GLOBAL CREDIT UNION

ONLINE ACCOUNT ACCESS FOR BUSINESS

Getting Started

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Welcome!

Online account access for business has the features and functionality you need to manage your business's finances efficiently and control every aspect of your accounts, saving time and money.

- **Do business faster**
  Log in from just about anywhere, anytime. With just a few clicks, you can take care of tasks that used to take hours.
- **Get it at a glance**
  Get a snapshot of your business finances with quick and easy reports. You can even customize and save report templates.
- **Delegate the details**
  Maintain control while you share the work by giving other users access to the features they need.

Types of users

Multiple levels of user access provides flexibility:

- **Primary Contact** – Responsible party for online account access. Has authority to use all the features, and establish or remove entitlements for Company Administrators and users. Must be an authorized signer on the account.
- **Company Administrator** – Granted authority by the Primary Contact to use all the features of online account access and establish or remove entitlements for the other Company Administrators and users.
- **User** – Person(s) with limited permission to use certain features. May not add or delete other users or change entitlements.
- **Approval Groups** – Set of users given permission to approve other users' transactions.

Key features

Online account access for business offers features to make day-to-day operations easier, including convenient transfers, check image archives, eBills, eStatements, and valuable alert options.

Alerts

Set alerts to notify you if your balance is low, if there are payments waiting for your approval, and when a new check image archive is available for download. You can also set alerts to receive notifications for Automated Clearing House (ACH) and wire completions and failures. A link to new alerts is displayed on the main online account access page when you log in. You may also have alerts emailed to you.

Check image viewing and check image download

Images of issued checks are available for online viewing within days of posting. You can search for, view, and print issued checks individually or request paper copies to be mailed to you. For easy record management, you can download images of canceled checks in a batch after the end of each month.

Consolidated login

You have two options for accessing multiple business accounts online. You can maintain a separate user ID and password for each account and log in to each account separately, or you can take advantage of a consolidated profile to bring all your accounts together in one session, accessible by entering just one user ID and password for each user.

Considerations:

- When accounts are consolidated, all administrators will have the same entitlements to those accounts as the Primary Contact.
- When you consolidate accounts, determine which account will be your “primary” account. Basic information from your other business accounts will be pulled into the consolidated login. However, any administrators or users that were on those other accounts will need to be added again, and any automatic payments, transfers, or alerts that were set up on those accounts will also need to be recreated.
- There must be consistent signers on all accounts considered for consolidation.

Note: If an account has Bill Pay, ACH Templates and Participants, Wire Beneficiaries or other recurring transaction data saved, it is advisable not to consolidate until you have contacted Global Credit Union for the proper consolidation process.

Deposit supplies

Order bags and deposit tickets.

Fee account designation

Fee account designation allows you to deduct wire or ACH fees from another account included in your consolidation.

Payments and transfers

- **ACH access** – Transfer funds to other accounts with participating financial institutions through the Automated Clearing House. Use ACH to easily make recurring payments, such as payroll direct deposit, expense reimbursement, and taxes. There is a fee associated with this service.
- **Domestic wires** – Initiate electronic transfers to accounts at another U.S. bank over the Fedwire® system. Wires must be individually cleared for release, offering you more internal control and security. There is a fee associated with this service.
- **Tax payments** – Access several types of federal tax forms to make online payments to the IRS. Manage withholding, schedule payments and view reports. You will need to be enrolled with the IRS's Electronic Federal Payment System (EFTPS) before utilizing the tax payment system. This service is free.
- **Bill Pay** – Schedule and pay bills online via check or electronic checks with participating vendors. There is a fee associated with this service.

Reports

You have access to a variety of reports to help you manage and monitor your company's finances. Audit reports give you an overview of user activity. Additional reports provide details about your individual accounts, payments, and transfers. You can even customize, save, and download reports for maximum flexibility.

Wire or ACH?

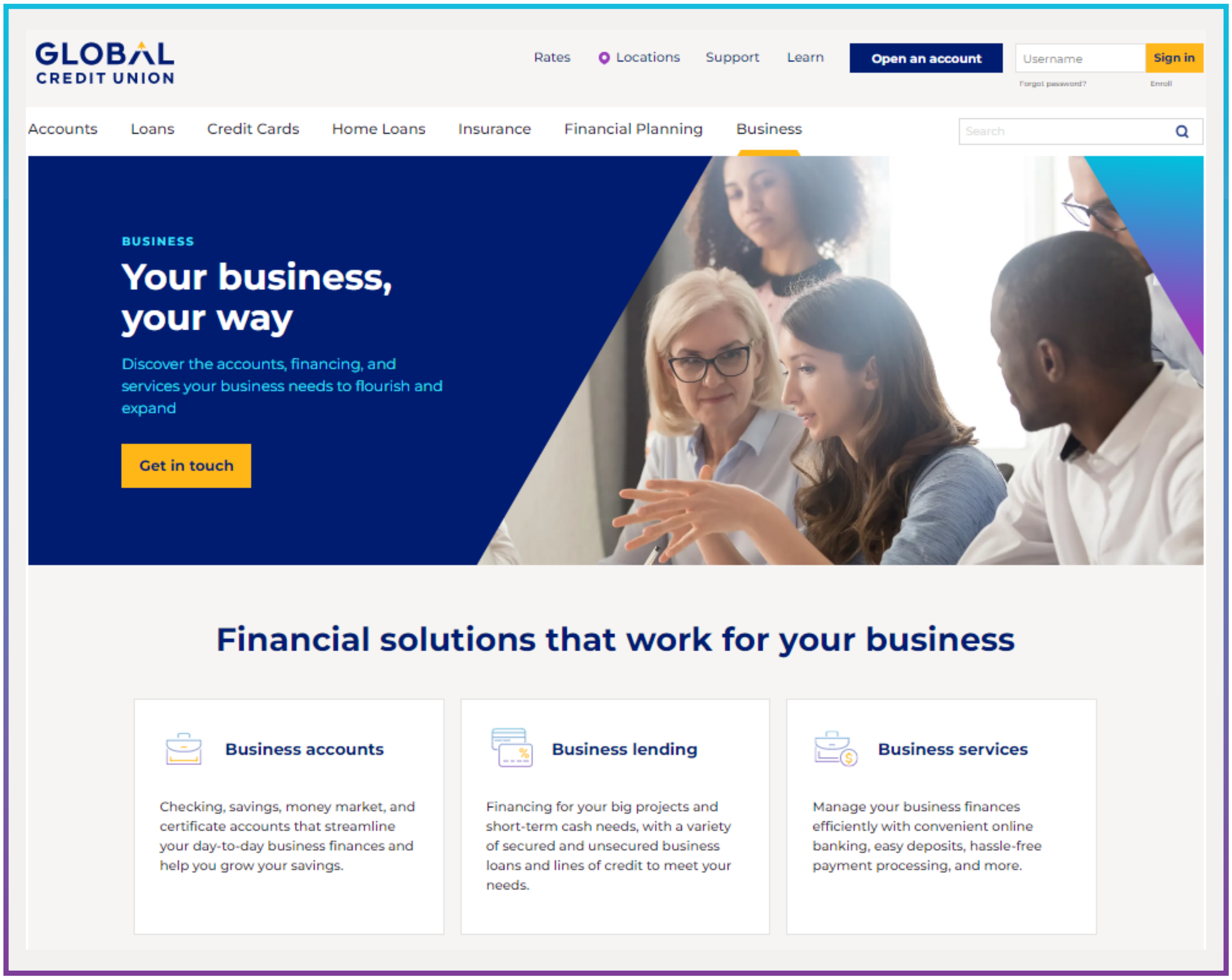
Wire transfers are geared to a single transfer, whereas ACH is intended to handle multiple transfers in a batch. ACH can be an affordable alternative to wires and check processing.

ACH has a monthly fee which includes up to 100 transactions, additional fees incurred each transaction thereafter. Wire transfer has a per-wire fee. These fees are listed in the Business Share Account Disclosure Statement and at globalcu.org.

Getting started

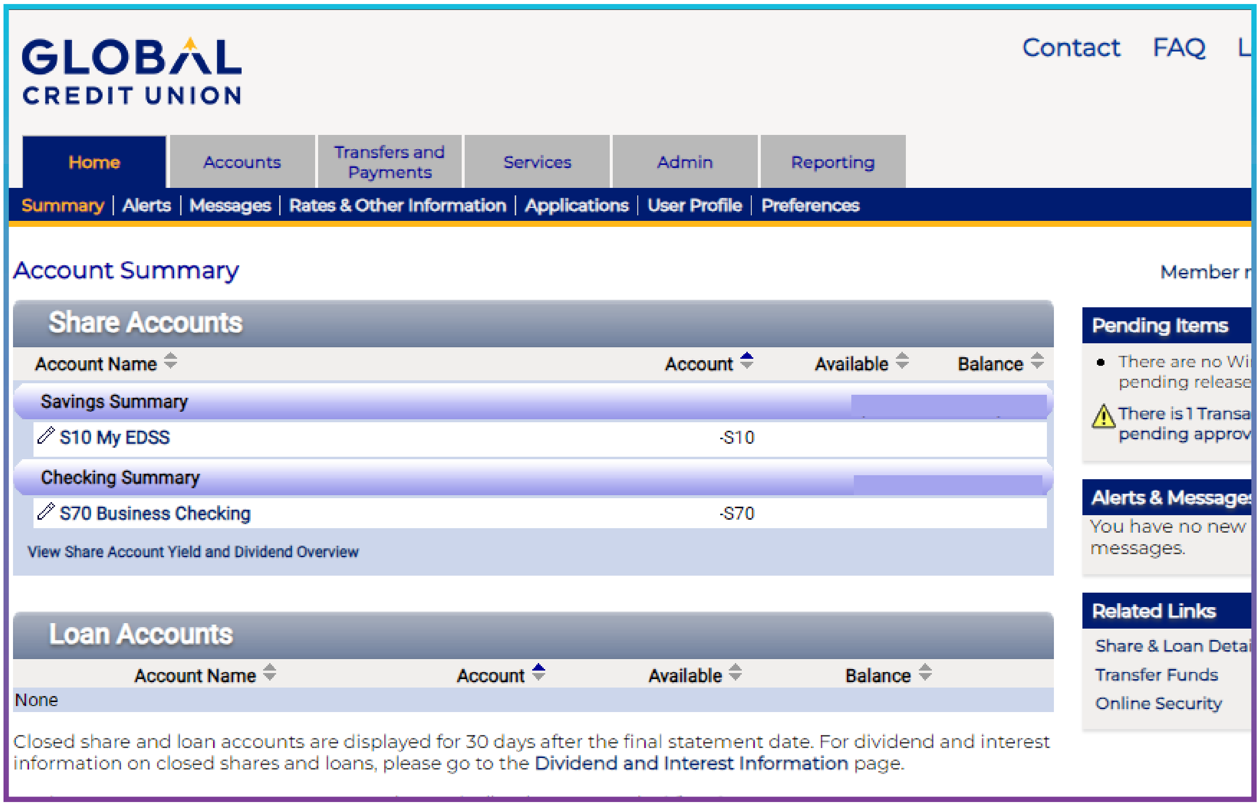
Setting up your company

Your most important task when logging into online account access for the first time is to configure your company defaults. This determines which of the advanced features will be available for your company, and also puts in place protections that will help you manage your funds. You can also set-up additional users, allowing you to share the financial responsibilities with others, while limiting their capabilities to only those tasks to which you give permission.



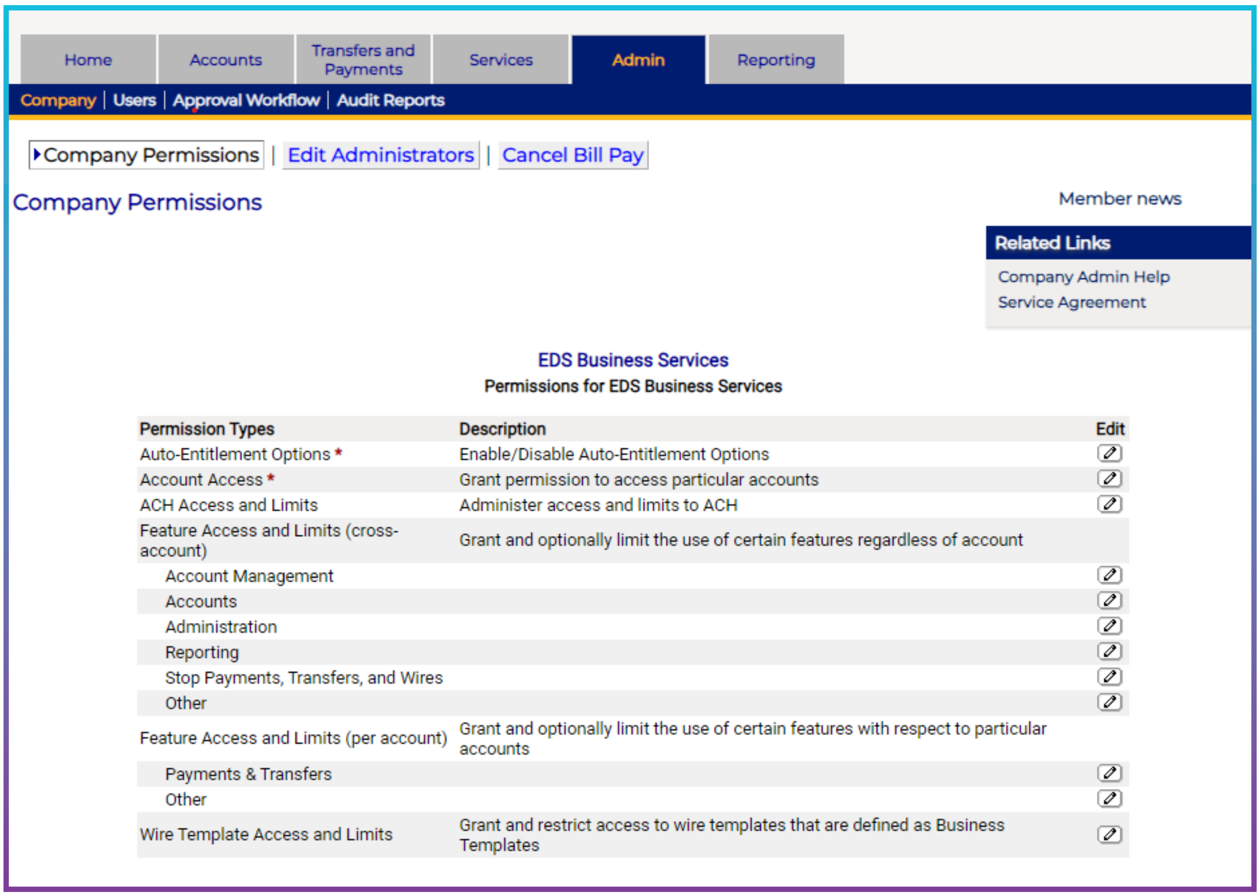
Initial login

1. Go to globalcu.org, enter your user ID and click “Log in”.
2. Enter the temporary password provided to you.
3. You will be required to change your password and select a security image.
4. You must designate security questions for future transaction processing.
5. Every user is asked to accept agreements the first time they log in. Once you have read the agreements, click “I agree” to proceed.
6. Once you are logged in, you will see the online account access main page.



Company permissions

Begin by clicking on the Admin tab, which loads the Company Permissions page. This page lets you view and make changes to the permissions that apply to your entire company. **Restrictions or limits made here affect ALL company users.** When you create additional user profiles, they can be given more restrictive permissions appropriate for their responsibilities.



Home | Accounts | Transfers and Payments | Services | Admin | Reporting

Company | Users | Approval Workflow | Audit Reports

Company Permissions | Edit Administrators | Cancel Bill Pay

Company Permissions

Member news

Related Links

Company Admin Help

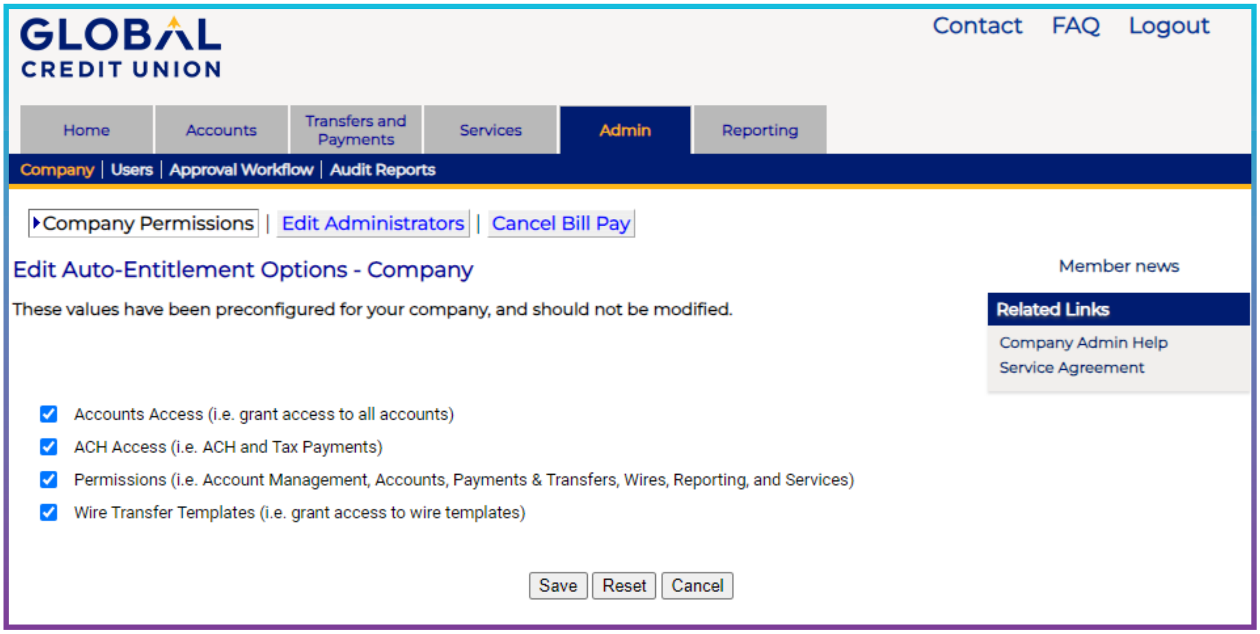
Service Agreement

EDS Business Services

Permissions for EDS Business Services

Permission Types	Description	Edit
Auto-Entitlement Options *	Enable/Disable Auto-Entitlement Options	
Account Access *	Grant permission to access particular accounts	
ACH Access and Limits	Administer access and limits to ACH	
Feature Access and Limits (cross-account)	Grant and optionally limit the use of certain features regardless of account	
Account Management		
Accounts		
Administration		
Reporting		
Stop Payments, Transfers, and Wires		
Other		
Feature Access and Limits (per account)	Grant and optionally limit the use of certain features with respect to particular accounts	
Payments & Transfers		
Other		
Wire Template Access and Limits	Grant and restrict access to wire templates that are defined as Business Templates	

Note: Auto-Entitlement Options and Account Access Options SHOULD NOT be changed from this Company Permissions screen unless instructed to do so by Global Credit Union.



Setting and exceeding limits

Company-wide limits

The Primary Contact or any Company Administrator can specify a dollar limit for wires, ACH payments, and tax payments. Transaction batch and daily limits can be set for each type of payment. These company-wide limits can be reset by the Primary Contact or Company Administrator at any time.

Note: The Primary Contact and Company Administrator can view and change companywide limits. Other users cannot view limits. If other users will be creating wires, ACH payments, or tax payments, it may be helpful to advise them of their limits.

Exceeding limits with approval

Checking "Exceed limits with approval" allows over-the-limit payments to be created and held until they are approved by the Primary Contact or Company Administrator. This option is available for all types of payments and for daily, weekly, or monthly transaction limits.

Note: Regardless of an individual's ACH Payment Approval authority, users cannot approve their own batches. Exceeding limits option cannot be used with a single user profile. There needs to be multiple authorized users to allow for the approval process.

Approval workflow

The Primary Contact or any Company Administrator can set up an approval workflow to allow a more granular approach to sending outgoing funds by ACH or wires. By setting up an approval workflow it adds another layer of security to ensure that outgoing funds are vetted and approved.

Note: The approval workflow cannot be used with a single user profile, there needs to be multiple authorized users.

Configuring ACH and tax payments

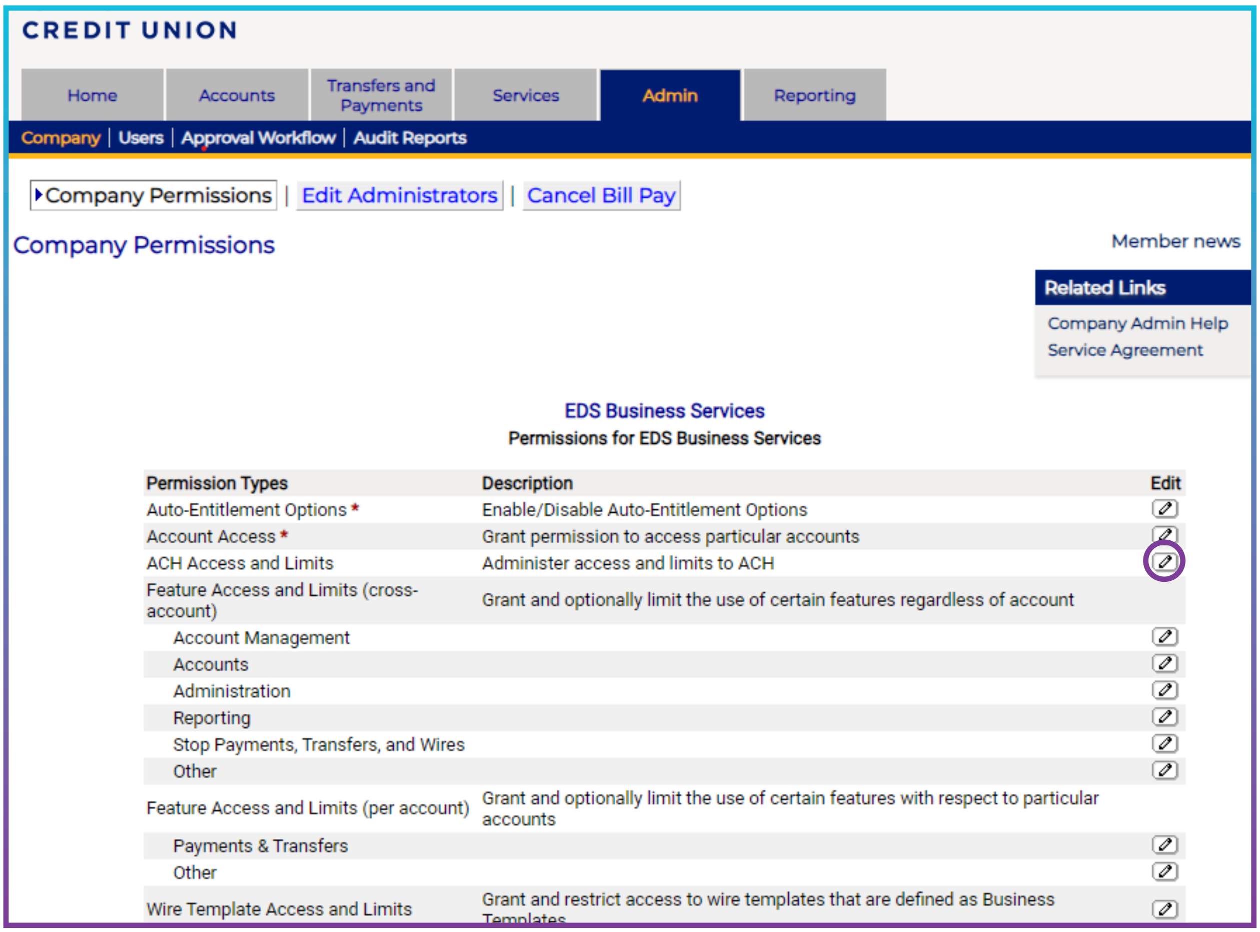
Note: Requires a business checking account

Administer ACH access & limits (company)

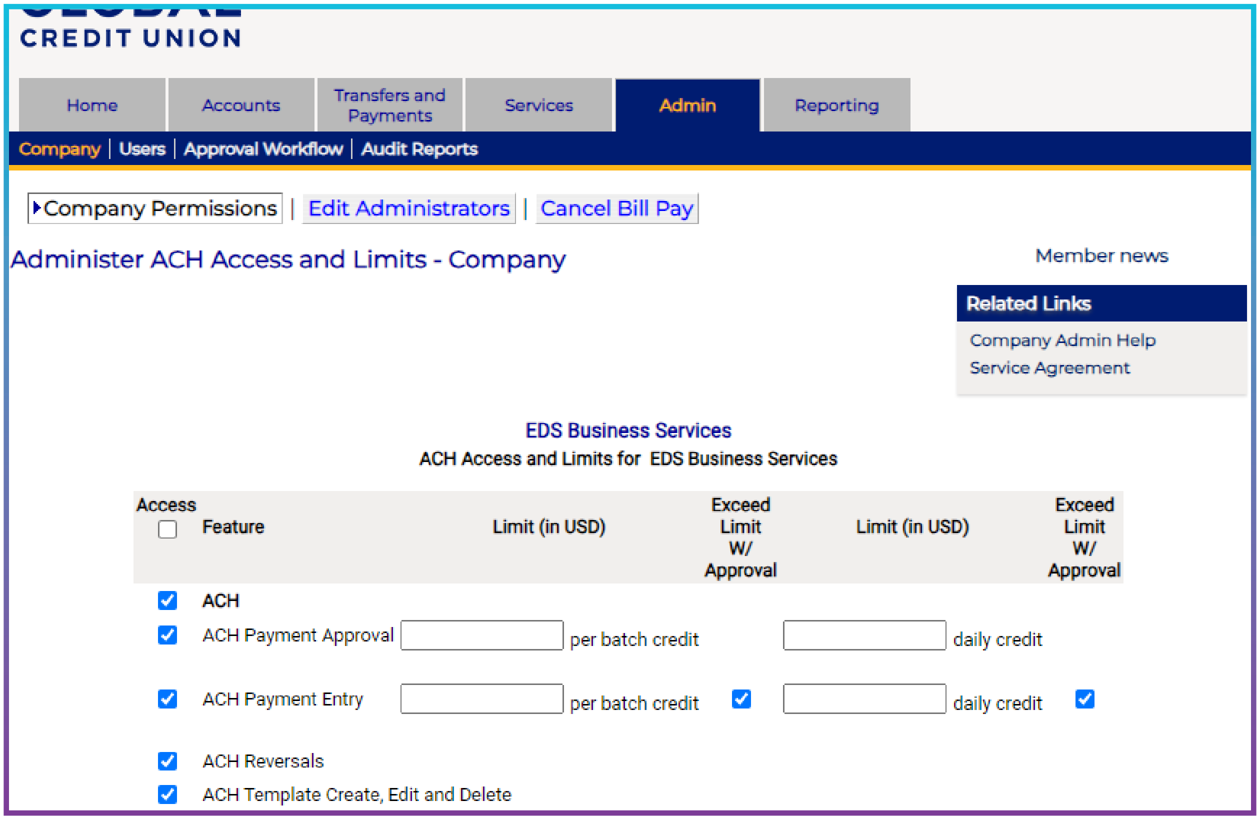
You will need to set ACH limits for the company before you can process an ACH payment. If your company will not be using the ACH functionality, click on the “ACH” box to remove ACH access for the entire company. This will also remove the ability to use the tax payments functionality.

To set up ACH and Tax Payments, follow these steps:

1. Go to the Admin tab where you will be defaulted to the Company Permissions page.
2. Under Permission Types, select the edit icon ( ) for ACH Access and Limits.



3. Set your per batch and daily credit limits to levels you deem reasonable for your business.



a. **ACH Payment Approval** – This limit allows the Primary Contact and Company Administrators to set approval limits to monitor and approve ACH batches over other users predetermined limits.

Note: To activate this, the "Exceed limit with approval" checkbox must be selected. To activate the "Exceed limit with approval" checkbox, additional users must be created. Multiple users are required to enable transaction approvals.

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b. **ACH Payment Entry** – This limit dictates the max allowable transactions.

- **Per batch credit** – This is the limit for an ACH batch file. This could include multiple ACH transactions but is submitted within the same file.
- **Daily credit** – This is the limit for all batches for the same effective date.
- **Exceeds payment limit** – This checkbox allows the user to submit ACH transactions over their limit for approval by an authorized user.

Note: The user originating the transaction cannot approve their own transaction.

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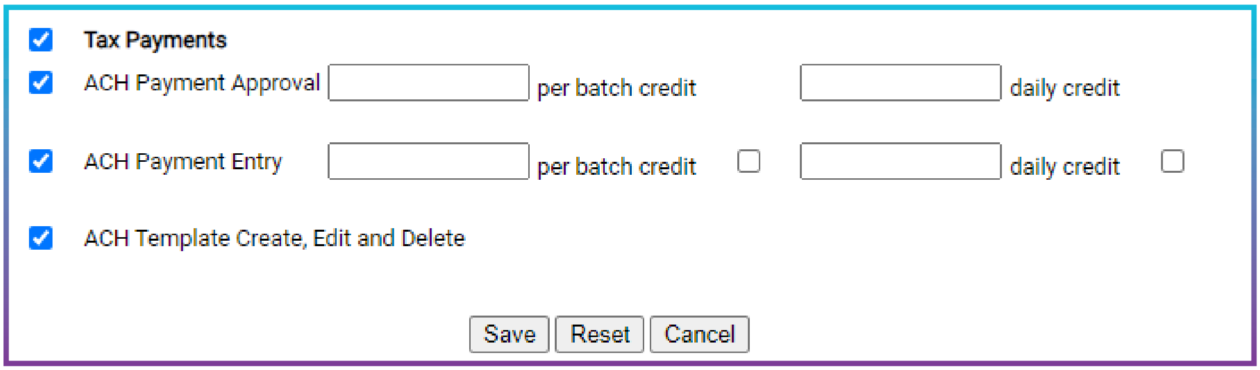
c. **ACH Reversals** – This allows the ability to request a reversal of an ACH transaction that was incorrect.

Note: Although a reversal can be requested, there is no guarantee the transaction can be reversed.

d. **ACH Template Create, Edit and Delete** – This provides the ability to create, edit, and delete templates that contain frequently used ACH participant's financial information. i.e., employee payroll and vendor bank information etc.

e. **Manage ACH Participants** - This allows for participant information to be created, edited, saved, and deleted.

4. Repeat the steps to set up limits for tax payments.



5. Click "Save".
6. Review the limits and click "Continue".
7. You will be prompted to answer the following question: "Do you wish to make the new ACH company permissions available to all eligible users?" Please note the credit union recommends you select "no". User permissions should be adjusted individually. If you select "yes" the company limits will override all existing user permissions.
8. Click "Done".

Note: Tax payments limits must be less than or equal to the ACH limits. Tax payment transactions will be calculated in the overall ACH transactions up to the ACH limits for the per-batch credit and daily credit.

Stop payments, transfers, and wires

Edit feature access and wire limits

1. Go to the Admin tab where you will be defaulted to the Company Permissions page.
2. Under Permission Types, select the edit icon ( ) for Stop Payment, Transfers, and Wires.

EDS Business Services

Permissions for EDS Business Services

Permission Types	Description	Edit
Auto-Entitlement Options *	Enable/Disable Auto-Entitlement Options	
Account Access *	Grant permission to access particular accounts	
ACH Access and Limits	Administer access and limits to ACH	
Feature Access and Limits (cross-account)	Grant and optionally limit the use of certain features regardless of account	
Account Management		
Accounts		
Administration		
Reporting		
Stop Payments, Transfers, and Wires		
Other		
Feature Access and Limits (per account)	Grant and optionally limit the use of certain features with respect to particular accounts	
Payments & Transfers		
Other		
Wire Template Access and Limits	Grant and restrict access to wire templates that are defined as Business Templates	

Stop Payments – This feature is a company-wide setting that allows the Primary Contact or any Company Administrator to place stop payments on issued checks.

Note: This does not apply to ACH transactions

Transfers – This feature is a company-wide setting that allows internal transfers between the company's consolidated accounts, or any other Global Credit Union account.

Note: Any accounts outside the consolidation are subject to daily transfer limits set by Global Credit Union.

Wire Functionality - This feature allows businesses to submit a domestic wire. There are multiple wire limits for more internal controls (wire creation and wire release). Sending wires also requires the physical street address of the sender and beneficiary. The system will now allow a wire to be sent if there is not a physical address entered. To send an international wire you must visit a branch.

Note: Wires must be submitted and released by 12:30 pm AKST to be processed same day.

Administer domestic wire access & limits (company)

Note: Requires a business checking account

You will need to set wire limits for the company before you can process a wire payment. If your company will not be using the wire functionality, click on the "Access" box to remove wire access for the entire company.

To set up domestic wire limits, follow these steps:

1. Set your per transaction, per day, per week and per month limits to levels you deem reasonable for your business.

Note: Each field must be equal to or gradually ascend in value, i.e. the per transaction cannot be greater than the per day.

a. Definition of limits:

i. Per Transaction - Limits for single wire payment.

ii. Per Day - Limits for all wire payments for the effective date.

iii. Per Week - Limit for all wire payments with an effective date within a business week i.e. Monday-Friday.

iv. Per Month - Limit for all wire payments with an effective date within a calendar month.

EDS Business Services

Cross-Account Feature Access and Limits for EDS Business Services

Access ☐	Feature	Limit (in USD)	Exceed Limit W/ Approval	Limit (in USD)	Exceed Limit W/ Approval
☑	Stop Payments				
☑	Transfers				
☑	Wire Domestic	per transaction	☐	per day	☐
		per week	☐	per month	☐
☑	Wire Domestic Freeform	per transaction	☐	per day	☐
		per week	☐	per month	☐
☑	Wire Domestic Templated	per transaction	☐	per day	☐
		per week	☐	per month	☐
☑	Wire Templates Create				
☑	Wire Templates Delete				
☑	Wires Release	per transaction		per day	

2. Wire feature limits available:

   a. **Wire Domestic** - Limit dictates the maximum allowable wire payments for the company.

   b. **Wire Domestic Freeform** – Limits associated with submitting a freeform, non-templated wire.

   c. **Wire Domestic Templated** – Limits associated with submitting a templated wire.

   d. **Wire Templates Create** – Grants the ability to create wire templates.

   e. **Wire Templates Delete** – Grants the ability to delete wire templates.

   f. **Wire Release** – Limit must be equal to or greater than the Wire Domestic limit to allow authorized wires for release and the ability to exceed limits with additional approvals.

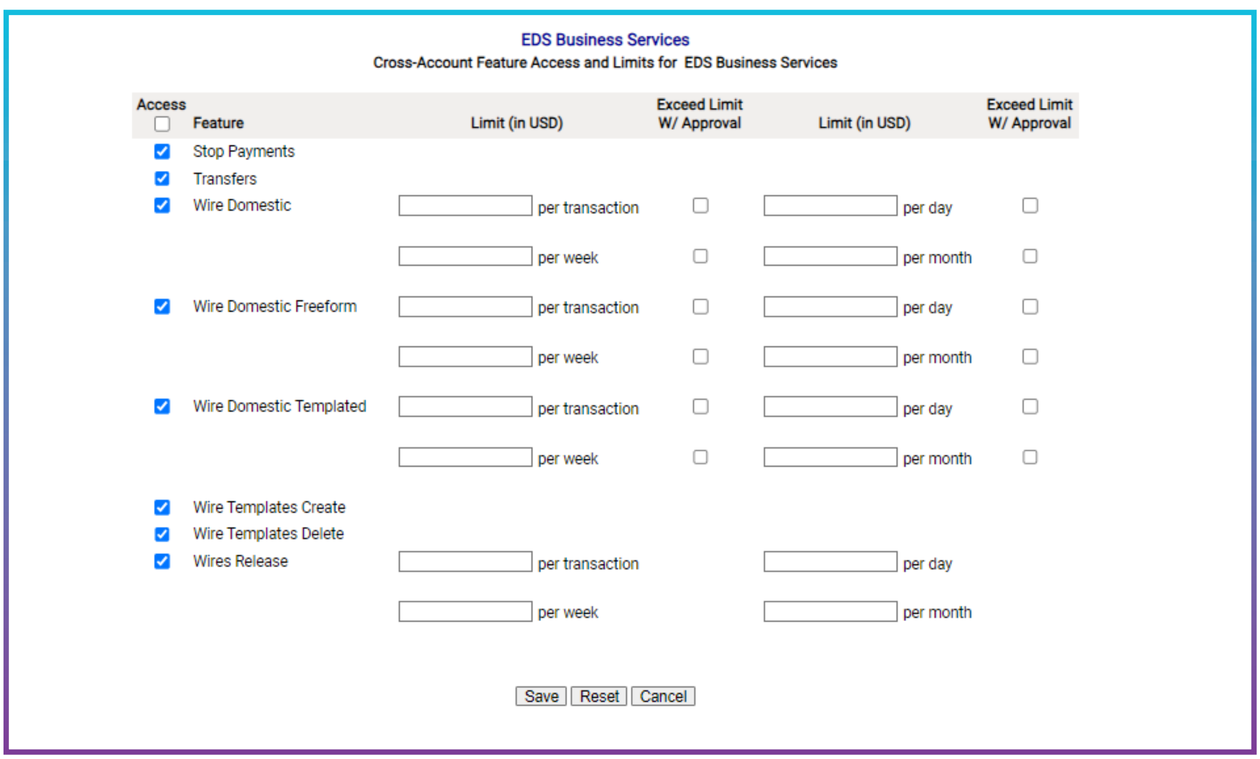
3. **Exceed Limit with Approval** - Approve wire transactions that exceed a predetermined limit. The person originating the wire cannot approve their own transaction. By default, this feature is disabled (unchecked and greyed out) until you create a new user.

4. Click "Save".

5. Review the limits and click "Confirm".

6. Click "Done".

Note: To activate the "Exceed Limit with Approval" checkbox, additional users must be created. Multiple users are required to enable transaction approvals.



Entitlements

Give other users access to your accounts with the flexibility of limiting the type of access you grant.

You may be able to manage your accounts more effectively by adding multiple users who can take care of those tasks that are related to their job functions. You can "entitle" them to specific permissions right from your desktop. Each account has one designated Primary Contact and may have multiple Company Administrators or users.

Use the functions under the Admin tab to add new users, change user type to Company Administrator, and to set individual user permissions.

Considerations

When you add a Company Administrator, you are granting that individual the same rights and privileges you have in regard to your main business account. That includes the authority to add and delete other Company Administrators and users, transfer and withdraw funds, change user IDs and passwords, and inactivate the user ID for the Primary Contact and other Company Administrators and users.

You should immediately inactivate any user or Company Administrator that has left your employment. Undue exposures can also be avoided by inactivating any user or Company Administrator that is on an extended absence.

Worksheet instructions

Before assigning entitlements for the first time, use the worksheet on the next page to plan appropriate levels of responsibility for each person and design workable checks and balances.

1. List the individuals who will have online access for your company across the top of the chart on the next page and determine whether they will be a user or Company Administrator. Make additional copies of the chart before you begin, if necessary.

2. Write in each person's user ID. The format for the user ID needs to be between 6-20 characters and can be alpha numeric, or solely alpha.

3. Create a temporary password for each user. This will need to be an 8-12 digit code with 3 of the following: uppercase, lowercase, symbol, number. When each new user logs in for the first time, the system will prompt a password change with the same requirements.

4. List all accounts accessible in the spaces provided.

5. Use the chart to check off each individual's account access and feature entitlements. Keep in mind that when a person is entitled to a particular feature, they can use this feature on all accounts for which they have been given access, including new accounts you may add in the future.

Entitlement worksheet

	User 1	User 2	User 3	Example
User's name				John Smith
User type				User
User ID				SmithJ1234
Account access (write additional accounts in spaces provided below)				
Checking account				x
Savings account				x
Feature entitlements				
ACH payment approval				
ACH payment entry				x
ACH reversals				x
ACH template create, edit & delete				x
Manage ACH participants				x
Tax payments				
Alerts				
Receive messages				
Account details				x
Account history				x
Direct deposit history				
Dividends & interest				
History download				

Feature entitlements (continued)				
Positive Pay*				
Positive Pay - make decisions*				
Positive Pay - upload issued items*				
Account management reporting				
Payment & transfer reporting				
Activate Visa® check card				
Business depository supplies				
Consolidated statement				
Image archive download				
Oder checks				
View check images				x
View statement copy				x
View tax information				
Stop payments				x
Transfers				x
Wire domestic				
Wire domestic freeform				
Wire domestic templated				
Wire template create				
Wire template delete				
Wires release				

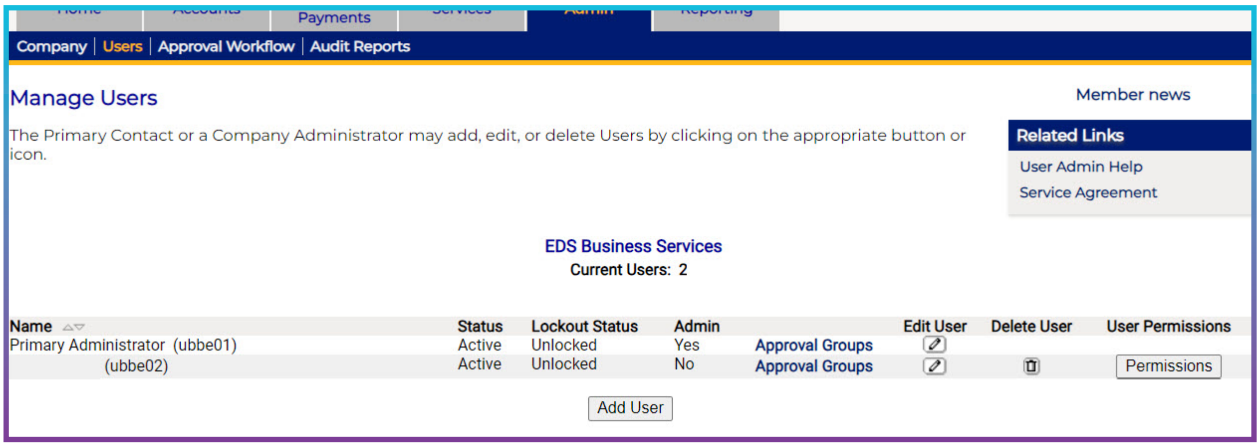
* Only applicable if the business account is enrolled in Positive Pay

Creating additional users

Online account access for business lets you share financial responsibilities with others by creating additional users. Each user can be granted permissions appropriate to their responsibilities, protecting your company from inadvertent or inappropriate access to other accounts or features.

Set up new user

1. Select the Admin tab.
2. Select the “Users” link.
3. Select “Add User”.

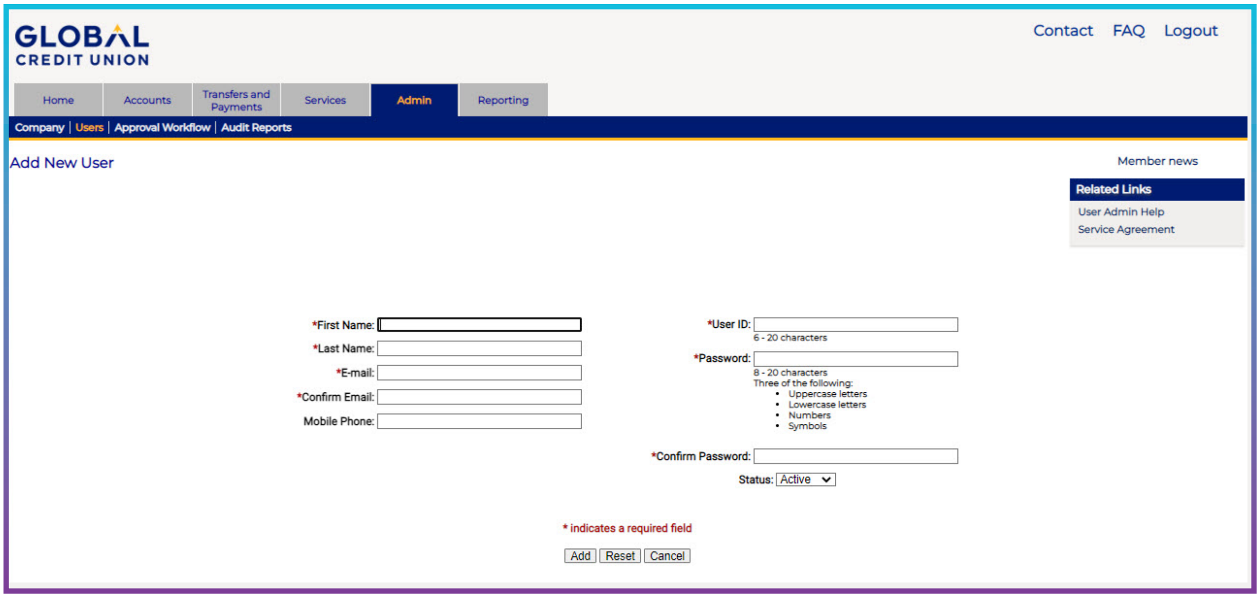


4. Enter the new user’s information:
   a. **First Name** - Can be first initial or full name.
   b. **Last Name** - Can be first initial or full name.
   c. **E-mail** - Must be an active e-mail address.
   d. **User ID** - Create a unique user ID between 6-20 characters .

Note: The user ID can be changed at any time.

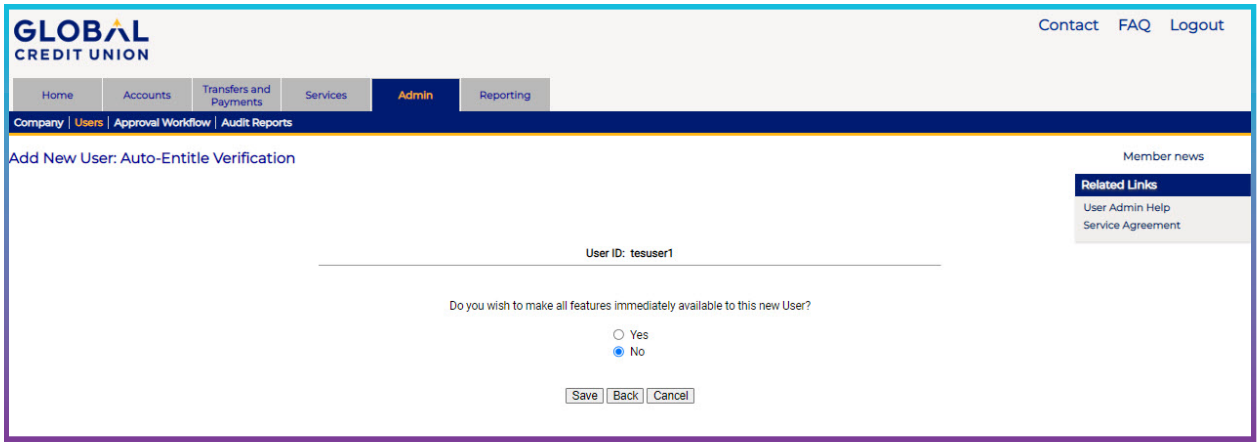
   e. **Password & Confirm Password** - Create a temporary password between 8-20 characters that includes at least 3 of the following: uppercase, lowercase, numbers, symbols.

Note: The temporary password will be active for 24 hours. If the user does not log in with the credentials in the time allotted, repeat the above steps to reset the password.



5. Click "Add".

6. You will be asked if you want all features immediately available to this new user.

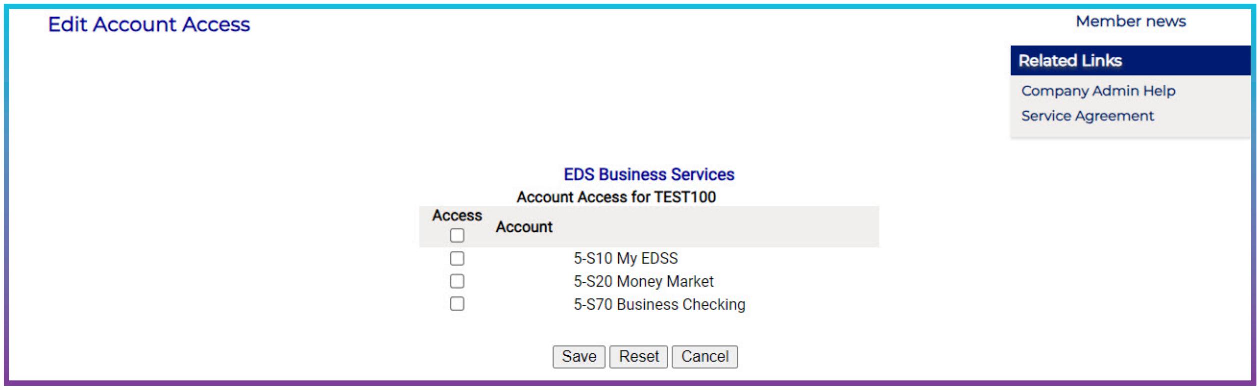


a. If you select "Yes" the new user will have full access to all accounts, features, transfer capability and the ACH and Wire services if limits have been set up, but no administrative capabilities. You can modify limits or remove access to accounts and features at any point after initial set up.

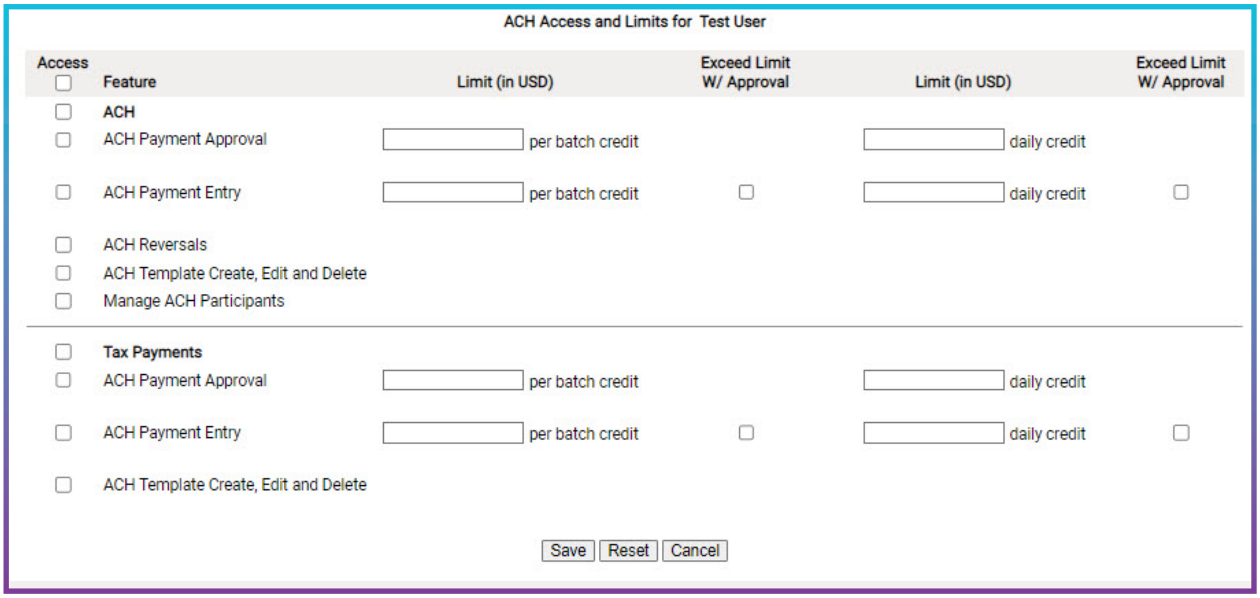
b. If you select "No" you will be prompted to set up access step-by-step. Proceed to the next step to see how to select specific access rights and features for the user.

Step-by-step user set-up

7. Select the accounts and shares to which this user should have access. Ensure you hit “Save” and then “Confirm”.



8. You will be prompted to complete the ACH Access and Limits for the user. See page 10 for a breakdown on each field found on this screen.



9. To allow this user to submit ACH and/or tax payments with the same authority as the company, select the “Access” button. No other limits need to be adjusted, and then proceed to step 10.

Note: If you do not want the user to have the ability to send ACH, ensure that all boxes under “Access” are not selected. No other limits need to be adjusted, proceed to step 10.

a. **ACH/Tax Payment Approval** - This limit would authorize the user to approve ACH transactions for any "Submitted for Approval" ACH batch that was another user created.

b. **ACH Payment Entry- Exceed Limit with Approval** - This authorizes the user to submit an ACH batch up to the limit. If the "Exceed Limit with Approval" box is selected it would allow a batch to be submitted that exceeds the user limit.

Note: Users cannot approve their own ACH batch. Ensure there are multiple user profiles before setting up the Approval Limits.

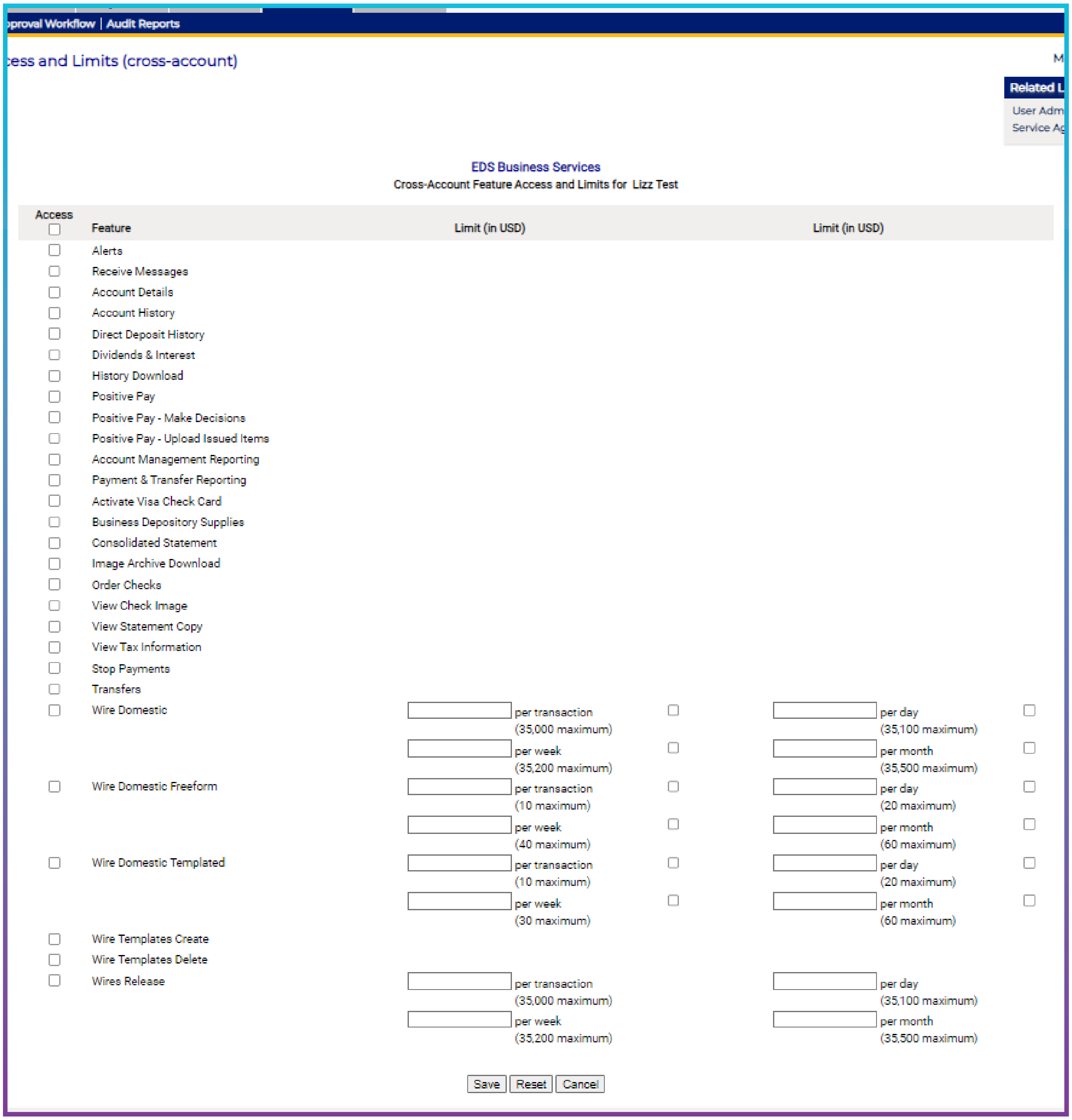
10. Click "Save".

11. Review your selections and then click "Confirm".

Cross-account feature access and limits

This page allows you to designate features you wish to make available for the user. You can also enable access to domestic wires and set the user wire limits.

Note: If the user's wire limits are set at $0 or left blank but the "Access" box is selected, that will grant the user the same limits as the Company Wire limits. If you wish to require that all wires submitted by this user be approved by another user, enter $0 in each limit box, and select the box for "Exceed Limit with Approval". If you want the user to have the ability to release wires after they have been approved, their Wire release limit will need to be set to the same limit as their Wire Domestic limits. "Exceed Limit with Approval" is not an option for Wire Release.



12. Click “Save”.

13. Review your selections and click “Save”.

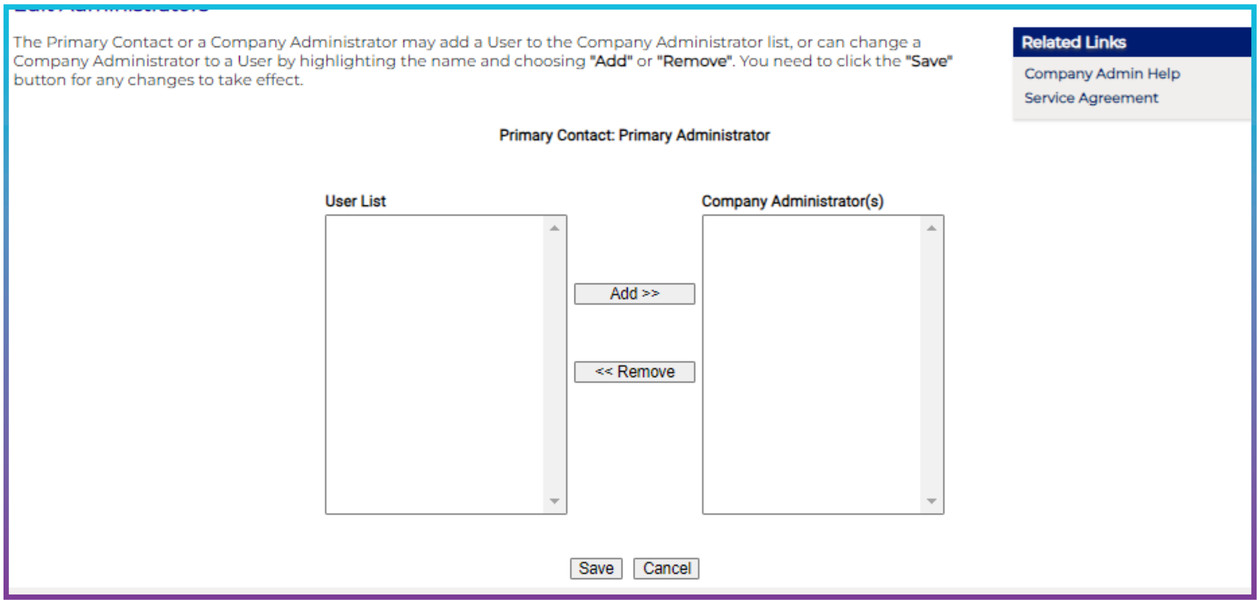
14. Click “Done”.

Note: Feature access and limits can be changed at any time by accessing the user screen within the Admin tab and clicking “permissions” to edit the user.

Upgrading a user to a Company Administrator

This access grants a user full authority to manage user profiles and permissions including the Primary Contact. A Company Administrator also has the access to edit company permissions and limits.

1. Select the Admin tab and click “Edit Administrators”.
2. Select the user from the User List and click “Add” to move the user to the Company Administrator(s) section.
3. Click “Save”.
4. Click “Done”.



Unlocking users

The Primary Contact or Company Administrator can change the status of other users on the account. To unlock or lock users:

1. Click the Admin tab and select “Users”.
2. Click the “Edit” icon ( ) next to the user you wish to edit.
3. To prevent a user from having online access, change the user’s status to “Inactive” and click “Save”.
4. If a user has locked their profile, their status will reflect “Locked” and an “Unlock” button will be placed next to their status, click “Unlock” and then click “Save”.

Note: User profiles become locked if the user doesn’t log into their online profile within the first 24 hours of new user creation or if there are multiple failed login attempts.

Features and easy reference

Use this reference chart and the site map on the following page to quickly find specific online account access tools.

Conduct transactions	**Location**
Transfer within shares or between accounts	Transfers and Payments > New Transfer
Transfer funds to another Global account	Transfers and Payments > New Transfer
Transfer to Global Trust Company accounts	Transfers and Payments > New Transfer
Create and release wires	Transfers and Payments > Wire > New Wire > Release Wires
Make ACH payments	Transfers and Payments > ACH > New ACH
Upload ACH credit files (PPD or CTX only)	Transfers and Payments > ACH > New ACH > Import Entries
Request ACH reversals	Transfers and Payments > ACH > Completed ACH Batch Summary
Select accounts for ACH and Wire fees	Transfers and Payments > Fee Account Designation
Approve ACH or Wire payments	Transfers and Payments > Approvals
Make tax payments	Transfers and Payments > Tax > New Tax Payment
Bill Pay	Transfers and Payments > Bill Pay
Get information	
Transaction history	Accounts > History
View scheduled ACH batches	Transfers and Payments > ACH > Summary
Current rates	Home > Rates & Other Information
Current account balance	Home > Summary
Certificate APY	Accounts > Details > Account Details
Certificate maturity date	Accounts > Details > Account Details

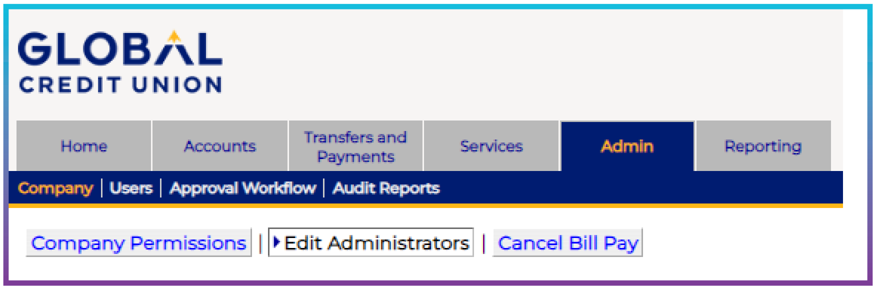
Year-to-date dividends/interest and prior year tax info	Accounts > Dividends & Interest
View pending 3rd Party ACH transactions	Accounts > Details > Pending ACH
Credit line available	Accounts > Details
Next loan payment date and amount	Accounts > Details
Today's loan payoff amount	Accounts > Details
View, print, or download statements	Services > Account Statement > e-Statements
View, print, or download cleared check images	Services > Check Images > Check Copy / Image Archive Download
Download account history	Accounts > Download
Online business management	
Set up user entitlements (access rights)	Admin > Users
Set alerts	Home > Alerts > Manage Alerts
Create custom reports	Reporting
View reports on deposits, transactions, balance detail, and more	Reporting
View reports on user entitlements and system activity	Admin > Audit Reports
Customize online account access	
Change user ID, change password, and manage security questions	Home > User Profile
Create account nicknames	Accounts > Details (click on the edit icon) ( )
Other services	
Order a statement copy	Services > Account Statement > e-Statements > Request Physical Copies
Place a stop payment on a check	Transfers and Payments > Stop Payment
Order checks	Services > Order Checks
Order depository supplies	Services > Deposit Supplies

Site map

Navigation of online account access is easy. Simply click on the gray tabs to select a topic. Then click on the desired navigational links or buttons below the tabs to access the tools you need.

Tabs

Navigational links



Home
- Summary
- Alerts
  - Alerts center
  - Manage alerts
- Messages
- Rates and other information
- Applications
- User profile
  - Change user ID
  - Change password
  - Security questions
- Preferences

Accounts
- Details
  - Account details
  - Pending ACH
  - Direct deposits
- History
- Dividends and interest
- Download

Transfers and Payments
- Transfers
  - New transfer
  - Pending transfers
- Wires
  - Summary
  - New wire
  - Beneficiaries
  - Templates
  - Release wires
  - Reporting
- ACH
  - Summary
  - ACH reversal summary
  - New ACH
  - Participants
  - Templates
  - Reporting
- Tax
  - Tax payments
  - New tax payment
  - Manage tax types
  - Templates
  - Reporting
- Bill Pay
- Stop payment
- Approvals
- Fee account designation
- Positive Pay*

Services
- Account statement
  - e-Statements
  - Loan billing
  - Consolidated statements
- Check images
  - Check copy
  - Image archive download
- Order checks
- Deposit supplies
- Remote deposit
- Card security
- Activate debit card
- Debit/ATM card PIN
- Tax information

Admin
- Company
  - Company permissions
  - Edit administrators
  - Cancel Bill Pay users
- Users
- Approval workflow
  - Manage approval workflow
  - Approval groups
- Audit reports

Reporting
- Account management
- Payments and transfers

* Only applicable if the business account is enrolled in Positive Pay

Transaction processing

Transaction Type	Timing (Alaska time)	Action
Note: Effective date refers to the date funds are received in the designated account.		
Basic transfer	Before 10:30 pm During nightly processing (generally occurs for one hour between 10:30 pm - 1 am)	Posted immediately Processed and posted immediately following nightly processing. The posting will reflect the effective date*
ACH reversals	A reversal can be requested before the end of the fifth business day following the batch effective date	Credit applied to the account is provisional until receipt by Global Credit Union upon final settlement for the reversed ACH
Wire transfer	Scheduled before 12:30 pm Scheduled after 12:30 pm	Can be processed same day Processed the next business day or effective date
Mobile check deposit**	Automatic reviews are done daily between 5 am - 8:30 pm Manual reviews are M-F 8 am - 5:30 pm	Once approved funds are generally deposited within 30 minutes of the review Once approved, funds will be deposited once review is complete. If after hours, the deposit will be reviewed the following business day
The following are based upon effective date; they are not same-day transactions		
ACH transactions	Must be scheduled by 12:30 pm the business day prior to the effective date	Funds must be available in the designated account by 12:30 pm the business day prior to the effective date
Tax payment***	Must be scheduled by 12:30 pm the business day prior to the effective date	Funds must be available in the designated account by 12:30 pm the business day prior to the effective date

*May not be processed before other transactions that are received that day from sources outside the credit union. For example, these transactions include member checks not negotiated at the credit union, preauthorized transactions and EFT/POS, and other debit card transactions.

**Only available through the Global Credit Union business banking app and check holds may apply.

***Must be enrolled with the IRS's Electronic Federal Tax Payment System (EFTPS) or the tax payment will be rejected.

FAQs

What does it cost to use online account access?

There is no sign-up fee for online account access. There are some fees associated with certain features such as ACH transfers, wires, and Bill Pay. These fees are listed in the Business Share Account Disclosure Statement and at globalcu.org. There are also fees for services provided by third-party providers, such as check orders.

Are payments created with Bill Pay sent automatically?

Payments will first need to be scheduled either as a one-time payment or recurring, but once an effective date is scheduled the payments will automatically be sent.

What if I forget my password?

If you are the Primary Contact and have not designated Company Administrators, you will need to visit a branch to get a new password. If you have designated a Company Administrator, that person can reset your password online.

What does "consolidated login" mean?

With a consolidated login you would be able to view all your business accounts under one login.

Are all my business accounts automatically consolidated within online account access?

Certain restrictions may apply. Branch staff will be able to assist with determining qualifications. If the accounts qualify for consolidation there will be required documentation.

What if I close any of my consolidated accounts?

The account you wish to close must be deconsolidated prior to closing. Otherwise, all online account access will be locked. To remove an account, visit a branch to complete the required paperwork.

What if our organization needs to change the Primary Contact?

It is not unusual for the Primary Contact to change, especially when an organization elects a new Board of Directors. To change the Primary Contact, visit a branch to complete the required paperwork. Depending on the changes and the entity type, it may require supporting documents.

If an authorized signer is removed from my account, will online account access be automatically removed?

No, it is important that you inactivate any unauthorized users with an active online profile.

Can I access my personal Global account from my business profile?

No, personal accounts cannot be accessed through a business profile.

Can I order business checks online?

Yes, you can order business checks online by clicking on the Services tab and then selecting "Order Checks". You will have the choice of calling Deluxe directly to order or you could order checks through their website.

Can I close the primary account?

Yes, in order to close the account, you will need to visit a branch to complete the required paperwork. If you wanted to close the primary account but keep the online service you would need to designate a new primary account.

Note: By closing the primary account any information associated with that account would not be available online afterwards.

Can I place stop payments online?

Yes, to place a stop payment on a check you can click on the Transfers and Payments tab then select "Stop Payment". If you needed to place a stop payment on an ACH you would need to visit a branch.

Can I transfer money to another Global account online?

Yes, you can transfer to another Global account regardless if it's a part of your consolidated login. To do so you would need to click on "Transfers and Payments" and then "New Transfer". In the drop down for the "To" account you would select "Other Global Credit Union member account".

Note: To transfer to another business account you would need to enter the business name in the last name field.

How do I send an ACH payment?

To send an ACH payment you would first need to set up the appropriate limits. For more information visit globalcu.org/business/resources/online-banking-help/payments/#ach and ensure you are abiding by the terms within the Service Agreement for UltraBranch Business Edition. Additional fees apply.

How do I send a Wire?

To send a domestic wire, you would first need to set up the appropriate limits. For more information visit globalcu.org/business/resources/online-banking-help/payments/#wire. To send an international wire, you would need to visit a branch.

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