
← Back
Welcome
Log out →

Type account number here

Select account

Deposits received

£0.00

−

Withdrawals given

£0.00

=

Money in the box

£0.00

Total amount of withdrawals requested

£0

Money Bees Savings Platform

Credit Union

User Guide

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Setting up a new school

1 The school will provide school and treasurer details to the credit union prior to this process.

2 Log in and select the “Credit Union settings” option.

3 Select the “Add new school” option (second button down).

4 Input the details for the school and treasurer.

5 Select “Create school”.

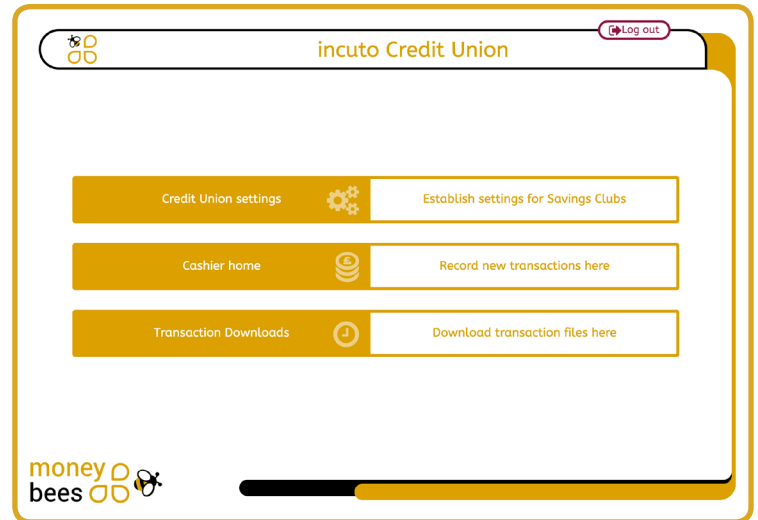
The screenshot shows the incuto Credit Union dashboard. At the top, there's a header with the incuto logo and a 'Log out' button. Below the header, there are three main sections: 'Credit Union settings' (with a gear icon), 'Cashier home' (with a stack of coins icon), and 'Transaction Downloads' (with a download icon). The 'Credit Union settings' section is highlighted with a red circle containing the number 2. At the bottom, there's a 'money bees' logo and a progress bar.

The screenshot shows the 'Credit Union settings' page. At the top, there's a header with the incuto logo, a 'Back' button, and a 'Log out' button. Below the header, there's a section titled 'incuto Credit Union settings'. This section contains several settings: 'Allow cash withdrawals for amounts of less than:' (set to £ 100.00), 'Allow parental emails' (set to Yes), 'Allow parental text messages' (set to No), 'Require verification of transactions over:' (set to £ 20.00), and 'Custom registration text' (with a text input field). Below these settings, there are three buttons: 'Update credit union settings', 'Add new school', and 'Assign school float'. The 'Add new school' button is highlighted with a red circle containing the number 3.

The screenshot shows the 'New school' page. At the top, there's a header with the incuto logo, a 'Back' button, and a 'Log out' button. Below the header, there's a section titled 'New school'. This section contains two main parts: 'School' and 'School Treasurer'. The 'School' part has fields for 'School Name*' and 'School Postcode *'. The 'School Treasurer' part has fields for 'Forename*', 'Surname*', 'Password*', 'Mobile Number', 'Email Address*', and 'Member Number (if any)'. Below these fields, there's a 'Create school' button, which is highlighted with a red circle containing the number 5. At the bottom, there's a 'money bees' logo and a progress bar.

6 You will be returned to the Credit Union home page.

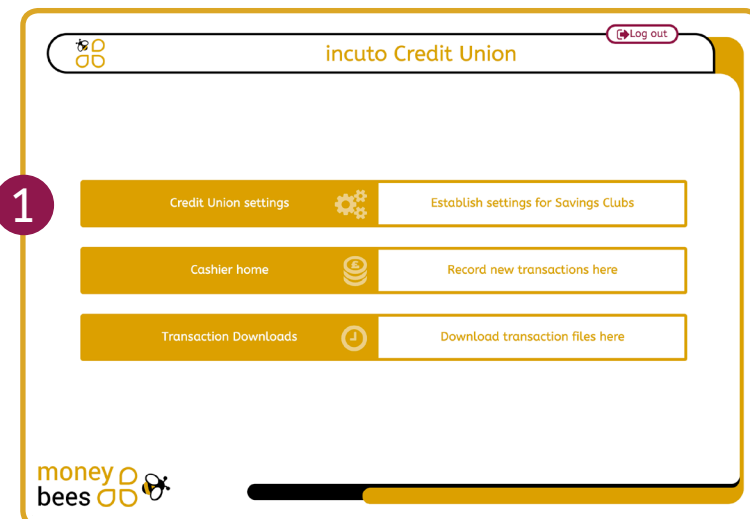
The school treasurer will then receive an email from the Credit Union with these details.



Credit Union global settings

- 1 Click “Credit Union Settings”. Here you can edit the global system settings for all your Money Bees schools.

Note: changes to these settings will affect all of your credit union’s Money Bees schools.



- 2 There are various settings you can edit on this page:

Allow cash withdrawals:

If you want to allow schools to complete withdrawals select “Yes”.

If you select “Yes” then a further input appears so you can set a maximum withdrawal value.

Allow parental emails:

If “Yes” is selected parents will receive emails confirming transactions.

Allow parental text messages:

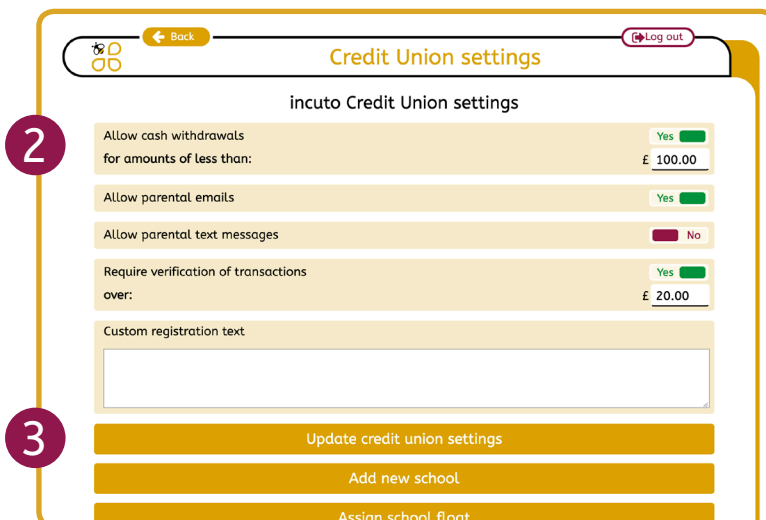
If “Yes” is selected parents will receive text messages confirming transactions.

Require verification of transactions:

Click “Yes” to select a limit on the value of transactions pupil cashiers can submit without adult verification.

Custom text for registration email:

If you require additional information from applicants or trustees before you can process an application, enter this information here. This text will appear in an email that each applicant will automatically receive when they sign up for an account. If you do not enter any text here, applicants will receive a default email saying you will contact them if you require further information.



- 3 Click “Update credit union settings” to save any changes you have made.

New user registration

- 1 To get to the registration page, navigate to the login page.

Logout if you are logged in or go to:
<https://moneybees.incuto.com/mysavings>

Then click on the “**Register**” button in the top right corner.

All new users at a school (saver, cashier, admin or treasurer) will need to fill in the Money Bees Registration form.

Note1: Credit Unions will only be involved with saver applications.

1

Welcome to School Banking

Log in to your school savings club

Username

Password

Log in

money bees

- 2 If the applicant is under 16 years old, then a parent/guardian will also be required to submit their details and give consent for the application to be processed.

Note 2: The credit union will receive all of the information provided on this form.

This will include confirmation that the applicant has agreed to have an online ID verification. In the case where the parent/guardian completes the form, the ID will be completed on the parent/guardian not the applicant. The form will not be submitted unless the this confirmation checkbox is ticked.

Note 3: The first action completed for child savers on submission of the form is that the school is sent a request to confirm via the Money Bees platform that the applicant is a pupil within the school. Adult saver applications will come direct to the credit union.

moneybees Registration

Applicant Details

School Name *
Type the school name here Find School

Select School *

Applicant Role *
Please select

Applicant Date of Birth *
dd/mm/yyyy

Applicant Gender *
Please select

Applicant Title *
Please select

Applicant Forename *

Applicant Surname *

Applicant Address Line 1 *

Applicant Address Line 2 *

Applicant Address Postcode *

Notification Email For Savings Club notifications

Notification Mobile Number For Savings Club notifications

Back

moneybees Registration

Parent/Guardian Details (Trustee)

Parent/Guardian Title *
Please select

Parent/Guardian Gender *
Please select

Parent/Guardian Date of Birth *
dd/mm/yyyy

Parent/Guardian Forename *

Parent/Guardian Surname *

Parent/Guardian Address Line 1 *

Parent/Guardian Address Postcode *

Parent/Guardian Address Line 2 *

Parent/Guardian Relationship to Applicant *

Submit registration form

Back

Credit Union accepting users

1 Once a new user has been verified by the school, the Credit Union will now need to process the application by going to the “New applicants” section. This section will only show if there are new applications for the Credit Union to process.

2 Select the “Information?” button to review all information provided on the application form.

When the school confirms a child saver’s identity, the applicant’s parent/guardian will automatically receive an email setting out your credit union’s ID requirements. You can amend the text of this email in the Credit Union settings section. You should not click “Confirm” for any applicant until you have received all required ID documents.

3 If you select the “Information?” button, you will be presented with all the applicant’s information as well as three action buttons at the bottom of the page:

Back: Takes you back to the previous page so you can confirm the applicant after reviewing the data.

Reject Applicant: If you want to reject an applicant click this button. When you do a pop up box will appear allowing you to give the reason for rejection. This information will not be communicated to the applicant directly but school admin and treasurer users will be able to access it.

More Info Required: Click this button if you are waiting on further ID verification. The button will toggle between “More Info Required: Yes” and “More Info Required: No” when you click it. If Set to “More Info Required: Yes” the box on the previous page will include a “More Info Required” message.

Applicant information	
School name	Forres Primary
Saver title	master
Saver first name	Nigel
Saver last name	New-Saver
Saver gender	male
Saver address line 1	1 The Street
Saver address line 2	The Town
Saver address line 3	AB1 2CD
Saver date of birth	05/09/2010

Trustee information Consented to online identity verification	
Trustee title	mr
Trustee first name	Norman
Trustee surname	New-Saver
Trustee relationship (to saver)	Father
Trustee email	newsaver@gmail.com
Trustee gender	male
Trustee address line 1	1 The Street
Trustee address line 2	The Town
Trustee address line 3	AB1 2CD
Trustee date of birth	05/05/1970

- 4 If you have reviewed the data and are happy to confirm the application, click “Back” then “Confirm”.

← Back New applicants Log out

Process the information for each applicant so they can begin saving, click “Confirm” once they have been processed. Each trustee/adult saver has consented to an online identity verification check

Nigel New-Saver
Date of birth: 05/08/2010
Date of registration: 05/08/2019
Trustee (Parent): Norman New-Saver
Cashier/Admin: No

Information ? Confirm

Process applicants

money bees

- 5 Once the status of all current applications has been selected, click on “Process applicants”. Rejected applicants will be removed from the system and those requiring more information will remain pending on this page.

On the next page you will be asked to allocate a member number to each accepted applicant. Please ensure you do not accept an applicant until you have received all the documentation and information required for new accounts at your credit union.

← Back New applicants Log out

Process the information for each applicant so they can begin saving, click “Confirm” once they have been processed. Each trustee/adult saver has consented to an online identity verification check

Nigel New-Saver
Date of birth: 05/08/2010
Date of registration: 05/08/2019
Trustee (Parent): Norman New-Saver
Cashier/Admin: No

Process applicants

money bees

- 6 Input a member number for each new saver on this page.

Note: Once a member number has been assigned to a saver, they will be able to start depositing money at the school savings club. Please only assign a member numbers to an applicant once an account has been set up at your credit union with all the necessary information and documentation in place.

← Back Assign member numbers Log out

Assign a Member Number for each registered moneybees member

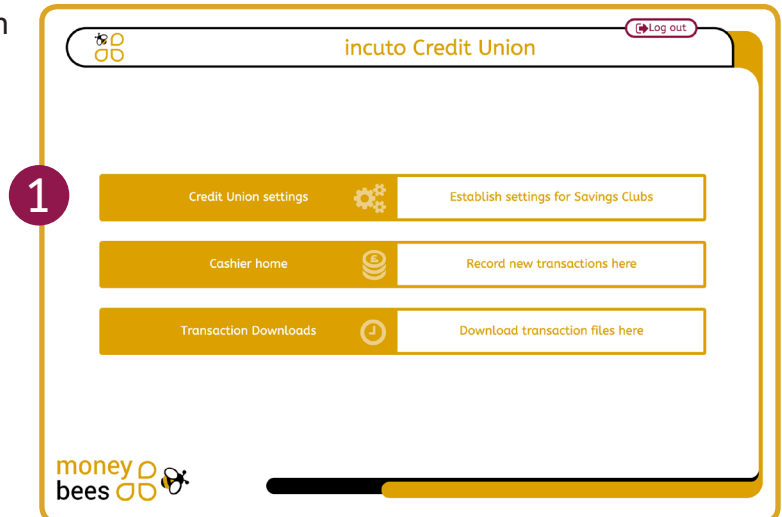
Member name: Nigel New-Saver Member Number

Assign member numbers

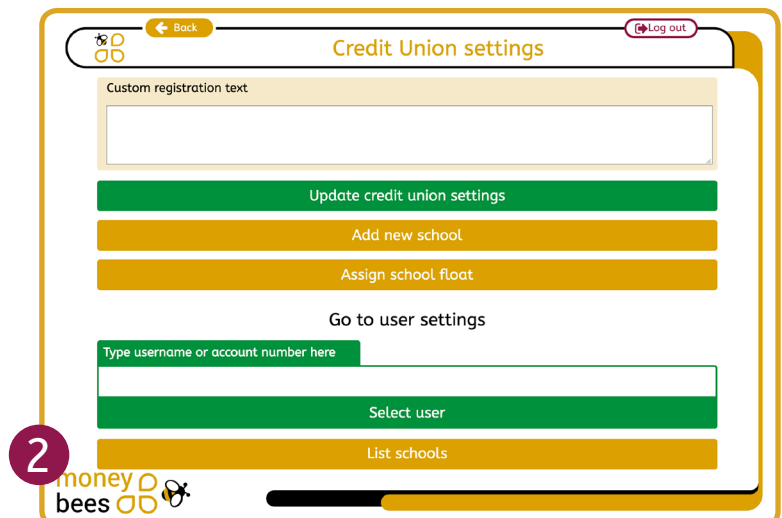
money bees

Credit Union reviewing schools and users

- 1 From the credit Union home page, click on “Credit Union settings”.



- 2 At the bottom of the Credit Union settings page is the “List Schools” button. Click this to see a list of the schools currently running Money Bees with your Credit Union.

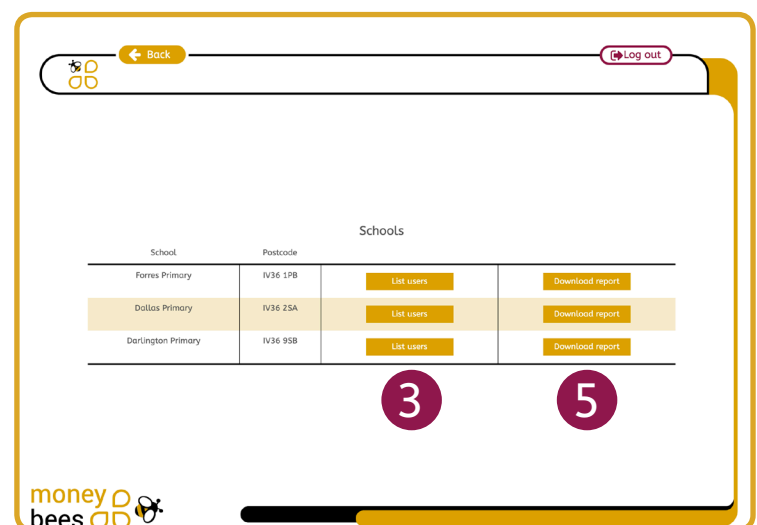


- 3 From here you can see the list of individual savers within a school by selecting the “List users” button in the row of the school you wish to review.

- 4 This, in turn, will show a list off all the accounts within that school. Each row for each member includes a “Select user” button so you can review an individuals details.

Note: Credit Unions will only be able to see saver accounts.

- 5 You will also be able to download a .csv file of members and balances for each school for reconciliation purposes. Just click on the “Download report” button at the end of the row of the school you wish to review.



Credit Union posting transactions

When

If a saver makes a transaction outside of a savings club session (e.g. they make a deposit or withdrawal at a branch), this transaction will also need to be added to the platform to ensure the recorded balance on the platform is correct.

How

- 1 From the credit union home page select “Cashier home”.

incuto Credit Union

Credit Union settings Establish settings for Savings Clubs

Cashier home Record new transactions here

Transaction Downloads Download transaction files here

money bees

- 2 Input the member number in the box titled “Type account number here” then click on the button “Select account”.

incuto Credit Union

Type account number here

Select account

money bees

- 3 Follow the on-screen instructions (In the numbered green boxes) to record a deposit or withdrawal from their account.

Sally Saver's account

1 Choose: Deposit or Withdrawal

Opening balance £0.50

Transaction amount £00.00 +

Closing balance £00.00 =

Cancel transaction

money bees

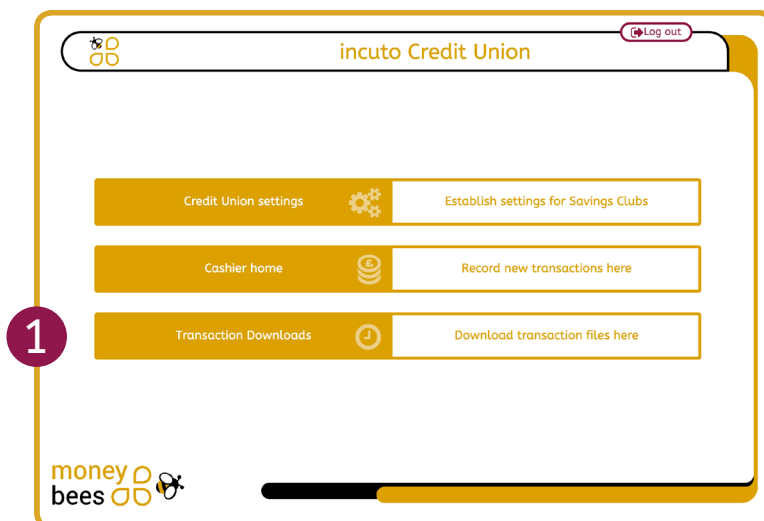
Credit Union downloading transactions

When

After you have received the email confirming a school has banked a session you can download the associated CSV transaction file in order to record the transactions on your credit union system and ensure balances are updated.

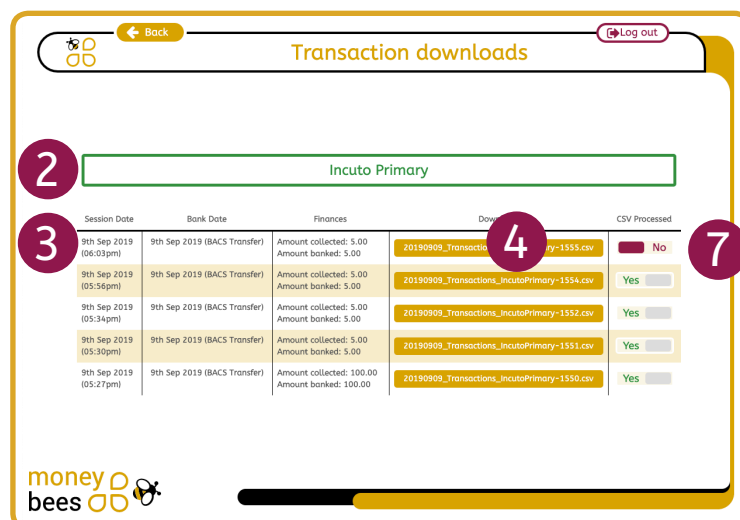
How

- 1 From the credit union home page select "Transaction downloads".



The banked session email mentioned at the top of this page will include the date and time the banked session(s) started as well as the school the session was run in.

- 2 Each Money Bees school associated with your credit union will have a table on the "Transaction downloads" page. First find the table for the school you want to process.



- 3 Then look for the date and time the session started in the first column of the table.
- 4 Once you have located the correct date and time click on the link in the forth column (download) of the session row.
- 5 This will download a CSV file containing all the transactional information about the associated saving session.
- 6 This CSV will be formatted for insertion into your transactional system.
- 7 Once this insertion has been completed check the switch in the fifth column of the session row (CSV Processed) from "No" to "Yes" to mark this session as processed.

This is so you can keep track of the sessions you have processed.

Credit Union assigning a float

When

If you have agreed with a school that they can allow an in-school withdrawal session, you can assign a float for these sessions here.

This needs to be completed **before** the savings club session starts, and you will need to agree with the school how they will receive the float funds.

How

- 1 From the Credit Union home page select “Credit Union settings”.
- 2 At the top of the “Credit Union settings” page ensure that you have “Allow cash withdrawals” set to “Yes” and set a reasonable limit on this amount.

Note: When you confirm with the school that you have set up the float ensure they have set “Allow cash withdrawals” to “Yes” on their settings page and inform them of the limit you have set as their limit will need to be equal to or below this.
- 3 Toward the bottom of the page, select “Assign school float”.
- 4 Select the School to assign the float to in the drop down.
- 5 Enter the amount you want the value of the float to be.
- 6 Click “Update school float”.
- 7 Inform the school the float is now available for their next banking session.

1

2

3

4

5

6