

**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 checks are available for online viewing within days of posting. You can search for, view, and print checks individually or request paper copies to be sent to you. For easy records 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 consolidated login 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.

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**Note: If an account has Bill Pay, it is advisable not to consolidate until you have contacted Global for the proper consolidation process.**

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## Deposit supplies

Order bags, deposit tickets, and access cards.

## Fee account designation

Fee account designation allows you to deduct wire or ACH fees from another account.

## 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. For quick set-up instructions, see page 9.
- **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. This service is free, but requires that entitlements to ACH be established.
- **Bill Pay** – Schedule and pay bills online. Users are granted varying levels of access; a bill is paid only with the approval of an administrative user or the primary contact. 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?

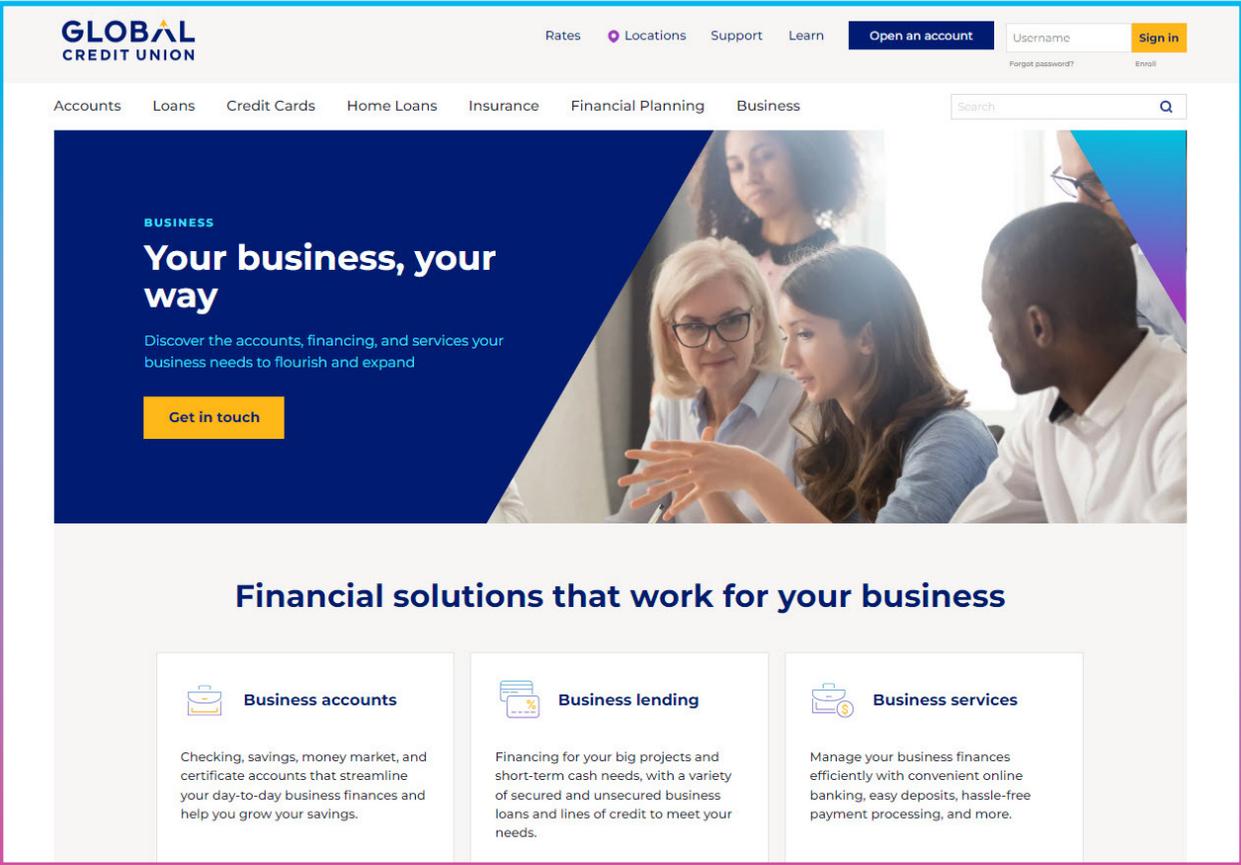
Wire transfers are geared to a single transfer, whereas ACH is intended to handle multiple transfers in a batch. This makes ACH ideal for payroll processing.

ACH has a monthly and a per-transaction fee. Wire transfer has a per-wire fee. These fees are listed in the Business Share Account Disclosure Statement and at [globalcu.org](http://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.



## Logging in

1. Go to [globalcu.org](http://globalcu.org), enter your user ID, and click “Log in.”
2. Enter the password that was given to you.
3. You will be required to select a new password. If the Primary Contact forgets their password, they will need to visit a branch to have it reset. Other users can be reset by the Primary Contact or Company Administrator.
4. Every user is asked to accept agreements the first time they log in. Once you have read the agreements, click **“I agree”** to proceed.
5. Once you are logged in, you will see the online account access main page.

The screenshot displays the Global Credit Union online account access main page. At the top, the Global Credit Union logo is on the left, and links for Contact, FAQ, and Logout are on the right. Below the logo is a navigation menu with tabs for Home, Accounts, Transfers and Payments, Services, Admin, and Reporting. A secondary menu includes Summary, Alerts, Messages, Rates & Other Information, Applications, User Profile, and Preferences. The main content area is titled "Account Summary" and shows the user's last login as Wednesday, 3/29/2023 10:26 AM (AKDT). It features two tables: "Share Accounts" and "Loan Accounts".

Account Name	Account	Available	Balance
Savings Summary		\$151,052.63	\$151,052.63
Checking Summary		\$347,608.69	\$347,608.69

Account Name	Account	Available	Balance
Real Estate Loan Summary		\$0.00	\$411,276.72
Secured Loan Summary		\$0.00	\$205,208.65
Business Credit Line Summary		\$0.00	\$591.70

On the right side, there are sections for "Pending Items" (no pending releases or transactions), "Alerts & Messages" (a new alert), and "Related Links" (Share & Loan Details, Transfer Funds, Online Security). At the bottom, there is a Privacy link, a "© Copyright 2023" notice, and a logo for NCUA (Federally insured by NCUA) and a "YOUR HOME LENDER" logo.

# 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 accounts they can be given more restrictive permissions appropriate for their responsibilities.



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Company Permissions
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Related Links

[Company Admin Help](#)  
[Service Agreement](#)

Permissions for

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

\* Do not change Auto-Entitlement Options or Account Access settings for the company.

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[Privacy](#)

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

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

Company Users Approval Workflow Audit Reports

[Company Permissions](#) | [Address Change](#) | [Edit Administrators](#) | [Cancel Bill Pay](#)

### Edit Auto-Entitlement Options - Company

These values have been preconfigured for your company, and should not be modified.

Member news

**Related Links**

- Company Admin Help
- Service Agreement

- Accounts Access (i.e. grant access to all accounts)
- ACH Access (i.e. ACH and Tax Payments)
- Permissions (i.e. Account Management, Accounts, Payments & Transfers, Wires, Reporting, and Services)
- Wire Transfer Templates (i.e. grant access to wire templates)

[Save](#) [Reset](#) [Cancel](#)

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# Setting and exceeding limits

## Company-wide limits

The Primary Contact or any Company Administrator can specify a dollar limit for wires, ACH payments, or 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.

If a payment exceeds the preset limit, the user will receive a “limits error,” and the payment will not be saved. The default limit is \$0 for all categories, meaning that all payment requests will be considered over-the-limit and would be rejected. However, you can establish an approval process to review and approve/reject over-the-limit payments by using the “Exceed limit with approval” option.

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**Note: The Primary Contact and Company Administrators 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 the 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. If you want to ensure that every payment goes through this approval process, keep the company-wide limits at \$0 and enable all the “Exceed limit with approval” boxes.

## Additional safeguards

When you set company-wide limits, you control the maximum dollar amount for wire and ACH transactions. These limits can be modified by any Company Administrator that has been given access to your account. If your company desires an additional safeguard, you may contact Global in writing and request that the credit union set a dollar limit of your choosing. That limit may not be exceeded or changed within online account access. To change or override this limit, the Primary Contact must request that change in writing.

# Configuring ACH and tax payments

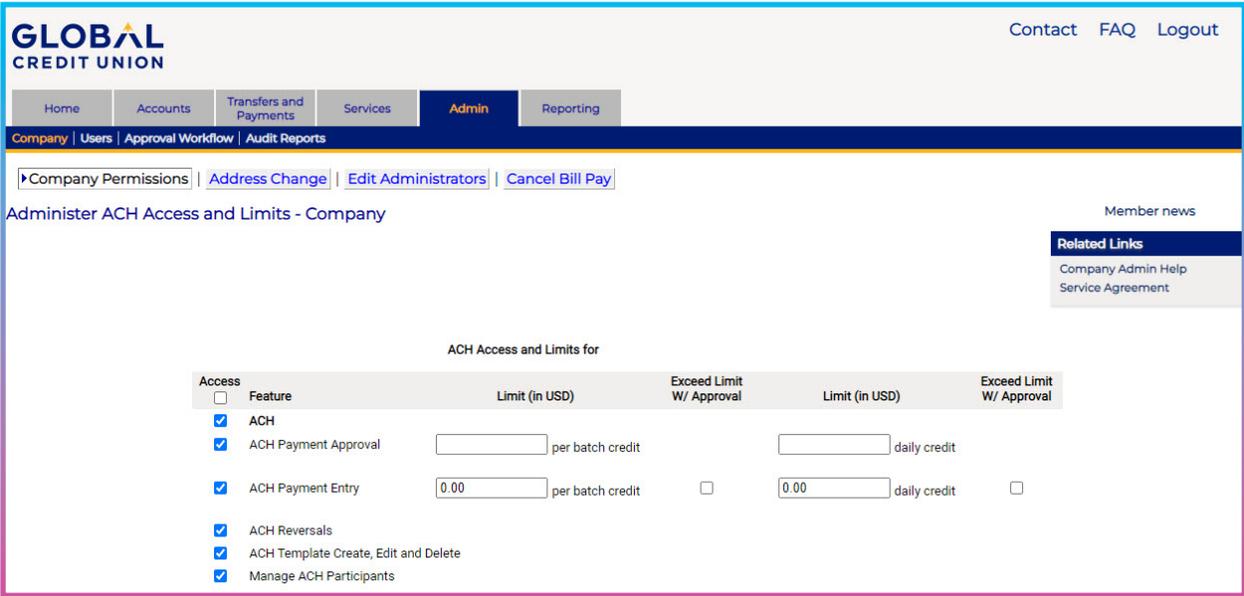
Note: Requires a business checking account

## Administer ACH access and limits (Company)

- 1. Find ACH access and limits and click the “Edit” (  ) icon.
- 2. You will need to set ACH limits for the company and Primary Contact. If your company will not be using the ACH functionality, click on the “ACH” box to remove ACH access for the entire company. However, this will also remove the ability to use the tax payments functionality.

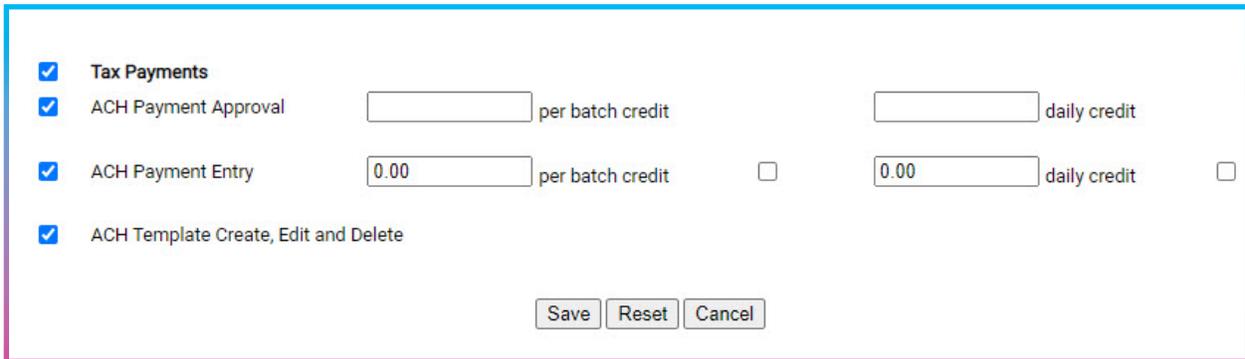
## To set up ACH and tax payments, follow these steps:

- a. By default, the “ACH Payment Approval” box for per batch credit and daily credit are not populated with an approval amount. An ACH created on your account can be approved at any amount. This enables you to send out ACH and tax payments when there are no additional users on your online account. You may set the ACH payment approval amount at a level you deem reasonable for your business.
- b. Under ACH Payment Entry, the per-batch credit and daily credit boxes are initially set to \$0, which will prevent any ACH created on this account from being submitted. There are two ways to permit ACH submissions.



- i. Set the per-batch credit and daily credit limits to levels you deem reasonable for your business.
- ii. Clear both boxes and leave them blank. You will be able to create the ACH file without setting up predetermined limits.

- c. Repeat the steps above to set up tax payment limits. Tax payment 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 limit for the per-batch credit and daily credit.



The screenshot shows a settings form with the following elements:

- Tax Payments
- ACH Payment Approval: [ ] per batch credit [ ] daily credit
- ACH Payment Entry: [0.00] per batch credit  [0.00] daily credit
- ACH Template Create, Edit and Delete

Buttons: Save, Reset, Cancel

- d. Exceed Limit with Approval – Approve transactions that exceed a predetermined limit. The person originating the transaction cannot approve their own transaction. If you use this option, you must designate someone else within your company to approve ACH transactions or set the appropriate limits high enough to allow you to submit ACH transactions without approval.

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**Note: By default, the Exceed Limit with Approval feature is disabled (unchecked and grayed out) until you create another user. Multiple users are required to enable transaction approvals. See Page 15 on how to add another user to your online account.**

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3. Click “Save.”
4. Click “Continue.”
5. You will be prompted to answer the following question: “Do you wish to make the new ACH company permissions immediately available to all eligible users?” Select “Yes” if you agree.

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**Note: By clicking “yes,” All user limits will be set equal to the company limits. By default the Primary user’s entitlements and user access are the same as the company limits.**

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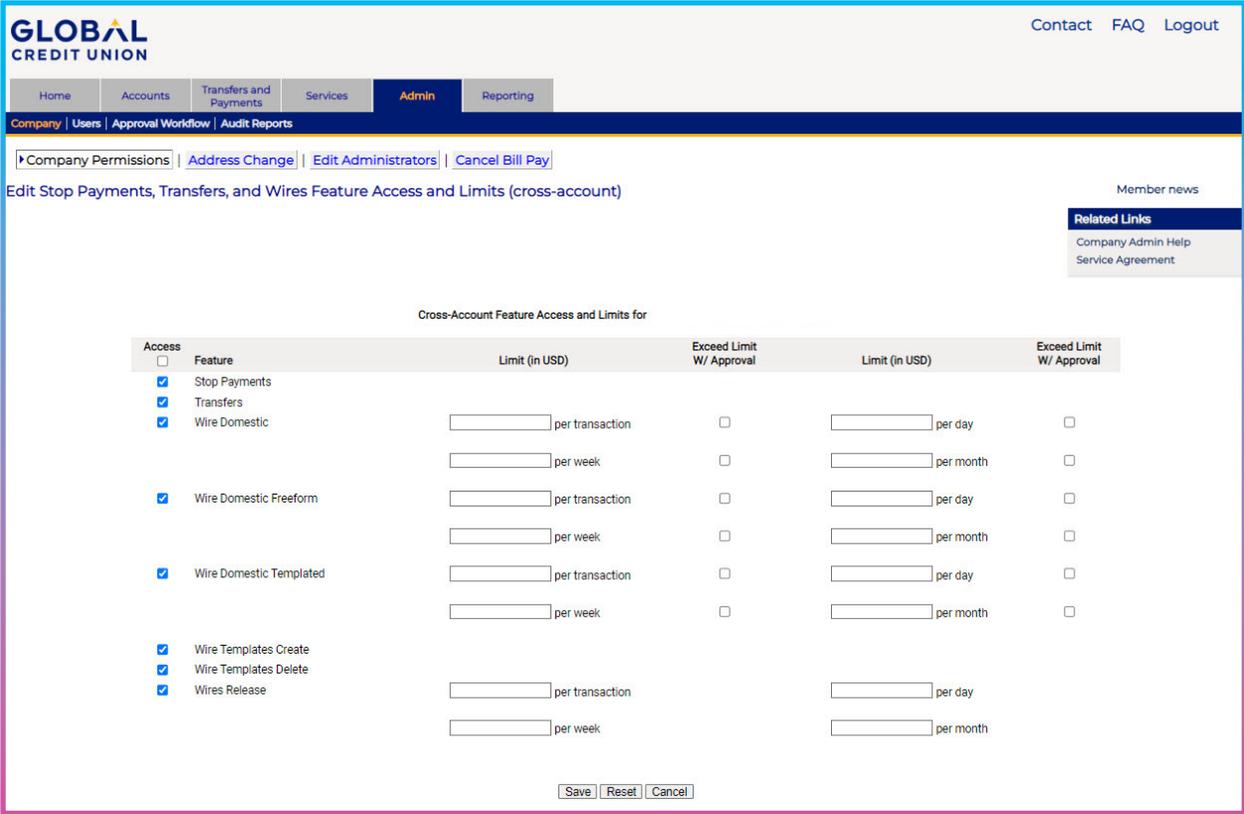
6. Click “Save.”
7. Click “Done.”

# Stop payments, transfers, and wires

## Domestic wire payments (requires a business checking account)

Sending a domestic wire is a two-step process. First, a new wire payment is submitted. Second, it must be released before the cutoff time (12:30 pm) of the effective date of the transfer. There are separate limits for each of these steps (wire creation and wire release), allowing for more internal controls. Sending wires also requires the physical address of the sender and beneficiary. The system will not allow a wire to be sent unless a physical address is provided.

1. Click “Edit” (  ) for the Stop Payments, Transfers, and Wires Feature, located in the Feature Access and Limits (cross-account) category.
2. Set wire transfer limits for the company and Primary Contact or remove wire transfer access for the entire company.



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Edit Stop Payments, Transfers, and Wires Feature Access and Limits (cross-account)

Member news

**Related Links**  
Company Admin Help  
Service Agreement

Cross-Account Feature Access and Limits for

Access	Feature	Limit (in USD)	Exceed Limit W/ Approval	Limit (in USD)	Exceed Limit W/ Approval
<input checked="" type="checkbox"/>	Stop Payments		<input type="checkbox"/>		<input type="checkbox"/>
<input checked="" type="checkbox"/>	Transfers		<input type="checkbox"/>		<input type="checkbox"/>
<input checked="" type="checkbox"/>	Wire Domestic	<input type="text"/> per transaction	<input type="checkbox"/>	<input type="text"/> per day	<input type="checkbox"/>
		<input type="text"/> per week	<input type="checkbox"/>	<input type="text"/> per month	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Wire Domestic Freeform	<input type="text"/> per transaction	<input type="checkbox"/>	<input type="text"/> per day	<input type="checkbox"/>
		<input type="text"/> per week	<input type="checkbox"/>	<input type="text"/> per month	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Wire Domestic Templated	<input type="text"/> per transaction	<input type="checkbox"/>	<input type="text"/> per day	<input type="checkbox"/>
		<input type="text"/> per week	<input type="checkbox"/>	<input type="text"/> per month	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Wire Templates Create				
<input checked="" type="checkbox"/>	Wire Templates Delete				
<input checked="" type="checkbox"/>	Wires Release	<input type="text"/> per transaction		<input type="text"/> per day	
		<input type="text"/> per week		<input type="text"/> per month	

- a. The wire domestic and wire release limits are set to \$0 by default, which prevents any wire created on this account from being submitted. There are two ways to enable wire submissions:
    - i. Set the “per transaction,” “per day,” “per week,” and “per month” limits to levels you deem appropriate.
    - ii. Clear the fields and leave them blank. You will be able to create the wire transfer for any amount.
  - c. Wire Release Limits - The amounts in these fields should be greater than or equal to the limits established in the wire domestic limits in order for wires to be released. Authorized users are required to answer a security question in order to complete the release.
3. Exceed Limit with Approval - Approve transactions that exceed a predetermined limit. The person originating the transaction cannot approve their own transaction. If you use this option, you must designate someone else within your company to approve wire transactions or set the appropriate limits high enough to allow you to submit wire transactions without approval. For instance, if the average wire amount for your company is \$15,000.00, and you set the Company Limits to \$20,000.00, the transactions will not require approval unless a wire over the \$20,000.00 threshold is sent.

---

**Note: By default, this feature is disabled (unchecked and grayed out) until you create another user account. Multiple users are required to enable transaction approvals. See Page 15 on how to add another user to your online account.**

---

4. Click “Save.”
5. Click “Confirm.”
6. Click “Done.”

# 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.

---

**Tip: If you are the sole user of your online account, you may wish to set up a “dummy” Company Administrator. Then, in case you forget your password, you could log in to your account with the “dummy” user ID and password and have the ability to reset your password. As always, you should safeguard all user IDs and passwords in order to protect your account.**

---

## Worksheet instructions

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

1. List the individuals who will have online account access for your company across the top of this chart 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 should be a 6-20 character alpha numeric.
3. Create a temporary password for each user. This should be an 8-12 digit code. When each new user logs in for the first time, the system will prompt a password change to an alphanumeric code.
4. List all of the 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 name				John Smith
User type				User
User ID				SmithJ1234
<b>Account access (write additional accounts in spaces provided below)</b>				
Checking account				x
Money Market account				x
Savings account				x
Loan L ( )				x
<b>Feature entitlements</b>				
Account details				x
Account history				x
Account management reporting				
Activate Visa® debit card				
Alerts				
Bill payments				
Business depository supplies				
Certificates				
Direct deposit history				
Dividends and interest				x
History download				
Image archive download				

### Feature entitlements (Continued)

Order checks				
Payment and transfer reporting				
Positive Pay				
Receive messages				
Stop payments				
Tax payments				
Transfers				x
View check image				x
View statement copy				x
Wire domestic				
Wire domestic free form				
Wire domestic template				
Wire template create				
Wire template delete				
Wires release				

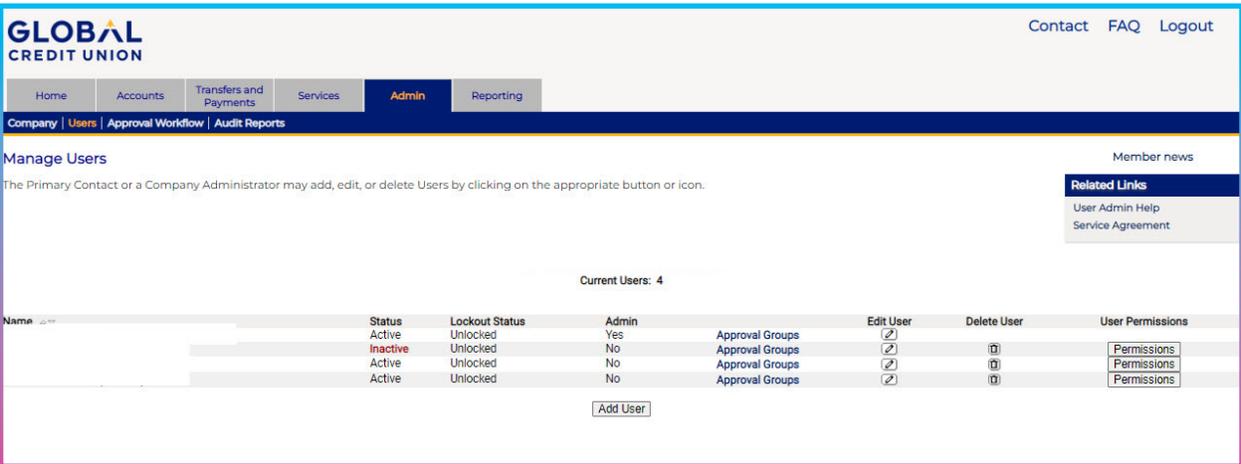


# Creating additional users

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 users

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



- 4. Enter the new user’s information, including a unique user ID (6-20 characters) and the user’s temporary password (alphanumeric numeric with 8-12 digits), then click “Add.”
- 5. Security features to remember:
  - a. Password must be changed every 180 days.
  - b. Password can not be the same one that you used in the last 12 months, must be 8-12 characters, and should contain alpha, numeric, and special characters (+, @, #, or & only).
  - c. Security questions will be set up upon first login.

---

**Tip: It’s helpful to have your company limits available when setting up a new user.**

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### Add New User

Member news

**Related Links**  
[User Admin Help](#)  
[Service Agreement](#)

\*First Name:

\*Last Name:

\*Email:

\*Confirm Email:

Mobile Phone:

\*User ID:   
6 - 20 characters

\*Password:   
8 - 20 characters  
Three of the following:  

- Uppercase letters
- Lowercase letters
- Numbers
- Symbols

\*Confirm Password:

Status: Active ▼

\* Indicates a required field

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, and limits but no administrative capabilities. You can always modify limits or remove access to accounts and features after the new user account has been created.

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### Add New User: Auto-Entitle Verification

Member news

**Related Links**  
[User Admin Help](#)  
[Service Agreement](#)

User ID: tesuser1

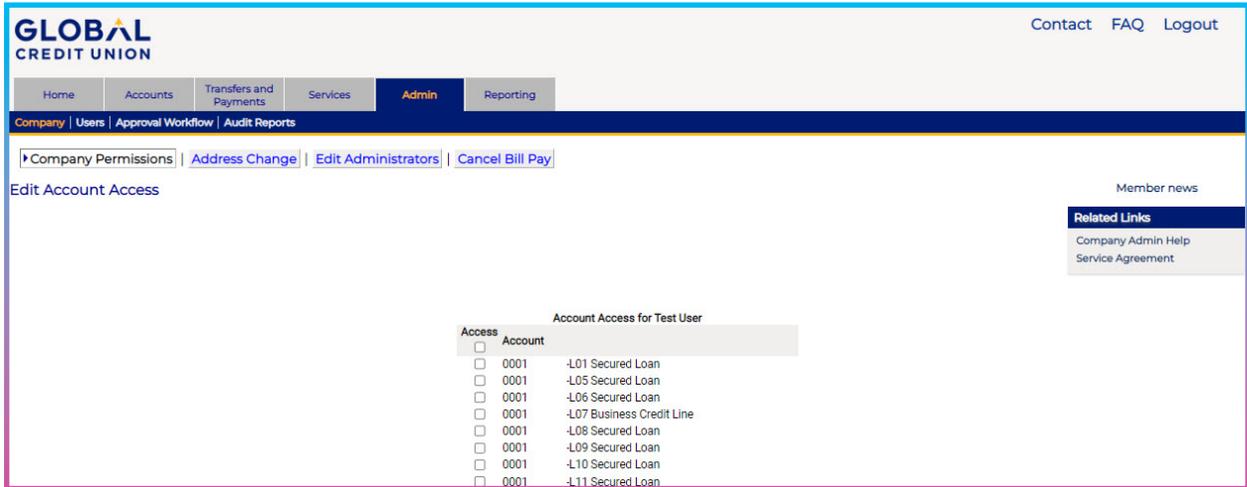
---

Do you wish to make all features immediately available to this new User?

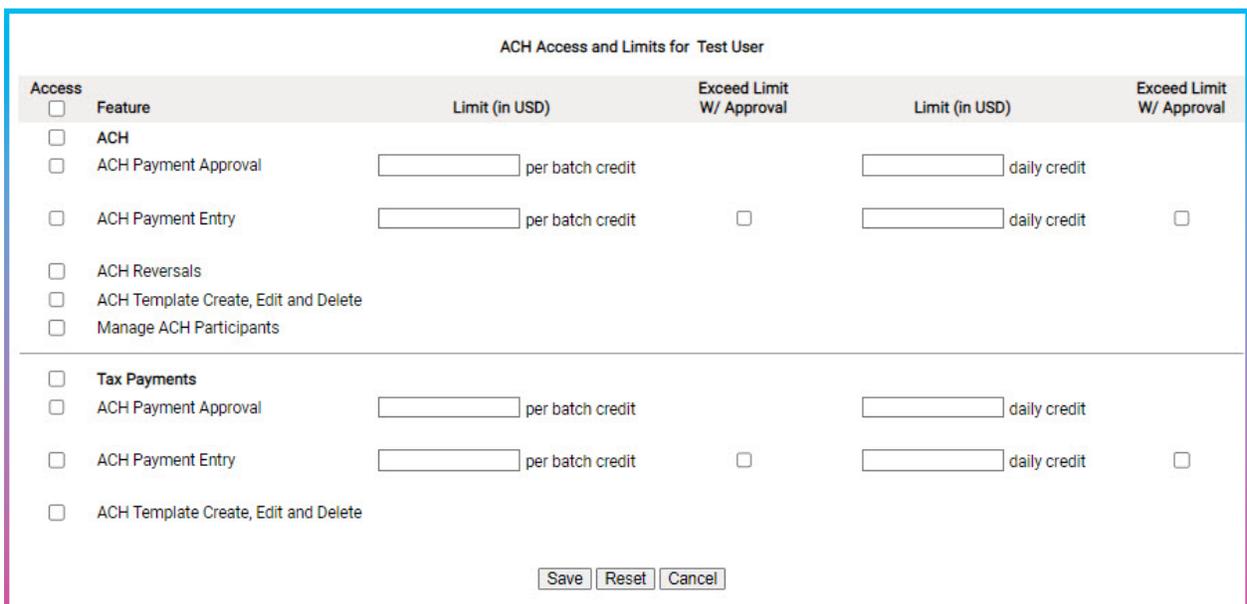
Yes  
 No

- b. If you select “No,” proceed to Step 6 to select specific access rights and features for this user.
7. If you chose not to use auto-entitlements for this user, you will be prompted through a step-by-step user set-up described below.

- a. **Account Access** – select the accounts to which this user should have access. Please be sure to “Save,” and then “Confirm” these changes.
- b. You can quickly select or deselect all items in the list by clicking the “Access” check box at the top of the list, or by clicking on the individual check boxes to change access to individual items.



- 8. You will be prompted to complete the Administer ACH Access and Limits screen, as shown below:
  - a. To allow this user to submit ACH or tax payments, you must check the ACH or Tax Payment box.



- b. ACH/Tax Payment Approval – This authorizes the user to approve ACH transactions, that exceed the user’s limits. The user is not required to be an Account Administrator. Security questions are required when submitting all outgoing ACH transactions.
- c. To set the per-batch credit and daily credit limits for this user, to require approval for all ACH and Tax Payments submitted by this user, set all of their ACH limits to \$0 and check “Exceeds Limit with Approval.”
- d. Click “Save.”

---

**Note: New user limits cannot exceed company limits. If there are no limits established for a user and the user is entitled to ACH and tax payments, the limit will be the same as the company limit.**

---

- 9. Review your selections and then click “Confirm” again.
- 10. **Setting Cross Account Feature Access and Limits** – this page allows you to designate the features available to this user. You can also enable access to domestic wires and establish user wire limits.

---

**Note: If the user’s wire limits are cleared, their limit will be the same as the company limit. If you wish to require that all wires submitted by this user be approved by different user, enter \$0 in each limit box and check the box “Exceeds Limit with Approval.” If you want the user to have the ability to release wires after they have been approved, their Wire Release limits will need to be set at least as high as their Wire Domestic limits. “Exceeds Limit with Approval” is not an option for Wire Release.**

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- a. Be sure to “Save”, and then “Confirm” your changes.
- b. Click “Done.”



**Note: New users must log in within 48 hours to set their password or their account will be locked. Feature access and limits can be changed by accessing the user screen within the “Admin” tab and clicking “Permissions” to edit the user.**

## Unlocking users

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

- Click the “Admin” tab and select the “Users” link.
- Click “Edit” (  ) next to the user you wish to edit.
- Set the user’s status to “Inactive” to temporarily prevent the user from having online account access.
- If the user has locked their account, their “Lockout Status” will be “Locked” and an “Unlock” button will be placed next to their status. User accounts become locked if the user doesn’t log in to online account access within 48 hours of new user creation or if there are excessive failed login attempts.
- Click “Save” to update the user’s status.

Cross-Account Feature Access and Limits for Default						
Admin	Access	Feature	Limit (in USD)	Exceed Limit W/ Approval	Limit (in USD)	Exceed Limit W/ Approval
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Stop Payments		<input type="checkbox"/>		<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfers		<input type="checkbox"/>		<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Wire Domestic	<input type="text"/> per transaction	<input type="checkbox"/>	<input type="text"/> per day	<input type="checkbox"/>
			<input type="text"/> per week	<input type="checkbox"/>	<input type="text"/> per month	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Wire Domestic Freeform	<input type="text"/> per transaction	<input type="checkbox"/>	<input type="text"/> per day	<input type="checkbox"/>
			<input type="text"/> per week	<input type="checkbox"/>	<input type="text"/> per month	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Wire Domestic Templated	<input type="text"/> per transaction	<input type="checkbox"/>	<input type="text"/> per day	<input type="checkbox"/>
			<input type="text"/> per week	<input type="checkbox"/>	<input type="text"/> per month	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Wire Templates Create	<input type="text"/> per transaction	<input type="checkbox"/>	<input type="text"/> per day	<input type="checkbox"/>
			<input type="text"/> per week	<input type="checkbox"/>	<input type="text"/> per month	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Wire Templates Delete	<input type="text"/> per transaction		<input type="text"/> per day	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Wires Release	<input type="text"/> per transaction		<input type="text"/> per month	
			<input type="text"/> per week			

## Upgrading a user to an Account Administrator

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”

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Company | Users | Approval Workflow | Audit Reports

[Company Permissions](#) | [Address Change](#) | [Edit Administrators](#) | [Cancel Bill Pay](#)

### Edit Administrators

Member news

**Related Links**  
Company Admin Help  
Service Agreement

The Primary Contact or a Company Administrator may add a User to the Company Administrator list, or can change a Company Administrator to a User by highlighting the name and choosing "Add" or "Remove". You need to click the "Save" button for any changes to take effect.

Primary Contact:

User List

- Test User
- Test User
- Test User
- Test User

Company Administrator(s)

Add >>

<< Remove

Save Cancel

**Note:** Account Administrators have the same authority as the Primary Contact with the exception of changing permissions for the Primary Contact.

# Features and easy reference

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

<b>Conduct transactions</b>	<b>Location</b>
Transfer within or between accounts	Payments and Transfers > Transfers
Transfer funds to another member	Payments and Transfers > Transfers
Transfer to Global Trust Company accounts	Payments and Transfers > Transfers
Create and release wires	Payments and Transfers > Wire
Make ACH payments (ex: direct deposit of employee payroll)	Payments and Transfers > ACH
Upload ACH credit files (ex: direct deposit payroll)	Payments and Transfers > ACH
Make ACH reversals	Payments and Transfers > ACH
Select accounts for ACH and wire fees designation	Payments and Transfers > Fee Account
Make tax payments	Payments and Transfers > Tax
Bill Pay	Payments and Transfers > Bill Pay
<b>Get information</b>	
Transaction history	Accounts > History
View pending ACH transactions	Payments and Transfers > ACH
Current rates	Home > Rates & Other Information
Current account balance	Home > Summary
Checks and debit card transactions	Accounts > Details
Certificate maturity date	Accounts > Details
Year-to-date dividends/interest and prior year tax info	Accounts > Dividends & Interest
Credit line available	Accounts > Details

Next loan payment date and amount	Accounts > Details
Today's loan payoff amount	Accounts > Details
View and print statement	Services > Account Statement
View, print, or download cancelled check images	Services > Check Images
Download account history	Accounts > History
<b>Business financial management</b>	
Set up user entitlements (access rights)	Admin > Users
Set alerts	Home > Alerts
Create custom reports	Reporting
View reports on deposits, transactions, balances, credit and debit activity, wires, ACH payments, user permissions, and more	Reporting
<b>Customize online account access</b>	
Change User ID and Personal Access Code (PAC)	Home > User Profile
Create account nicknames	Home > Summary (Click Account Name)
Change company address	Admin > Company
<b>Other services</b>	
Order a statement copy	Services > Account Statement
Place a stop payment order	Payments and Transfers > Stops
Reorder checks	Services > Order Checks
Change share account type or open new share account	Accounts > Maintenance
Order depository supplies	Accounts > Maintenance

# 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.



### Home

- Summary
- Alerts
  - Alerts center
  - Manage alerts
- Messages
- Rates and Other Information
- Applications
- User Profile
  - Change password
  - Change user ID
- Preferences
  - System timeout
  - Set display preferences

### Accounts

- Details
  - Account details
  - Pending ACH
  - Direct deposits
- History
- Dividends and Interest
- Download
- Maintenance
  - Direct deposit distributions
  - Change share type
  - Open new share account

### Payments and Transfers

- 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 types
  - Manage tax types
  - Templates
  - Reporting
- Stop Payment
- Approvals
- Bill Pay

### Services

- Account statement
- Check images
  - Check copy
  - Image archive download
- Order checks
- Deposit supplies
- Remote Deposit
- Activate Card
- Change Debit/ATM Card PIN
- Loan Billing
- Positive Pay

### Admin

- Company
  - Company Permissions
  - Address change
  - Edit Administrators
  - Cancel Bill Pay Users
- Approval Workflow
  - Manage Approval Workflow
  - Approval groups
- Audit reports

### Reporting

- Account management
- Payments and transfers

# Transaction processing

## Transfer limitations

Federal Regulation D permits no more than six (6) preauthorized, automatic, or telephone transfers in a calendar month from any share savings or money market account to another account in the name of the member or to a third party. Telephone transfers include those made by telephone, fax, personal computer, email, or voicemail. No more than three (3) of these six (6) transfers may be made by check or draft to a third party. There are no transfer limitations for business checking.

Transaction Type	Timing (Alaska time)	Action
<b>Note:</b> Effective date refers to the date funds are received in the designated account.		
Basic transaction	Before 10:30 pm  During nightly processing (generally occurs for one hour between 10:30 pm and 1 am)	Posted immediately, effective the same day Processed and posted immediately following nightly processing; posting reflects the effective date*
ACH reversals	Can be reversed before the end of the fourth business day following the batch effective date	Reversed ACH transaction
Wire transfer	Received before 12:30 pm Received after 12:30 pm	Processed the effective date Processed the next business day or effective date
Positive Pay Exceptions	Before 11 am <b>Alaska Time (12:00 pm Pacific Time)</b>	Flagged checks will be determined as paid or returned
<b>The following are based upon effective date; they are not same-day transactions</b>		
ACH transactions	Funds must be available in the specified account by 12:30 pm <b>Alaska Time (1:30 pm Pacific Time)</b> one business day before the "Effective Date"	Processed one business day prior to the effective date
Tax payment	Funds must be available in the specified account by 12:30 pm <b>Alaska Time (1:30 pm Pacific Time)</b> one business day before the "Effective Date"	Processed one business day prior to the effective date
Issued Check File Submission	Before 5 pm <b>Alaska Time (6:00 pm Pacific Time)</b>	Issued Check File should be submitted to Positive Pay system one day prior to check issue 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.

## **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](http://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 created by users other than the Primary Contact or an administrator require approval before they are sent.

## **What if I forget my password?**

If you are the Primary Contact and there are no designated administrators, you will need to visit a branch to get a new password. If there is an administrator, that person can reset your password online.

## **What does “consolidated login” mean?**

With this feature, you can use one user ID and password to log in to an online account session that will show all your business accounts.

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

No. You'll need to visit a branch to request that your other accounts be consolidated.

## **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 Primary Contacts to change, especially when an organization elects a new Board of Directors. To change the primary contact for:

- An organization, association, or corporation – The governing body must name a new Primary Contact and document this action in meeting minutes. A new online account user Agreement must be signed and accepted by Global.
- A Limited Liability Company – Governing members or managers must adopt a resolution naming a new Primary Contact. A new online account user Agreement must be signed and accepted by Global.

### **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 in the online account.

### **Can I access my personal Global account from within my online account access for business session?**

If you are a sole proprietor, you may view your account under the “Transfer Funds To” option, but you will not see an account balance. For other business types and associations, you will not be able to view your personal account.

### **Can I order business checks online?**

You need to place your order by calling Deluxe directly at 1-800-252-3414 or visit the website at [Deluxe.com](http://Deluxe.com).

### **Can I close the primary account?**

Yes, to close the account you need to visit a branch to complete the required paperwork. You will also need to designate a new primary account.



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