HOME PAGE

**Note:** The Asset Summary graph may not be visible on some phone screens due to mobile space restrictions and graph dimensions.

## Using the menu

You can use the options in the navigation menu to perform multiple tasks. The navigation menu is always available to the left of or above the page you are viewing on a desktop. The following items should normally appear based on your access to the functions.

Item	Description
Home	Review account summaries on the Home page
Transactions	<ul style="list-style-type: none"> <li>• Transfer funds</li> <li>• Pay bills</li> <li>• Make payments</li> <li>• View activity</li> </ul>
Services	<ul style="list-style-type: none"> <li>• Maintain account preferences</li> <li>• Set up and view statements</li> <li>• Stop payments</li> <li>• Make deposits</li> </ul>
Administration	<ul style="list-style-type: none"> <li>• Set security and user preferences</li> <li>• Create alerts</li> </ul>
Messages	View and send secure messages
Settings	Set up accessibility settings
Locations	Find NFCs and ATMs
Help	Access the help documentation
Log Off	Securely log off Business Online Banking

On a tablet or a smartphone, the navigation menu does not always appear. Tap the **Menu** button or swipe from the left edge of the screen to show it. Tap the **Menu** button again or swipe to the left edge of the screen to hide it.

## Account information on the Home page

### Accounts area

The following information may appear in the Accounts area of the Home page for each account:

Name	Description
Account group	The group into which the user has placed the account. See Account Grouping below.
Account name	The default name for the account or a custom nickname that you create in Account Preferences.
Balance	The balance for the account. <b>Note:</b> available and current balance are the same.

### Asset Summary area

If the Home page includes the Asset Summary graph, you can click or tap the segment that represents an account to view account information, including the full account number.

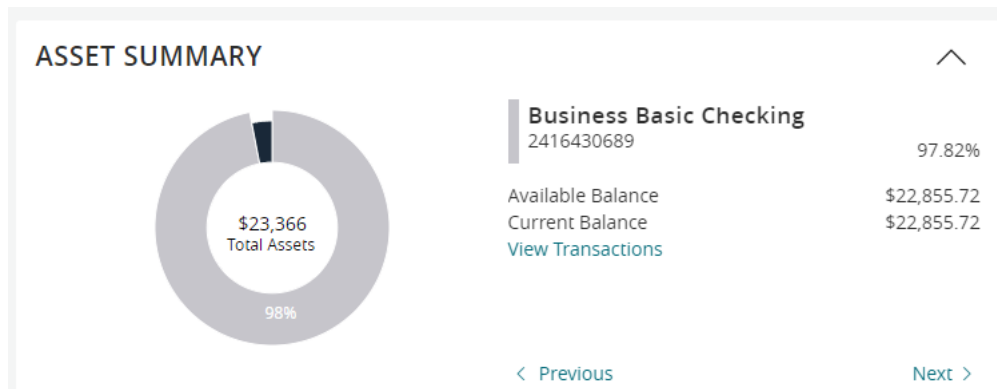


FIGURE 20 ASSET SUMMARY

### To hide or show the Asset Summary graph

1. In the Asset Summary area, click or tap the hide/show icon (∧). The Asset Graph disappears.
2. (Optional) Click or tap the hide/show icon again (∨) to display the graph.

## Account Grouping

You can use the Account Grouping feature to categorize accounts on the Home page.

### Creating and naming an account group

If you are using a mouse, click an account card, hold the mouse button, drag the card to a new location, and release the mouse button.

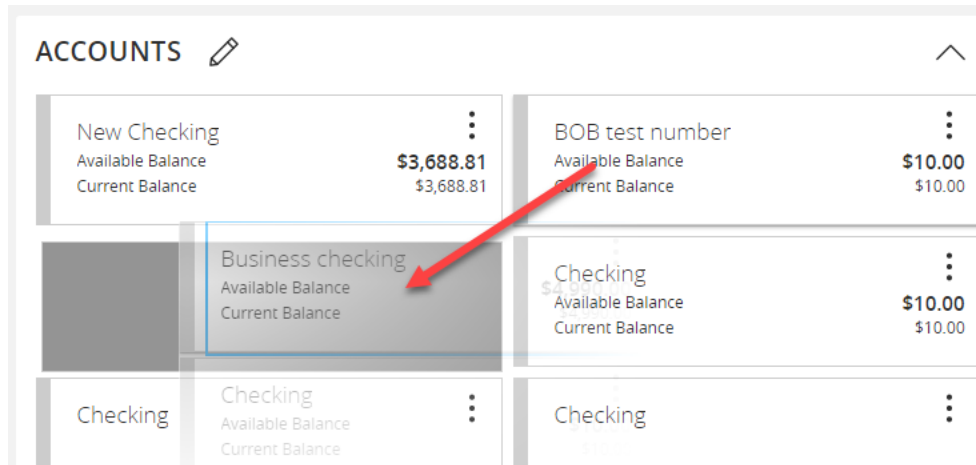



FIGURE 21 MOVING ACCOUNT CARDS

On a mobile device, tap a card, drag it to a new location, and lift your finger to drop it in that location.

To create a new account group, click or tap an account card and drag it to the New Group icon  that appears in the lower-right corner of the screen while a card is being moved.

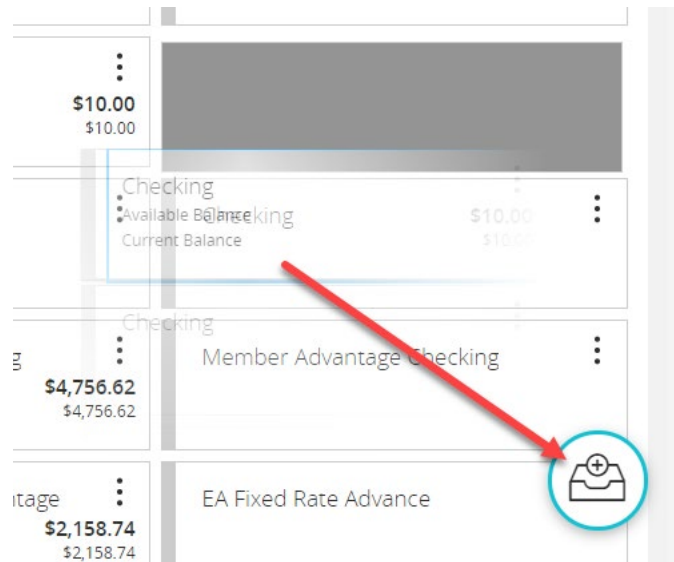


FIGURE 22 CREATING A NEW GROUP

When the card is "dropped" on the New Group icon, the following field appears. Enter a name for the new group and click the check mark button to save the changes.

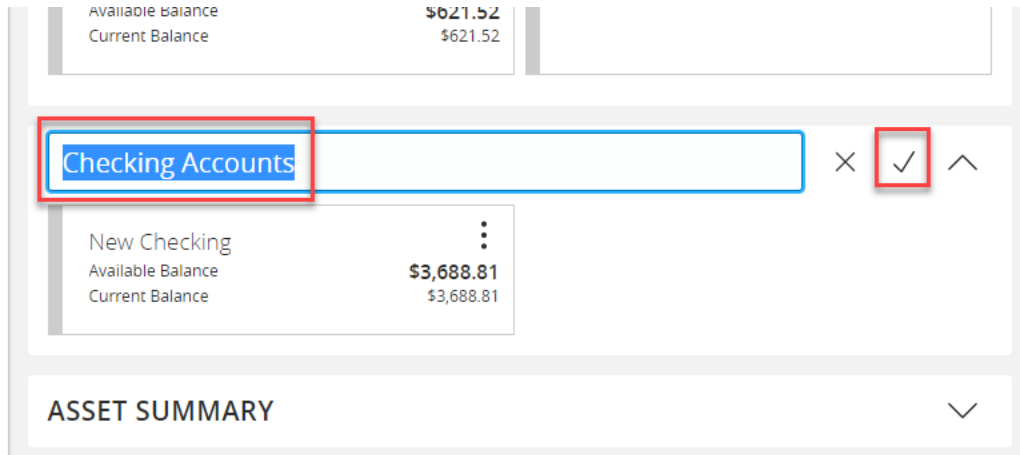


FIGURE 23 NEW GROUP NAME FIELD

To rename a group, click the pencil icon (✎) to the right of the title, edit the name, and click the check mark button to save the changes.

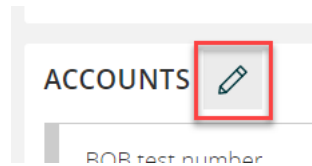


FIGURE 24 EDIT GROUP NAME BUTTON



## Deleting an account group

An empty group will be automatically deleted.

1. Drag all accounts out of the group you want to delete.
2. When the last account is removed from the group, you will see a warning screen.

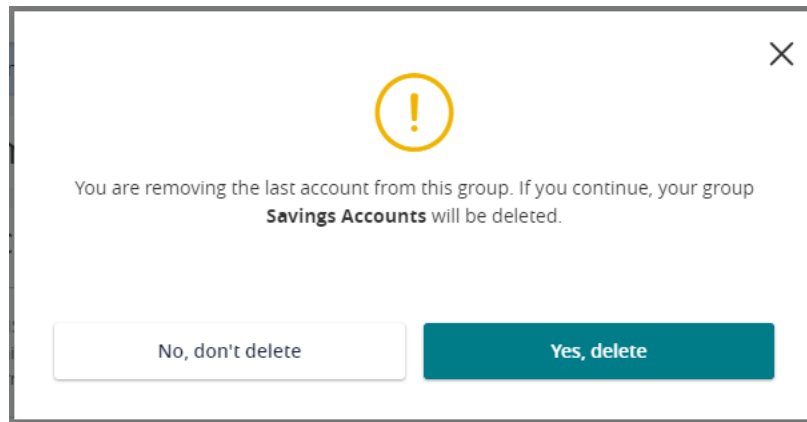


FIGURE 25 GROUP DELETION WARNING MESSAGE

3. Click or tap **Yes, delete** to delete the group.

## Account Details overview

The Account Details tab of an account may include the following information, depending on the type of account:

Field Label	Description
Account Name	The default name for the account, or a custom nickname you create in Account Preferences.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.
Previous year-to-date interest amount	The amount of interest earned on the account to the current date for the year previous to this one.
Year-to-date interest amount	The amount of interest earned on the account to the current date for this year.
Interest Rate	The current interest rate on the account.
Settings>Account Visibility>Home	This is a toggle to hide or show the account on the Home page.

## Viewing account details

The Transactions tab of an account includes information about up to 100 transactions at a time.

A transaction can appear on an account’s Transactions tab from the Home page, or in the Activity Center, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Page	Includes
Account Transactions tab on Home page	<p>All posted and pending transactions in an account, including:</p> <ul style="list-style-type: none"> <li>• Checks and deposits</li> <li>• Transactions at branches and ATMs</li> <li>• Bill payments</li> <li>• Transfers</li> <li>• Card transactions (credit card includes posted transactions only)</li> </ul>
Activity Center	<p>Transaction types will vary depending on your configuration. Transaction types that you create in Business Online Banking or Business Mobile Banking may include:</p> <ul style="list-style-type: none"> <li>• Transfers</li> <li>• Stop payment requests</li> <li>• Deposited checks</li> </ul>

## To view account details

- On the Home page, click or tap the account card, then click the **Transactions** tab.

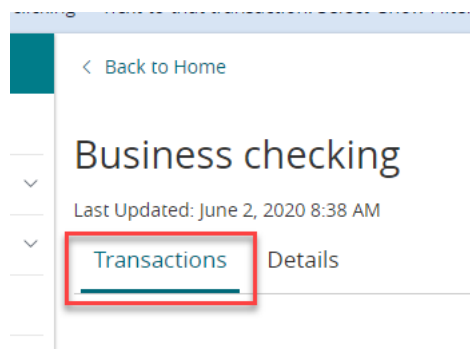


FIGURE 26 TRANSACTION TAB

## To view account details using enhanced Quick Actions

1. On the Home page, click or tap the three vertical dots (⋮) on the desired account.
2. Click or tap **View Activity**.

## To view additional transactions

- On the Account Details page, do one of the following:
  - Click or tap the next icon (➤) at the bottom of the page to view the next set of transactions.
  - Click or tap the previous icon (➤) at the bottom of the page to view the previous set of transactions.

**Note:** You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

## To filter transactions

1. On the Account Details page, click or tap the **Filters** button.



FIGURE 27 ACCOUNT ACTIONS

2. Do one or more of the following:
  - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
  - Select the type of transaction from the **Transaction Type** drop-down list.
  - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
  - Specify a check number range in the **Check#** fields.
3. Click or tap **Apply Filters**.

## To close the Account Details page

- On the Account Details page, do one of the following:
  - Click or tap the previous icon (◀) next to the account at the top of the page.
  - Click or tap **Home** or any other menu option.

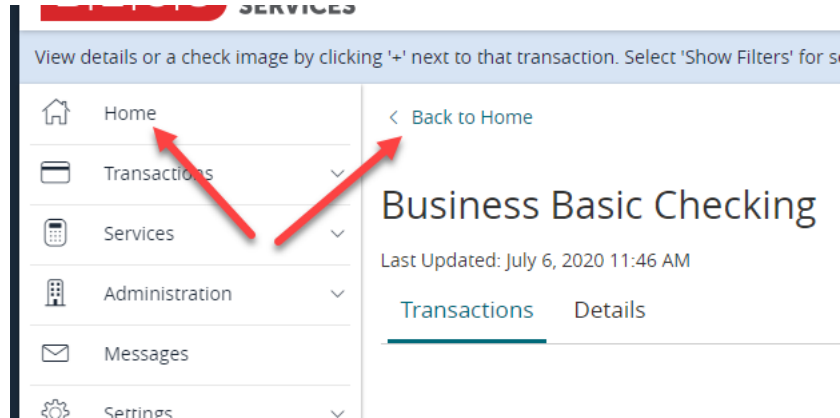


FIGURE 28 NAVIGATION OPTIONS

## Viewing transactions on the Account Details page

You can view the details of any transaction in an account by clicking or tapping on it. Details include the transaction category, description, date of the transaction, and transaction type. The Transaction Details tab also allows you to filter views, search for a specific transaction, set up a quick transfer, and print detailed information and check images.

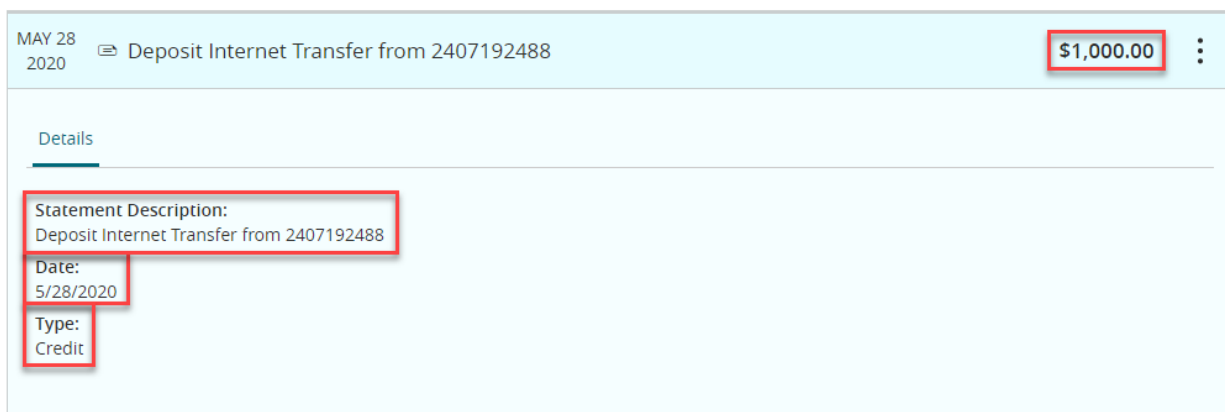


FIGURE 29 TRANSACTION DETAILS

Field Label	Description
Date	The date of a completed transaction. If the transaction is not complete, Pending replaces the date to show the transaction has not posted.
Description	Information about the transaction, such as merchant name, location, or transaction type, that helps the user identify it.
Amount	The amount of the transaction.
Type	The transaction type (debit, credit, etc.).
Image	The images associated with the transaction, if applicable.

## Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in Business Online Banking or Business Mobile Banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, the search option searches the transaction's description. So, any term that appears in the transaction (such as "Check #2389") can be searched for on the Account Details page. The Activity Center, on the other hand, only contains transactions that were originated in Business Online and Business Mobile Banking.

**Note:** You can use the search box or the search filters separately, but you cannot combine search and filtered results.

### To search on the Account Details page

1. Click or tap an account.
2. In the **Search transactions** field, enter keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.
3. Click or tap the magnifying glass or press **Enter**. The search results appear.

### To hide filters

- On the Account Details page, do one of the following:
  - In Business Online Banking, click or tap **Filters**.
  - In Business Mobile Banking, tap the Filter icon and click on **Reset**.

## Sorting transactions

On the Account Details page and in the Activity Center, the direction of the triangle icon in the column headings indicates the sort order. Pending transactions are always grouped together at the top of the list.

**Note:** A running balance on the Accounts Details page only appears when transactions are sorted by date.


### To sort transactions

1. On the Account Details page or in the Activity Center, click or tap one of the following column headings to change how data is sorted:
  - o Date
  - o Description
  - o Amount
2. Click or tap the same column heading again to change the sort order between ascending and descending.

## Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats vary depending on the settings. Currently, you can export in Business Online Banking, but not Business Mobile Banking.


### To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters to select transactions with specific conditions.
2. Click the export icon (.
3. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
  - Spreadsheet (XLS)
  - Spreadsheet (CSV)
  - Microsoft (OFX)
  - Quicken (QFX)
  - QuickBooks (QBO)
4. Depending on your browser settings, one of the following happens:
  - o If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.

- o If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
5. Click or tap the exported file. The transactions appear in the current sort order on the Account Details page.


## Viewing and printing images associated with an account

You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph.

On the Account Details page, printing an individual transaction that displays an image icon () will include any attached images, such as processed checks, on the printout.

**Note:** You can only print from a desktop, not from a tablet or smartphone.

### To view and print the Account Details page

1. On the Home page, click the account that you want to print.
2. On the Account Details page, click the print icon () , or on the Transactions page, click the top right drop-down menu and click or tap Print.
3. When the print dialog box appears, select printing options and then click **Print**.

### To view and print the images associated with a transaction

1. On the Home page, click the name of the account that includes the transaction.
2. Click the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** or **Next** to view other images.
3. To print the images, do the following:
  1. Click the menu on the transaction, then click Print.
  2. When the Print dialog box appears, select printing options and then click **Print**.

**Note:** For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.

## Viewing the sidebar

The sidebar includes some or all of the following:

- Quick Actions, such as making a transfer
- Other information from BECU

On a tablet or a smartphone, the Sidebar does not always appear.

### To view the sidebar in Business Mobile Banking

- Do one of the following:
  - Tap **More** on any page.
  - Swipe from the right edge of the screen.

### To hide the Sidebar in Business Mobile Banking

- Do one of the following:
  - While the sidebar is visible on any page, tap anywhere outside of the open sidebar.
  - Swipe to the right edge of the screen.



# Transfers

## Managing transfers

You can use Business Online and Mobile Banking to transfer funds, and view, edit, and cancel transfers. You can transfer funds between your BECU accounts, and transfer to or from your account to another member's BECU account.

### To transfer funds

1. In the navigation menu, click or tap **Transactions > Funds Transfer**.

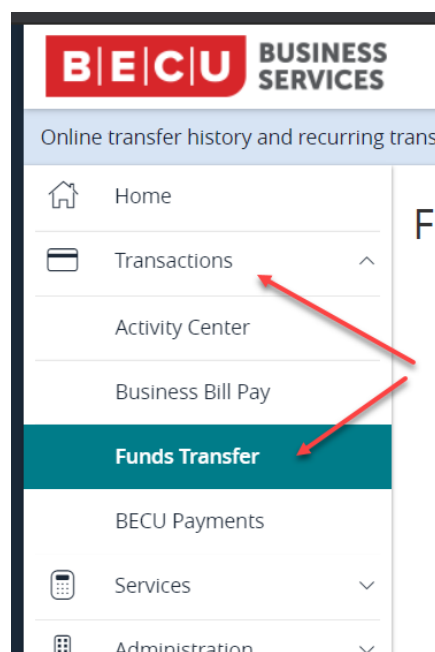


FIGURE 30 TRANSACTIONS MENU

2. On the Funds Transfer page, do the following:
  1. Select an account from the **From Account** drop-down list.
  2. Select an account from the **To Account** drop-down list.
  3. Enter a dollar **Amount** to transfer.
  4. Click or tap the **Frequency** field, then select a frequency.
    - For a one-time transfer, click or tap **One time transfer** from the drop-down menu.
    - For a recurring transfer, select a frequency from the drop-down menu.

- In the **Start Date** field, select the date for the recurring transfer.

---

*The date selected is the date you want the transfer to be processed, not the date the funds will become available.*

---

- (If other than a one-time transfer) In the **Repeat Duration** field, click or tap either **Forever** or **Until date**. When selecting **Until date**, choose a date for the last recurring transaction.

The screenshot displays the configuration options for a recurring transfer. It includes a dropdown menu for 'Frequency' set to '1st of the month', a date field for 'Start Date' set to '06/09/2020', an informational message about processing on business days, and radio button options for 'Repeat Duration' with 'Forever (Until I Cancel)' selected.

**Frequency**  
1st of the month

**Start Date**  
06/09/2020

**Transfers falling on a Sunday or banking holiday will be processed the following business day.**

**Repeat Duration**

Forever (Until I Cancel)

Until Date (Set An End Date)

FIGURE 31 TRANSFER FREQUENCY

- (Optional) Enter information about the transfer in the **Memo** field.
- Click or tap **Transfer Funds**. The Transaction Authorized message appears and confirms the transfer was processed or will be scheduled to process.

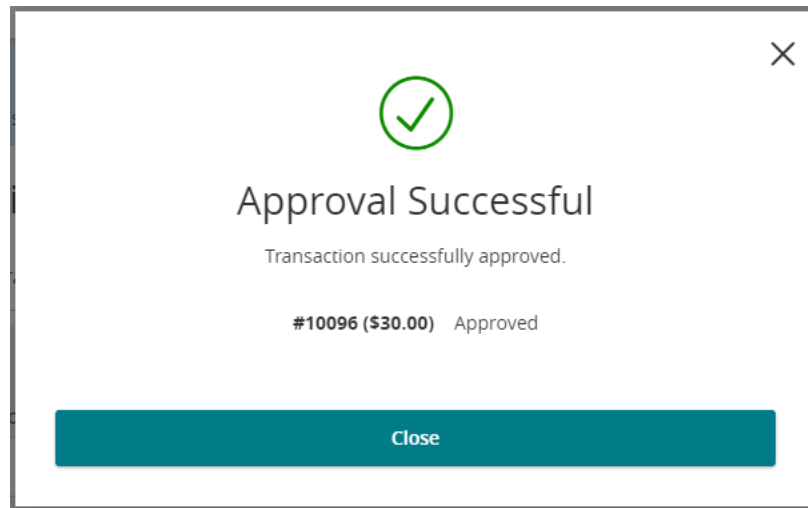


FIGURE 32 APPROVAL MESSAGE

---

*If making a draft for someone to approve, the approver will need to go into the Activity Center, click the menu (3 dots), and select Approve before it will go to the next step.*

---

9. Click or tap **Close** to set up another transfer or click or tap **Manage Transfer** to review the transfer in the Activity Center.

## Viewing transfers

You can view or search for an existing, pending, or processed transfer on either of the following pages:

- Funds Transfer
- Activity Center

**Note:** The Activity Center page may include additional details about a transfer.

### To view a transfer on the Funds Transfer page

1. In the navigation menu, click or tap **Transactions > Funds Transfer**.
2. In the sidebar, click or tap in the **Search transactions** field and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details overlay, click or tap **Manage Transfer** to view the transaction in the Activity Center.

## To view details of a transfer in the Activity Center

You can view the details of a transaction in the Activity Center, either by going there from the Funds Transfer page (see above), or by searching for the transfer from within the Activity Center.

1. In the navigation menu, click or tap **Transactions > Activity Center**.

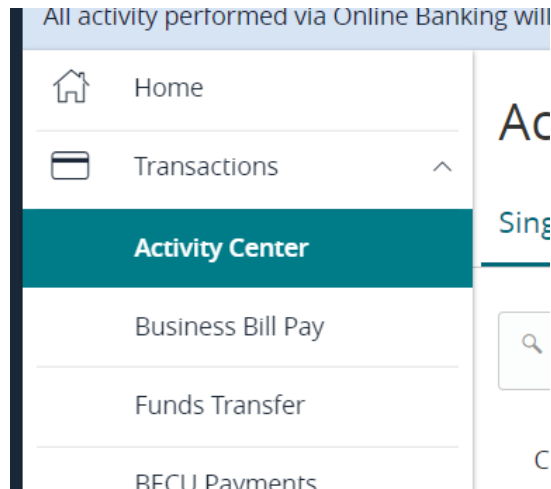


FIGURE 33 TRANSACTIONS MENU

2. In the Activity Center, do one of the following:
  - o Click or tap the **Single Transactions** tab to view a single transfer.
  - o Click or tap the **Recurring Transactions** tab to view a recurring series of transfers.

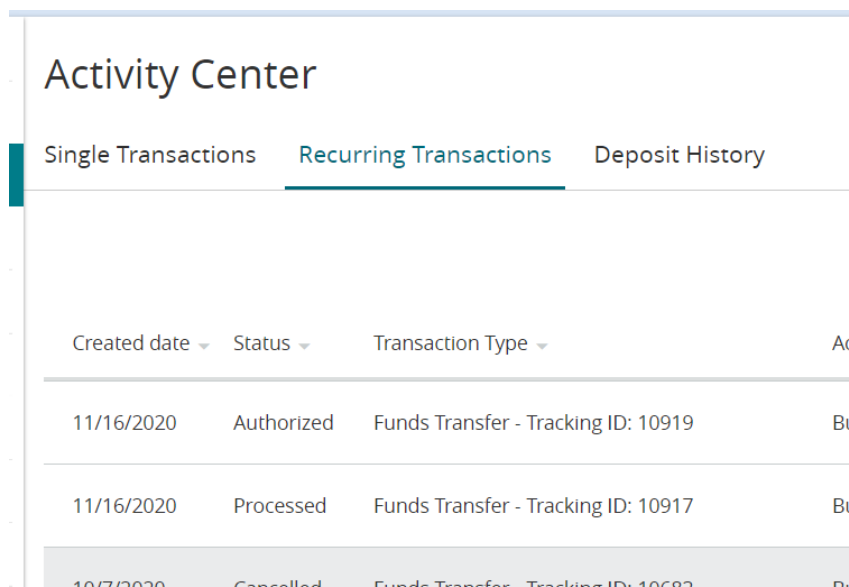


FIGURE 34 ACTIVITY CENTER NAVIGATION TABS

3. (Optional) Use Filters to refine the displayed transfer results.

4. After you find the desired transfer, click or tap anywhere on the transfer row to view the details.

### Transfer Status for recurring transfers

When you create a recurring transaction and the first instance is set for today's date, the **Next Transaction** date will be set as today's date in the **Recurring Transaction** details screen. The **Status** will show as **Authorized**:

The screenshot shows the 'Recurring Transactions' tab selected. A table lists transactions with columns for Created date, Status, Transaction Type, Account, and Amount. The first row shows a transaction on 11/16/2020 with a status of 'Authorized', type 'Funds Transfer - Tracking ID: 10917', account 'Business Basic Checking \*\*\*\*2162', and amount '\$100.00'. Below the table, a summary section shows 'Transactions to Date: 1' and 'Next Transaction: 11/16/2020'. Red boxes highlight the 'Authorized' status and the 'Next Transaction' date.

Created date	Status	Transaction Type	Account	Amount
11/16/2020	Authorized	Funds Transfer - Tracking ID: 10917	Business Basic Checking ****2162	\$100.00

Tracking ID: 10917      Amount: \$100.00

Transactions to Date: 1  
Next Transaction: 11/16/2020

FIGURE 35 AUTHORIZED TRANSACTION

However, it will show a **Status** of **Processed** as a single transaction:

The screenshot shows the 'Single Transactions' tab selected. A search bar is at the top. Below it, a table lists transactions with columns for Created date, Status, and Transaction Type. The first row shows a transaction on 11/16/2020 with a status of 'Processed' and type 'Funds Transfer - Tracking ID: 10918'. A red box highlights the 'Processed' status.

Created date	Status	Transaction Type
11/16/2020	Processed	Funds Transfer - Tracking ID: 10918

FIGURE 36 PROCESSED TRANSACTION

The reason for this apparent discrepancy is that the **Status** in the **Recurring Transactions** list refers to the series, rather than to a single transaction. Since the single transaction is happening today, it will show as **Processed** in the **Single Transactions** screen.

If you create a recurring transaction where the first payment is set for a future date, it will show as **Authorized** in the **Single Transactions** screen.

Single Transactions		Recurring Transactions	Deposit History
Created date	Status	Transaction Type	Accou
11/16/2020	Authorized	Funds Transfer - Tracking ID: 10920	Busin
<b>Tracking ID:</b>		10920	<b>Amour</b>
<b>Authorized By:</b>		Mike Irons	
<b>Will process On:</b>		11/23/2020	

FIGURE 37 FUTURE DATED RECURRING TRANSACTION

## Editing transfers

You can edit future-dated single transfers, recurring transfers, or the next scheduled transfer of a recurring series.

**Note:** Only users with Draft and Cancel rights can edit transfers.

### To edit a single transfer

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. In the Activity Center, search for the transfer you want to edit. You can click on **Filters** to refine your search.
3. For the transfer you want to edit, click or tap **Actions > Edit**.
4. On the Edit Single Transfer screen, make desired changes to any information related to the transfer.
5. Click or tap **Transfer Funds**.

## Edit Single Transfer

i Editing single transfer to **Money Market w/ Mbr Advantage (2405005613)** on **07/01/2020**.  
Updating a single transfer will not affect the recurring series. [Click to edit recurring series.](#)

**From Account**

Member Advantage Checking 2416821623 \$4,756.62 ▼

**To Account**

Money Market w/ Mbr Advantage 2405005613 \$2,158.74 ▼

**Amount**

\$		30.00
----	--	-------

**Transfer Date**

07/01/2020

**Memo (optional)**

Funds Transfer via Online

Cancel

Transfer Funds

FIGURE 38 EDIT TRANSFER SCREEN

**Note:** If you selected a transfer that is part of a recurring series, you can toggle between editing only the next occurrence or the whole series from the notification box located at the top of the screen.

### To edit a recurring transfer

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. In the Activity Center, click or tap the **Recurring Transaction** tab.
3. Use Filters to refine your search.
4. For the transfer you want to edit, click or tap **Actions > Edit Series**.
5. On the Edit Recurring Transfer page, make desired changes to any information related to the recurring transfer.
6. Click or tap **Transfer Funds**.

## Canceling a transfer

You can use the Activity Center to cancel transfers. If the status is Drafted or Pending, you can cancel one or more transfers.

**Note:** Processed transactions cannot be canceled.

### To cancel a transfer

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. (Optional) Use Filters to refine the displayed transfer results.
3. After you find the desired transfer, click or tap **Actions > Cancel** if you want to cancel a single transfer. Click or tap **Actions > Cancel Series** if you want to cancel the series.
4. On the Cancel Transaction message, click or tap **Confirm** to cancel the transfer.

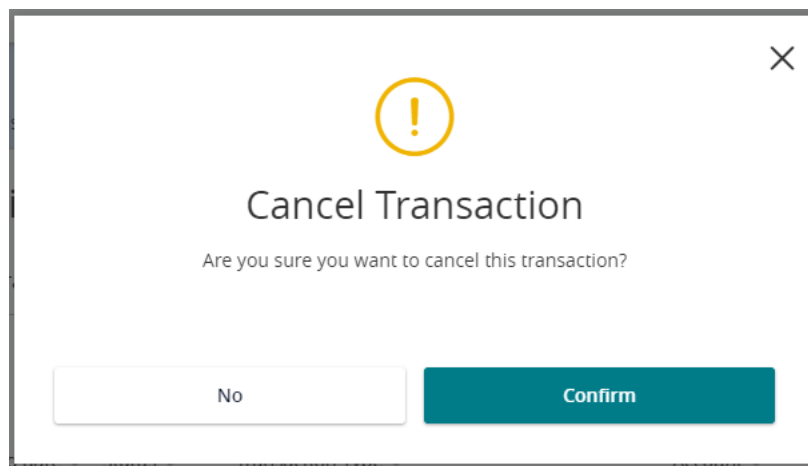


FIGURE 39 CANCEL TRANSACTION CONFIRMATION

5. Click or tap **Close** to return to the Activity Center.

---

*For multiple cancellations, select the check box of at least two transfers that you want to cancel, then click or tap **Cancel Selected**. This option is only available on the **Single Transactions** tab.*

---

## Transferring funds using Quick Actions

You can use two other methods to transfer funds:

- Transfer Money Now
- Quick Transfer



## To transfer funds using Quick Actions

1. On the Home page, click or tap **Transfer Money Now**.

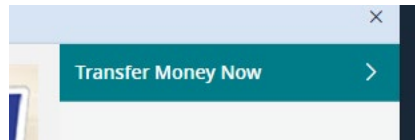


FIGURE 40 QUICK ACTION MENU

2. You will be taken to the Funds Transfer screen.

## To transfer funds using enhanced Quick Actions

1. On the Home page, click the three vertical dots on the desired account to open the options menu.
2. Click or tap **Quick Transfer**.

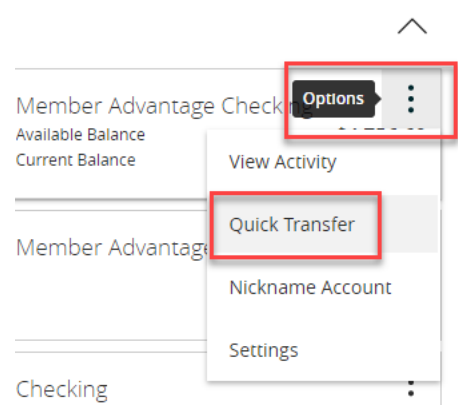


FIGURE 41 OPTIONS MENU

3. In the **To** drop-down list, select the account to which you want to transfer funds.
4. In the **Amount** field, enter the amount to transfer.

### Quick Transfer

<b>From Account</b>	
Member Advantage Checking 2416821623 \$4,756.62	
<b>To Account</b>	
Member Advantage Savings 2426052138 \$621.52	
<b>Amount</b>	<b>Earliest Available</b>
\$ 50.00	6/9/2020

FIGURE 42 QUICK TRANSFER SCREEN

5. (Optional) To view more transfer options, click or tap **Advanced Options**. This will take you to the Funds Transfer screen, with your transfer partially filled in.
6. Click or tap **Transfer Funds**.

**Note:** Quick Transfer only appears as an option under the account tile if you can withdraw from the account.

**Note:** You can set up a recurring transfer to start today.

## BECU Payments

The BECU Payments function in Business Online Banking allows you to make payments to BECU loans and credit cards. For this function to work, you will need to have added these accounts to Business Online Banking.

1. Go to **Transactions > BECU Payments**.
2. Choose the **From** and **To** accounts.

**From \***

Business Basic Checking \*\*\*\*2162 \$2,875.63

**To \***

---Select To Account---

---Select To Account---

Business New Auto Fixed \*\*\*\*1252 \$25,025.31

Business Visa Control Account \*\*\*\*0284 \$482.62

Business Visa Individual Pay Account \*\*\*\*0326 \$24,121.25

FIGURE 43 TO ACCOUNT SELECTION

3. When you choose the **To** account, you will see current balance, interest rate, and payment information.

**To \***

Business New Auto Fixed \*\*\*\*1252 \$25,025.31  Loan Details

Current Balance	\$25,025.31	Interest Rate	3.490 %
Last Payment Amount	\$1,546.62	Last Payment Date	07/20/2020
Next Payment Amount	\$6,186.48	Next Payment Date	05/01/2020

FIGURE 44 TO ACCOUNT LOAN DETAILS

- o You can toggle this view on and off with the **Loan Details** button.

4. Under **Payment Type**, for loans, you can choose to make a regular payment or a principal only payment.
  - o For credit card payments, the **Amount** field will be auto filled with the next full scheduled payment amount.

**To \***

Business New Auto Fixed \*\*\*\*1252 \$25,025.31 ▼

Current Balance	\$25,025.31	Interest Rate	3.490 %
Last Payment Amount	\$1,546.62	Last Payment Date	07/20/2020
Next Payment Amount	\$6,186.48	Next Payment Date	05/01/2020

**Payment Type \***

Regular Payment ▼

**Amount \***

\$6,186.48

**Make this recurring**

**Date**

FIGURE 45 REGULAR PAYMENT AMOUNT

- o You can change the payment amount.
5. If you want this to be a one-time payment, specify a date, and add a memo, if desired.
  6. You can also check the **Make this recurring** box, which will set up a recurring payment. If you select this box, you will need to:
    - o Select a frequency.
    - o Specify a date range or check the **Repeat Forever** box.

---

*When you set up a recurring BECU payment, each subsequent payment will be set to the amount you specified. The recurring payment amount will not adjust to match the payment amount due. For example, the full payment amount due on a credit card may change from month to month, but a recurring BECU Payment will pay whatever amount was first specified according to the frequency you set.*

---

7. Add a memo, if desired.
8. Click **Submit** to create the payment.
9. Click **Confirm** in the confirmation screen.
10. If confirmed, you will see a Success screen.

## Mobile Deposit

You can use the mobile app for Business Online Banking to deposit checks. The steps below show you how to deposit checks and how to view your check deposit history.

There are several check types and other items that are not eligible for mobile deposit. These include the following:

- Cash
- Non-US dollar items
- Savings bonds or other non-check items
- Money orders
- Traveler's checks
- Credit card convenience checks
- Image Replacement Documents (IRDs)
- Paper drafts without MICR printing
- Checks not payable to the business member
- Duplicate items
- Treasury checks
- Government warrants

## To access the mobile deposit function

1. Log in to the Business Online Banking app on your phone.
2. Click **Menu > Services > Mobile Deposit**.

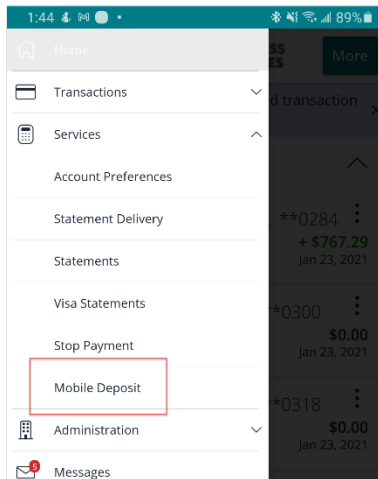


FIGURE 46 MOBILE APP SERVICES MENU

## To deposit a check

1. Tap the arrow in the **Deposit Account** field to choose which account to deposit to.

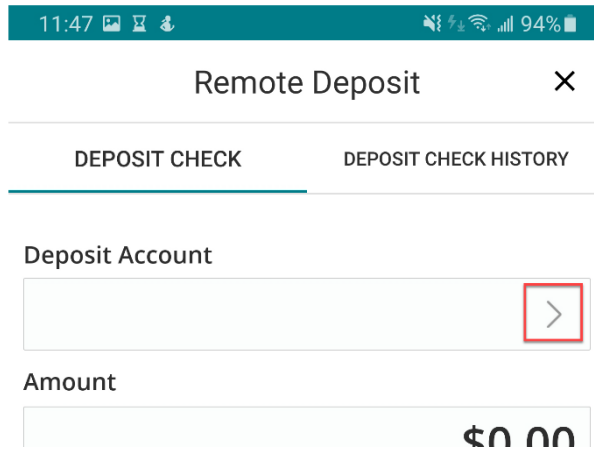


FIGURE 47 DEPOSIT ACCOUNT SELECTION

2. Enter the amount of the check.

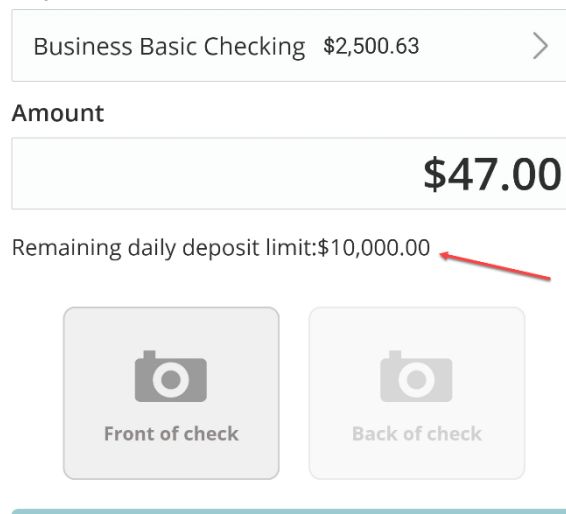


FIGURE 48 DAILY DEPOSIT LIMIT

---

*Below the Amount field, you may see the amount of your remaining daily deposit limit or the last four digits of the account number.*

---

3. Tap **Front of check** to capture the front side of the check.
4. Line up the image with the box and tap to take the picture.
5. Tap **Use Image** or tap **Retake** to try again.
6. Repeat this process with the back side of the check.
7. Tap **Submit Deposit** when you are ready to submit the check.

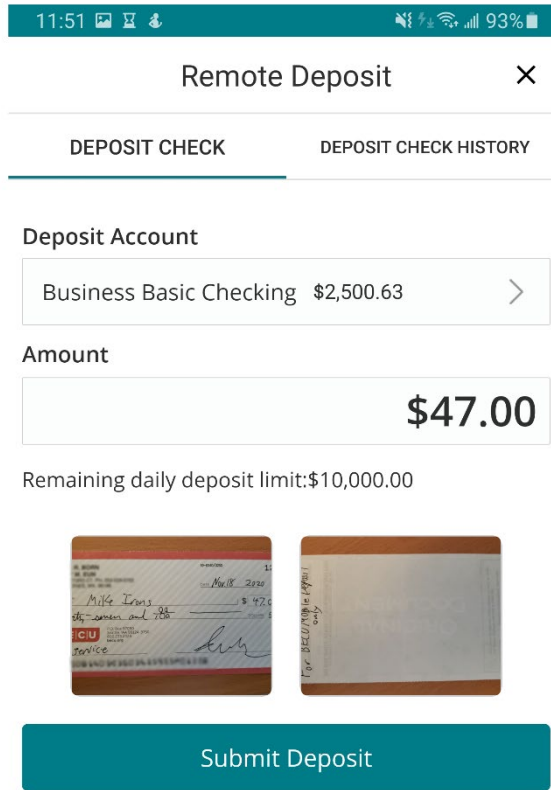


FIGURE 49 SUBMIT DEPOSIT SCREEN

8. The system will evaluate the images:
  - If the submission is unsuccessful, you will get an error message.

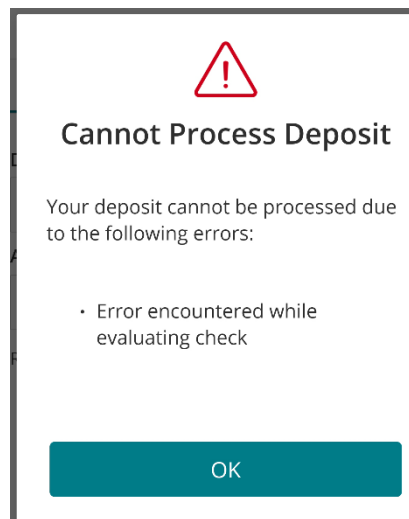


FIGURE 50 MOBILE DEPOSIT ERROR MESSAGE

- If successful, you will see a confirmation screen.

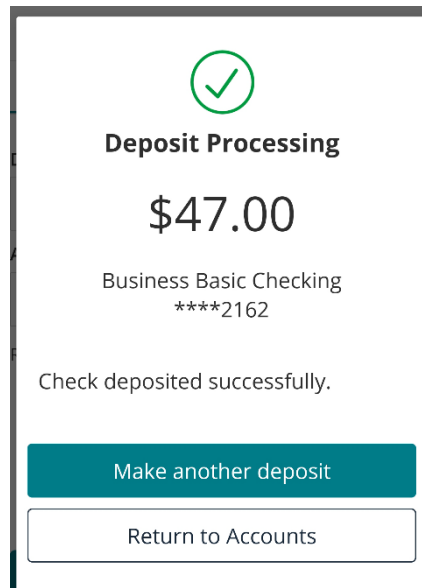


FIGURE 51 MOBILE DEPOSIT CONFIRMATION

9. You can choose to **Make another deposit** or **Return to Accounts** view.

## To view check deposit history

1. Click **Menu > Services > Mobile Deposit**.
2. Click **Deposit Check History**.

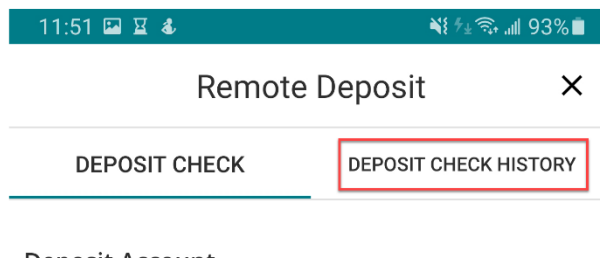


FIGURE 52 REMOTE DEPOSIT NAVIGATION

3. You will see a list of your deposited checks.

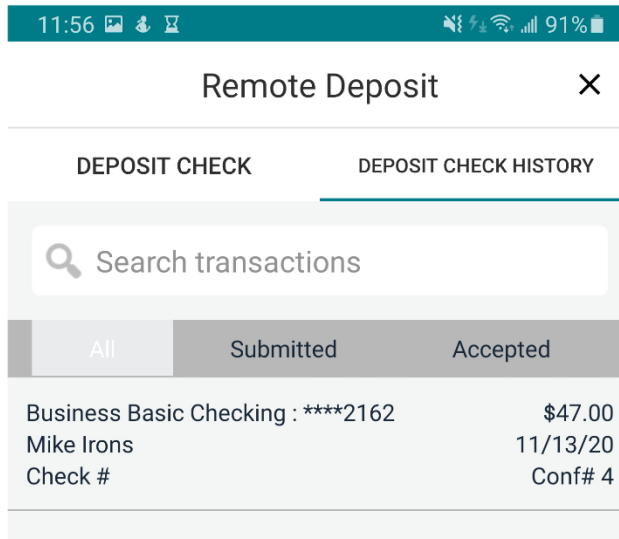


FIGURE 53 DEPOSIT CHECK HISTORY

- For each check, you can see the date, amount, to account, check number of specified, and a confirmation number.
- You can choose to see **All** checks, only those that have been **Submitted**, but not yet accepted, or only those that have been **Accepted**.
- You may also use the **Search** field to find a particular transaction.

## Stop Payments

You can request a stop payment on one or more checks.

The Business Online Banking system will query our system of record in real time to determine if the item has already been processed and posted to your account. If so, the stop payment request will not be accepted. You may wish to review your transaction history on the Home Page to determine whether to submit a stop payment request.

---

*Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact BECU.*

---

## To create a stop payment request

- In the navigation menu, click or tap **Services > Stop Payment**.
- On the Request Type tab, click or tap one of the following:
  - Single Check



- Multiple Checks
3. On the Account tab, click or tap the appropriate account.

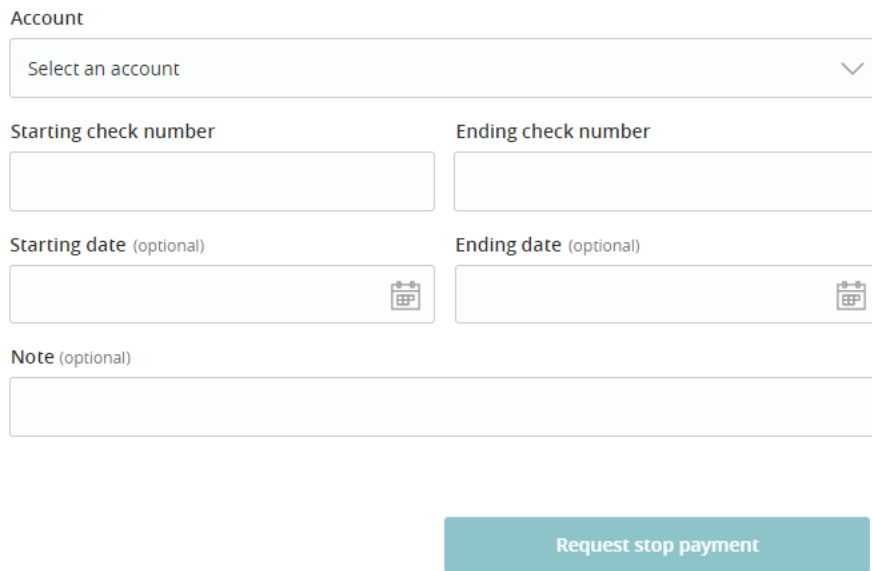
FIGURE 54 STOP PAYMENT ACCOUNT SELECTION

4. Enter the check information.
- If you selected Single Check, enter the following:

FIGURE 55 CHECK INFORMATION

- Check Number

- Optional:
  - Check Amount
  - Check Date
  - Payee Name
  - Note
- If you selected Multiple Checks, enter the following:



The form contains the following fields:

- Account:** A dropdown menu with the text "Select an account" and a downward arrow.
- Starting check number:** A text input field.
- Ending check number:** A text input field.
- Starting date (optional):** A date picker field with a calendar icon.
- Ending date (optional):** A date picker field with a calendar icon.
- Note (optional):** A large text area for entering a note.
- Request stop payment:** A teal button located at the bottom right of the form.

FIGURE 56 MULTIPLE CHECK ENTRY

- Starting Check Number
  - Ending Check Number
  - Optional:
    1. Starting Date
    2. Ending Date
    3. Note
5. Click or tap **Request stop payment** to complete the stop payment action.
6. Do one of the following:
- Click or tap **Close** to return to the Stop Payment page.
  - Click or tap **View in Activity Center**.

## Account Preferences

You can use the Account Preferences page to configure the following:

- The name of each account grouping
- The order in which account groups appear on the Home page
- The nickname for each account
- The order in which accounts appear within an account group on the Home page

These preferences are unique to the user; display names and account organization can be different for different users.

### To view the Account Preferences page

In the navigation menu, click or tap **Services > Account Preferences**. The Account Preferences page appears, with accounts listed within groups you created from the Home Page.

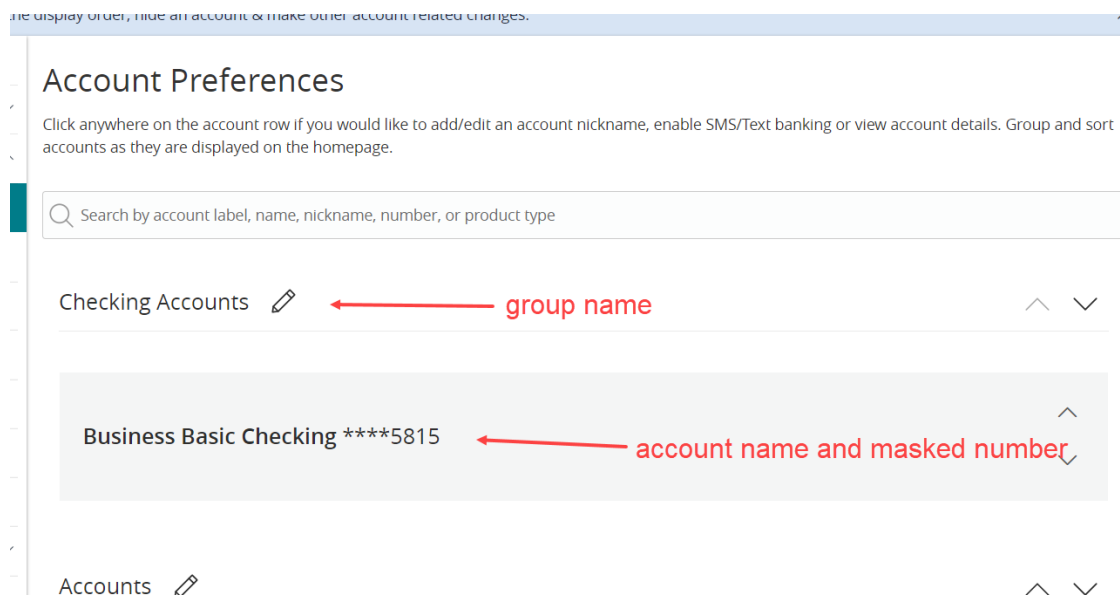


FIGURE 57 ACCOUNT PREFERENCES PAGE

### To edit an account group display name

1. On the Account Preferences page, click or tap the pencil icon (✎) next to the group name you want to edit.

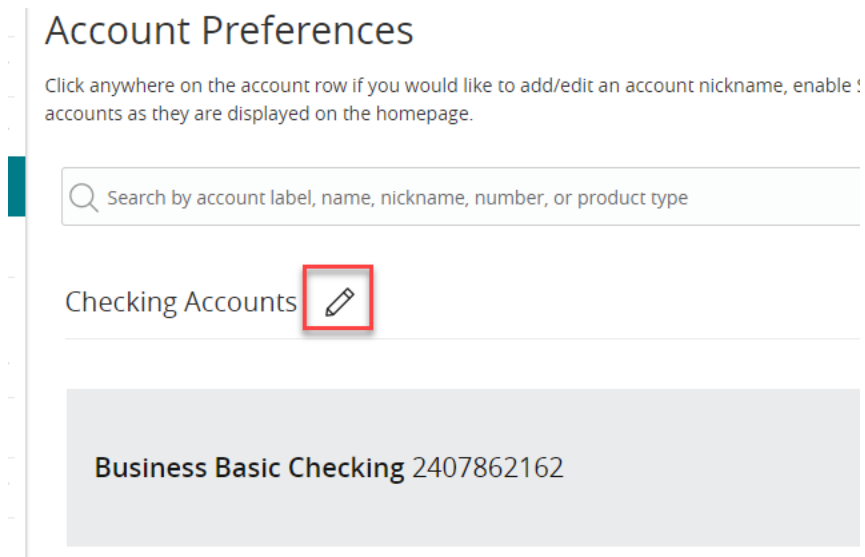


FIGURE 58 EDIT GROUP NAME

2. Enter a new name and click or tap the check ✓ to save. To delete the nickname, clear the field before clicking or tapping the check.
3. Click or tap the cancel button (✕) to ignore changes.

## To configure the order of account groups

Use the up and down arrows to determine the order of each account.

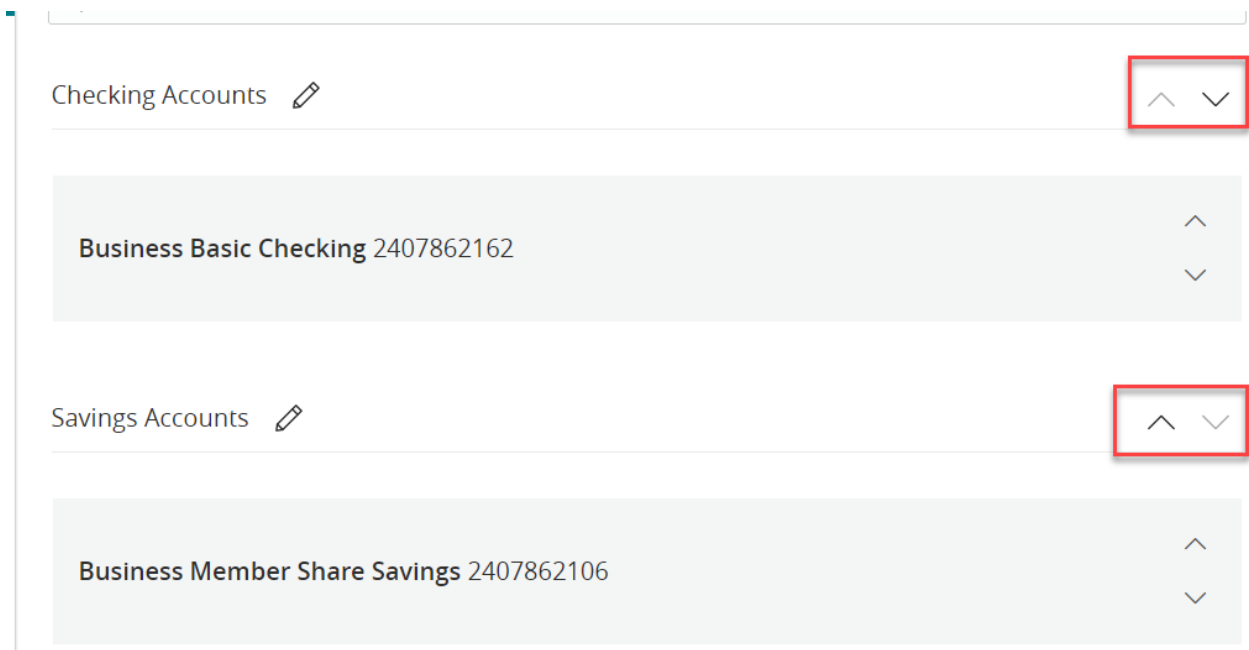


FIGURE 59 REORDERING ACCOUNT GROUPS

## To edit an account group display name

1. Click or tap the account you want to change to expand it.
2. To change the nickname, click the pencil icon (✎) next to the nickname.

### Business Member Share Savings 2408678070

#### Details

##### Online Display Name

Business Member Share Savings



FIGURE 60 ONLINE DISPLAY NAME

3. Enter a new name and click or tap the check ✓ to save. To delete the nickname, clear the field before clicking or tapping the check.
4. Click or tap the cancel button (✕) to ignore changes.
5. Toggle the **Home** slider to choose whether the account is displayed on the Home page.

##### Account Visibility

Home



FIGURE 61 ACCOUNT VISIBILITY SELECTION

## To configure the order of accounts

Use the up and down arrows to determine the order of each account within the group.

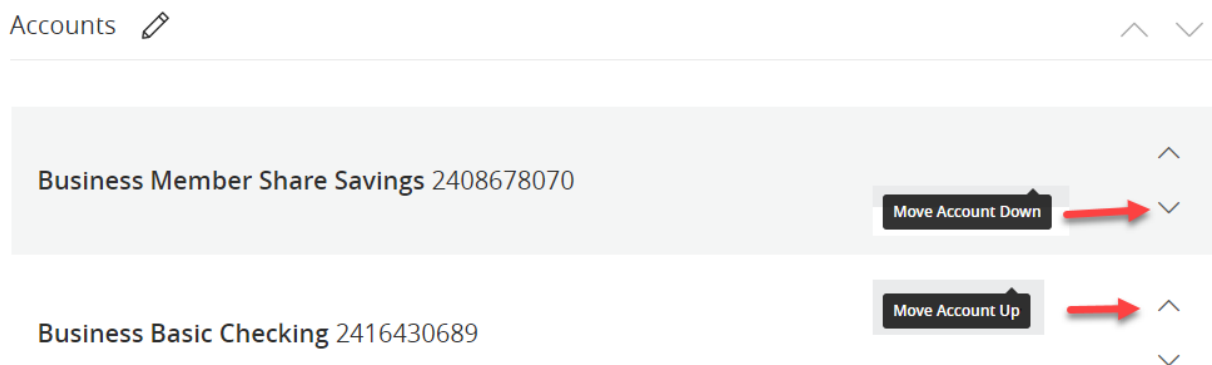


FIGURE 62 ACCOUNT ORDER

## Activity Center

The Activity Center displays details for recent transactions originated within Business Online and Business Mobile Banking. You can sort, search, filter, and manage transactions in the Activity Center.

Access the Activity Center from the left sidebar menu: **Transactions > Activity Center**.

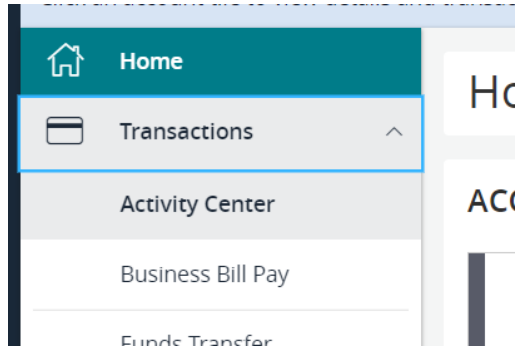


FIGURE 63 ACTIVITY CENTER NAVIGATION

## Activity Center overview

The Activity Center displays tabs for Single Transactions, Recurring Transactions, and Deposit History. Transactions for each type appear when you click or tap on the different tabs. You can search for transactions at the top of each page.

### Activity Center

Single Transactions   Recurring Transactions   Deposit History

☆ 🖨️ ⬇️ 🔍

Created date ▾	Status ▾	Transaction Type ▾	Account ▾	Amount ▾	<input type="checkbox"/>
7/9/2020	Authorized	Funds Transfer - Tracking ID: 10205	Business Basic Checking 2407862162	\$50.00	<input type="checkbox"/> ⋮
7/9/2020	Authorized	Funds Transfer - Tracking ID: 10204	Business Basic Checking 2407862162	\$200.00	<input type="checkbox"/> ⋮
7/8/2020	Cancelled	Funds Transfer - Tracking ID: 10203	Business Basic Checking 2407862162	\$50.00	<input type="checkbox"/> ⋮
7/8/2020	Authorized	Funds Transfer - Tracking ID: 10201	Business Member Share Savings 2407862106	\$200.00	<input type="checkbox"/> ⋮
7/8/2020	Processed	Funds Transfer - Tracking ID: 10199	Business Basic Checking 2407862162	\$100.00	<input type="checkbox"/> ⋮

Credits: [0] \$0.00 | Debits: [0] \$0.00

FIGURE 64 ACTIVITY CENTER

## Single Transactions

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series. You can view or cancel the recurring series from the Recurring Transactions tab.

*You can also view transaction details on the page where you created the transaction. Select individual check boxes to view the total debits and credits of the selected transactions.*

Amount	<input type="checkbox"/>	⋮
\$100.00	<input checked="" type="checkbox"/>	⋮
\$30.00	<input type="checkbox"/>	⋮
\$10.00	<input checked="" type="checkbox"/>	⋮

Credits: [0] \$0.00 | Debits: [2] \$110.00

FIGURE 65 TRANSACTION SELECTION

Click or tap an individual transaction to expand the transaction details.

7/9/2020	Cancelled	Funds Transfer - Tracking ID: 10204	Business Basic Checking 2407862162	\$200.00	<input type="checkbox"/>	⋮
<b>Tracking ID:</b>	10204	<b>Amount:</b>	\$200.00			
<b>Created:</b>	07/09/2020 10:32 AM	<b>Description:</b>	payoff			
<b>Created By:</b>	Mike Irons	<b>From Account:</b>	Business Basic Checking 2407862162			
<b>Authorized:</b>	07/09/2020 10:32 AM	<b>To Account:</b>	Business Member Share Savings 2407862106			
<b>Authorized By:</b>	Mike Irons					
<b>Will process On:</b>	07/13/2020					

FIGURE 66 TRANSACTION DETAILS VIEW

Depending on the transaction type, transaction details in the Activity Center will change.

## Creating custom views in the Activity Center

Within the Single Transactions tab, you can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, you may want to see which user created each stop payment, but do not need to view that information for transfers.

### To create a custom view in the Activity Center

1. In the navigation menu, click or tap **Transactions > Activity Center**.

2. Click or tap **Filters** on the Single Transaction tab.
3. In the filter fields that appear, select a **Transaction Type** and, optionally, a **Status**.
4. When column names with check boxes appear, enter the criteria you want to view.

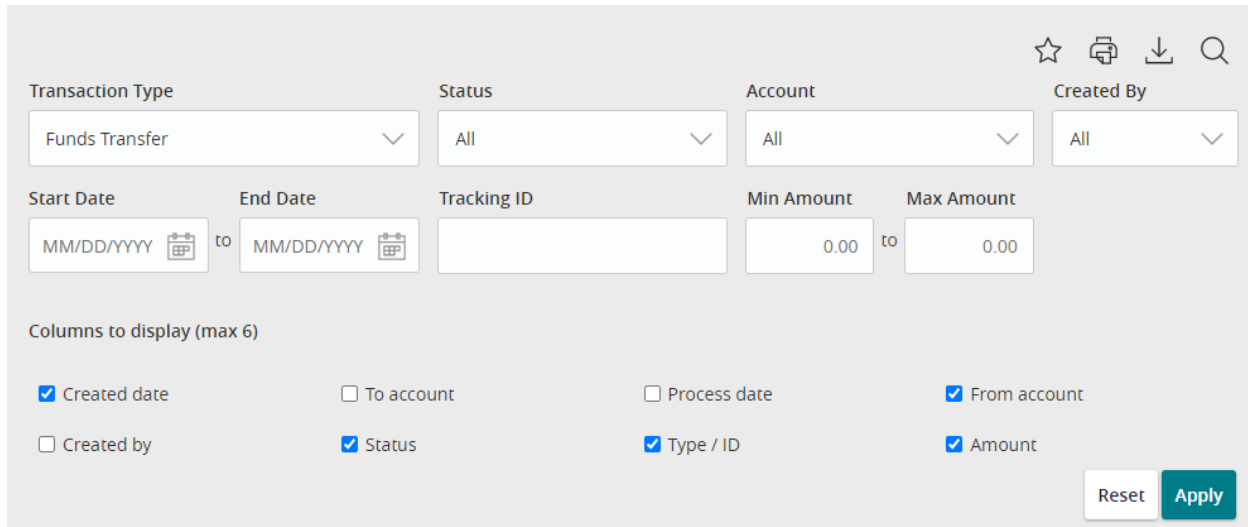


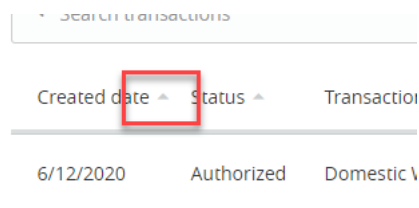
FIGURE 67 TRANSACTION FILTER OPTIONS

5. Click or tap **Apply**.
6. (Optional) Click or tap **Favorites** to save the custom view for later use.

## Sorting transactions in the Activity Center

Within any tab in the Activity Center, you can choose to sort transactions by the column headings.

- Click or tap any column header to change the criteria for sorting transactions.





Created date 	Status 	Transaction
6/12/2020	Authorized	Domestic

FIGURE 68 COLUMN HEADER SORT

- Click the column heading again to change the sort order between ascending and descending.



## Searching transactions overview

You can search for transactions in the Single Transactions screen. When you search, you enter terms to locate specific account information. Some examples of things you can search for include:

- Transactions greater than \$500
- All pending transactions
- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

Field label	Description
Type	The type of transaction, such as Funds Transfer, Bill Payment, etc.
Status	The status of the transaction.
Account	The account to search.
Start Date	The creation date for the transaction.
End Date	The end date for the transaction, if applicable.
Created by	The user that created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The number that uniquely identifies the transaction.

*[Click or tap Filters to see the full list of fields you can use to better define your search.](#)*

## Keyword search examples

When searching transactions in the Activity Center, you can search across multiple types of information, not just the transaction description:

Keywords	Search result
Transactions over \$25	All transactions that are at least \$25.01, regardless of type, appear.
Processed	Any transactions that have been processed.
Tracking #23489	The transaction with tracking ID #23489 appears.

In the Activity Center, you can search for a transaction in the following ways:

- Typing keywords in the **Search transactions** field
- Using the Filters option to filter transactions by certain fields

The exact appearance of the search fields may vary depending on your configuration.

## To search for a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Enter text in the **Search transactions** field.

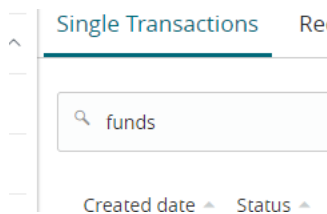


FIGURE 69 SEARCH FIELD

3. Click or tap the magnifying glass icon or press **Enter**.
4. The results display all matching payments and transfers.

## To use filters

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Use the **Filters** button to specify the values to include in the search.
3. Click or tap the magnifying glass or press **Enter**.
4. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match all the search conditions.

## To save a favorite search

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. In the **Search transactions** field, enter your search text.
3. Click or tap the **Favorites** drop-down list.
4. Click or tap **Save As New** to save the search.

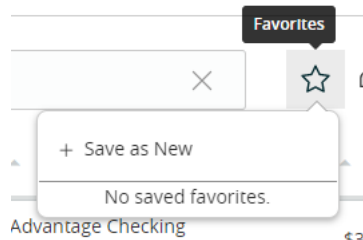


FIGURE 70 SEARCH FAVORITES MENU

5. In the Save Search window, enter a name for the favorite and click or tap **Save Search**.
6. In the success message, click or tap **Close**. The search result is saved and can be accessed later.

## To repeat a favorite search

- On the Activity Center page, click or tap **Favorites** and click or tap the favorite search that you want to use. The search results appear.

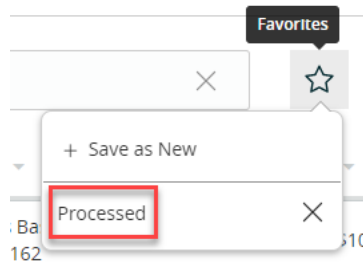


FIGURE 71 SEARCH FAVORITES MENU

## Viewing transaction details in the Activity Center

### Overview

A transaction can appear on the Account Details page or the Activity Center page, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Page	Transactions contained
Activity Center	<p><u>Only</u> transactions that you create in Business Online and Business Mobile Banking, which may include:</p> <ul style="list-style-type: none"> <li>• Transfers</li> <li>• Loan payments</li> <li>• Deposits</li> <li>• Stop payment requests</li> </ul>
Account Details (from the Home Page)	<p><u>All</u> posted and pending transactions in an account, including offline:</p> <ul style="list-style-type: none"> <li>• Checks and deposits</li> <li>• Transactions at branches and ATMs</li> <li>• Bill payments</li> <li>• Transfers</li> </ul>

## Activity Center page fields

On the Activity Center page, the details that appear when you expand a transaction may vary depending on the type of transaction, and may include:

Field Label	Description
Tracking ID	A unique internal number that identifies the transaction.
Recurring ID	A unique internal number that identifies the transaction series.
Created	The date that the transaction was created.
Created by	The Login ID of the user who created the transaction.
Authorized	The date the transaction was authorized.
Authorized By	Who authorized the transaction.
Will process on	(Single) The date that the transaction will be processed.
Amount	The amount of the transaction.
Description	A short description of the transaction.
From Account	The account the money is taken from.
To Account	The account the money is transferred to.
Frequency	(Recurring) How often the transaction occurs.
Start Date	(Recurring) The first transaction date of the series.
No End Date	(Recurring) Indicates whether and when the series will end.
Is Recurring	(Recurring) Yes or No.
Transactions to Date	(Recurring) How many transactions have been executed during the duration of the series.
Next Transaction	(Recurring) The date of the next scheduled transaction

The details can also include other information specific to the Transaction Type.

## Viewing transactions in the Activity Center

The Activity Center page includes all transactions that you create in Business Online and Business Mobile Banking, including recurring transactions. You can use the Activity Center to view or cancel a transaction that has not completed processing. After a transaction is posted to your account, it also appears on the Account Details page.

### To view transactions on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap the transaction. The transaction expands to show the details.

**Tip:** Click or tap the transaction again to hide the details.

## Canceling pending transactions

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

### To cancel one or more pending transactions

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Browse or search for the transactions you want to cancel.
3. In the Activity Center, select the check box for each transaction that you want to cancel, click or tap the **Actions** drop-down list, and select **Cancel Selected**.

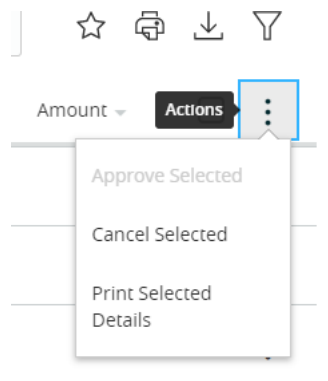


FIGURE 72 ACTIONS MENU

4. When prompted, click or tap **Confirm** to verify the cancellation. The status of the items will change to Canceled in the Activity Center.

## Copying a transaction

If you need to copy a transaction, use the Activity Center to copy an existing transaction.

### To copy a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Browse or search for the transaction you want to copy.
4. From the drop-down menu, click or tap **Copy**. A new transaction of the same type appears with the fields already filled.

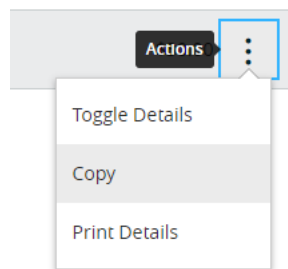


FIGURE 73 ACTIONS MENU

5. Make any needed changes to the transaction. The procedure 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.

## Printing transaction details from the Activity Center

In Business Online Banking, you can print transaction details in the Activity Center.

**Note:** You can only print from a desktop, not from a tablet or smartphone.

### To print from the Activity Center

1. On the Home page, click or tap **Transactions > Activity Center**.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** and **Next** to view additional images.
3. In the **Actions** drop-down list, click or tap **Print Details**.

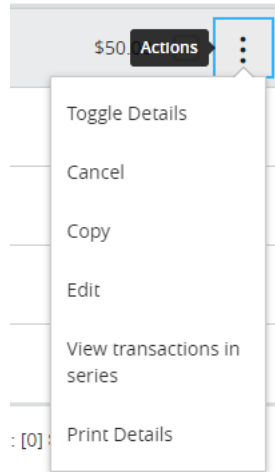


FIGURE 74 ACTIONS MENU

4. On the Print page, click or tap **Print**.

## Exporting transaction information

You can export transaction information in Excel format.

- Within the Single Transactions tab, you can export information for all or a selection of transactions.
- Within the Recurring Transactions tab, you can export information for all transaction series.

**Note:** You can only export data in Business Online Banking, but not in Business Mobile Banking.

### To export transaction information

1. In the navigation menu, click **Transactions > Activity Center**.
2. (optional for the Single Transactions tab) Select multiple transaction check boxes.
3. Click the export icon (↓).



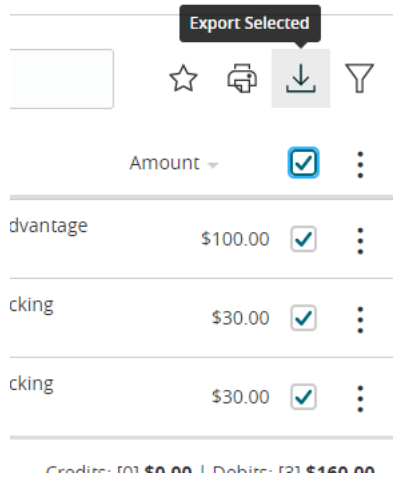


FIGURE 75 EXPORT SELECTED TRANSACTIONS

**Note:** A window may appear where you can download separate XLS files that contain details about exported files, grouped according to transaction type. Click **Download** on the desired transaction type to download the related XLS file.

- The file will download to your device.

## Deposit History

The Deposit History tab displays up to the last 100 mobile and online deposits made. For each deposit, the following information is displayed:

- Date
- Status
- Check number (if specified during the time of deposit)
- Account
- Amount

Activity Center				
Single Transactions		Recurring Transactions		Deposit History
Date	Status	Check #	Account	Amount
11/13/2020	Accepted		Business Basic Checking : ****2162	\$47.00

FIGURE 76 DEPOSIT HISTORY TAB

## Viewing deposit details

Click or tap to expand the deposit and view the transaction details.

The following additional details will be displayed:

- Who made the deposit
- Description
- Tracking ID number
- Confirmation Code
- Check image

Click **Next** and **Previous** to toggle between the front and back of the check.

## Printing deposit history or check images

You can print two ways:

- Use the print icon at the top right of the screen to print the deposit history list. Any expanded records will print as expanded.
- In any expanded deposit, use the print icon to print only the check image. Both sides of the check will be printed.

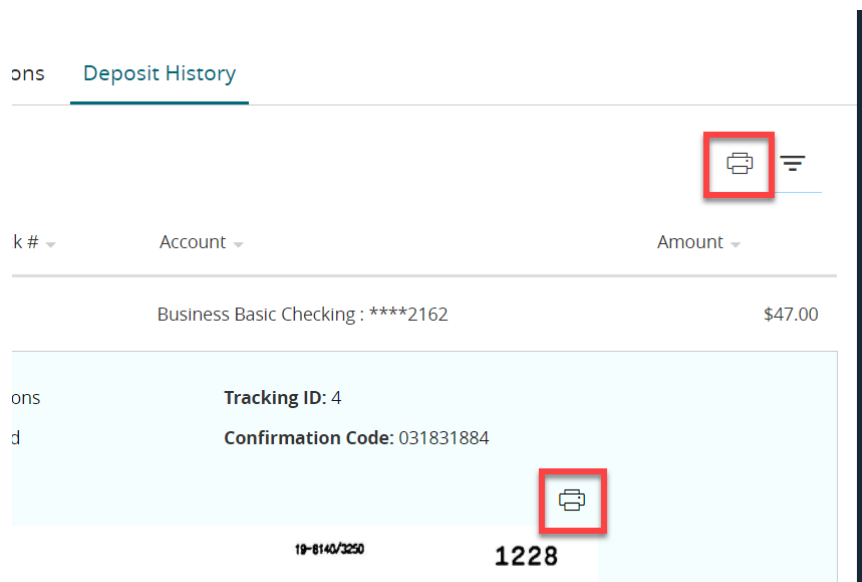


FIGURE 77 DEPOSIT HISTORY PRINT BUTTONS

## Filtering the Deposit History

1. Click the arrow icon at the top right of the screen to display the filtering options.

Single Transactions   Recurring Transactions   Deposit History

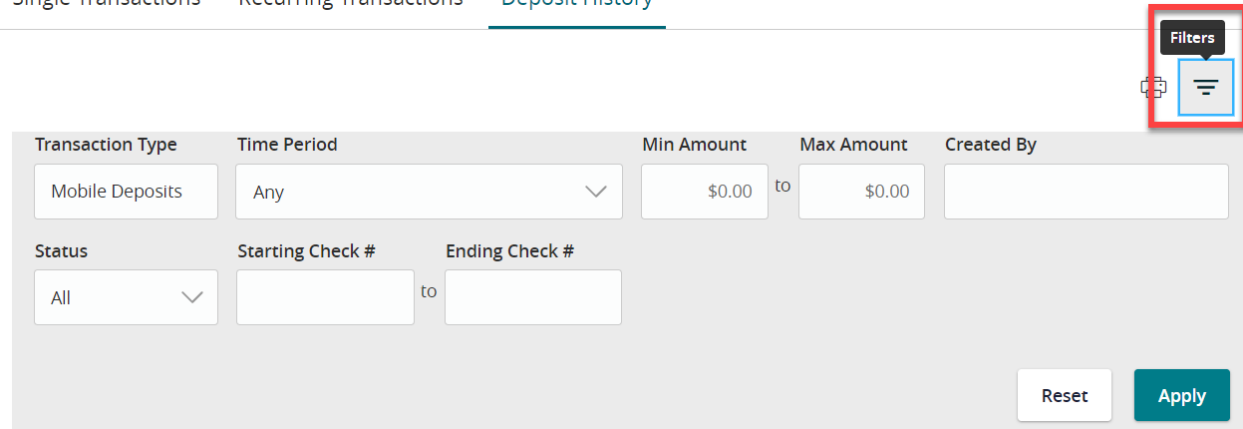


FIGURE 78 DEPOSIT HISTORY FILTERS

2. Enter values into the various fields and click **Apply** to filter the deposit history.

## Security Preferences

Use your password and login ID to access Business Online and Business Mobile Banking. When needed, you can change these credentials in **Administration > Security Preferences**.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known, secure delivery contact.

## Changing your password

You can change your account password for Business Online and Business Mobile Banking. You use the same password for both.

### To change your account password

1. In the navigation menu, click or tap **Administration > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Password**.

## Change Password

All fields below are required

**i Password Requirements:**

- Must be between 8 and 99 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

**Current Password**

**New Password**

**Confirm New Password**

FIGURE 79 CHANGE PASSWORD SCREEN

3. Enter your existing password in the **Current Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

## Changing your login ID

If needed, you can change your login ID. The same login ID is used for Business Online and Business Mobile Banking.

### To change your Login ID

1. In the navigation menu, click or tap **Administration > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Login ID**. The Change Login ID page appears.

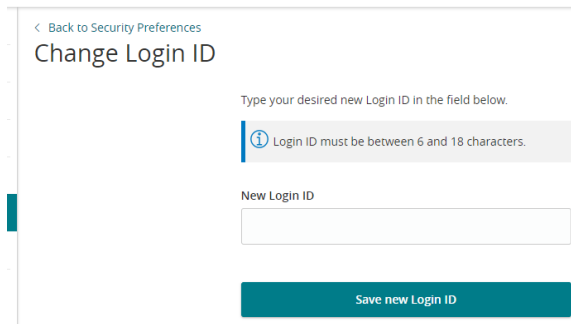


FIGURE 80 CHANGE LOGIN ID SCREEN

3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Save new Login ID**.

## Configuring secure access code delivery methods

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.

**Caution:** Deleting a contact is permanent.

Delivery method	Description
Phone	The system calls the selected telephone number. You answer the phone normally and select to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam folder.

### To add a new secure delivery contact

1. In the navigation menu, click or tap **Administration > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.

[< Back to Security Preferences](#)

## Secure Delivery Contact Information

Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.








SMS Text Number	<input type="text" value="424201-8540"/>	 
Email Address	<input type="text" value="john.bond@becu.org"/>	 
SMS Text Number	<input type="text" value="206236-2244"/>	 

FIGURE 81 SECURE DELIVERY CONTACT INFORMATION

3. Click or tap one of the following:
  - o New Text Number
  - o New Voice Number
  - o New Email Address
4. Enter the contact information and click or tap the check to save.

### To edit a secure delivery contact

1. In the navigation menu, click or tap **Administration > Security Preferences**. The Security Preferences page appears.
2. Click or tap Secure Delivery. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap the pencil icon .
4. Make any needed changes to the contact information and click or tap the check to save.

### To delete a secure delivery contact

1. In the navigation menu, click or tap **Administration > Security Preferences**. The Security Preferences page appears.

2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap the trash can icon to **Delete**.

---

*You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.*

---

## Alerts

### Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.

Open the Alerts page by clicking or tapping **Administration > Alerts** on the navigation menu.

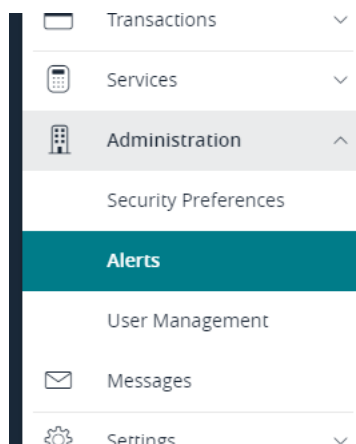


FIGURE 82 ALERTS IN NAVIGATION MENU

## Alerts page

The screenshot shows a web interface for managing alerts. At the top right is a '+ New Alert' button. Below it, the 'ACCOUNT ALERTS (2)' section contains two alerts, each with a description, account name, and an 'Edit' link. The first alert is for accrued interest and the second is for available balance. Both have toggle switches. The 'HISTORY ALERTS (1)' section contains one alert for credit transactions, also with a toggle switch.

Alert Category	Alert Description	Account	Action	Status
ACCOUNT ALERTS (2)	When my Accrued Interest is greater than \$100.00, send me an email	Business Member Share Savings - 2407862106	Edit	On
	When my Available Balance is less than \$200.00, send me an SMS text message	Business Member Share Savings - 2407862106	Edit	On
HISTORY ALERTS (1)	When a credit transaction greater than \$100.00 posts, send me an email	Business Basic Checking - 2407862162		On

FIGURE 83 ALERTS PAGE



## Creating alerts

When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type.

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

Available alert types may vary depending on your configuration.

Alert Type	Description
Reminder	Reminds you of a specific date or event.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when: <ul style="list-style-type: none"> <li>• A specified check number posts.</li> <li>• A credit or debit transaction is greater than or less than an amount that you specify.</li> <li>• A transaction description matches text that you specify.</li> </ul>
Online Transaction	Notifies you when the following transactions are generated: <ul style="list-style-type: none"> <li>• Funds transfer</li> <li>• Stop Payment</li> </ul> <p>The alert can trigger when the transaction is:</p> <ul style="list-style-type: none"> <li>• Pending</li> <li>• Processed</li> <li>• Canceled</li> <li>• Failed</li> </ul>

By default, all alerts are sent as messages within Business Online Banking. To receive alerts when you are not logged in, you may configure any of the following additional delivery methods:

- SMS/Text message
- Email
- Phone

---

*You can set up a mobile authorization code (MAC) to approve transactions with a telephone call. Use this option to receive notifications when transactions are drafted.*

---

## To create an alert

1. In the navigation menu, click or tap **Administration > Alerts**.

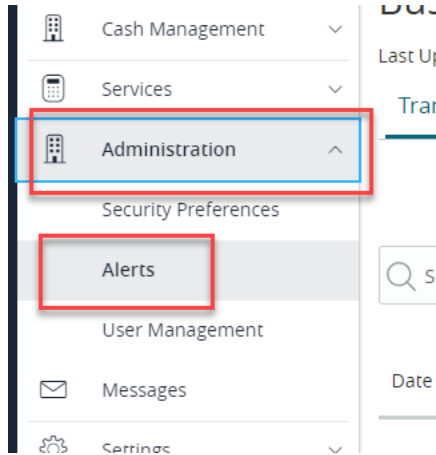


FIGURE 84 ALERTS NAVIGATION

2. Click or tap the New Alert button.
3. In the **New Alert** drop-down list, click or tap the alert type that you want to create.

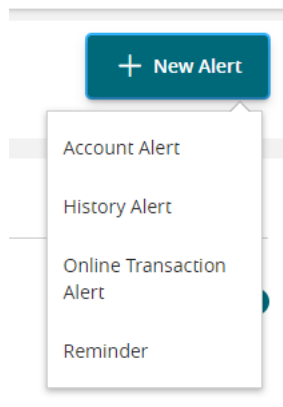


FIGURE 85 NEW ALERT MENU

Enter the required information to set up the alert:

Alert Type	Setup Steps
Account	<ol style="list-style-type: none"> <li>1. Choose account.</li> <li>2. Choose balance type (options will vary based on the type of account).</li> <li>3. Choose the amount and modifier.</li> <li>4. Choose a delivery method and information.</li> <li>5. Click Create Alert.</li> </ol>
History	<ol style="list-style-type: none"> <li>1. Choose a transaction type.               <ol style="list-style-type: none"> <li>a. For debit or credit, Enter amount and modifier.</li> <li>b. For check number or description, enter information.</li> </ol> </li> <li>2. Choose the account.</li> <li>3. Choose a delivery method and enter requested information.</li> <li>4. Click Create Alert.</li> </ol>
Online Transaction	<ol style="list-style-type: none"> <li>1. Choose the type of transaction.</li> <li>2. Select an account.</li> <li>3. Choose a status.</li> <li>4. Choose a delivery method and enter requested information.</li> <li>5. Click Create Alert.</li> </ol>
Reminder	<ol style="list-style-type: none"> <li>1. Choose an event.</li> <li>2. Select a date.</li> <li>3. Select the <b>Recurs Every Year</b> check box to create a recurring date alert.</li> <li>4. Enter a message if desired.</li> <li>5. Choose a delivery method and enter requested information.</li> <li>6. Click Create Alert.</li> </ol>

## Delivery methods

- Click or tap **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
- Click or tap **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
- Click or tap **Voice** to send the alert as a telephone call.
  - Click or tap the country from the **Country** drop-down list, then enter the phone number to call.
- Click or tap **SMS Text Message** to send the alert as a text (SMS) message.
  - Click or tap the country.
  - Enter the phone number.

**Note:** The **Create Alert** button remains inactive until all required information is entered.

In the success message, click or tap **Close**. The new alert appears on the Alerts page.

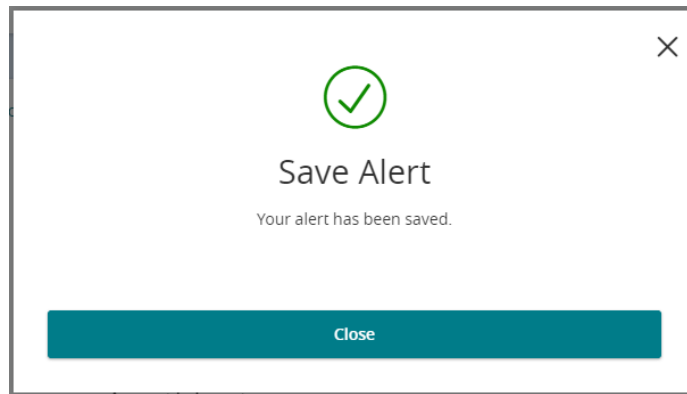


FIGURE 86 ALERT CONFIRMATION

## Missed alerts

If you miss an alert delivered by email, you may need to change settings or double-check the Messages inbox. If you do not see an email alert, check your junk email folder. If your alert was delivered there, configure your mail settings to allow messages from our [noreply@becu.org](mailto:noreply@becu.org) email address.

---

*If you miss an alert that you configured to be delivered via phone, our alert system will leave a voicemail message. If you did not receive a phone call, check your message mailbox under the Messages menu to confirm receipt. If there is no alert in the secure mailbox, confirm that the alert is enabled.*

---

## Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

### To edit an alert

1. In the navigation menu, click or tap **Administration > Alerts**.
3. Click or tap **Edit** for the alert you want to change.

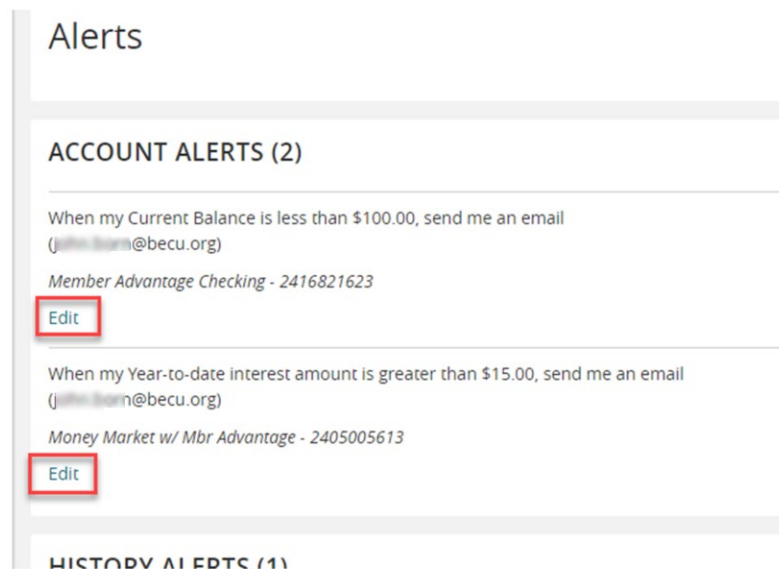


FIGURE 87 EDIT ALERT LINKS

4. Make desired changes to the alert settings.
5. For SMS alerts, you must select the **Agree To Terms** check box before saving.
6. Click or tap **Save**.
7. Click or tap **Close** on the Save Alert message.

## Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

### To enable or disable an existing alert

1. In the navigation menu, click or tap **Administration > Alerts**.
3. On the Alerts page, locate the alert you wish to enable or disable.
4. Toggle the right-hand slider to the left to disable, and to the right to enable.

**Tip:** You can hide the list of a single type of alert by clicking or tapping the show/hide icons (∧)(∨).

## Deleting alerts

You can use the Alerts page to delete an alert you no longer need. Deleting an alert removes it immediately and permanently.

### To delete an alert

1. In the navigation menu, click or tap **Administration > Alerts**.

2. If needed, click or tap the arrow to expand the type of alert you want to delete.
3. Click or tap **Edit** for the alert you want to delete. The Edit Alert page appears.
4. Click or tap **Delete**.
5. When prompted, click or tap **Confirm** to delete the alert.
6. When the deletion is complete, a message appears. Click or tap **Close**.

## Security alerts overview

Security alerts inform you immediately when a security-related event occurs, such as a failed password attempt. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts.

**Note:** Some alerts may be dimmed; dimmed alerts cannot be edited.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as messages within Business Online Banking, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.

### Configuring security alerts

Use the Alerts page to configure security alerts. Alert preferences only affect the security alerts.

### To enable or disable optional security alerts

1. In the navigation menu, click or tap **Administration > Alerts**.
2. If needed, click or tap the arrow to expand the **Security Alerts** list. The list of available alerts appears. Those you cannot enable or disable will be grayed out.

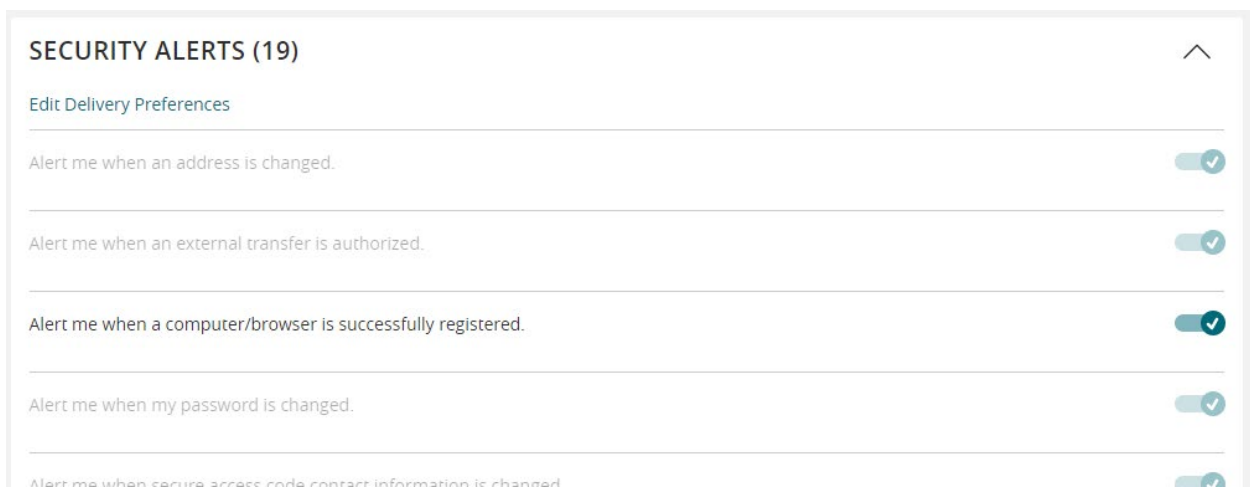




FIGURE 88 SECURITY ALERTS LIST

3. Do one of the following:

- To enable an alert, click or tap the toggle so it is checked. 
- To disable an alert, click or tap the toggle so it is unchecked. 

## To edit security alert delivery preferences

1. In the navigation menu, click or tap **Administration > Alerts**.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**.
4. The Delivery Preferences page appears.
5. Enter the **Email Address**, **Phone Number**, or **SMS Text Number** where you want to receive security alerts. Do at least one (and preferably several or all) of the following:
  - In the **E-mail Address** field, enter the email address to receive security alerts.
  - In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Phone Number** field.
  - In the SMS Text Number area, select the destination country from the **Country** drop-down list, and enter the phone number to send the message to in the **Phone Number** field.
  - If adding an SMS number, you must also check the Agree To Terms box (this acknowledges that you agree to pay any costs associated with receiving text messages).
6. On the Delivery Preferences page, click or tap **Save**.

## User Rights and User Management

### Understanding User Rights

Every user has an individual set of rights, including:

- Rights to create payments for specific Transaction Types.
- Limits on the transactions the user can approve.
- Rights to access specific accounts.
- Rights to specific features in Business Online and Business Mobile Banking.
- Transaction view capabilities.

---

*User rights can be granted and altered at the individual user level but are limited by rights set at the customer and group levels.*

---

These rights control what each user can do in Business Online and Business Mobile Banking. Manage these rights by giving users the permissions they need to perform their jobs. The rights, features, and accounts assigned to the Business users you create for your business are driven by your needs and factors such as the business structure, number of owners, and number of employees.

## Transaction Types

Each user has access to different Transaction Types. Depending on your account configuration, the available types can include some or all of the following transaction types:

Transaction type	Description
Bill Pay	Set up single or recurring bill payment.
Funds Transfer - Internal	Transfer money between accounts within your business.
BECU Payments	Set up single or recurring payment of BECU business loan, LOC, credit card.

## Rights to Transaction Types

For each Transaction Type, the user can be granted one or more of the following rights: Draft, Approve, Cancel, and View. Draft and Approve rights allow the customer to set up two-step authentication of transactions, where one user can create a transaction, but must get approval from another user before the transaction can be executed.

The Basic level of Business Online Banking does not include two-step authentication. Any transaction that a user creates is automatically approved, if user has been granted Draft and Approve rights. Having separate Draft and Approve rights facilitates future migration to product versions that do employ two-step authentication.

Similarly, there may be other rights and features listed below that will be enabled by default, even if the features themselves are not available in basic Business Online Banking.

### Draft rights



The Draft rights for each Transaction Type include the following:

Icon	User right	Permission
✓	Draft	Create a transaction.
⊘	None	Cannot create a transaction. The Transaction Type will not launch from the navigation menu





## Approve rights

The Approve rights for each Transaction Type include the following:

Icon	User right	Permission
	Approve	Approve a draft transaction
	None	Cannot approve a draft transaction




## Cancel rights

The Cancel rights for each Transaction Type include the following:

Icon	User right	Permission
	Cancel	Cancel an existing draft transaction or an approved, but unprocessed, transaction.
	None	Cannot cancel

## View rights

The View rights control which transactions are visible to a user in the Activity Center. Without the proper View rights, a user may not be able to create or cancel a transaction. The View rights for each Transaction Type include the following:

Icon	User right	Permission
	View Own	Can view your own activity, but cannot view activity of any other users.
	View All	View activity of all other users.
	View None	User cannot view activity of any user or User Role.

## Other services

Rights also control access to other services. Depending on your account configuration, the available types may include stop payment user rights which allows the user to submit stop payment requests.

## Limits on transaction approvals

Limits for each Transaction Type (the number and amount a user can approve) are set at several levels with the Business Online Banking system:

- BECU's limits for all member businesses
- The limits you set for your business
- Each individual user

---

*Each higher level defines the limits for the level below it: a lower level can set lower, but not higher, limits than those of the next higher level. This flexibility allows each business to define its rights structure to suit its needs.*

---

You can apply the following limits on each Transaction Type:

Transaction limit	Limit approval by
Approval Limit	Dollar amount for each transaction of the type
Per Day Approval Limits	Dollar amount per day for all transactions of the type
Per Month Approval Limits	Dollar amount per month for all transactions of the type
Per Account Approval Limits	Dollar amount per day for each account

## Features and Rights

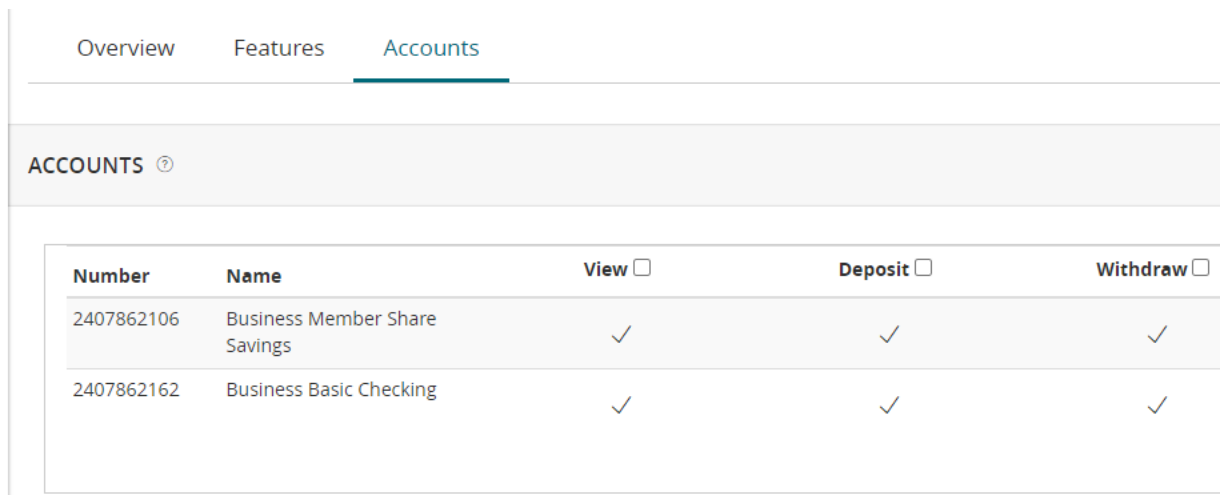
Certain features and rights are assigned to each specific user. Depending on your account configuration, the features may include some or all of the following:

Feature/Rights	Description
BECU Payments	Enables BECU Payments.
Statements	Enables you to view statements.
Statement Delivery	Enables you to choose how statements are delivered – online, paper.
Bill Pay	Enables access to third-party bill pay system.
Feature name	Allows you to
Manage Users	Add and delete users and edit Transaction Types, features, and accounts for any user.

*Caution: A user who has the Manage Users feature assigned can change his or her own rights and limits; therefore, you should limit the number of users who have the Manage Users feature assigned.*

## Rights to access accounts

The Accounts tab on the User Rights page lists the accounts that a user can access.



Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
2407862106	Business Member Share Savings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2407862162	Business Basic Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

FIGURE 89 ACCOUNTS TAB EXAMPLE - BASIC

For each account, you can assign any or all of the following access rights:

Right	Permissions
View	View balance and history for the account on the Home page and on the Account Details page.
Deposit	Deposit funds into the account.
Withdraw	Withdraw funds from the account.

## User Management - managing Business Online Banking users

This section includes information and detailed instructions for adding, viewing, editing, and deleting users. Businesses can create multiple users to share the workload of managing financial information.

### Viewing existing users

The User Management page provides a list view of all users. To view existing users follow these steps:

1. In the navigation menu, click or tap **Administration > User Management**.

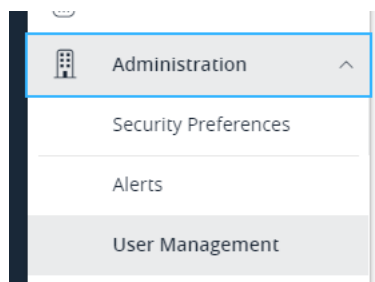


FIGURE 90 NAVIGATION MENU

2. The User Management page appears with a list of users.

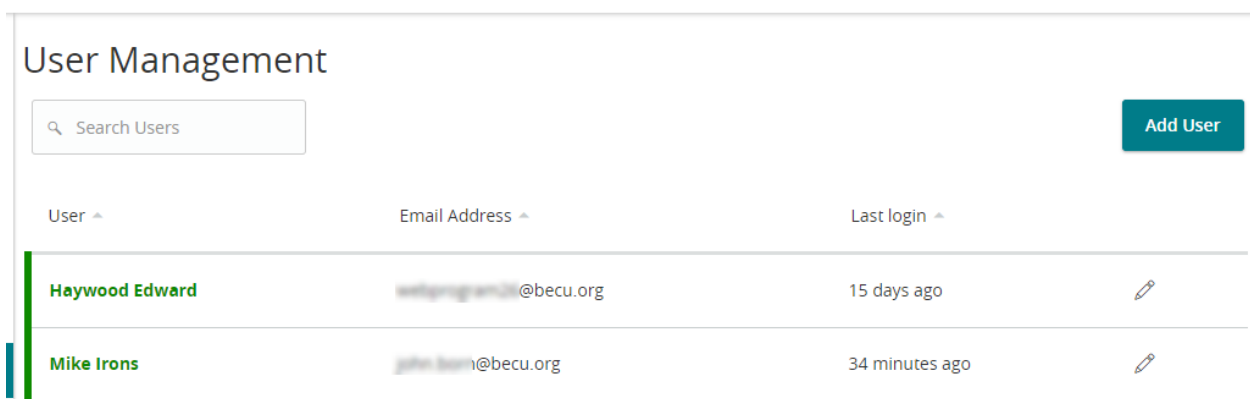


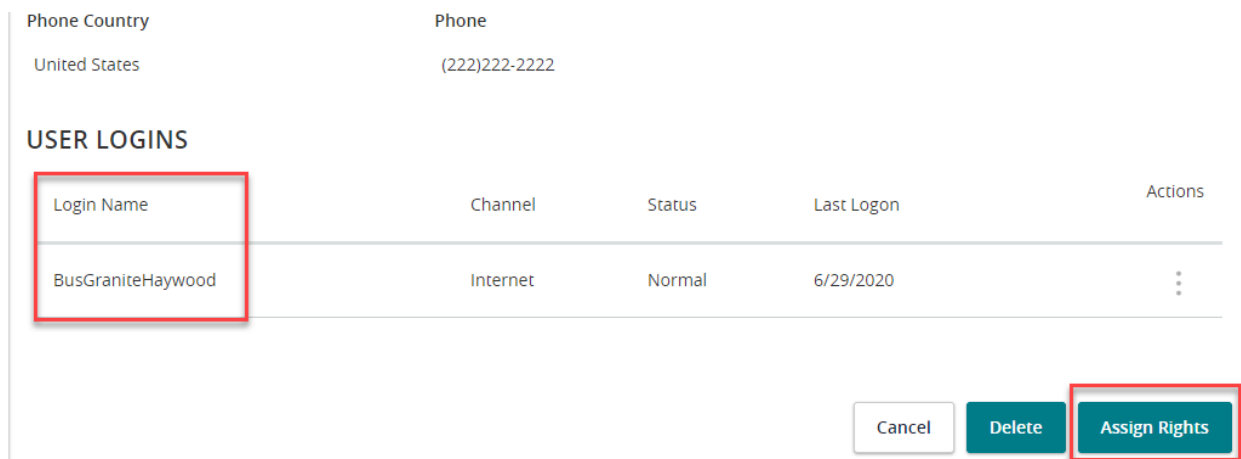
FIGURE 91 USER MANAGEMENT SCREEN

3. (Optional) Enter information in the search field to find more users.

## Editing user rights and features

A user who has the Manage Users feature assigned can edit any user’s rights. Changes to user rights take effect the next time the user logs in. To edit user rights;

1. In the navigation menu, click or tap **Administration > User Management**.
2. Locate the user you want to edit by browsing or searching for the user. Click or tap the edit user icon (✎).
3. Verify the login name of the user in the **Login Name** field and click or tap **Assign Rights**.



The screenshot shows the 'Edit User' interface. At the top, there are fields for 'Phone Country' (United States) and 'Phone' ((222)222-2222). Below this is a section titled 'USER LOGINS' containing a table with columns: Login Name, Channel, Status, Last Logon, and Actions. The 'Login Name' field for the user 'BusGraniteHaywood' is highlighted with a red box. At the bottom right, there are three buttons: 'Cancel', 'Delete', and 'Assign Rights', with the 'Assign Rights' button also highlighted with a red box.

Phone Country	Phone
United States	(222)222-2222

USER LOGINS				
Login Name	Channel	Status	Last Logon	Actions
BusGraniteHaywood	Internet	Normal	6/29/2020	⋮

Buttons: Cancel, Delete, Assign Rights

FIGURE 92 EDIT USER SCREEN

4. Configure the user rights and limits.

### Configuring rights and limits for transaction types

A user who has the Manage Users feature assigned can edit user rights and limits for transaction types.

1. You can change the Draft, Approve, Cancel, and View rights for a transaction type by clicking or tapping the transaction type and opening the editing screen.

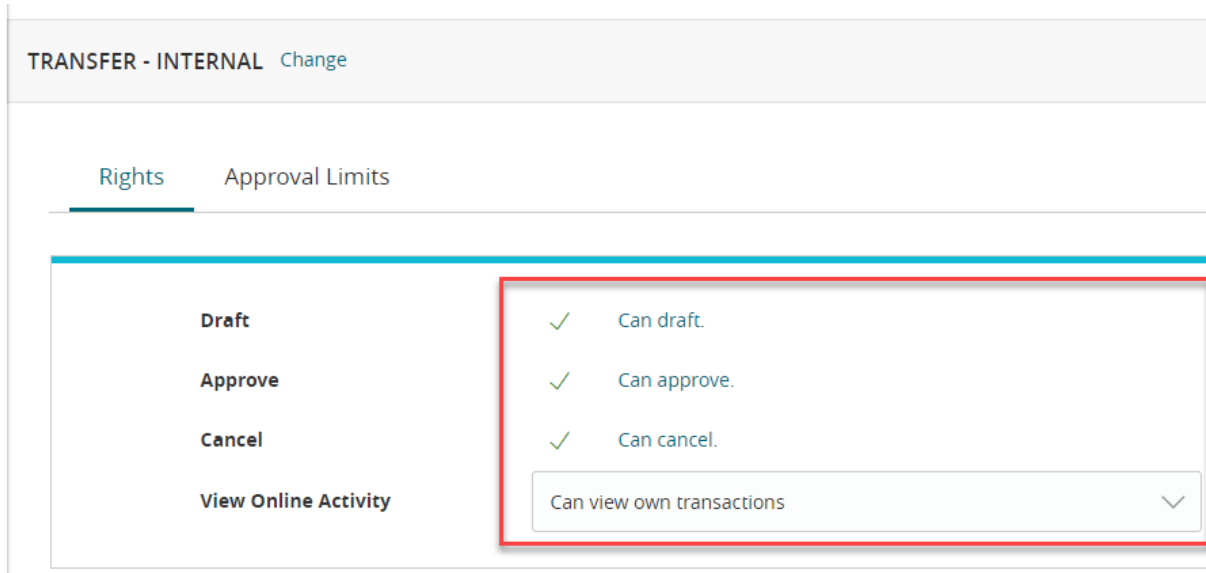


FIGURE 93 TRANSFER-INTERNAL RIGHTS EDITING SCREEN

2. Change the approval limits by clicking or tapping the **Approval Limits** tab.

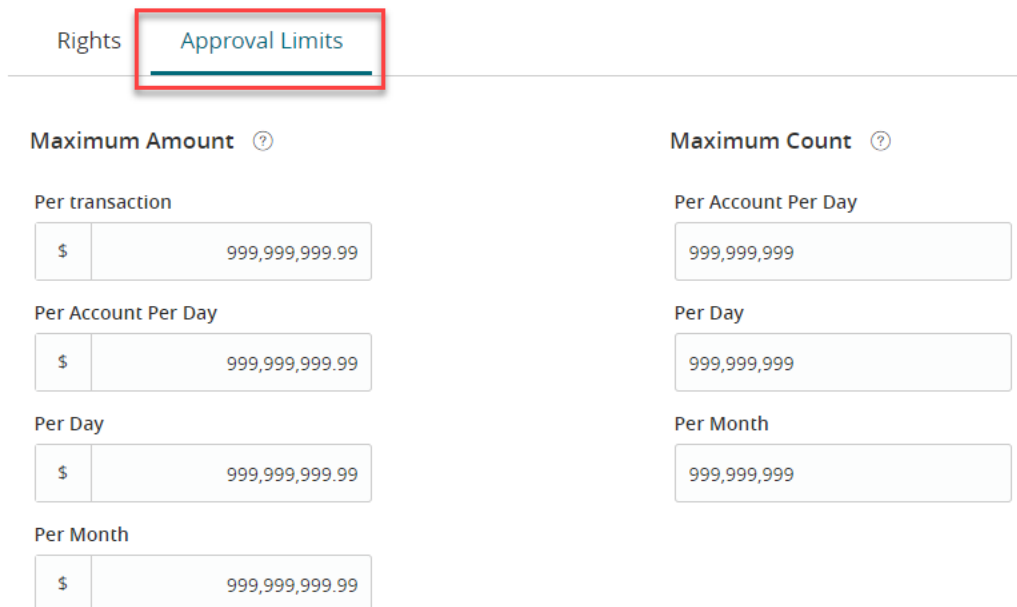


FIGURE 94 TRANSFER-INTERNAL APPROVAL LIMITS EDITING SCREEN

3. You can also enable or disable the entire transaction type by using the toggle button to the right of the name.

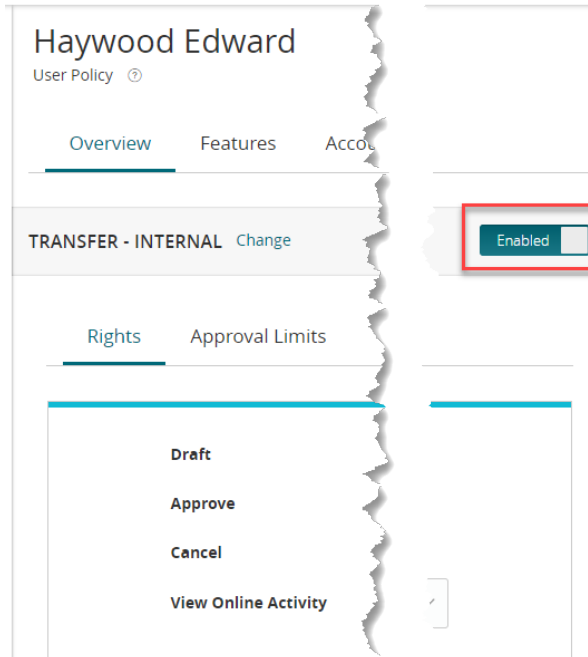


FIGURE 95 USER POLICY SCREEN

## Configuring features

A user who has the Manage Users right assigned can edit user access to features. The features that appear depend on how your account is configured. Features that are turned on are highlighted and contain a check in the row. Features that are turned off appear white and do not contain a check.

1. Open the **Features** tab.
2. Click or tap each feature to enable or disable it.

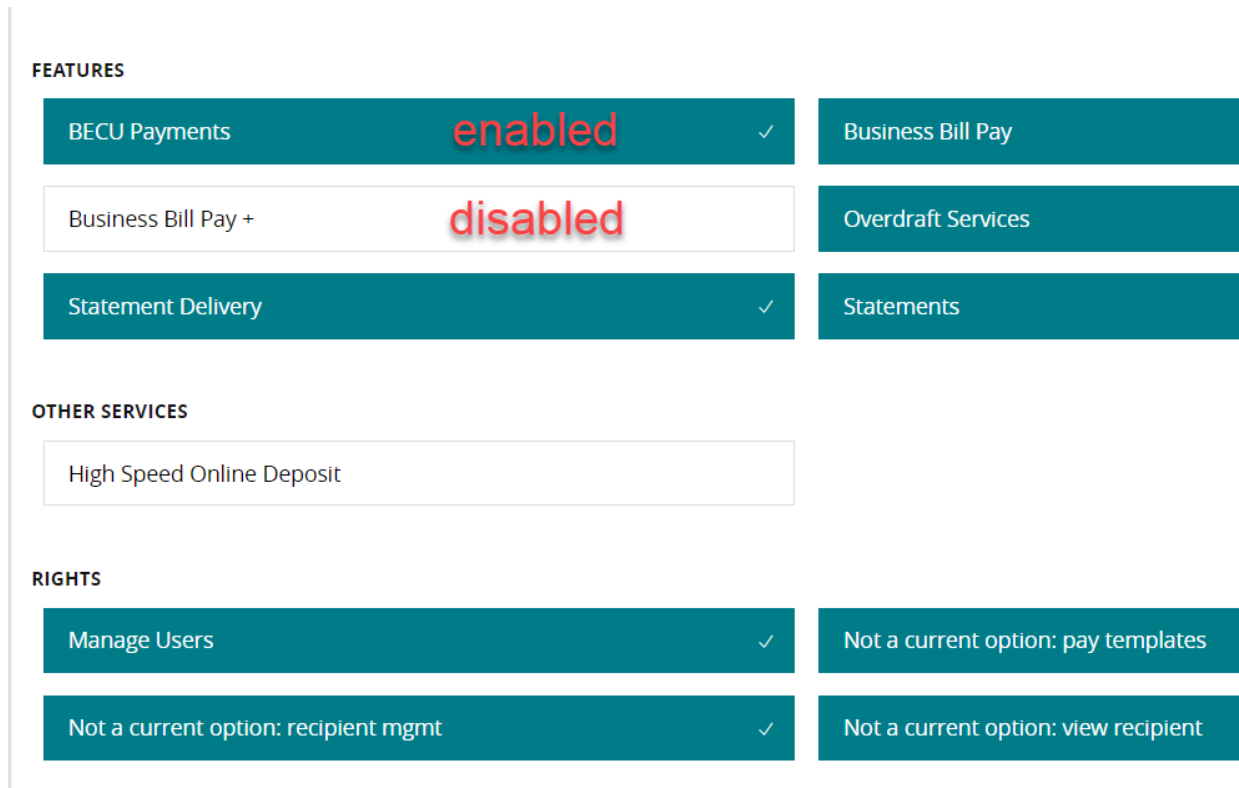


FIGURE 96 FEATURES TAB

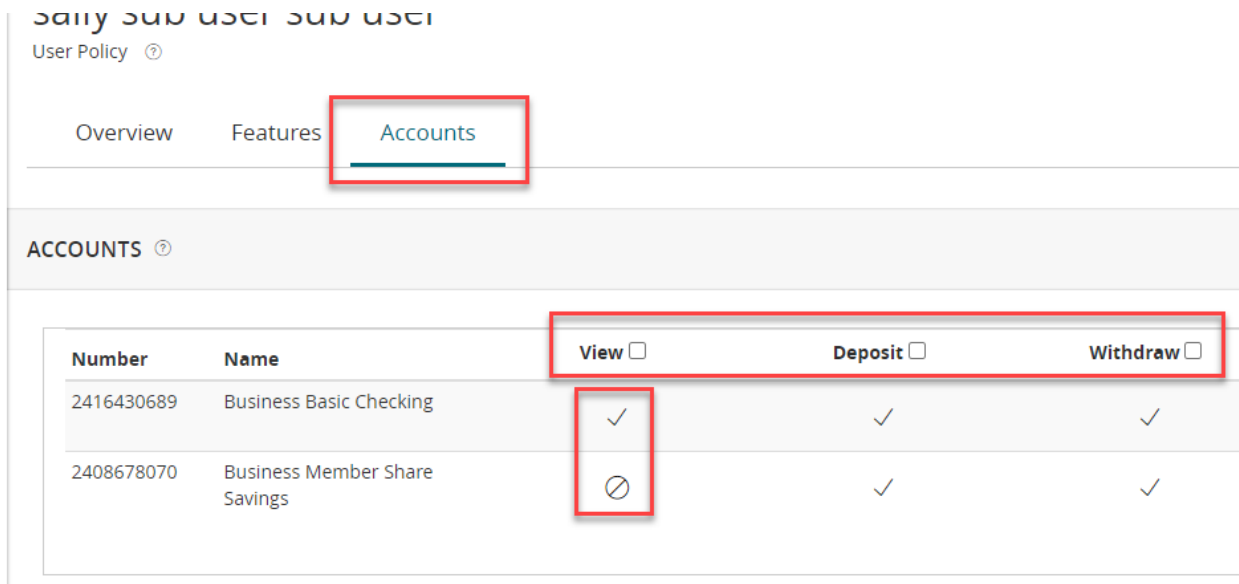
*The Manage Users right is enabled by default. If you do not wish a user to be able to manage other users, be sure to disable this right when you are creating the user.*



## Configuring account access

A user who has the Manage Users right assigned can edit the access that other users have for accounts.

1. Open the **Accounts** tab.
2. Toggle between the check icon ( ✓ ) and restricted icon ( ⓧ ) to enable the user to view the account, and to deposit and withdraw from the account. To give rights to all accounts, check the boxes in the column headers.



Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
2416430689	Business Basic Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2408678070	Business Member Share Savings	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

FIGURE 97 USER POLICY SCREEN - ACCOUNTS TAB

## Deleting a user

When you delete a user, you do not delete any existing transactions the user drafted or approved, including recurring transactions. Deletion is permanent, so use caution before deleting a user. To delete a user:

1. In the navigation menu, click or tap **Administration > User Management**.
2. Locate the user you want to delete. You can browse or search for the user. Click or tap the edit user icon (✎).
3. Click or tap **Delete**.
4. Click or tap **Yes** to verify the deletion.
5. Click or tap **Close**.

## Adding a user and configuring rights

A user who has the Manage Users feature assigned can create other users on the User Management page.

*Before you create a new user, it is important to decide if you want the new user to be able to manage other users. If you do not, you must disable the Manage Users feature.*

### To add a user

1. In the navigation menu, click or tap **Administration > User Management**.
2. Click or tap **Add User**. The New User page appears.

The screenshot shows the 'New User Details' page. It is divided into two main sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. Under 'PERSONAL DETAILS', there are input fields for 'First Name', 'Last Name', and 'Email Address'. Below these are a 'Phone Country' dropdown menu and a 'Phone' input field. Under 'LOGIN DETAILS', there are input fields for 'Login ID', 'Password', and 'Confirm Password'. At the bottom right, there are two buttons: 'Discard New User Details' and 'Save New User Details'.

FIGURE 98 NEW USER DETAILS PAGE

3. Do the following:
  1. In the **First Name** and **Last Name** fields, enter names.
  2. In the **E-Mail Address** field, enter a valid email address.
  3. In the **Phone Country** drop-down list, select the country.
  4. In the **Phone** field, enter a valid phone number.
  5. In the **Login ID** field, enter a login name.

7. In the **Password** field, enter a default password, and re-enter it in the **Confirm Password** field.
  8. Click or tap **Save New User Details**.
4. Click or tap **Close**.

## Business Online Banking – Secure Messages

Secure Messaging provides a secure way to communicate with BECU and is not used to communicate with any outside party. These messages appear in both Business Online and Mobile Banking in the Messages item in the navigation menu.

After you have read the messages in a conversation, you can delete them. You can delete a single message or multiple messages at once. Messages stay in the Inbox until you delete them, or they expire.

BECU attempts to reply to most messages within one business day.

### Creating a message

You can create a message in Business Online Banking or Business Mobile Banking.

#### To create a message

1. In the navigation menu, click or tap **Messages**.
2. Click or tap **create a message** or the pencil button.

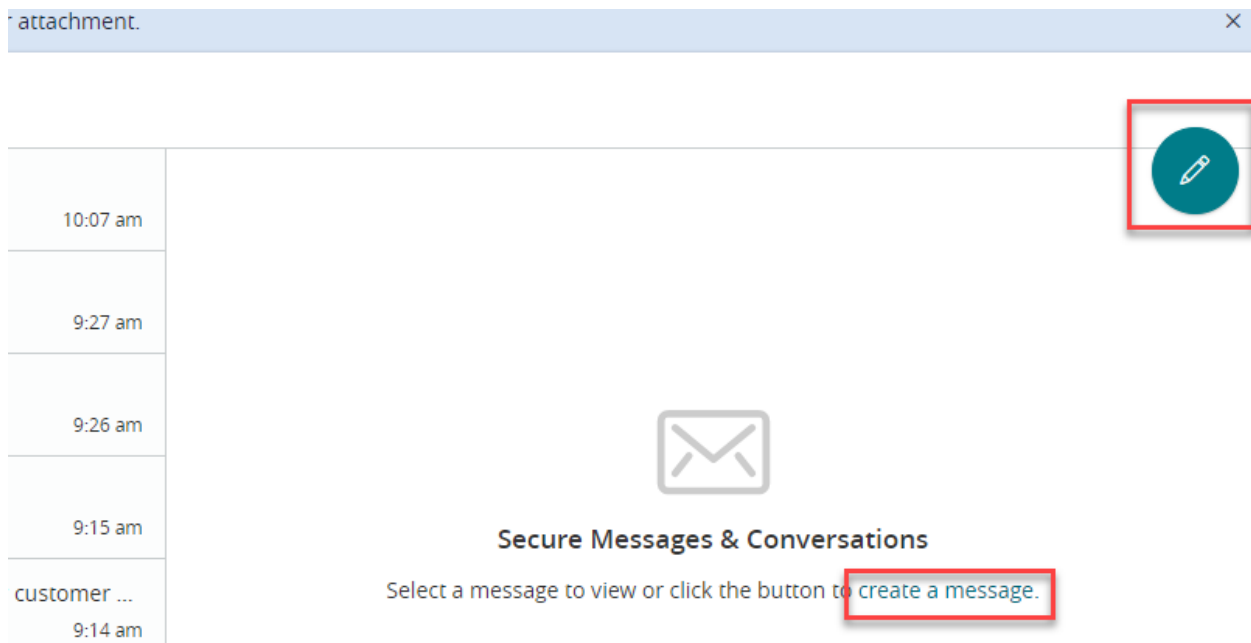


FIGURE 99 MESSAGES SCREEN

3. From the **Message Recipient** drop-down list, click or tap a recipient.

4. In the **Message Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap **Attach a file**.
7. In the Open dialog box, select a file to attach to the message, and click or tap **Open**. File attachments are currently only supported in the desktop application.
8. When your message is complete, click or tap **Send Message**. Your new message appears on the Conversations page.

## Reading a message

You can use the Messages page to read messages in Business Online and Business Mobile Banking.

When you have unread messages, the subject lines of unread messages in the Inbox are bold.

**Note:** On mobile devices, only the Inbox displays until you select a message to read.

### To read a message

1. In the navigation menu, click or tap **Messages**.
2. Do one of the following:
  - o If the Inbox appears, click or tap the message you want to read. The original message and all related replies (together referred to as a “conversation”) appear.
  - o If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read. The original message and all related replies appear.

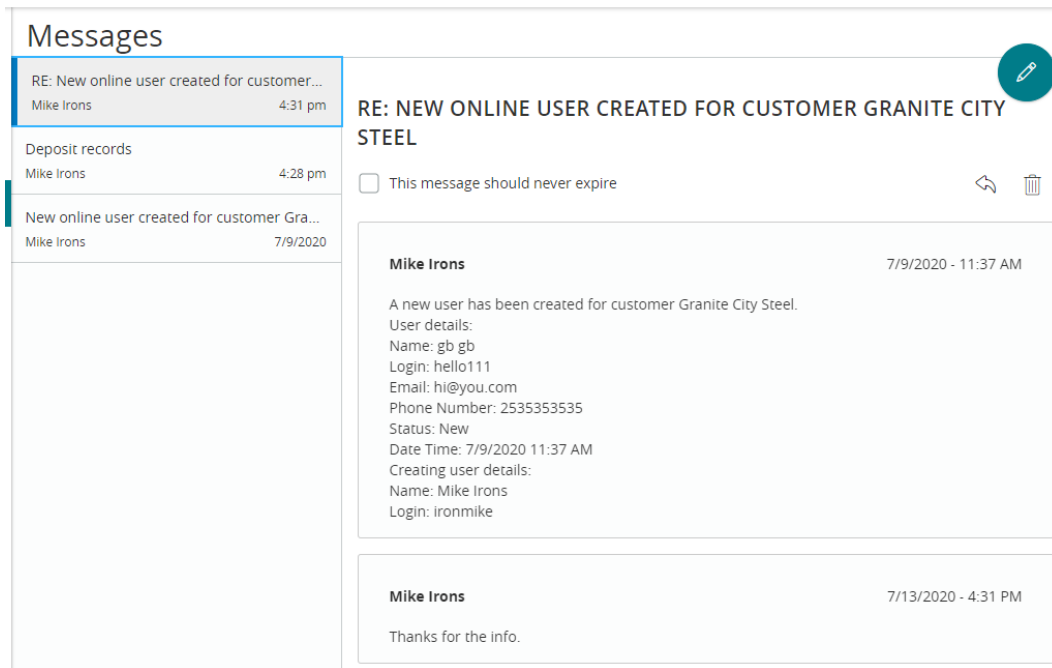


FIGURE 100 MESSAGES SCREEN

*You can save important conversations by clicking or tapping a message and then clicking or tapping This message should never expire in the message detail area.*

## Replying to a message

You can use the Messages page to reply to a message in Business Online Banking or Business Mobile Banking. You cannot reply to some message types, such as security alerts.

### To reply to a message

1. After you read a message, click or tap the reply icon (↩). The Reply window appears.
2. In the **Message** field, enter the message.
3. (Optional) In Business Online Banking, click **Attach a file**. In the Open dialog box, select a file to attach to the message, and click **Open**.
4. When your reply is complete, click or tap **Send message**.

**REPLY TO A MESSAGE**

Message recipient  
Other

Message subject  
RE: Deposit records

Message

I'm referring to Consolidated Smelting.

Attach a file

**i** Supported attachment file types:  
.ach, .doc, .docx, .log, .pdf, .png, .ppt, .pptx, .rtf,  
.text, .txt, .wpd, .xls, .xlsx, .zip

Go back Send message

FIGURE 101 REPLY TO A MESSAGE SCREEN

## Deleting conversations

Use the Messages page to delete messages in Business Online and Business Mobile Banking.

**Caution:** When you delete a message, it is permanently deleted. Make sure you do not need the information in the message before you delete it.

### To delete messages

1. In the navigation menu, click or tap **Messages**.
2. To delete a single message:
  - o Click or tap a single message.
  - o Click or tap the delete icon (🗑️).
3. To delete multiple messages
  - o Click or tap **Delete multiple** at the bottom of the Inbox.
  - o Click or tap the check boxes for the messages you want to delete.

- Click or tap **Select All** to select all messages.
5. When prompted, click or tap **Delete [# to delete]** to verify the deletion.
  6. Click **Close** to return to the Inbox.