

Business FAQs

Businesses with ACH, Wires and Positive Pays

Will there be any downtime?

As we transition to our new Digital Banking platform, changes made to your business profile after April 26 may not carry over. Once the upgrade is complete, please review your users, ACH templates, and recipients and re-add anything that didn't transfer.

If you send ACH transactions, any scheduled process on or after May 5 won't transfer and will need to be re-entered. ACH templates and recipients set up by April 26 should carry over, but future-dated payments will need to be scheduled again once the new system is live.

Digital Banking will be unavailable starting at 11 a.m. on Monday, May 4 and will be back up when the new platform launches mid-afternoon on Tuesday, May 5.

For a full schedule of service interruptions, please visit [IHMVCU.org/Upgrade](https://ihmvcu.org/Upgrade).

Will my log-in credentials change?

Primary business owners or Admins won't need to create a new account. You'll log in using your existing username and password, and then you'll be prompted to set up a new password. The primary owner will need to have the business EIN and the account number. Please be sure the Primary Admin's mobile phone and email address is correct with us for authentication purposes. Once logged in, the Primary Admin must create roles and assign authorized users to those roles, enabling them to register for and access Digital Banking.

If you are unsure who the primary admin is of the online banking profile, please contact us at businessonline@ihmvcu.org or 309-762-8265.

How will business users access the new Digital Banking platform?

During migration, business users will register individually after the Primary Admin has assigned them a role. This helps ensure proper identity verification, role assignment, and security.

Will existing business users transfer automatically?

Yes. If the business user is already established, they should transfer over; however, they will need to be set up with a role before they can login.

Yes, any previously scheduled Bill Pay transactions will still be processed as planned. However, you won't be able to schedule new payments starting at 2 p.m. on Friday, May 1 until the new platform launches on Tuesday, May 5.

DIGITAL BANKING UPGRADE

Will business Bill Pay have any downtime?

Yes, any previously scheduled Bill Pay transactions will still process as planned. However, you won't be able to schedule new payments starting at 2 p.m. on Friday, May 1 until the new platform launches on Tuesday, May 5.

Does business Bill Pay transfer to the new platform?

No, you'll need to re-establish your Business Bill Pay payees in the new Digital Banking platform.

Will business alerts and notifications transfer?

No. Alerts and notifications won't carry over and will need to be re-established in the new platform.

Do business users need a new mobile app?

iPhone users: If automatic updates are enabled, no action is needed; **Android users:** Download the updated app from Google Play on launch day.

Will ACH templates and recipients transfer to the new platform?

Yes, they should transfer over, however, if there are some missing, you will need to re-establish those. The ACH templates and recipients are now under their own tab within the new platform.

Will there be changes to Quicken or QuickBooks?

Yes, you can still use Quicken with your account. The process is just changing slightly. Instead of automatic syncing, you'll download your transactions from Digital Banking and upload them into Quicken using the standard import process. The new Digital Banking platform won't connect directly to Quicken or QuickBooks. You'll need to export your transaction history from your current Digital Banking before the upgrade.

How to export your transaction history:

1. Log in to Digital Banking
2. Open the account you want to export
3. Click **Export**
4. Choose your file type:
 - Quicken (.qfx)
 - QuickBooks (.qbo)
5. Click **Export** to download your file
6. Open Quicken or QuickBooks and import the file if needed