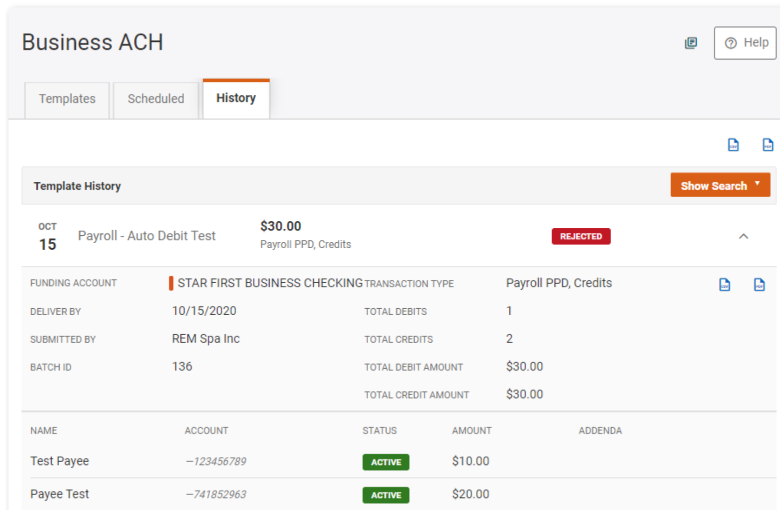
Business Online Banking FAQs

Q. Why do I see a rejected status on my ACH or Wire History tab?

A. ACH and Wire Templates can be rejected for multiple reasons, including insufficient funds in the STAR settlement account, or Transaction Dollar Amount Threshold Exceeded.

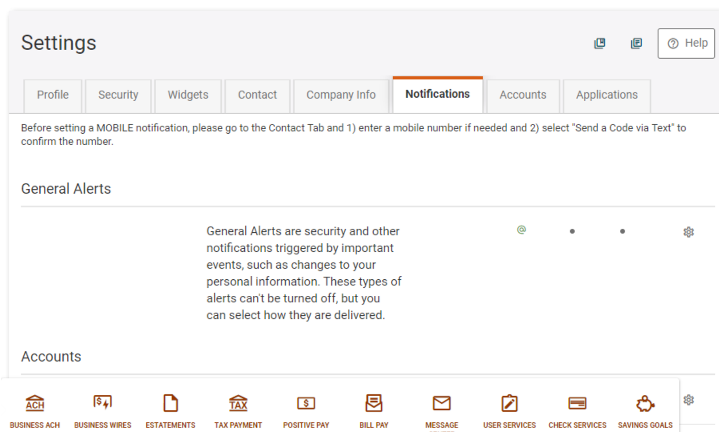
For wires only, wire could be rejected due to an expired wire request being approved and submitted by the company authorizer.

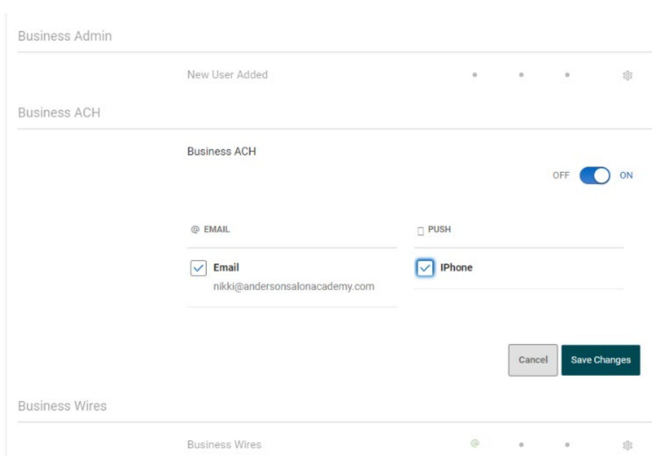
The exact rejection reason can be confirmed by contacting STAR via chat, email, or telephone.



Enable Rejected Template Notifications:

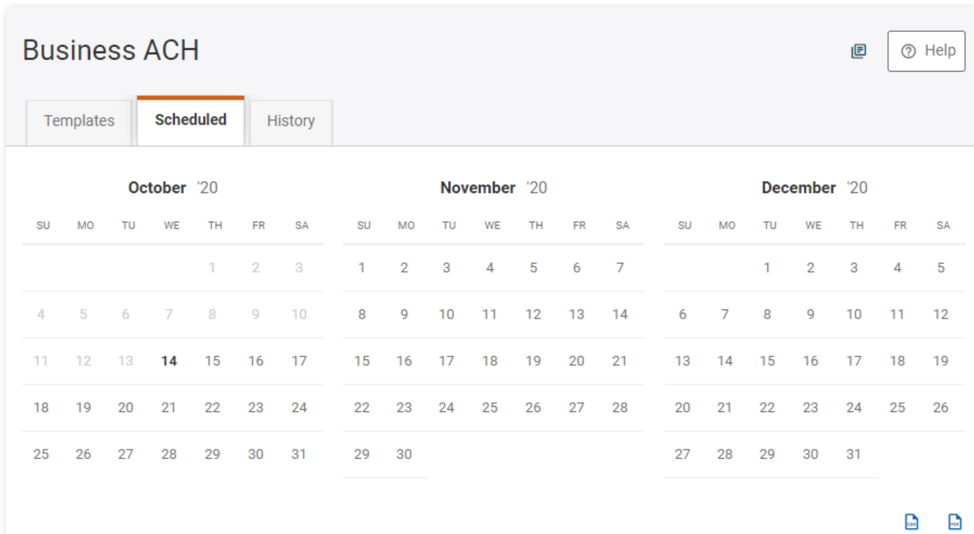
- Navigate to the Widget Options
- Select the Notifications Tab
- Choose the settings icon next to the Business ACH and/or Business Wires options
- Confirm the email address and select Save Changes.

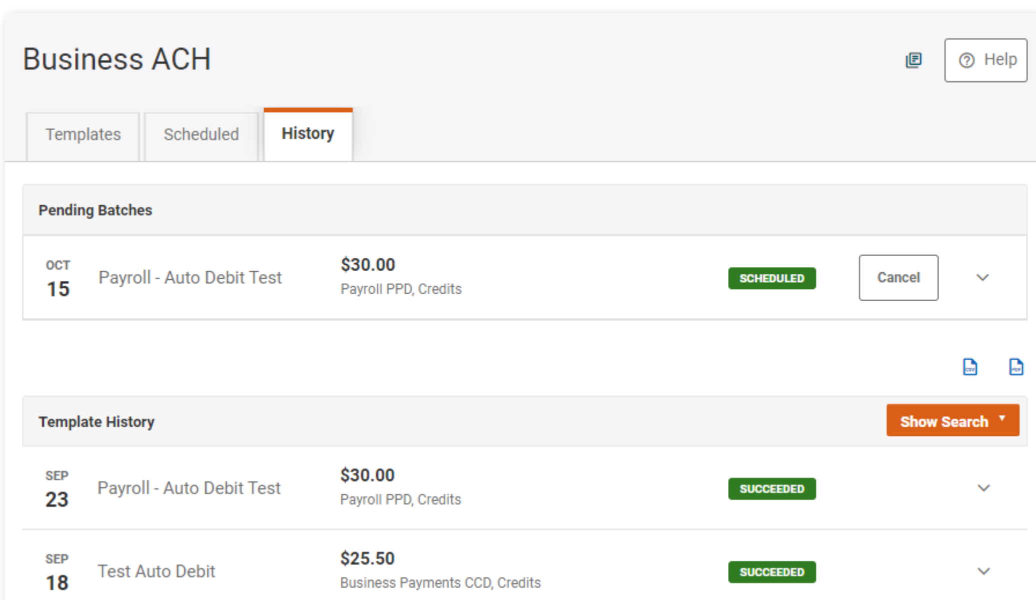




Q. Why don't I see my submitted ACH or Wire template, which is supposed to be processed on today's business, on the scheduled transactions tab?

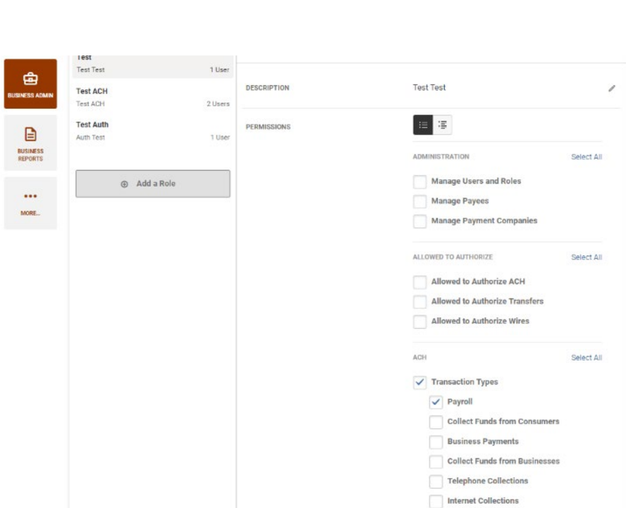
A. Templates submitted with a <u>processing</u> date of today's date will appear on the History tab.

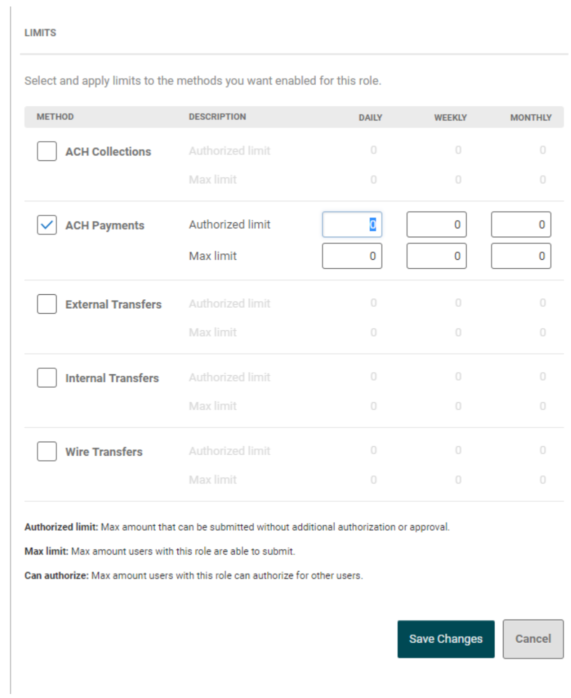




Q. I am building a user role that has ACH Payroll authorities enabled, where do I input the payroll limit?

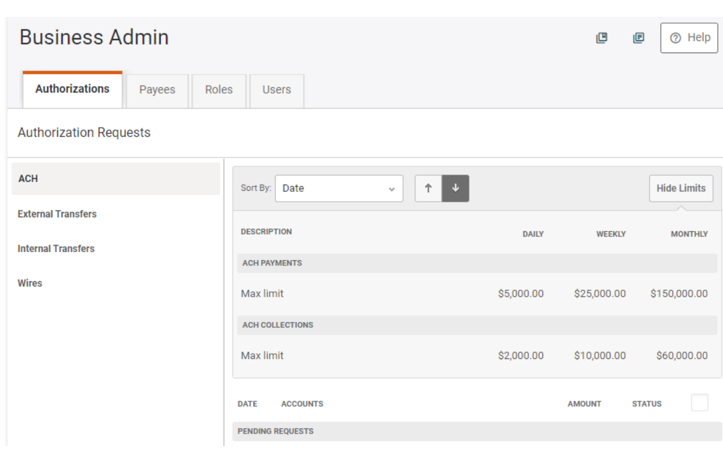
A. Payroll limits are aggregated with and listed under the ACH Payments limit at the company profile level and user role level.





User role limits cannot exceed the company profile limit for each transaction type. To find ACH Limits for the company profile:

- Navigate to the Business Admin widget
- Select the Authorizations Tab
- Highlight the ACH option and click Show Limits



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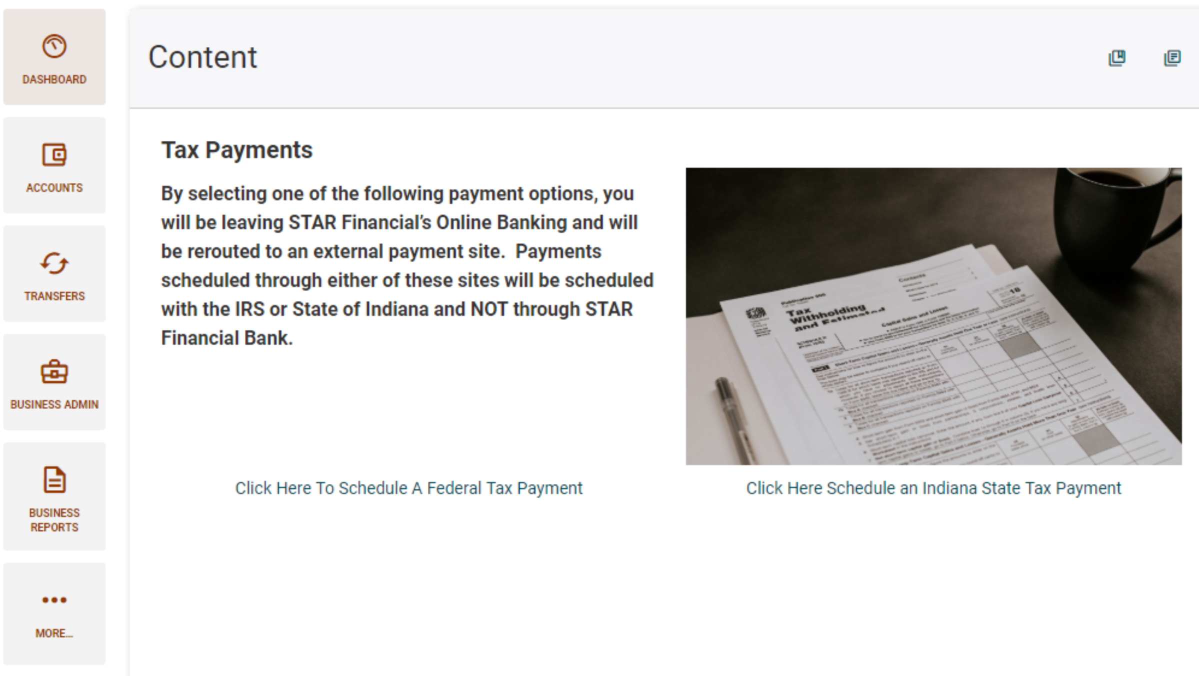
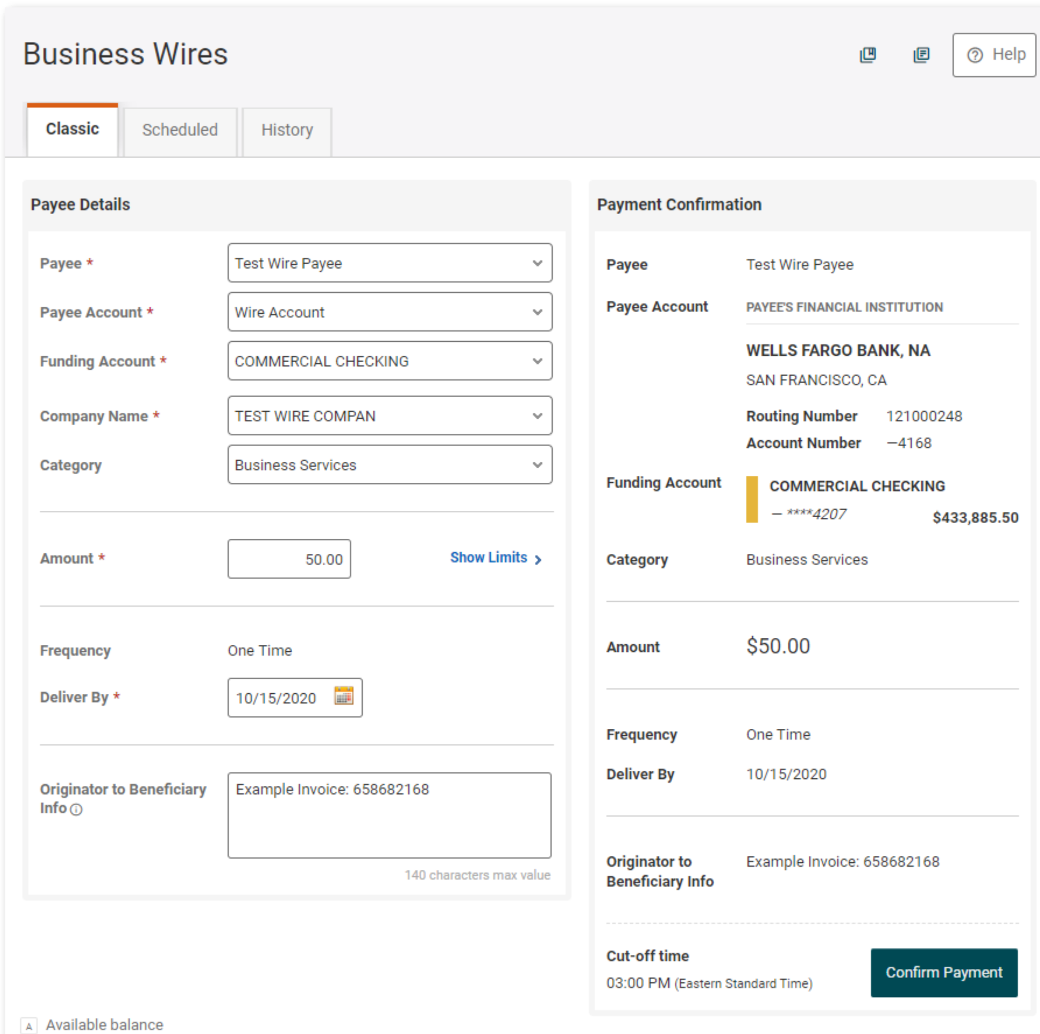
Q. How do I pay my state and federal taxes electronically (via ACH)?

A. State and Federal (EFTPS) Tax payments can be made by selecting the Tax Payment Widget.



Q. How do I create a recurring wire template?

A. Online banking does not currently support recurring wire templates. A one-time Wire Template can be submitted through the Business Wire Widget.

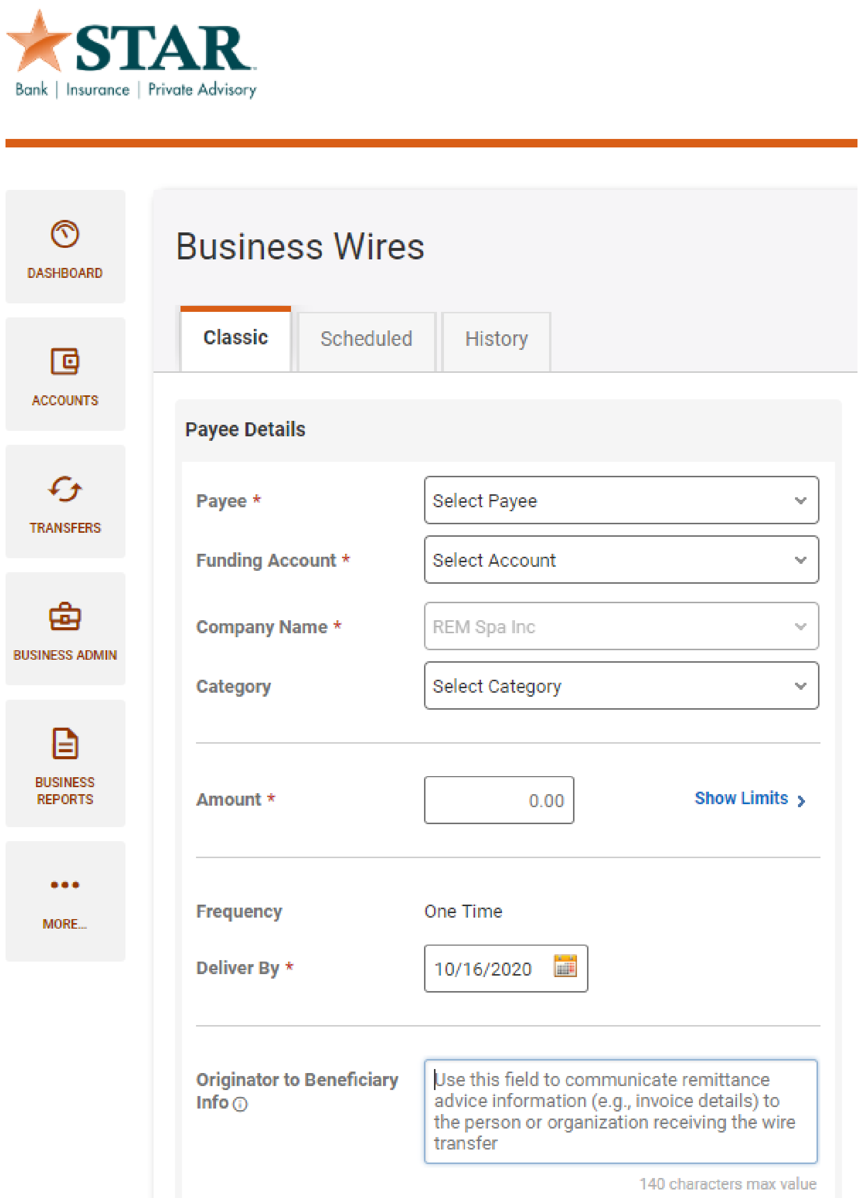


Q. How do I submit a request for a foreign currency wire?

A. Online banking does not currently have an option to select foreign currency types.

To submit a request:

- Input the foreign currency amount in the “Amount” field
- Include the foreign currency type in the “Originator to Beneficiary Info” field. Use this field to include any additional beneficiary information.



Q. Why aren't my accounts and/or user rights appearing when I log into online banking?

A. Each business has a designated online banking Master User. The Master User is responsible for creating roles that determine the viewable accounts and rights for each Sub-User. If you are not sure who is listed as the Master User, contact STAR via chat, email, or phone.