

Business Advantage User Guide

Business Advantage makes it easy to manage your business finances in one place. From viewing account balances to sending payments and wires, this guide will help you get the most out of your online banking experience.

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Getting Started

Logging In

You can access Business Advantage through the Affinity website or mobile app.

1. Enter your **User ID** and **Password**
2. Click **Log In**

If you forget your login information, you can select Forgot User ID or Forgot Password to reset your credentials.

First-Time Login

When logging in for the first time, you will be asked to:

1. Review and accept the terms and conditions
2. Create a new password



Online Banking Terms And Conditions

This is the Agreement between your company ("You", the "Company") and Affinity Federal Credit Union ("Affinity", "us", "we" and "our") containing the terms and conditions for the following Online and Mobile Business Banking services ("the Services"). By signing the Online and Mobile Business Banking Application, you agree to the terms and conditions, set forth below, which automatically becomes part of the Agreement between you and Affinity. Your use of any of the Services will be additional evidence of your agreement to these terms.

Your use of the Services may also be affected by your Deposit Agreement and Disclosures, including the applicable schedule of fees ("Deposit Agreement"), or other agreement with us for your linked Affinity accounts. When an account is linked to the Services, it does not change the agreements you already have with us for that account and you are still subject to the terms and conditions we gave you in the agreement and disclosure for the linked account. The terms and conditions for those account agreements, including any applicable fees, transaction limitations, liability rules and other restrictions that might impact your use of an account with the Services, are incorporated into this Agreement. In the event of a conflict between the terms of those account agreements and this Agreement, the terms of the applicable account agreement will prevail unless this Agreement specifically states otherwise.

☐ By clicking the checkbox, I accept the terms of this agreement.

DECLINEACCEPT



AI Affinity Learning Institute | Print | Log Out

Accounts ▾ Transfers ▾ Payments Zelle® ACH ▾ Wires ▾ Check Scanner

Password Change Required

Passwords must be 12 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a digit (0-9), and a special character (~!@#%&*()[]{}<>+-=/|,;:'"?).

New Password:

Confirm Password:

UPDATE

Account Summary

The Account Summary page is your main dashboard. From here you can:

- View balances across your accounts
- Review recent activity
- Initiate quick transfers
- Access other services through the main menu

You can return to this page anytime by clicking the Affinity logo at the top of the screen.

The screenshot shows the Affinity Federal Credit Union Account Summary page. At the top, there is a header with the Affinity logo and the text "Affinity Learning Institute | Print | Log Out". Below the header is a navigation bar with links: Accounts, Transfers, Payments, Zelle®, ACH, Wires, and Check Scanner. The main content area is divided into two columns. The left column is titled "Account Summary" and contains a section for "EDIT ACCOUNTS VIEW". Under this section, there are three account types: Checking Accounts, Savings Accounts, and Business Savings. Each type has a list of accounts with their respective balances and available balances. The right column is titled "Quick Transfer" and contains a form with fields for "From", "To", and "Amount". There are "TRANSFER" and "CLEAR" buttons at the bottom of the form.

Account Type	Account Name	Account ID	Balance	Available Balance
Checking Accounts	Business Basics Checking	x1592	\$0.21	Available Balance
	Membership Eligibility	x1568	\$5.00	Available Balance
Savings Accounts	Business Savings	x1609	\$0.30	Available Balance

Profile & Account Settings

Click your business name in the upper-right corner to manage profile settings and notifications.

The screenshot shows the Affinity Learning Institute dropdown menu. It contains four items: Profile, Settings, Secure Messages, and Secure Forms. The Secure Messages item has a red notification badge with the number 1. The dropdown is triggered by clicking the Affinity Learning Institute logo in the upper-right corner of the page.

- Profile
- Settings
- Secure Messages (1)
- Secure Forms

Business Contact Information

View or update your business contact information, including:

- Business phone number
- Business email address
- Mailing address

If you need to update your physical address, you will need to submit a request in secure forms.

Current Profile

Affinity Business Digital Banking (Business) ▾

SELECT

Business Contact Information

Business Address Updates

Home Phone

United States (+1) ▾

Mobile Phone

United States (+1) ▾

Work Phone

United States (+1) ▾

CANCEL UPDATE

Business Email Address

Current Email: kishan.sheth@fiserv.com

New Email Address

Confirm Email Address

CANCEL UPDATE

User Contact Information

Update your personal contact information used for login authentication. Changes made here apply only to your business profile. If you also have personal accounts with Affinity, please update your contact information in Affinity Online.

User Contact Information

Home Phone

United States (+1) ▾

Mobile Phone

United States (+1) ▾

Work Phone

United States (+1) ▾

CANCEL UPDATE

User Email Address

Current Email: ali@affinityfcu.com

New Email Address

Confirm Email Address

CANCEL UPDATE

Password

You can update your password anytime within the Password section.

4

Password

Passwords must be 12 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a digit (0-9), and a special character (~!@#\$\$%^&*()[]{}<>_+~=|/.,:;'"?).

Current Password:

New Password:

Confirm Password:

CANCELUPDATE

User ID

You may change your User ID if needed.

User ID

Your User ID and password are used to log in to this site. This page allows you to change your User ID. Your User ID must be between 9 and 26 characters in length and may be made up of letters, numerals, and special characters (~!@#\$\$%^&*()_+~=|/.,:;?.,/). Your User ID is not case sensitive.

Existing User ID: alixdcertadmin

New User ID:

Confirm User ID:

CANCELUPDATE

Stopped Numbers

This section displays any phone numbers that are blocked from receiving authentication codes.

Stopped Numbers

There are currently no numbers blocked from receiving authentication codes.

5

WebConnect

WebConnect allows you to download account activity for use with financial software such as QuickBooks® or Quicken®.

You can export transactions from your accounts and upload them into your accounting system to help keep your financial records up to date.

WebConnect

* Account

— Select an Account —

▼

* Start Date

12/14/2025

* End Date

02/26/2026

Download Format

☒ Quicken

☐ QuickBooks

DOWNLOAD

Notifications & Alerts

Business Advantage allows you to set up alerts to stay informed about important account activity.

Advanced Alerts

The first time you access Advanced Alerts, you will review and accept the alert terms and conditions.

Terms And Conditions

Terms and Conditions: Affinity Federal Credit Union

Thank you for using Affinity Federal Credit Union Mobile Banking combined with your handheld's text messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 72080. To cancel, text "STOP" to 72080 at anytime. In case of questions please contact customer service at 800-325-0808 or visit [www.fiserv.com].

Affinity Federal Credit Union Privacy Policy

Terms and Conditions

- Program: Affinity Federal Credit Union offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Message & Data rates may apply. Customers will be allowed to opt out of this program at any time.
- Questions: You can contact us at 800-325-0808, or send a text message with the word "HELP" to this number: 72080. We can answer any questions you have about the program.
- To Stop the program: To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 72080. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.
- Terms & Conditions: By participating in Mobile Banking, you are agreeing to the terms and conditions presented here.
- Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Alerts Additional Terms.

Once accepted, three required alerts will **automatically** be enabled to help notify you of key activity and security events, including:

- When you update a phone number
- When the online banking email address is changed
- When the online banking password is changed



Ready to go!

You're automatically enrolled in these required notifications

- 🔔 Customer updated a phone in Online Banking
- 🔔 Online banking email address was changed
- 🔔 Online banking password was changed

Click "Close" to start personalizing now.

Close

What are notifications?

Notifications are a great way to stay on top of important things happening with your profile and accounts.

You can turn on the notifications that matter most to you and personalize them to meet your needs.

Notification Options

Alerts can be delivered by:

- Text message
- Email
- Phone call

You can also:

- Update your contact details
- Adjust your time zone
- Set quiet hours when notifications will not be sent.

← Notifications Settings

Eastern Standard Time ▾

Send device Notifications to

 No devices registered.

Send text Notifications to

 No phone number registered.

+ Add

Send email Notifications to

 ali@affinityfcu.com Active

+ Add

Quiet Times

Email ☒ Do not disturb

Start time: HH ▾ MM ▾ AM ▾

End time: HH ▾ MM ▾ AM ▾

S M T W T F S

Save

To enable an alert:

1. Turn the toggle switch on
2. Enter any required details (such as a dollar amount)

Security

(Get alerts if someone changes your information or is trying to get access to your online banking.)

☒ Customer updated a phone in Online Banking

☒ Online banking email address was changed

☐ Online banking login was locked out

☒ Online banking password was changed

Scheduled Alerts ⓘ

Balance

(Low balance alerts can help you avoid overdrafts or maintain balances to qualify for rewards. High balance al

☐ Current balance

Security & Access

Business Advantage includes several tools to help you manage how your account is accessed.

Authorized Devices

You can view and manage devices that are approved to access your account.

If you use the mobile app, this is also where you can enable **biometric login** (fingerprint or facial recognition).

Authorized Devices

i To enroll a new device, you must use the mobile app.

Device Name	Date Enrolled	Delete
Biometric authentication is not enabled on any devices.		

Authorized Apps

You can view and manage **third-party apps** that have permission to connect to your account.

If you no longer want an app to have access, you can remove it [here](#).

Authorized Apps

Nickname ↑	Authorized ↕	Last Accessed ↕
No apps have been authorized.		

Apps Awaiting Authorization

Nickname ↑	Last Accessed ↕
No apps are awaiting authorization.	

AUTHORIZE

Authorized Users

You can manage who has access to online banking. From the **Users** section, you can:

- Add new users
- Update permissions
- Remove users
- Reset a user’s password if needed

Accepted Disclosures

You can view disclosures you previously reviewed and accepted within Business Advantage.

Accepted Disclosures		
View	Disclosure Title	Accepted Date
Q	Online Banking Terms and Conditions	02/26/2026

Delete an Account

If you need to close or remove an account from online banking, this section provides information on how to contact Affinity for assistance.

Delete An Account

Thank you for banking with Affinity Federal Credit Union.

A request to delete (and close) an account and end your financial relationship with us can be processed only at one of our branches or by speaking with one of our customer care representatives.

If you have questions, please contact Customer Service.

Phone: 800-325-0808

Fast Balances

Fast Balances lets you quickly view account balances in the mobile app without fully logging in.

Fast Balances Devices

 To add a new device, you must use the mobile app.

Device

Fast Balances is not enabled on any devices.

Fast Balances Accounts

Fast Balances allows you to view balances and recent transactions right from the login screen, without entering your user ID and password.

Check the checkbox for each account you want to include in Fast Balances.

Account

- | | |
|--------------------------|--------------------------------|
| ☐ | Membership Eligibility x1568 |
| ☐ | Business Basics Checking x1592 |
| ☐ | Business Savings x1609 |

CANCEL

SUBMIT

Secure Messages

View secure messages related to your account or service requests.

Secure Message History

Subject	Tracking ID	Created	Last Updated ↓	Category
Your password has changed recently.	781455861	02/26/2026 9:31 AM	02/26/2026 9:31 AM	Profile Update 

Secure Forms

Submit requests securely to Affinity, including:

- Address changes
- Debit card requests
- Online service requests
- ACH requests

Secure Forms

Online Services

ACH Origination Request

Business Address Update Request	This form is for requesting your business address information to be updated. *Note : We may reach out for additional information or proof of address
--	--

Online Mobile Daily Deposit Limit Increase Request	The standard mobile deposit limit is \$25,000 per day. This form is to request to increase that on either a permanent or temporary basis mobile deposit limit
---	---

Positive Pay Request Form	This form is used to request positive pay services for your business.
----------------------------------	---

Wire Request Form	Request to add or modify domestic/international wires and limits.
--------------------------	---

Cards

Credit/Debit Card Dispute Form	Use this form to submit a Credit/Debit Cardholder dispute. If you are claiming fraud, please use the Fraudulent Transaction Dispute form. If you have a Credit Card dispute click on Credit Cards on your navigation bar.
---------------------------------------	---

Fraudulent Transaction Dispute Form	Use this form to submit a fraudulent card transaction activity.
--	---

ACH Request Forms

Stop Payment Request for ACH EFT	Use this form to request a stop payment on ACH EFT transaction
---	--

Written Statement of Unauthorize or Improper ACH Debit Activity	Submit a statement of unauthorize ACH Debit Activity
--	--

Transfers

Make a Transfer

Transfer funds between accounts or schedule transfers for a future date.

Make A Transfer

MANAGE TRANSFER ACCOUNTS

From

To

Amount

\$

Schedule

Immediate (One Time)

CONTINUE

Transfer Templates

Create templates for transfers you perform frequently so you can reuse saved account details, limits, and approval settings.

Transfer Templates

ADD NEW TEMPLATE

Add Template

Template Name

From

To

Default Transfer Amount

\$

Maximum Transfer Amount

\$

Note

Level Of Approver Required

0

CANCEL

ADD TEMPLATE

Transfer Activity

View scheduled, completed, rejected, or canceled transfers.

Transfer Activity

SCHEDULED

HISTORY

☐ Show Rejected and Canceled Transfers

There are no scheduled transfers.

Transfer Accounts

Add other eligible Affinity accounts so you can transfer funds between them.

ACH & Bill Pay

ACH Payments

ACH payments allow businesses to send or collect electronic payments.

ACH Participants

The **ACH Participants** section allows you to manage the businesses or individuals involved in your ACH payments.

Here you can view or maintain information for the parties associated with your ACH transactions, such as the originator, receiving institution, or recipient.

ACH Participants

List of participants in all templates and one time payment

☐ Show Search Options

☐

Nickname ↑

Status ↑↓

Created ↑↓

Account Number

Routing Number ↑↓

Account Type ↑↓

Group ↑↓

Unique Identifier ↑↓

There are no participants.

DELETE SELECTED PARTICIPANTS

ADD PARTICIPANT

Block or Restrict Users

Business Advantage allows you to manage which users are able to create or process ACH transactions. User permissions can be updated to control who can submit ACH payments or collections.

Block Or Restrict Users

This allows users to be blocked or restricted from being included in existing or one time ACH Batches

Select a Template

OR

Select a User

CANCEL

SUBMIT

ACH Templates

Create templates for recurring ACH payments.

ACH Templates

☐ Search Options

☐ Template	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date
There are no templates to display.							

INITIATE SAME DAY

INITIATE

DELETE SELECTED TEMPLATES

ADD TEMPLATE

One-Time ACH Payments

Send a single ACH payment or collection.

* Transaction Type

NEXT

CLOSE

* SEC Code

PPD if you are paying a person (Payroll, etc).
CCD if you are paying a company (Taxes, vendors, etc)

NEXT

CLOSE

ACH Activity

View pending or scheduled ACH transactions.

Pending (Same Day) ACH Batches

☐ Show Search Options

Ref #

Batch

Company

Credit Amount

Debit Amount

Status

Effective Date

There are no batches to display.

Pending ACH Batches

☐ Show Search Options

Ref #

Batch

Company

Credit Amount

Debit Amount

Status

Effective Date

There are no batches to display.

Scheduled ACH Batches

☐ Show Search Options

Ref #

Schedule

Company

Credit Amount

Debit Amount

Schedule Status

Effective Date

There are no batches to display.

ACH History

Review previously submitted ACH transactions.

ACH History

☐ Show Search Options ☒ View Latest For Recurring Batches

Ref #

Batch

Company

Credit Amount

Debit Amount

Status

Effective Date

There are no batches to display.

ACH Batch Import

If your business submits multiple ACH transactions at once, you can use ACH Batch Import to upload a file for processing. Files must be 500 KB or smaller.

This option is helpful for batch payments, such as payroll or vendor payments.

ACH Batch Import (Pass-Thru)

☐ Skip Duplicate Check

☒ Override Past Effective Dates

Maximum file size: 500 KB

CHOOSE FILE

No file chosen

UPLOAD

Uploaded ACH Batch Import Files

Ref #	Business	Created By	Created	Type	Filename
There are no files to display.					

ACH File Import History

Created By	Created	Updated	Status	Filename
There are no files to display.				

ACH Batch Import File

Use **Import File** to upload ACH participant or transaction files. Business Advantage supports both **NACHA** and **non-NACHA** file formats.

Participant Import Templates

Template Name

Last Updated Date

No file formats defined yet.

ADD TEMPLATE

Import Participants From A CSV File

* Participant Import Template

— Select a Template —

Maximum file size: 500 KB

VIEW PARTICIPANTS

IMPORT

CHOOSE FILE

No file chosen

Import Templates And Participants From A NACHA File

☐ Add Participants If Not Existing

☐ Use First Company If Not Found

☐ Remove Invalid Entries from Template

Maximum file size: 500 KB

VIEW TEMPLATES

VIEW PARTICIPANTS

IMPORT

CHOOSE FILE

No file chosen

Non-NACHA File Import

Company

Choose Company

Choose Template

New Template

Transaction Type

Choose Transaction Type

File

Choose File

No file chosen

Maximum file size: 3 MB

Valid file extensions: .csv, .txt

Continue

Template List

You do not have any templates setup. Please choose a file above to create a new template.

Bill Pay

If Bill Pay is enabled for your account, you can manage vendor payments online. If you do not see Bill Pay, contact Affinity to have the feature enabled.

You can:

- Add vendors
- Upload bills
- Schedule payments
- Track payment activity

The screenshot shows the 'Pay Bills' section of a web application. At the top, there are tabs for 'Pay Bills', 'Get Paid', 'Insights', and 'Settings'. Below the tabs, the 'Pay bills' header is displayed, followed by a '+ Pay' button. A sub-header shows 'Vendors', 'Bills', 'Approvals', and 'Activity', with 'Vendors' being the active tab. A modal window titled 'Pay any vendor, biller, or supplier' is open, showing a list of vendors with their names, amounts, and a 'Pay' button. The vendors listed are: 'ABC COMPANY' (\$500), 'DEF COMPANY' (\$2,300), 'GHI COMPANY' (\$100), and 'JKL COMPANY' (\$1,200). A green checkmark and 'Vendor added' message are visible at the bottom of the modal. Below the modal, there is a text prompt: 'Add any vendor or biller to start making payments—they don't need to sign up to get paid.' and a '+ Add a vendor' button.

Check Scanner

If your business uses **Remote Deposit Capture**, you can access the check scanner from this section.

Wires

Wire Beneficiaries

Add and manage recipients for wire transfers.

The screenshot shows the 'Wire Beneficiaries' form. It has a header 'Wire Beneficiaries' and three input fields: 'Nickname ↑', 'Beneficiary Name ↕', and 'Account Number ↕'. Below the input fields, there is a message: 'There are no Beneficiaries.' At the bottom, there is a blue button labeled 'ADD BENEFICIARY'.

Submit a Wire

Send a new wire transfer after adding a beneficiary.

Single Wire

* Beneficiary

— Select a Beneficiary —

▼

Notify Beneficiary

* Funding Account

— Select a Funding Account —

▼

☐ Override Originator Name : Affinity Business Digital Banking

* Amount

* Scheduling Option

— Select an Option —

▼

Beneficiary Reference

CANCEL

SUBMIT

Wire Status & Approvals

Track pending approvals and the status of submitted wires.

Pending Approvals

☐	Ref #	Beneficiary ↑	Notify Beneficiary	Amount	Status	Wire Date	Initiated By	Comment
There are no wire transfers to display.								

REJECT

APPROVE

Scheduled Wires

Ref #	Beneficiary	Notify Beneficiary	Schedule	Amount	Next Wire Date ↑
There are no wire transfers to display.					

Zelle® for Business

New for Business Advantage, Zelle allows businesses to send and receive payments with other enrolled users in minutes¹.

To enroll:

- Select your phone number or email
- Follow the prompts to complete enrollment

Choose How to Enroll with Zelle®

You need an email address or U.S. mobile number to securely send and receive money.

- ☐ r***h@affinityfcu.com
-
- ☐ k***h@fiserv.com
-
- ☐ (***) ***-3802
-
- ☐ (***) ***-6816
-
- ☐ (***) ***-0808
- ☐ ⓘ This phone number can't be used with Zelle®.
-
- ☐ Add another U.S. mobile number or email address
-

Why can't I use this email address or phone number to enroll with Zelle®?

CONTINUE

Phone and Email Eligibility

! Based on the Zelle® rules, here are some common reasons why a phone number or an email address can't be used with Zelle®.

Phone Number

- The phone number is listed as a landline, Voice over Internet Protocol (VoIP) or is associated with a pre-paid phone plan
- The mobile number is not listed with a U.S. mobile carrier
- We couldn't confirm the phone information. Sometimes this happens when the number is associated with a corporate plan or a family plan.

Email Address

- The email address doesn't meet the criteria required by Zelle®
- We couldn't confirm the email address information

You can select a different one or contact us for further assistance at (800) 325-0808.

BACK

1. To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. Payment requests can only be sent to enrolled Zelle® users.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Questions?

If you have any questions, please contact your [Affinity Business Banker](#) or [schedule a Business Services appointment](#) at a time that is convenient for you.