CU Online for Business Training Guide
capcu.org/businessonline

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Search Keyword Names for Business App
- Capital Credit Union
- CAPCU
- Credit Union Bismarck
- Capital CU
- Capital Credit Bismarck

App Store Appearance – App Store or Google Play Store. Available Online, iPhone, Android and iPad.
- Below is how the Business App will appear in the App Store. There will be a consumer and business app. Therefore, make sure to click on the **Business** App.

Business Marketplace Description (Business app)

Begin your Capital Credit Union mobile experience today. We're ready for you! Please contact Capital Credit Union's Business Department to get set up. Questions should be emailed to businessonline@capcu.org. Capital Credit Union's mobile app connects you to your business checking, savings and loan accounts, and allows you to access other great features. It also includes tools specific to the mobile app such as Manage Users and Fingerprint Login.

Key features include:
- Monthly Fee: $5.95
- ACH (available for an additional $10/month) allows you to manage payroll, make business payments and debit/credit accounts
- Manage Users enables you to assign multiple users and add, delete or edit users who have app access
- Business Approvals enables you to approve transactions set up to debit your business account.
- Business Payments enables you to pay your business payments with a quick click of a button.
- Touch ID for iOS and fingerprint scan for Android provides you with fully secure and easy access
- Check real-time balances and set account alerts
- Review account info, statements and history
- Pay bills or invoices simply taking a picture with Picture Pay
- Deposit checks with Check Deposit
- Transfer funds between accounts or to members
- Make loan payments and pay bills
- Send or receive money with Pay a Person
- Disable and enable cards
- Stop payment on checks

- Reorder checks
- Search for Capital Credit Union branch and ATM locations
- Security features keep transactions and account information private
- Compatible with Quicken, QuickBooks and Mint

Your security is our priority! Capital Credit Union uses the highest industry security practices to maintain the privacy and security of your information so you can feel safe using our mobile app no matter where you are. To view our financial privacy policy, please visit our website at https://www.capcu.org/CapCU/media/Documents/Privacy-Notice-2.pdf

Thank you for being part of our financial family. We look forward to continuing to service all your business needs.

Login Appearance
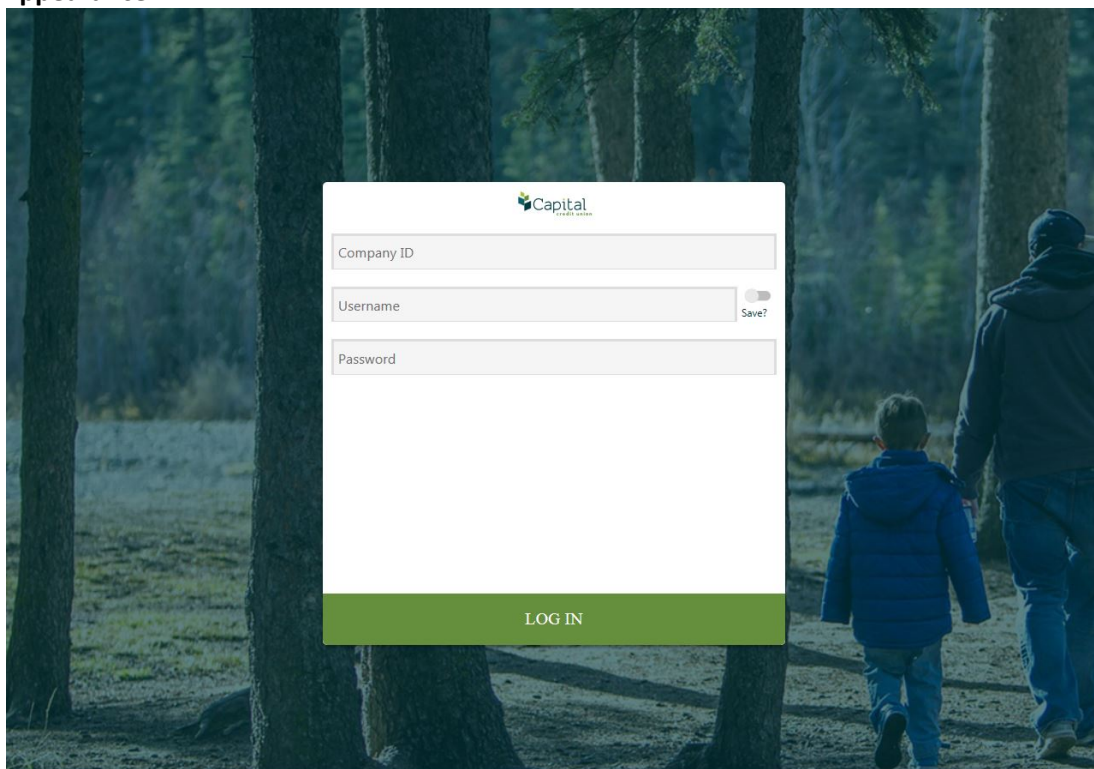
- Above is the appearance of the login page.
- The Company ID is the last 5 digits of your EIN number.
- To start, you will enter the username and password you have used prior to the old app.
- Once you click login, it will prompt you to enter a new username and password.
    - You **can** use the same username and password as last time!
- For Login Help and Forgot Password purposes, that is available in the Mange Users tool.
    - Click on the user you want to edit password, username, etc.
- If you forgot any information from the login appearance page, contact Kaitlyn Hoff, Business Credit Analyst, at 701-355-7747 or kaitlyn.hoff@capcu.org.

Manage Users
- o Password information can be changed
- o Reset or assist with login issues
- o Add/remove users
- o Profile access – update and edit all business user information
  - ▪ Which user(s) can have access to savings, checking, loans, etc.?
  - ▪ Which user(s) can have card management access?
  - ▪ Which user(s) can have access to move money?

- To add user, click on the button at the top right-hand corner that has a plus sign.
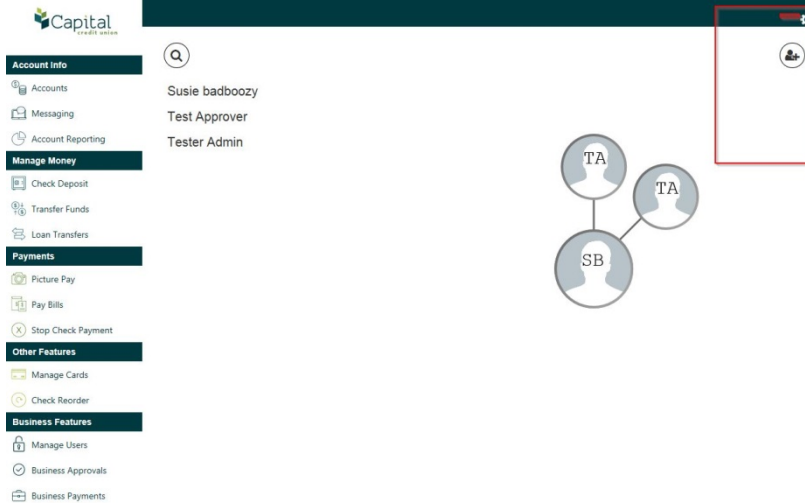
- A blank profile should appear for business user to fill in the new user's information. Here you can set login appearances for this user, account access, transfer money access, etc.

- As you can see from the example above, Susie is the primary user and has full control over the test approver and tester admin.
  - Susie is primary as the test approver and tester admin branch off of Susie and her circle is bigger than the test approver and tester admin.
  - Along the left side of the screen, there will be a list of users available on the business account for access.
 - Below shows an outline of these items in **red**.
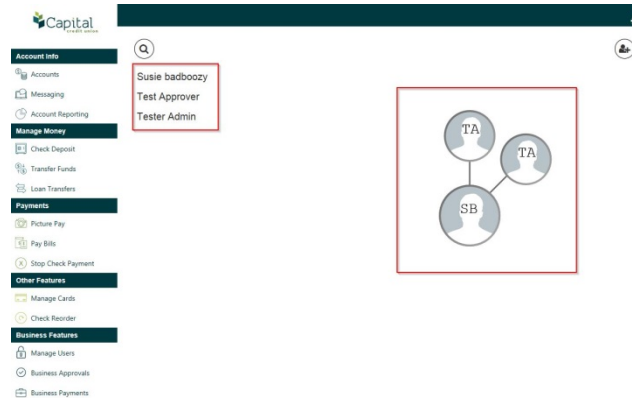
Account Reporting - only available online!
  - History transaction lookup
    - Search by check number, account, date, amount, transaction type, etc.
  - Available to export report generated, print or save to computer.
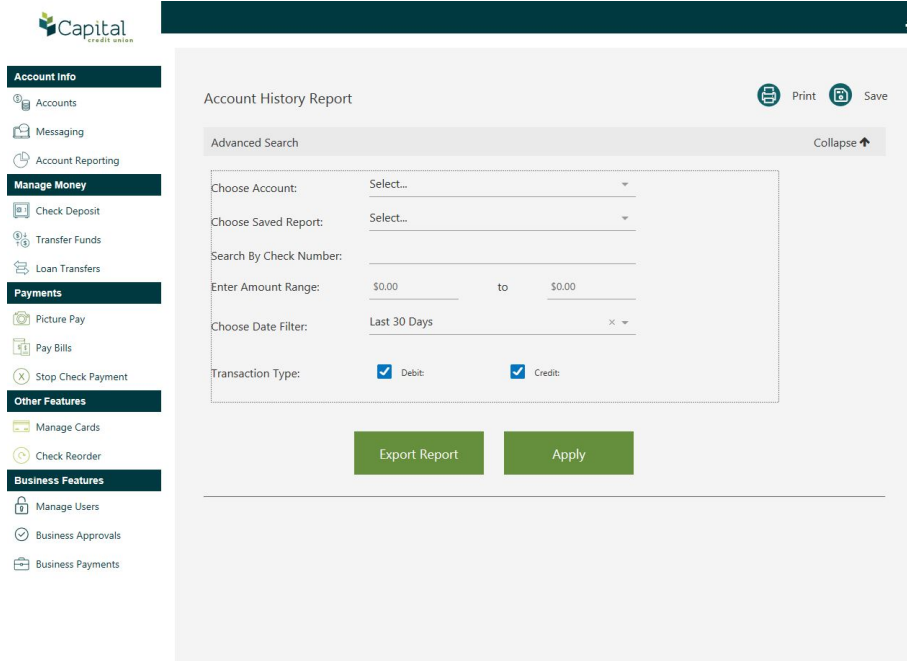
Stop Check Payment
- Click on the checking account that needs the checks stopped.
- Click on single check or a range of checks. **(Must know check numbers!)**
- A $29 fee charge will pop up in red at the bottom of the screen.
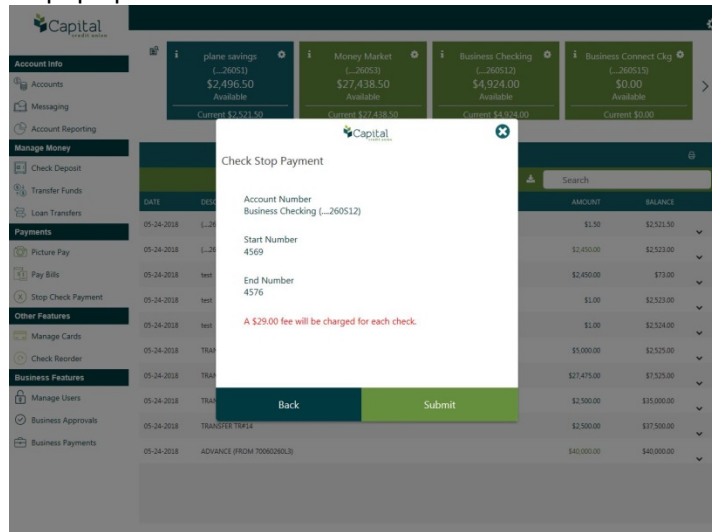
- Once you click submit, it should prompt you with a screen of an overview of the stop payment entered and that the stop payment is successful.
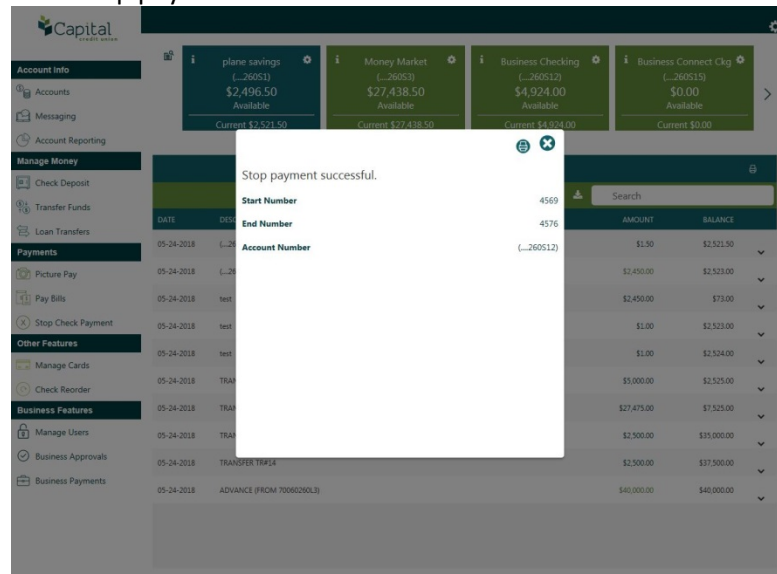
Transfer Funds

- This tool allows the business user to make instant fund transfers and scheduled fund transfers.
- If there is a scheduled transfer, it will state it in the description.

- To initiate a transfer, click on transfer funds in the top left-hand corner.
- The send date is the date you want the funds transferred.
- You must **confirm** the transfer to be active.

Loan Transfers
- This tool is used to facilitate transfers from a share account to a loan within Capital Credit Union.
- For example, a transfer from a checking account to a Visa credit card.

- Must submit loan transfer to be **confirmed** and active.

Accounts/Overview
- Accounts appear at the top of the page as shown below.

- The "i" in the top left corner of each account gives detail and description of each account such as:
  - Date opened
  - Interest rate
 - Interest of this year and last year
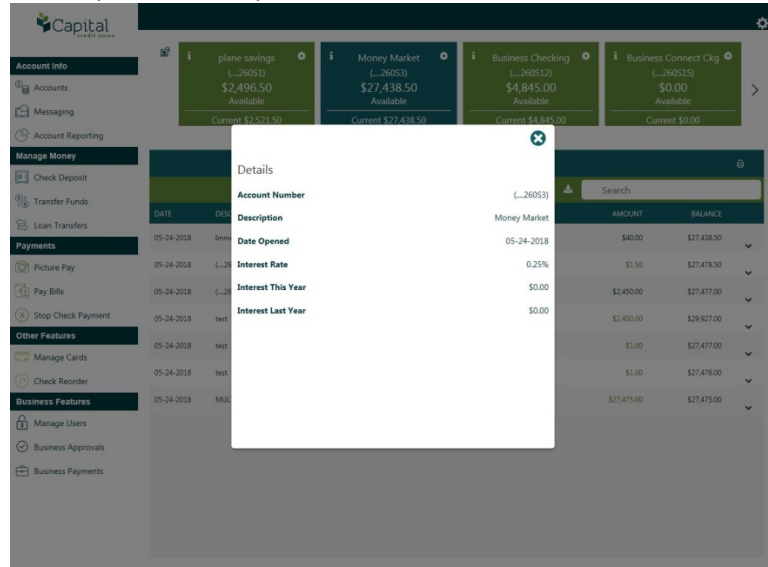
- There will be an arrow at the right of the page that will allow viewing of all accounts.
- By clicking on each account, a transaction history and balances of the accounts will appear.
- The button on the top right-hand corner of each account is the settings button. In this tool you can:
  - Hide the account.
  - Edit the name of the account.
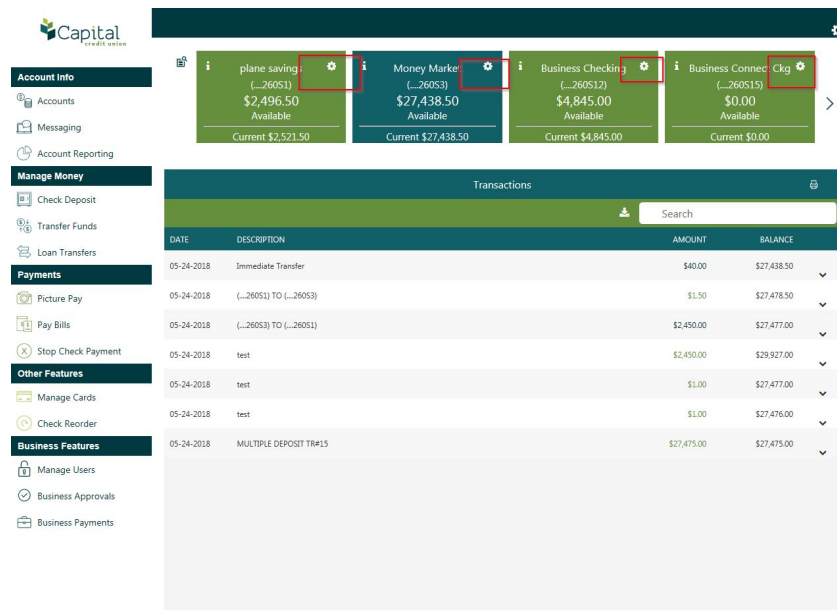
- The settings button is outlined in the **red** box above.

Messaging

- There should be three boxes available at the top of the page that says, "Inbox", "Sent" and "Archive"
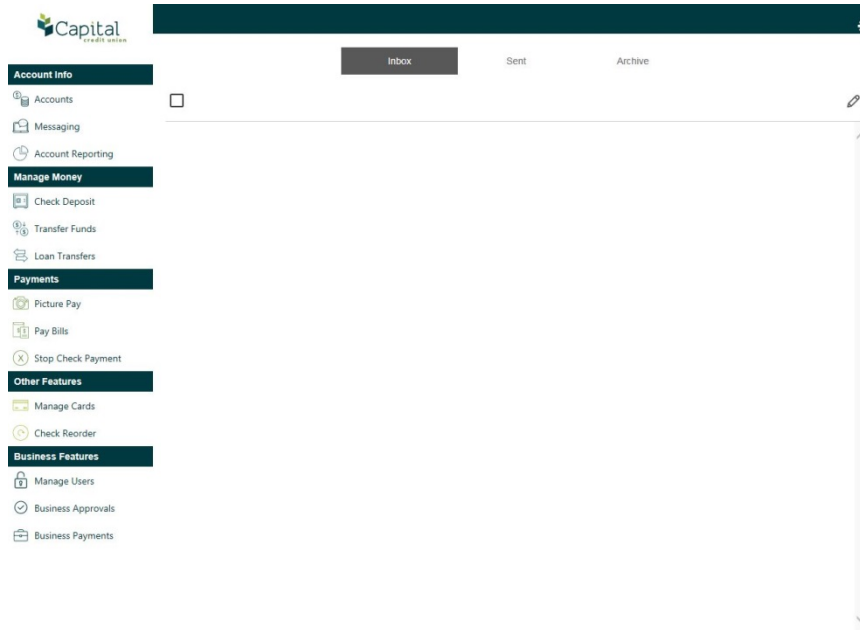
- This tool is used to allow business members to send messages to our department on questions, concerns, comments, quick references, or **anything!!**
- Once a representative responds to your message, it will appear in the inbox section to view or respond and show up as a notification on the messaging bar as shown below.

Manage Cards

- This tool allows members to turn their debit or credit card status active or non-active **only.**

Picture Pay/Pay Bills

- This tool has the same purpose as pay bills, which allows members to pay their bills, but it only takes a quick picture to pay it!
- To get started, you must add the payee to the list to submit the bill. Click "Add Payee" which is outlined in the **red** box.
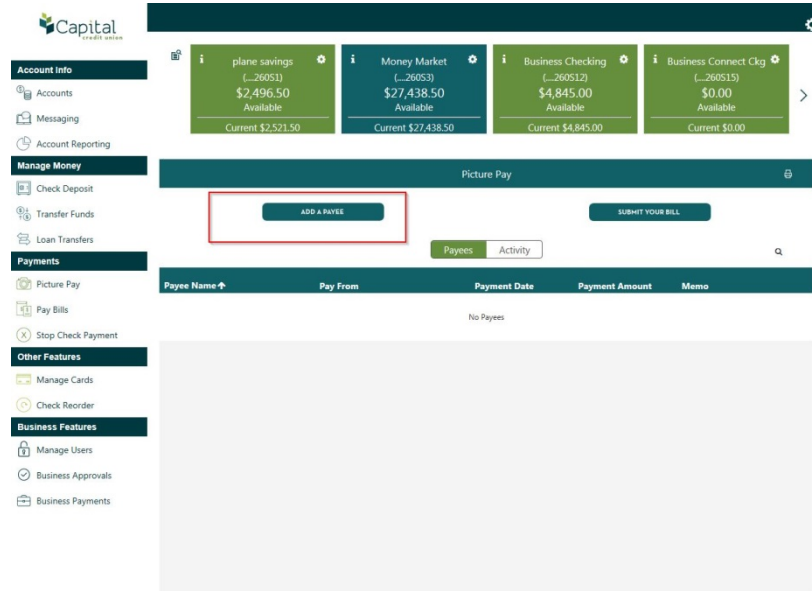
- Fill in the required information about the payee. Once you press submit, it should be shown below.
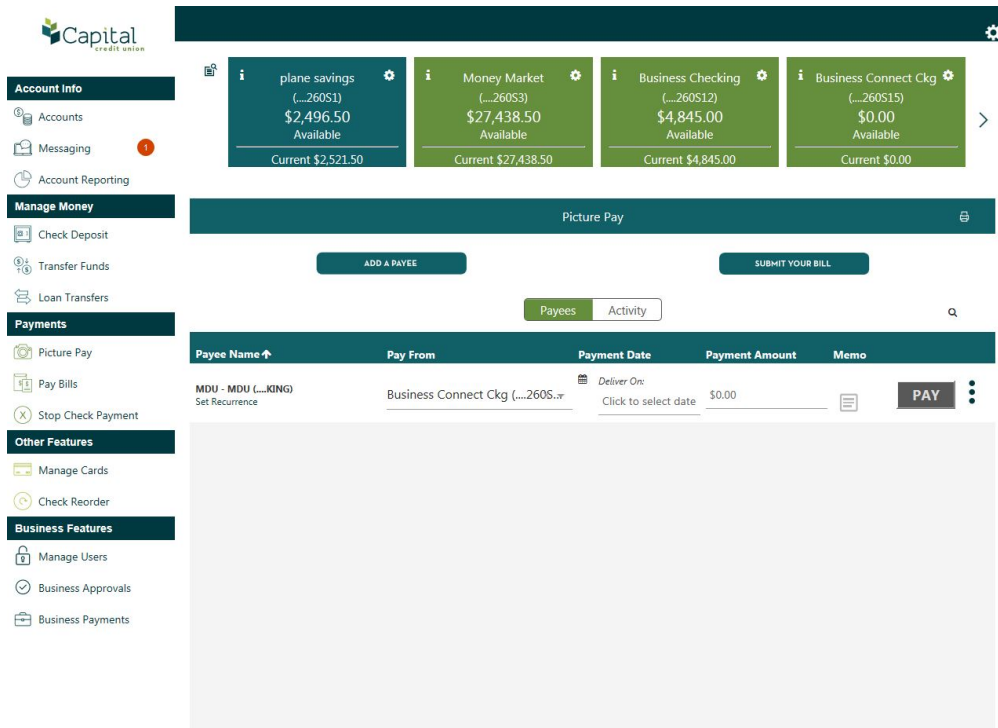
- Once you want to pay that payee, click on "Deliver On" and "Payment Amount" and click **Pay** to initiate payment.
- The "Submit Your Bill" button allows you to take a picture of the bill itself and it will automatically populate the bill and the payee into the system.

Check Reorder
- This tool allows members to reorder checks.

*** If it is your **first-time** ordering checks for the checking account selected, you **must** call us to get into the system. This will allow your next check order to be easy and quick.
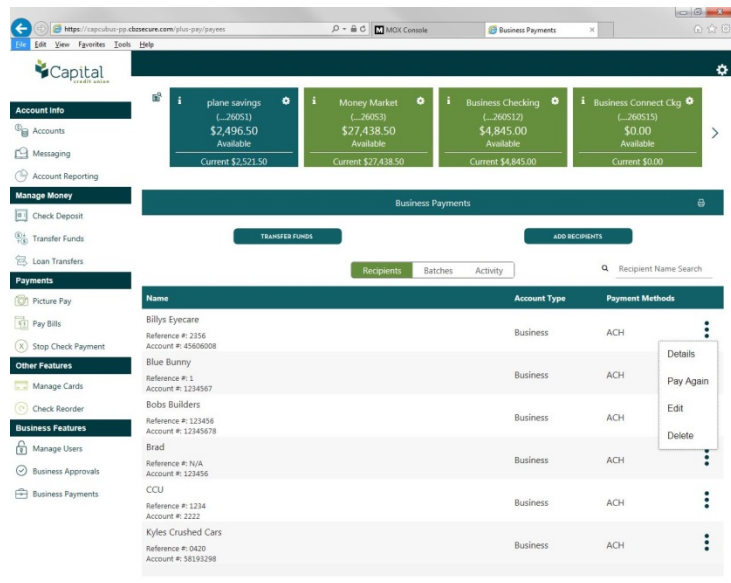
Check Deposit
- This allows member to deposit checks with a click of a button.
- Follow the instructions provided, take a picture of the front and back of the check and your check is deposited!
- For security purposes, we recommend all members to **keep** mobile deposited checks for 3 months before shredding.

Business Approvals
- This tool will have any pending payments set up to be approved.
- You must have entitlement access to this tool to approve payments to get processed through the business accounts.
- To edit entitlement access, go to:
  - Manage Users
  - Click on the user you want to edit
  - Find the tool you want to be available to that user
    - To make tools available, drag them over from the "Hidden Features" to the "Visible Features"
  - Press Save

Business Payments

- This tool is used to simply make your business payments by creating payees to pay your business bills and payroll.
- To start, press "Add Recipients" and create a single payee or create a batch payee.
  - A batch payee for example is used for payroll.
- To create a payee, you must know the following information:
  - Name of payee
  - Email
  - Reference number (routing number)
  - Account number
  - Account type (savings or checking)
- After creating a payee, you can pay the payee now or even later by clicking on the three dots to the right of the page and clicking "Pay Again"
  - If the payee updates their account number or any information, you can click the three dots and click "Edit"
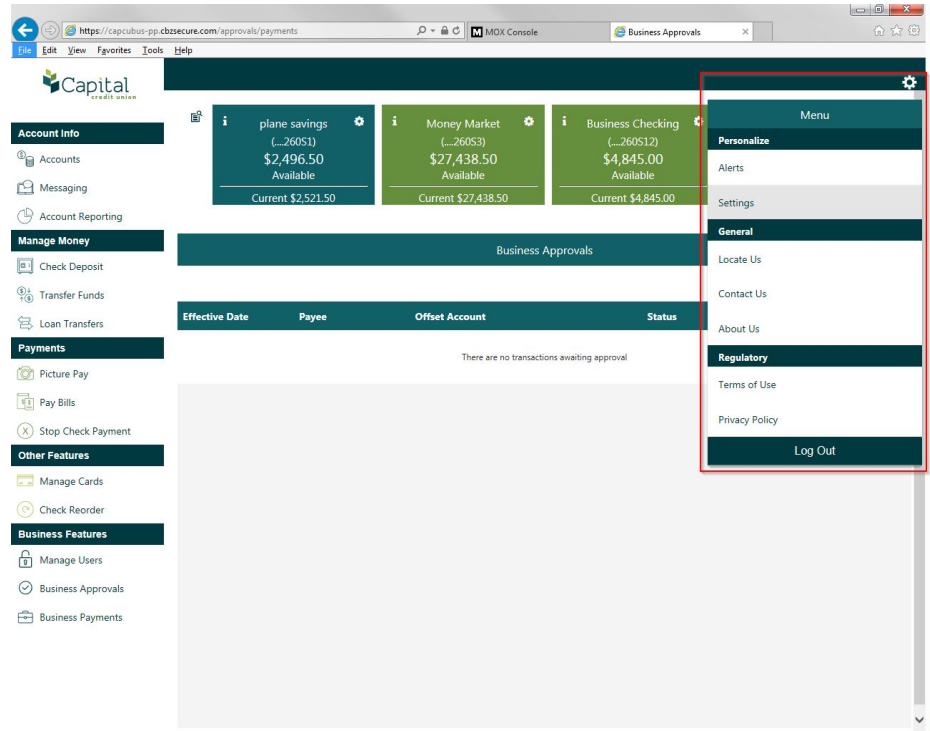 - More options are available as shown below.

Settings Menu

- This tool is located at the top right-hand corner of the page as shown below outlined in the **red** box.

- This tool allows members to locate any information about Capital Credit Union, regulatory information and personalized settings such as:
  - Account Alerts:
    - Which accounts I want to receive alerts on.
    - When the available balance falls below a certain amount.
    - When there is a debit/credit transaction made of a certain amount.
  - Security Alerts:
    - Preferences Change
    - Username/Password Change
    - PIN enabled/disabled
  - Change the account order your accounts show when logging in and viewing them.
  - And more!