



ELECTRONIC DISBURSEMENTS

CGMA netFORUM Training

OVERVIEW

- CGMA offers two ways to disburse funds to clients:
 - Paper checks printed at the Rep Site
 - Electronic disbursement through Zelle (<https://www.zellepay.com/>)
- It is **very easy** to create electronic disbursements. The only complication is in the questions that arise.
- This training covers:
 - How the electronic disbursement works
 - How to counsel clients
 - How to set up electronic disbursements
 - How to review the status of an electronic disbursement



HOW THE ELECTRONIC DISBURSEMENT WORKS

- You enter an electronic disbursement. Its status is “Send Pending”.
- CGMA-HQ sends the transactions in batches to the bank. Once it has been sent, the disbursement status is “Sent to Bank”.
- If the client’s email has already been used with Zelle, the money is transferred within 12 to 24 hours and they get an email that the transaction is complete.
- Otherwise, they get an email asking them to sign up with Zelle. They select their bank and do the setup within their bank’s website so that Zelle doesn’t have their login information. The money is transferred within 12-24 hours.
- If the client doesn’t respond to the email, they get reminders. After 14 days, the money is returned to CGMA. CGMA-HQ will void the disbursement and you will have the option to reissue or to decline the case.



HOW TO COUNSEL CLIENTS

- Electronic disbursements are ideal for:
 - Reimbursements like SEG and PCS childcare
 - Clients who are not able to go to the bank or use mobile deposit
- Do not use an electronic disbursement if the client:
 - Doesn't have a bank account
 - Has a negative balance in their bank account
 - Has used their email with an old bank account that is not the one they want to use now
 - Needs cash immediately or on a weekend or holiday
 - Doesn't have internet access to respond to the email



HOW TO SET UP ELECTRONIC DISBURSEMENTS

- At the bottom of the Review screen (for grants) or the Loan screen (for loans), you will see options to add a check or an electronic disbursement.

Edit - Assistance Case

Assistance Case Wizard | Review

program: PCSChildcare current status: Under Review

case amount: 200.00 **new status:** **Approved** ▼

total approval amount: 200.00 **approver:** Sara Martin ▼

case notes: Make sure this is the only case you have open.

Pre-approved by the Board of Control.

Cancel Save and Go to Case Save and Add Check **Save and Add Electronic Disb.**

Cancel Save and Go to Case Save and Add Check **Save and Add Electronic Disb.**



ADD ELECTRONIC DISBURSEMENT SCREEN

- Change the amount to anything up to the approval amount. You can make an electronic disbursement AND a check on the same case.
- Email defaults to the client's primary email. Usually you will NOT want to use a USCG email.
- Double check the spelling of the email address!

Add - Add Disbursement

Assistance Case Wizard | **Add Electronic Disbursement** | Add Electronic Disbursement

case id: 207572

amount:

email:

Enter the email the client uses to login to their bank account.
Usually NOT the USCG email.



MANAGE DISBURSEMENTS SCREEN

- At the top, view the total amount of active disbursements and what's still available to disburse.
- The bottom lists all disbursements with links to the possible actions.

active disbursements: 200.00
remaining: 0.00

Back to Case

Type	Payee	Amount	Status	Actions
Electronic	bmw@uscg.mil	\$200.00	Send Pending	Print Edit Void



PRINT ELECTRONIC DISBURSEMENT

- The case remains “Approved” until you print the electronic disbursement and it switches to “Disbursed”.
- The printout serves as a receipt to the client for a grant. For a loan, the printout includes the Promissory Note, which should be signed and uploaded to the case.



Coast Guard Mutual Assistance

Electronic Payment Information

Recipient: bmw@gmail.com	Status: Send Pending	Amount: \$200.00
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CGMA-HQ processes these transactions in batches. If this email has already been used with Zelle, the transfer is automatic. Otherwise, you have 14 days to respond to the email message and accept the funds.

Case Information

Member: Brandy M. Wilson	Client ID: 573133	Program: PCS Childcare	Case Amount: \$200.00
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WHERE'S MY MONEY?

- If the client needs an update, go to the case profile, Case Information tab.
- The Disbursements child form lists all checks and electronic disbursements and the latest status information.
- If the status is “Sent to Bank” but the client didn't get an email:
 - Double check the spelling of the email address
 - Have them check their spam folder
- Contact netFORUM@cgmahq.org with any questions.

Type	Payee	Amount	Status	Actions
Electronic	bmw@uscg.mil	\$200.00	Send Pending on 07/26/2019	Reprint Edit Void



FAQs

- **Are electronic disbursements secure?** - Yes. Zelle is the preferred provider for many banks. CGMA only stores your email address, not your bank information.
- **What email do I use?** - NOT the USCG email! Use the client's personal email that they use to login to their bank's website. This may be the spouse's email. **Note:** the client may have previously used Zelle with their cell phone number. They will be given a chance to link their email address.
- **I used the wrong email address!** - Contact CGMA-HQ at netFORUM@cgmahq.org to make a correction.
- **The case is still "Approved" rather than "Disbursed".** - Print the disbursement report like you would print a check. This process also switches the case to "Disbursed".



END OF ELECTRONIC DISBURSEMENTS

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