

The following instructions will provide you with an overview of the WESTconsin Mobile App when accessing Business Connect. 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

The WESTconsin Mobile App is available in the [App Store](#) and [Play Store](#) and is available for iOS and Androids. [Initial Login and Registration](#) cannot be completed through the WESTconsin Mobile App. To use a mobile device to complete the [Initial Login and Registration](#), use the devices browser. After initial login and registration is completed, access the WESTconsin Business Connect account with the Mobile App by entering the Username and Password and tapping login.

ACCOUNTS

Accounts is the default screen in the WESTconsin Mobile App.

- Each account listed shows account name, suffix number, and account balance
- For businesses with more than one Tax ID, note the dropdown option at the top of the screen. **Tap** this to see the list of Tax ID Names and switch between those listed
- **Tap** any suffix to view transaction history; the WESTconsin Mobile App provides a maximum history of 90 days

TRANSFERS

Transfer between suffixes or, if linked, multiple Tax ID's.

1. **Tap** on "Transfer" in the app menu
2. **Tap** "From" to see a list of all eligible accounts to debit
3. If multiple Tax IDs are listed, **tap** the "From" Tax ID
4. **Tap** the "From" account
5. **Tap** "To"
6. If multiple Tax IDs are listed, **tap** the "To" Tax ID
7. **Tap** the "To" account
8. **Enter** the amount
9. **Tap** "Transfer" and the success screen displays
 - To schedule a future dated or recurring transfer, do so in WESTconsin online from a PC/laptop or a browser on a mobile device

APPROVALS

Manage pending approvals for payments, templates, Secondary Business Administrators, and Business Users. Only Business Administrators and Business Users with Approval permission will see the "Approval" option in the Mobile App menu.

1. **Select** "Approvals" in app menu
2. **Select** a payment, template, or Business User to review
3. **Review** details and **select** "Decline" or "Approve"
4. If approve is selected, **complete** identity authentication (not required to approve a template)

- **Decline** sends an email notification to the person who initiated the approval
- **Approval** does not send an email

Identity Authentication options:

- **Call Me** –Phone number(s) managed from a PC/laptop or a browser on a mobile device
- **Text Me** – Phone number(s) managed, and text enabled from a PC/laptop or a browser on a mobile device
- **Token** – displays if enabled from a PC/laptop or a browser on a mobile device
- **Touch ID (iOS) / Fingerprint ID (Android)** – displays if the device supports the feature and enabled on the mobile device

ACH/WIRE

In the *WESTconsin* Mobile App, businesses can make or collect ACH and Wire payments using an existing template.

1. **Select** “ACH/Wire” in the “more” tab within the app menu
2. **Select** “Make payments” for ACH and Wire disbursements; **select** “Collect payments” for ACH collections
 - Businesses can also view scheduled, processed, and declined payments
3. **Tap** in the template name field, and **select** from list or type to find a match
 - **Why doesn’t a template show?**
 - If templates have not been created
 - If the Business User doesn't have the “Create Payments using Templates” permission for the suffix linked to the template (Granted by a Business Administrator)
 - The template is pending approval
4. If desired, **edit** the amounts, addenda, and Deliver On date
5. **Click** “Continue to review”
 - If dual approval is required, approvers get an email notification and may approve the payment in the app or through *WESTconsin* Online from a PC/laptop or browser on a mobile device

MANAGE USERS

Business Administrators can manage Secondary Business Administrators and Business Users in the *WESTconsin* Mobile App

- Only Business Administrators see “Manage User Access” in the menu
- Status displays under the name – see table below for status options
- **Slide** Access toggle to “No” to change status to On Hold (temporary hold)
- Both Primary & Secondary Business Administrators can add or remove already granted permissions for Secondary Business Administrators.
- Business Administrators cannot manage another the Primary Business Administrator’s access – to make changes, contact *WESTconsin* Credit Union

Status	Description
Active	User who can currently access Business Connect
On Hold	User placed on hold by a Business Administrator or <i>WESTconsin</i>
Update Pending Approval	Business Administrator edited an existing Business User and is pending approval by another Business Administrator
Update Approval Declined	Business Administrator declined a Business User update

Setup Pending Approval	Business Administrator added a new Business User and is pending approval by another Business Administrator
Setup Approval Declined	Business Administrator declined a new Business User

Business Administrator options for an active Secondary Business Administrator or Business User:

- View Business User access details – full details of the permissions and limits
- Reset password– send a temporary password to their phone number on file
- Generate access code – deliver a one-time verification code to their phone number on file

Business Administrator options for a locked Secondary Business Administrator Business User:

- View Business User access details– full details of the permissions and limits

Business Administrator options for a Business User:

- Unlock Business User – unlock Business User so they can login with original password
- Reset password and Unlock Business User – unlock Business User and send a temporary password to the Business User’s phone via call or text

Business Administrator actions unavailable on WESTconsin Mobile App:

- Add a Business User, Edit a User/Secondary Business Administrator, Delete a Business User

CHECK DEPOSIT

Deposit tab allows Business Administrators and Business Users with permission to submit images of checks to deposit into the account. Business Administrators and Business Users can deposit checks up to \$10,000 per item, \$20,000 per day, and \$90,000 per rolling month. Please reach out to WESTconsin Credit union if these limits do not satisfy your business needs.

1. **Navigate** to “Check Deposit” in the “more” tab within the app menu
2. **Select** a Tax ID if more than one available
3. If this is the first time using Mobile Deposit, **accept** terms and conditions
4. **Tap** “To” to select which suffix to deposit into
5. **Tap** “Amount” and **enter** the amount written on the check
 - When entering an amount, enter enough digits to include cents
Ex: for \$5.00 type 500
6. **Tap** the image of a camera to take a picture of the front of the check, **tap** “Keep Picture”
7. **Endorse** check properly – Business name, authorized signer signature, and “for mobile deposit”
8. **Tap** the image of a camera to take a picture of the back of the check, **tap** “Keep Picture”
9. **Review** images to make sure they include the entire check, and all information is clear and easy to read
10. **Tap** “Deposit”
11. Confirmation will appear on the screen to confirm a successful deposit
 - Success: Check image and details have been accepted and may need to be reviewed by WESTconsin Credit Union before funds are deposited into account

History tab allows Business Administrators and Business Users with permission to view deposits previously submitted by **ALL** Business Administrators and Business Users

1. **Navigate** to “Check Deposit” in the app menu
2. If needed, **select** a Tax ID
3. **Tap** “History” on the top of the screen
4. **Tap** on a deposit to view details

- If a deposit was rejected, the reason why will be noted

BILL PAY

Make bill payments to existing payees as well as create new payees.

To pay someone new:

1. **Select** “Bill Pay” in the “more” tab within the app menu
2. **Select** a Tax ID if more than one available
3. **Tap** “+ Pay someone new” at top of screen
4. **Follow** on screen prompts
 - **Enter** name, **tap** “add”
 - **Enter** payee information: Nickname (optional), Account number (if applicable), Address, Phone number (optional), select a category (optional), **tap** “confirm”
5. **Set up** auto-pay or **add** a reminder at this time (optional)

To make a payment:

1. **Select** “Bill Pay” in the “more” tab within the app menu
2. **Select** a Tax ID if more than one available
3. There are two options to view payees; single pay view or multi pay view (at the top)
 - Single pay:
 1. **Tap** “Payee”
 2. **Tap** “options”
 3. **Tap** “pay”
 4. **Enter** amount and **select** deliver by date
 - Optional: **Add** memo, **add** note, **add** invoice, **manage** funding account, and **select** category
 5. **Tap** “Make Payment”
 6. **Review** payment information, **tap** “Confirm”
 - Multi pay:
 7. **Enter** amount for select payees
 8. **Update** the deliver by date for each payment
 9. **Tap** “Confirm all payments”
 10. **Review** payment information, **tap** “Confirm”

To change or delete a payment:

1. **Select** “Bill Pay”
2. **Select** a Tax ID if more than one available
3. **Scroll** to the right, screen will default to “activity” tab
4. **Tap** on payment
 - **Tap** “cancel payment”, **repeat** to confirm, confirmation of cancelled payment shows on the screen
 - **Tap** “Modify payment”, **make** any changes needed, **tap** “Modify”, confirmation of modified payment shows on the screen

To view payment history:

1. **Select** “Bill Pay”

2. **Select** a Tax ID if more than one available
3. **Scroll** to the right, screen will default to “activity” tab
4. **Tap** “History”

More options:

1. **Select** “Bill Pay”
2. **Select** a Tax ID if more than one available
3. **Scroll** to the right, screen will default to “activity” tab
4. **Tap** “More”
5. Additional options for Bill Pay include: balance worksheet, alert preferences, add/modify categories, funding accounts, customer support, and help

For more information, review the [WESTconsin Business Connect Bill Pay Guide](#)

ALERTS

Notifications for the WESTconsin Mobile App are push notifications, i.e. they show as a notice on the Business Administrator or Business User’s phone’s home screen. They are separate from the alerts and notifications set up in WESTconsin Online from a PC/laptop or a browser on a mobile device, which are sent via email.

1. **Navigate** to “Settings” in the app menu
2. **Select** “Push Notifications”
3. **Select** a Tax ID if more than one available
4. **Find** desired account and **toggle** on notification(s):
 - **Low balance** (default is \$100)
 - **High balance** (default is \$500)
 - **Balance update** (default is weekly on Friday – not editable)
 - **Large withdrawal** (default is \$100)
 - **Large deposit** (default is \$100)
 - **Loan payment due** (default is in 5 days)
 - **Loan payment overdue**

SETTINGS

Manage the following features:

- Fingerprint/Face ID
- Remember this device
- Push Notifications