

My Tasks



Preferences

My Tickets

Logout

My Favorites

Employee Resources ▼

Work ▼

Calendars ▼

Organization ▼

Report a Problem

Make a Request

Get Support

◀ Back

KB0010387 - Latest Version ▼



Actions ▼

Reference Guide- Shared Branching

•

📅 14d ago • 👁 5580 Views • ★★★★★

Shared Branching transactions must be conducted according to Shared Branching rules.
Refer to Procedure- [Shared Branching- Operating Rules and Regs.](#)

ID VERIFICATION

TRANSACTIONS AND LIMITS

ACCOUNT-TO-ACCOUNT TRANSFER FAIL

REVERSALS

REFERENCE GUIDE

MY CO-OP (IDCHECK)- NEW USER LOGIN

ID VERIFICATION

- ID verification is a Shared Branching requirement that CAMPUS must follow in order to comply with the Florida Shared Branching Policies & Procedure
- New user login: Click [here](#) for steps to get logged in
- Out-of-state IDs: IDCheck required
 - Transactions should be performed inside
- In-state IDs/Military IDs: SBO ID Verification Form and UV light verification required
- Forms of **unexpired** identification accepted:
 - State-issued DL or ID card – US and Canada
 - US Passport (foreign if authenticity can be verified)
 - Permanent Resident or Resident Alien Card
- Non-member exception:**
 - If the transactor is not on the SBO account, only a deposit or loan payment can be processed
 - Complete the [SBO ID Verification Form](#)
 - Record the non-member's name, ID information and notate "NM for deposit only" in the "Last 4 of the SSN"
- IMPORTANT!** No photo ID: No transactions
- Not-in-person process:**
 - Verify the member has a valid, non-expired Driver's License
 - In-state ID: Follow [Member Verification](#) process based on request
 - Out-of-state ID (or no ID on file): Plaid required

OUT-OF-STATE ID

- IDCheck required for Shared Branching members with an out-of-state ID
 - This includes CAMPUS members conducting SBO transactions with an out-of-state ID

- If an SBO member is transacting with multiple credit unions in the **same visit**, only one ID verification access code is required
- IDCheck cannot be used for minors (under 18): For all minors, use [SBO ID Verification Form](#)
- NO phone/Smartphone access: Use [SBO ID Verification Form](#)
 - **\$200 withdrawal limit- NO exceptions!**
- **Access code issues:**
 - If a member doesn't get a code or the code doesn't work, they can re-attempt to process IDCheck to get a new code
 - Common reasons for rejection of valid IDs include:
 - Glare in the image
 - Blurry selfie
 - Expired ID or minor (under 18) ID
 - Unsuccessful attempts, the SBO member should contact their host credit union
- **Process- SBO Member:**
 - Scans the QR code located in the lobby to begin the verification process
 - Completes all steps of verification
 - SBO member has the option to save their info to allow for a quick process going forward
 - Saved info remembers the device, if a member gets a new phone, the initial verification process must be completed on the new phone
 - Expired IDs require the initial verification process to be completed
 - Brings Access Code to teller line
- **Process- CAMPUS Employee:**
 - Open My CO-OP Application located on EmpowerNet
 - Click **IDCheck**
 - Enter Access Code given to you by SBO member
 - If a member gives an Access Code, you're not required to collect their ID
 - Code valid for 20 minutes
 - If expires, SBO member can complete the verification process again to get a new code

IN-STATE ID/MILITARY ID

- [SBO ID Verification Form](#) required for all Shared Branching members with an in-state ID or Military ID
 - CAMPUS member with a SBO account: If you are able to identify the member through their CAMPUS account, the form is not required
- Employee should complete the form and UV light verification on the ID
- Enter the SSN of the person conducting the transaction
- At end of day, scan all SBO ID Verification Forms into Synergy

TRANSACTIONS AND LIMITS

- Reverse Lookup (RLU) Tool: **Do NOT use**
- Each transaction must be processed as a **separate string**
 - **Example:** Cash and checks must be processed as two separate strings
- **IMPORTANT!** Withdrawals of \$500 or more require a review of the account's transaction history, looking for other transactions of \$500 or more with possible red flags
 - This includes recent deposits and same-day withdrawals
- Cash withdrawal limit is \$3000
- **OFAC:** On-Us or CAMPUS Certified Checks deposited, Cash Advances and Cash Withdrawals if amount exceeds \$3,000
- **Transaction Limits**
 - Each Credit Union has their own transaction limit
 - If a large transaction for another credit union is denied, it could be due to that credit union's system limits
 - **The limit for CAMPUS accounts = \$35,000**
 - \$35,000 aggregate deposit total per day
 - \$35,000 aggregate withdrawal total per day
 - Any CAMPUS account transaction request over the limit requires approval
 - Specfile- Shared Branching Limit Increase
- Search Shared Branching Transactions
 - Teller Details > Search > GL Code: **(0053)** ATM Net 4 Clearing
- Certified Check Request
 - CAMPUS Member Requesting a Certified Check at a Shared Branching location
 - Refer to Procedure- [Shared Branching- CAMPUS Member Check Request](#)
 - **Check requests over \$35,000** require the following
 - Copy of member's ID
 - Limit increase approval required- Specfile- Shared Branch Limits Increase
 - Shared Branching Member Requesting a Certified Check at a CAMPUS Service Center
 - The Shared Branching member may have to contact their credit union to increase their transaction limit
 - If applicable, complete Specfile **Check Request- Over Limit** in account **1234567**
- **Call Center** can only perform Shared Branching transfers for a CAMPUS member that is on **each share or loan** being accessed

ACCOUNT-TO-ACCOUNT TRANSFER FAIL

Follow these steps when conducting a Shared Branching Account to Account Transfer and the funds have come out of the debiting account but were not deposited into the receiving account. This scenario typically occurs when a transfer is over the limit or the receiving account is restricted.

TRANSACTION

- Once "Post Transaction" is pressed, an error message will appear

- Symitar will not allow the transaction to be discarded
- Continue to post the transaction
- The debiting account transaction will post, but the receiving account transaction will not post
- Verify within the Teller Detail
- Reload the debiting account number within Shared Branching
- Perform a reversal (Do Not void within Symitar)
 - **Step 1**
 - Choose **"Reverse Transaction Completed Today"** located in Related Functions and select the transaction being reverse
 - To sort the transactions- Click the **Amount** heading
 - **Step 2**
 - Transaction Code: RE
- If the transaction involves a CAMPUS account and is over \$35,000
 - Specfile- Shared Branching Limit Increase
 - Once approved, attempt the transaction again
- If the transaction does not include a CAMPUS account
 - Load the Shared Branching account to verify if the account is restricted
 - Refer the member to their financial institution for further information on their account status

REVERSALS

- Must be completed same day
- Complete within Shared Branching (including CAMPUS accounts via shared branching)
 - **Step 1**- Choose **"Reverse Transaction"** located in Related Functions and select the transaction being reversed
 - To sort the transactions- Click the **Amount** heading
 - **Step 2**- Choose the correct reversal transaction code from the chart below
 - The (-) sign after the transaction code indicates that a **negative dollar amount** must be entered in the amount prompt
 - In the cash tracker, enter the dollar amount and then use the keyboard arrow to move to the front of the amount to enter in a (-)
- If account-to-account transfer failed- Refer to the steps above
- **When a loan reversal is performed**
 - If the reversal was completed but funds did not come off of the loan, inform the member the payment should be corrected the next day
 - If it was a CAMPUS loan, email the information to Accounting including the account number and amount
 - The correct payment may be applied immediately following the reversal even if the original payment amount has not been removed from the loan
- **When a check reversal is performed**
 - Checks Received Debits and Credits will not match in the Teller Totals and Service Center Totals
 - **Why? Shared Branching reversals create an adjustment which adds a credit to the User's checks**
 - To confirm the actual Checks Received Total = **Debits minus Credits**
- **Previous Day Reversal**
 - Notify the Shared Branching CU immediately of the issue
 - Email the following to Accounting:
 - Shared Branching Credit Union Name
 - Member Name
 - Account #- at other institution
 - Noted from call to Shared Branching CU:
 - Name of Shared Branching CU employee
 - Date
 - Time
 - Accounting **must complete** a previous day reversal

REFERENCE GUIDE

TRANSACTION	TRANSACTION CODES	REVERSAL (See Notes Above)
Bond Cashing Process SBO bonds in account 123456 – Symitar	Part 1: BR CD (Symitar) Part 2: CR SD (SBO)	Part 1: Void (Symitar) Part 2: RE CR (-)
CAMPUS Certified Check- Cashing OFAC > \$3k	KR CD (Symitar)	Void (Symitar)
CAMPUS Certified Check- Deposit OFAC > \$3k	KR CD (Symitar) CR SD (SBO)	Part 1: Void (Symitar) Part 2: RE CR (-)
Cash Advance Review Procedure <i>Cash Advance – Shared Branching (OFAC > \$3k)</i>	Part 1: CD GL (Symitar) Part 2: CR SD (SBO)	Part 1: Void (Symitar) Part 2: RE CR (-)
Cash Deposit	CR SD	RE CR (-)
Cash Withdrawal OFAC > \$3k	SW CD	RE CD (-)
Check Deposit	KR SD	RE KR (-)
Coin	SD GL	RE GL (+)
Fee- Charging	SW GL (Use to lookup to select the correct SBO GL)	RE GL (+)

Loan Advance- Cash	LA CD	RE CD (-)
Loan Advance- Check	KD LA	Redeposit Original Check
Loan Payment- Cash	CR LP	RE CR (-)
Loan Payment- Check	KR LP	RE KR (-)
Official Check <i>If a Check Request- Over Limit is needed, process in account 1234567</i>	KD SW	No longer needed: Redeposit Original Check Check did not print: Complete a Credit Union Check Indemnity Agreement. Accounting will credit acct 2 for check re-issue. No fee required.
On-Us Check- Cashing OFAC > \$3k	ON CD (Symitar)	Void (Symitar)
On-Us Check- Deposit OFAC > \$3k	Part 1: ON CD (Symitar) Part 2: CR SD (SBO)	Part 1: Void (Symitar) Part 2: RE CR (-)
Statement Inquiry	ST	
Transfer- Account to Account Share to Share	SW X SD Y	RE (Both Accounts)
Transfer- Account-to-Account Share to Loan	SW X LP Y	RE (Both Accounts)
Transfer- Account-to-Account Loan Advance to Share	LA X SD Y	RE (Both Accounts)
Transfer- Share to Share	SW X SD	RE
Transfer- Share to Loan	SW X LP	RE
Transfer- Loan Advance to Share	LA X SD	RE

MY CO-OP (IDCHECK)- NEW USER LOGIN

Service Desk sets up new users and emails employee their credentials to get logged in

- Click [here](#) to access My CO-OP
- **Username:** CAMPUS email
- **Password:** Enter password provided by Service Desk
- Click **Sign On**
- "Your password must be reset before you can log on"- Enter VeleralDCheck25!, click **Submit**
- Click **Start**
- Click **Email** (recommended to authenticate by using your email)
- Enter your **CAMPUS email**, click **Next**
- Enter code sent to email, click **Verify**
- Enter **new password**
- Confirm **new password**
- Click **Submit**
- "Congratulations", click **Continue**
- Enter new password, click **Sign On**
- Click **Accept Terms and Conditions**, click **Continue**
- Enter code sent to email, click **Sign On**
- Congratulations, you're in!



[Copy Permalink](#)

Helpful?

Yes

No

133% found this useful

Rate this article ☆☆☆☆☆



Post a comment...

Related Articles

Training Video- Shared Branching IDCheck

249 Views • 3mo ago • ☆☆☆☆☆

Staff Communication- NEW! Shared Branching Out-of-State IDs (IDCheck)

148 Views • 2mo ago • ☆☆☆☆☆

Staff Communication- UPDATE! Check Request- Over Limit

101 Views • 2mo ago • ☆☆☆☆☆