

Business Online Banking

Frequently Asked Questions (FAQ)

How do I read this FAQ?
 The FAQ is designed to provide quick answers to common questions and direct you to the appropriate section of our End User’s Guide. Widget labels will be in CAPITALS and the user’s guide page(s) will be in red.

For example:

- BUSINESS ADMIN → Roles → Add a Role
- [User Guide Page 38–42](#)

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Getting Started

What’s a “Widget”?

This new platform calls the navigation icons on the left of the Dashboard ‘widgets.’ Each widget controls specific functionality within the new platform.

I don’t see the Widget I’m looking for. Where is it?

- MORE → Widget Options

Only seven (7) widgets can be displayed on the Dashboard. All others are under the MORE widget at the bottom of the list. You can customize your Dashboard, including widget arrangement, by visiting the Options section.

I’ve looked there and still can’t find it. Where is it?

Some widgets must be enabled by Salal Business Services before they will display. These include: BUSINESS WIRES, BUSINESS ACH, DESKTOP SCANNER, and POSITIVE PAY. Each of these widgets comes with an additional monthly cost and may incur additional charges. Please contact your Account Manager for details.

Administration

How do I change my user ID?

- MORE → Widget Options → Security
- [User Guide Page 30](#)

Any user can change their user ID by accessing the **Security** tab within the WIDGET OPTIONS widget. Click the pencil icon to the right of the user ID and enter the ID you’d like to change.

How do I change my security questions?

- WIDGET OPTIONS → Security
- [User Guide Page 30–31](#)

If you are a sub-user, the Master User or someone in a role with Administration privileges can reset your security questions by going to the **User** tab in the BUSINESS ADMIN widget. To reset your own, go to the WIDGET OPTIONS widget and select the **Security** tab.

How do I update my contact information?

- WIDGET OPTIONS → Contact
- [User Guide Page 32–33](#)

Updating contact information here will pass through to our Core system to ensure only current information is kept on file. This information is used by the optional Notifications section of the WIDGET OPTIONS widget for custom alerts.

How do I reset a Sub-User password?

- BUSINESS ADMIN → Users
- [User Guide Page 42–44](#)

The Master User, and those in a role with the “Manage Users and Roles” permission, may reset another user’s password.

In the **Users** tab select the user and scroll down to **Reset Password**. Click the pencil icon and follow the instructions. For the Master User, only Business Services Support can reset the password.

How do I temporarily block my debit card?

- CARD CONTROLS
- [User Guide Page 29](#)

Left your card at a restaurant? Not in your wallet but you’re pretty sure you know where it is?

Use the Lock/Unlock feature under CARD CONTROLS to temporarily block the card until you find it again. Simply click the card you want to lock and click [Lock this card]. All transactions – **including automatic payments** – will be blocked until the card is unlocked.

Transactions

I want to send a business wire, but the Payee drop-down is empty. How do I add a Payee?

- BUSINESS ADMIN → Payees
- [User Guide Page 37-38](#)

You’ll find the Payee section under the BUSINESS ADMIN widget. Enter their account information by adding a Wire Transfer payment method to their payee profile.

Once saved, the payee's name will appear in the drop-down for the BUSINESS WIRE widget. The same works for BUSINESS ACH if that payment method is selected.

Where do I see the status of my wire and view confirmation it was sent?

- BUSINESS WIRES → Scheduled or History
- [User Guide Page 48-52](#)

The **Scheduled** tab in the BUSINESS WIRES widget shows you pending wire transfers that have not yet been processed. The **History** tab shows you the final status of wires that have been processed. Clicking the [View Details] button next to a wire will display the wire confirmation.

How do I place stop payments?

- CHECK SERVICES → Stop Payment
- [User Guide Page 22](#)

Be sure you have the exact check number(s) and amount(s) before placing a stop payment. This information must match for it to be effective. The [Search] button in the middle helps identify whether the check has already cleared.

How do I order checks for the first time?

Businesses who have not yet placed their first order, or who ordered through a different vendor but would like to use this service, should contact Business Services Support team at BusinessServices@Salalcu.org.

How do I re-order checks?

- CHECK SERVICES → Order Checks
- [User Guide Page 22–29](#)

This service is available for members wishing to **re-order** checks from our vendor Harland Clarke.

How do I pay other SALAL members?

- TRANSFERS → Classic
- [User Guide Page 8-11](#)

This is done as a transfer by clicking [Transfer to another Salal Credit Union member] and entering the business's legal name as it appears in our system (not their DBA), their member number, and their share ID. If you have the other member's 13-digit account number, their share ID is the two digits following the 1 at the beginning and the member number is the last six digits.

For example: **1600000123456** = Share ID 60 and member number 123456

Where do I find my 13-digit account number?

- ACCOUNTS → Account Details
- [User Guide Page 8](#)

In the ACCOUNTS widget, click the checking or savings account you want the information for and click the **Account Details** tab. This number works for all electronic funds transfer (EFT) and ACH payments, in addition to providing the information required for the new Salal-to-Salal transfer function.

Role Assignment

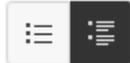
What is a Role and how do I create one?

- BUSINESS ADMIN → Roles → Add a Role
- [User Guide Page 39–43](#)

A Role is designed to correspond to a user's function within the organization. A Manager role may have administrative or approval permissions, whereas a Bookkeeper's role may have access to only certain accounts or limited transactional authority. All permissions, limits, and account access are controlled by the Role to which a user is assigned. All users assigned to the same Role have the same permissions.

What would be considered 'management' permissions?

- BUSINESS ADMIN → Roles
- [User Guide Page 39–43](#)

Management permissions are those in the first two categories of the Permissions section (Administration and Allowed to Authorize) and certain options within transactional sections (ACH – Manage Templates, Transfers – Add External/Member account, Edit Business Contact Information). Toggle the icon  to see a description of each and assign as appropriate.

How do I limit how much my manager can approve?

- BUSINESS ADMIN → Roles
- [User Guide Page 39–43](#)

For roles with Allowed to Authorize permissions, the Limits section will have a “Can Authorize” section. This represents the maximum amount a user in this role can authorize of each transaction type. **Users in a role with authorization authority cannot approve their own transactions.**

How do I give my Bookkeeper limited transactional authority?

- BUSINESS ADMIN → Roles
- [User Guide Page 39–43](#)

There are three main ways to limit a role's transactional authority:

1. Permissions – DO NOT give them permissions in the Administration or Allowed to Authorize sections but DO give them permission to conduct the types of transactions they will perform (Wires, ACH).
2. Accounts – Further restrict and refine permissions granted above in the Accounts section of a role. For example, the “Wire Out From” account permission can be used to identify only those checking accounts you want users in this role to pull funds from. Now the users can send wires but only from accounts designated in their role.
3. Limits – Specific dollar thresholds can be applied to a role’s transactional authority before approval is required.
 - a. Authorized Limit – How much a user can send on their own authority
 - b. Max Limit – Transactions between the Authorized Limit and Max Limit will require Authorization before they will be submitted for processing. Those over the Max Limit will be rejected automatically.

How do I approve a transaction initiated by a sub-user?

- BUSINESS ADMIN → Authorizations
- [User Guide Page 36-37](#)

The Master User, and users in a role with Allowed to Authorize permissions and sufficient limits, can use the **Authorizations** tab of the BUSINESS ADMIN widget to review and approve or reject pending transactions. You can set up alerts to notify you when a transaction requires authorization in the Notifications section of the WIDGET OPTIONS widget. **Transactions in this pending state will not process until approved.**

How do I create read-only access to this new platform?

- BUSINESS ADMIN → Roles
- [User Guide Page 38–42](#)

Very simple! Create a role with ONLY the “View eDocuments” permission and the three “View” account-level permissions. Leave the limits section blank. This will allow the user to see all the necessary account details but will not permit them to move funds in any way.