

The following instructions will provide you with step-by-step details of how to view and approve payments based off permissions assigned. If you have any questions or need additional assistance, please reach out to Business Services directly. If you are a business owner and would like to apply for Business Connect, [CLICK HERE](#). If you are a business that currently uses Business Connect and have questions, [CLICK HERE](#).

INFO

Initiating ACH and Wire payments, changing Secondary Business Administrator permissions, or adding or changing a Business User may require approval by another Business Administrator or authorized Business User.

Dual approval is **REQUIRED** when:

- The payment/collection is submitted
- An ACH/Wire template has been created
- A Business User has been added or modified
- A Secondary Business Administrator has been modified

AND

- There's at least one other Business Administrator or Business User permitted to approve

Dual approval is **BYPASSED** when:

- There are no other permitted Business Administrators or Business Users to approve

Events that trigger approval:

- Create a new Business User (Only Business Administrators can approve this)
- Modify a Business User (Only Business Administrators can approve this)
- Create or update an ACH or wire template
- Initiate an ACH payment or collection
- Upload an ACH pass through file
- Import an ACH file
- Initiate a Wire

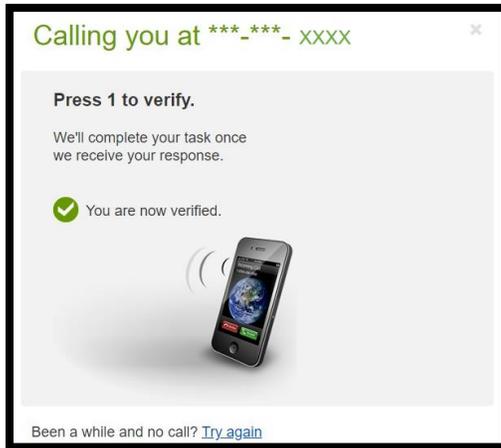
Events above trigger an email to Business Administrator(s) as well as Business User(s), respectfully, with Business Administrator/User, ACH, or Wire Approval permissions. Emails are not sent to approvers when the transaction exceeds their remaining approval limit.

Payments, Secondary Business Administrators, or Business Users who need approval will show in the "My Approvals" section of WESTconsin Business Connect.

VIEWING & APPROVING/DECLINING

1. **Navigate** to "My Accounts" screen > **find** "My Approvals" section
2. **Review** details via the Payment Name, Secondary Business Administrator, or Business User
3. **Click** "Approve" or "Decline"
4. **Validate** identity:
Not needed for template approvals & Business User additions/modifications

- **Call Me:** Business Administrator or Business User receives a phone call and follows the prompts
 - **Do NOT hang up the phone call, let the phone call hang up on its own or the approval will not process correctly**
- **Text Me:** Business Administrator or Business User receives the text and replies with the security code. (only shows if the Business Administrator or Business User text-enabled their phone, to learn how, see [Initial Login and Registration Guide](#))
- **Enter security code:** Business Administrator or Business User keys in soft token (only shows if the business uses and has soft tokens set up, see [Security Token Setup Guide](#))
 - The approval pop-up window times out after 5 minutes
- **Do NOT close the pop-up window before it shows you have been approved or the approval will not go through, wait for it to show that you have been approved before closing the pop-up window**



5. Approval Complete shows on the screen
 - ACH transactions/Wires can be reviewed within “Completed Payments” section of ACH & Wires tab
6. The payment or Business User no longer shows in the “My Approvals” section

Approval by Initiator:

If dual approval is not part of the workflow, the Business Administrator initiating a payment will have to complete security by reviewing a verification code.

1. Upon initiating the payment/collection, the Business Administrator is prompted to get a call or text
 - **Call Me:** Business Administrator receives a phone call and follows the prompts
 - **Text Me:** Business Administrator receives the text and replies with the security code
2. Do NOT close the pop-up window or the approval will not go through, wait for it to automatically close after completing identity verification

COMMON QUESTIONS

1. What happens if I approve an ACH transaction after the cutoff time?

An ACH transaction with the current date, approved after the current date’s cutoff time, will be uploaded to WESTconsin Credit Union with an “Approved after user cutoff” warning. Funds will be debited on the **scheduled settlement date** unless it is the next business day. If the settlement date is the next business day, funds will be debited 2 business days after. The process date will read as the current days date within WESTconsin Business Connect even though the settlement date changes. An email is sent to all Business Administrators when the ACH is completed by WESTconsin Credit Union.

For Example: On 5/1/22 Bob (Business Administrator) submits an ACH with a process date of 5/2/22. Bill, the other Business Administrator, forgets to approve the ACH until after the cutoff time. After Bill approves the ACH, the file is sent to WESTconsin Credit Union to review. Once WESTconsin Credit Union approves and processes

the ACH on 5/2/22, an email is sent to both Bob and Bill letting them know the ACH has been approved. Because the ACH needs 1 business day (minimum) to process, the process date of 5/2/22 is changed to 5/3/22. The ACH is settled, and funds are debited on 5/3/22. Bob and Bill will see the ACH within *WESTconsin Business Connect* with a process date of 5/3/22.

2. **What happens if I approve a wire after the cutoff time?**

A wire with the current date, approved after the current date's cutoff time, will be uploaded to *WESTconsin Credit Union* with an "Approved after user cutoff" warning. Funds will be debited when the wire processes the next business day even though the process date will read as the current day's date. An email is sent to all Business Administrators when the Wire is completed by *WESTconsin Credit Union*.

For Example: Bob (Business Administrator) submits a wire with a process date of 5/1/22. Bill, the other Business Administrator, forgets to approve the wire until after the cutoff time. After Bill approves the wire, the file is sent to *WESTconsin Credit Union* to review. Once *WESTconsin Credit Union* approves and processes the wire, the funds are deleted from the account and an email is sent to both Bob and Bill letting them know the wire has been completed. Within *WESTconsin Business Connect*, Bob and Bill will still see the wire with a process date of 5/1/22 even though it wasn't completed until 5/2/22, the next business day when *WESTconsin* could process the wire.

3. **What happens if I approve a wire or ACH payment after the process payment date?**

A wire with a previous process date, approved after the process payment date, will be uploaded to *WESTconsin Credit Union* with a "Past Due" warning. Funds will be debited when the wire processes on the day of approval and the process date will update accordingly. An email is sent to all Business Administrators when the Wire is completed by *WESTconsin Credit Union*.

An ACH payment with a previous process date, approved after the process payment date, will be uploaded to *WESTconsin Credit Union* with a "Past Due" warning. Funds will be debited the next business day and the process date will update accordingly. An email is sent to all Business Administrators when the ACH is completed by *WESTconsin Credit Union*.

4. **How long do payments pend approval?**

Indefinitely

5. **If I approve one payment, do I have to pass identity verification every time for remaining approvals?**

Approval caching will prevent this, where identity verification is required for the first payment, but not subsequent payments approved within five minutes.

6. **What happens if I decline a payment?**

The payment shows in "Declined" activity and the system sends a decline email notification to the Business Administrator or Business User who initiated the payment.

7. **Do I have to approve each payment if it is a repeating payment?**

Yes, repeating payments will require approval for every payment occurrence.

8. **Why didn't a payment require dual approval?**

The Primary Business Administrator initiated the payment and there are no other Business Administrators or Business Users that have been given permission to approve.