



AMERICA'S CHRISTIAN  
CREDIT UNION

# ACH Origination & Remote Deposit Capture Guide

# Online Banking Guide

## General Information

### Security

By following our tips, Online Banking at Americas Christian Credit Union can be a safe and efficient method for handling your banking needs.

#### ***User Identification and Password***

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters. Instead of using your birth date, pet's name or other personally identifiable choices.

#### ***Secure Sockets Layer Encryption***

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

#### ***Secure Access Code***

You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certification or "Cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code the next time that you log in.

#### ***Browser Registration***

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

#### ***Online Banking Safety Tips:***

- Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption
- Memorize your passwords
- Exit your Americas Christian Credit Union Online Banking session when finished
- Do not leave your computer unattended when logged in to Online Banking
- Do not use public computers or unsecured Wi-Fi when accessing Online Banking
- If you receive an error when logged into your Online Banking account, report the error to a member service representative at 1800-343-6328.

Your financial institution will never send unsolicited emails asking you to provide, update or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a member service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

#### ***Phishing***

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

## **Identity Theft**

It is important that you are aware of the danger of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

### **Fraud Prevention Tips:**

- Do not open email attachments or click on a link from unsolicited sources
- Avoid completing email forms or messages that ask for personal or financial information
- Do not trust an email asking you to use a link for verification of login or account details
- Monitor your account transactions for unauthorized use
- Shred old financial information, invoices, charge receipts, check, unwanted pre-approved credit offers and expired charge cards before disposing of them
- Contact the sender by phone if you are suspicious of an email attachment

### **Logging Off**

As a secure practice, you should log off your Online Banking session with America's Christian Credit Union before you close out of your online banking session, or anytime you walk away from your computer. For additional security, America's Christian Credit Union will log you out automatically due to inactivity or when your online sessions has reached the maximum time limit.

## **New Banking Users**

### **Online Banking**

1. If you have just opened your account with us, please contact your Account Representative for your login information.
2. After retrieving your login information, visit our website at [www.americaschristiancu.com](http://www.americaschristiancu.com)
3. Make sure to maximize your browser to see the full page and options. Fill out your login information at the top right corner.  
It may ask you for a secure access code, this secure access code will be sent to you in the option you request via email, phone call or text. After you receive this access code, insert it in the requested area.

It will then ask if you want to register the device, registering the device will no longer have you do a secure access code every time you log in. If you do not register the device you will have to do a secure access code every time you attempt to login.

If you are having trouble or do not remember your username or password, **please contact us at 1800-343-6328**, where a representative may assist you.

4. You will also be prompted to change your password.

### **E-Statements**

Once you are logged into online banking, if you want to receive E-Statements instead of paper statements, you will want to register for "E-Statements," E-Statements will opt you out of paper statements (this way you will not receive a monthly paper statement fee).

To register for E-Statements click on the menu bar to the left, then click on "Transactions". After the transactions option expands, click on the option called "Statements". To the right you should see a button that says "Register", once you click on the button a new page will open and you will be prompted to fill out your information again. Just follow the steps and you will receive a confirmation email once the registration is completed.

If you have any questions, **please contact us at 1800-343-6328**, where a representative may assist you.

## Current Banking Users

1. Log into our website at [www.americaschristiancu.com](http://www.americaschristiancu.com). If you are having trouble or do not remember your username or password, **please contact us at 1-800-343-6328**.

## Accounts Overview

This is an overview of all the accounts along with the names and balances of each account.

The screenshot shows the ACCU Member Special Offers page. On the left is a navigation menu with options like Home, Messages, Transactions, Documents, ACH Origination, Current Offers, New Accounts, Locations, My Toolkit, Services, Help, Settings, and Log Off. The main content area features a 'Home' header, a 'Digital invoicing and payment solutions in online banking' banner with 'autobooks' logo, and a section titled 'ACCOUNTS(TEST)'. Under this section, there are two account cards: 'Business Visa Externally Servi... 02...' with a balance of \$0.00, and 'Extra Blessings 6316' with a balance of \$0.00. A promotional banner for 'Customers asking to pay with credit card?' is also visible. On the right side, there are buttons for 'Transfer Money Now', 'Commercial Transactions', 'ACCEPT PAYMENTS', 'Send an Invoice', and 'Payment Link'. At the bottom right, there is a section for 'ACCU Member Special Offers' with a message: 'There are no offers for you today. Please check again next month. If you have any questions or are in need of a loan, contact the Consumer Loan Department at 1(800) 343-6328, Option 2.'

For an account's transaction history, click the account name while in the Home page to view the Account Details screen.

The screenshot shows the ACCU Member Special Offers page with a different set of account balances. The navigation menu is the same. The main content area features a 'Home' header, a 'Digital invoicing and payment solutions in online banking' banner, and a section titled 'ACCOUNTS'. Under this section, there are three account cards: 'Extra Blessings 6316' with an Available Balance of \$64,068.13 and Current Balance of \$64,068.13; 'Autobooks Clearing Account 1176' with an Available Balance of \$0.00 and Current Balance of \$0.00; and 'Ministry Checking 1184' with an Available Balance of \$0.00 and Current Balance of \$0.00. A promotional banner for 'Switch To ACCU & Earn Up To \$500' is also visible. On the right side, there are buttons for 'Transfer Money Now', 'Commercial Transactions', and 'Deposit Check History'. Below these buttons is a search bar for transactions and buttons for 'All', 'Submitted', and 'Accepted'. At the bottom right, there is a message: 'No History Available'.






← Back to Home

## Autobooks Clearing Account 1176

Last Updated: March 1, 2023 9:59 AM

**\$0.00** | **\$0.00**  
Current Balance | Available Balance






[Transactions](#) | [Details & Settings](#)

Date	Description	Amount
MAY 4 2022	External Withdrawal - Autobooks, Inc. 866-617-3122 - WEB PMTS	<b>(\$4.02)</b> \$0.00
APR 26 2022	External Withdrawal - Autobooks, Inc. 866-617-3122 - WEB PMTS	<b>(\$0.08)</b> \$4.02

By clicking on a transaction, you are able to see more detailed information.

[Transactions](#) | [Details & Settings](#)

Date	Description	Amount
MAY 2 2022	Withdrawal	<b>(\$50.00)</b> \$12.97
MAY 2 2022	Withdrawal	<b>(\$50.00)</b> \$62.97
MAR 7 2022	Descriptive Deposit - Void Check 3083	<b>\$1.00</b> \$112.97
FEB 23 2022	Withdrawal	<b>(\$1.00)</b> \$111.97
DEC 10 2021	Withdrawal	<b>(\$2.04)</b> \$112.97
NOV 12 2021	Deposit - Transfer from **8224	<b>\$5.00</b> \$115.01

**Details**

Statement Description:  
Deposit - Transfer from \*\*8224

Date:  
11/12/2021

Type:  
Credit

If you have questions about this transaction, click on the three dots to the right of the transactions box and select “Ask a question” and fill out the form.

The screenshot shows a web interface for viewing transactions. At the top, there are tabs for "Transactions" and "Details & Settings". Below the tabs is a search bar and several utility icons (magnifying glass, funnel, currency symbol, download, and a three-dot menu). The main area contains a table of transactions with columns for Date, Description, and Amount. The table lists several transactions, with the most recent one highlighted in light blue. A dropdown menu is open next to the highlighted transaction, showing options: "Toggle Details", "Print", and "Ask a question". Below the table, there is a "Details" section with a red underline, containing the following information: Statement Description: Deposit - Transfer from \*\*8224, Date: 11/12/2021, Type: Credit.

Date	Description	Amount
MAY 2 2022	Withdrawal	(\$50.00) \$12.97
MAY 2 2022	Withdrawal	(\$50.00) \$62.97
MAR 7 2022	Descriptive Deposit - Void Check 3083	\$1.00 \$112.97
FEB 23 2022	Withdrawal	(\$1.00) \$111.97
DEC 10 2021	Withdrawal	(\$2.04) \$112.97
NOV 12 2021	Deposit - Transfer from **8224	\$5.00 \$115.01

**Details**

Statement Description:  
Deposit - Transfer from \*\*8224  
Date:  
11/12/2021  
Type:  
Credit

- Toggle Details
- Print
- Ask a question

# Funds Transfer

Transfer funds between your own ACCU accounts.

1. Select the accounts that you want to transfer funds **From** and **To** using the dropdown menus.
2. Enter the dollar amount and date to process the transaction
3. (optional) If you wish to setup a recurring transaction, click the check box. New input fields will appear and you will need to specify the frequency and date range for this transaction.
4. When completing the entered information select Approve.

Home

Messages

Transactions

**Funds Transfer**

Loan Payments ⓘ

Bill Payment ⓘ

Mobile Deposit Enrollment

Deposit Check ⓘ

Mobile Deposit Increase

Activity Center ⓘ

Limit Increase Request ⓘ

Statements ⓘ

Check Reorder

Member-to-Member Transfer

Online Wire Enrollment

Documents

ACH Origination

## Funds Transfer

**From Account**

**To Account**

**Amount**

\$	0.00
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**Frequency**

**Transfer Date**

**Memo (optional)**

**Draft** **Approve**

# Bill Payment

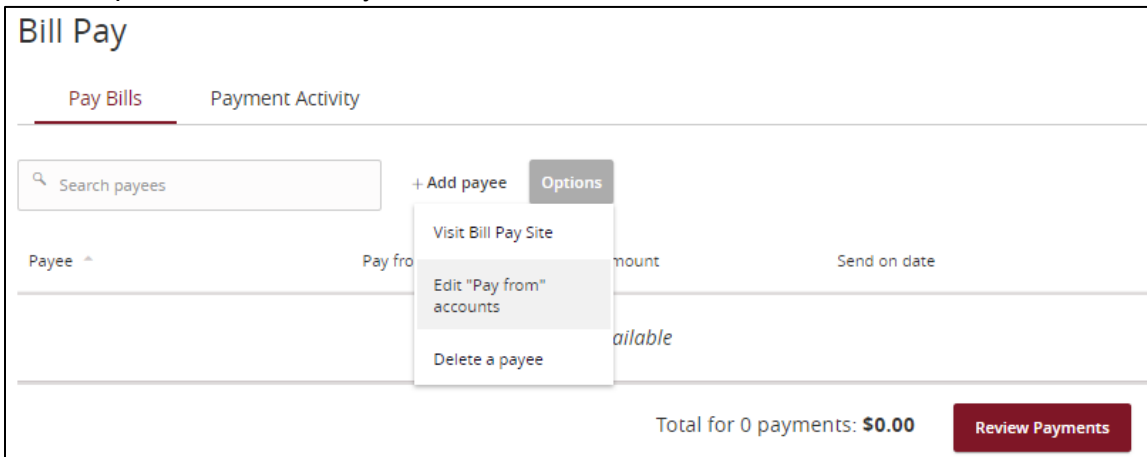
Bill Pay allows you to make bill payments and send funds to a person, vendor or Organization.

- Bill pay will send the funds via check by mail or electronic transfer. ACCU does not determine how the funds will be sent, this depends on how the person, vendor or organization receives bill payment funds
- Bill payments sent via check by mail can take a few days to a week to be received by the payee
- Bill payments sent via electronic transfer can take a few days to be received by the payee
- *Only Checking Accounts can be used for Bill Pay*

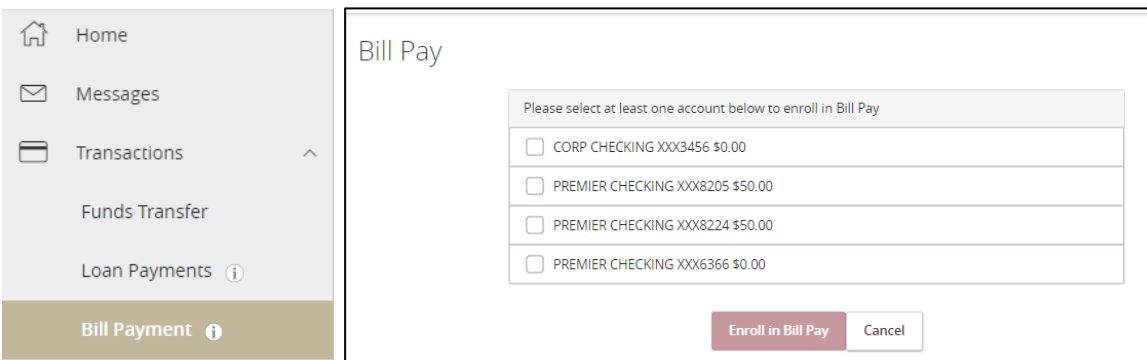
## Bill Payment

To get started you will first need to enroll by selecting the accounts you would like to use for Bill Pay.

Select Options and Edit “Pay from” accounts



Select the accounts you would like to use for Bill Pay



Now that you are enrolled you can add payees.

## Pay Bills tab

This is where you can set up bill payees and send payments



## Add Payee

1. Click “Add Payee” and input all the payee’s information.

The screenshot shows the 'Bill Pay' interface. At the top, there are two tabs: 'Pay Bills' (selected) and 'Payment Activity'. Below the tabs is a search bar labeled 'Search payees' with a magnifying glass icon. To the right of the search bar is a yellow button labeled '+ Add payee' and a grey button labeled 'Options'. Below this is a table with columns: 'Payee ^', 'Pay from', 'Amount', and 'Send on date'. The table is currently empty and contains the text 'No Payees available'. At the bottom right of the table area, it says 'Total for 0 payments: \$0.00' and a red button labeled 'Review Payments'.

- **Name:** Payee's full name (must be less than 30 characters, including spaces and no special characters)
- **Payee Nickname:** This will only show for this payee in your Online Banking
- **Address:** Mailing address
- **Phone:** Payee's phone number
- **Account Number:** Payee's account number at their financial institution

The screenshot shows the 'Add Payee' form. At the top left, there is a back arrow and the text '< Back to Pay Bills'. The title 'Add Payee' is centered at the top. The form contains the following fields:

- Name:** A text input field with placeholder text 'PAYEE NAME'.
- Payee Nickname (optional):** A text input field.
- Address 1:** A text input field with placeholder text 'PAYEE ADDRESS'.
- Address 2 (optional):** A text input field.
- City:** A text input field with placeholder text 'PAYEE CITY'.
- State:** A dropdown menu with 'California' selected and a downward arrow.
- ZIP:** A text input field with placeholder text '99999-9999'.
- Area Code:** A text input field with placeholder text '(999)'.
- Phone:** A text input field with placeholder text '999-9999'.
- Enter Payee Account Number (optional):** A text input field with placeholder text '\*\*\*\*\*9999'.
- Confirm Payee Account Number:** A text input field with placeholder text '\*\*\*\*\*9999'.

At the bottom right, there are two buttons: a white 'Cancel' button and a red 'Preview' button.

2. Click Preview, check all information and click Save Payee. This payee is now saved for later.

## Edit/Delete Payee

If you need to edit or delete the payee click on the three verticals dots

The screenshot shows the 'Pay Bills' tab with a search bar for payees, an '+ Add payee' button, and an 'Options' button. Below is a table with columns: Payee, Pay from, Amount, and Send on date. The 'Payee' column has a dropdown menu open with options: 'Pay now', 'Edit payee', and 'Delete payee'. The 'Pay from' dropdown is set to 'Basic: XXX4385'. The 'Amount' field is '\$0.00'. The 'Send on date' field is empty. At the bottom, it says 'Total for 0 payments: \$0.00' and a 'Review Payments' button.

## Review and Submit Payments

Input the amount and date you would like the payment to be sent, click Review Payments

The screenshot shows the 'Pay Bills' tab with the same search and add buttons. The 'Payee' dropdown is now empty. The 'Pay from' dropdown is 'Basic: XXX4385'. The 'Amount' field is '\$100.00'. The 'Send on date' field is '08/11/2021' with a calendar icon. Below the date, it says 'Estimated delivery date: 8/11/2021'. At the bottom, it says 'Total for 1 payment: \$100.00' and a 'Review Payments' button.

Review your payment before submitting then click Submit Payments.

Review payments				
Payee	Amount	Pay from	Send on date	Estimated delivery date
PAYEE NAME	\$100.00	Basic: :xxxxxx	8/11/2021	8/11/2021
Total for 1 payment: \$100.00			<a href="#">Edit Payments</a>	<a href="#">Submit Payments</a>

## Payment Activity tab

This will show you past payment history. You can also cancel a payment you have setup. To do this, select the payment you wish to cancel, then click on "Actions" and select Cancel.

Pay Bills		Payment Activity				
<input type="text" value="Search transactions"/>		Filters				
Send on date	Delivery date	Status	Payee	Pay from	Amount	Actions
10/23/2020	10/27/2020 (Estimated)	✓ Completed	Water		\$1,831.44	Actions
10/20/2020	10/26/2020 (Estimated)	✓ Sent	Gas		\$77.40	Actions
9/30/2020	10/2/2020 (Estimated)	✓ Completed	Electricity		\$50.88	Actions

### Advances Bill Pay Site

Want to expedite a bill pay or create advanced settings for your bill payment? If so, select Options and Visit Bill Pay Site

## Bill Pay

Pay Bills
Payment Activity

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[+ Add payee](#)

Options

Visit Bill Pay Site

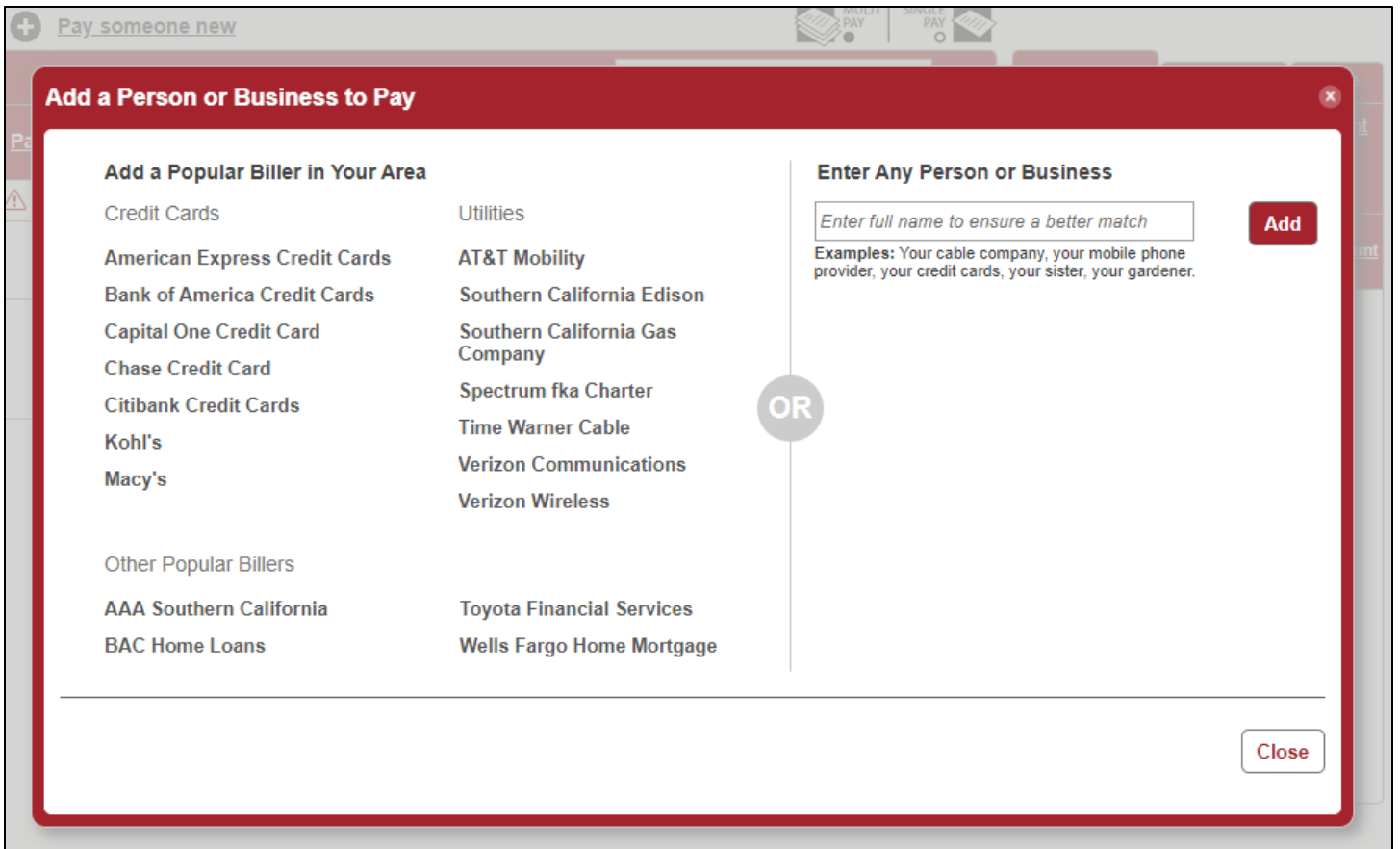
Edit "Pay from" accounts

Delete a payee

Total for 0 payments: **\$0.00**

Review Payments

You will be given the option to use already popular billers or lookup a popular biller or person that Bill Pay may already have in their system.



### **Advanced Settings**

**Need to pay it faster:** Expedite your payment

**Set up auto-pay:** Setup this payment to be automatic

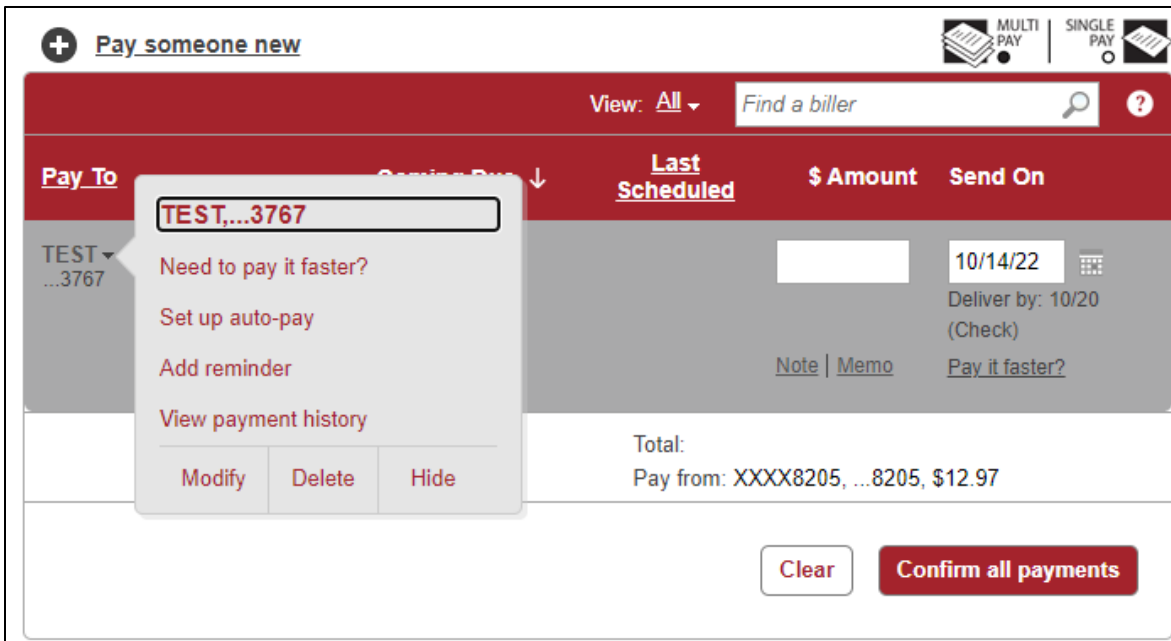
**Add reminder:** Setup a reminder that a payment needs to be made

**View payment history:** View past payment history for this payee

**Modify:** Modify the payee

**Hide:** Hide this payee

**Delete:** Delete this payee

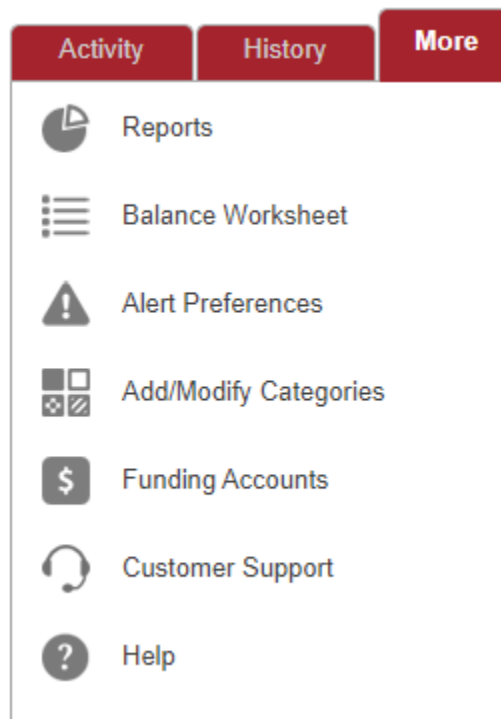


**Activity:** View upcoming payments that you have setup

**History:** View previous payments that you have setup

**More:** Organize your payments and alerts

- **Reports:**
- **Balance Worksheet:**
- **Alert Preferences:**
- **Add/Modify Categories:**
- **Funding Accounts:**



# Activity Center

This shows your online banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether single or recurring transactions, view debit/credits and status, type, amount, account and date of your online activity.

## Single Transactions tab

Most activity done as a one-time transaction. This shows checks deposited through our Mobile App, ACH transactions, Wire transactions, External transfers. This will also show pending, canceled and finished transactions.

By clicking on the transaction, you can view more detailed information. If you click the three dots to the right of the transaction box you can cancel the transaction or inquire about it.

**Activity Center**

Single Transactions | Recurring Transactions | Deposited Checks

Search transactions

Created date	Status	Transaction Type	Account	Amount	
12/27/2022	Cancelled	Domestic Wire - Tracking ID: 1193013	XXX8205	\$0.01	⋮
12/5/2022	Cancelled	International Wire - Tracking ID: 1185273	XXX4500		
12/5/2022	Cancelled	Domestic Wire - Tracking ID: 1185269	XXX8205		
11/3/2022	Cancelled	International Wire - Tracking ID: 1173369	XXX8205		

Toggle Details  
Inquire  
Copy  
Print Details

## Recurring Transactions tab

Most activity done as recurring transactions. This shows check deposited through our Mobile App, ACH transactions, Wire transactions, External transfers. This will also show pending, canceled and finished transactions.

**Activity Center**

Single Transactions | Recurring Transactions | Deposited Checks

Search transactions

Created date	Status	Transaction Type	Account	Amount
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## Deposited Checks tab

View the past 6 months of checks you deposited through our mobile app, along with a check image.

**Activity Center**

Single Transactions | Recurring Transactions | Deposited Checks

# ACH & Wire Origination

## Users

Our system allows you to manage and set up “users” with multiple levels of access to the online banking. Each user will have a unique user ID and password. Add a user to do activity in online banking and assign rights of what they can and can’t do or view in online banking.

### Add a User

If you do not already have this feature and would like this feature turned on, please have an authorized signer contact us at 1800-343-6328 so a representative may assist with your request.

Log into online banking, find the menu option that says “ACH Origination.” Then click on “User.” Click on “Add User,” this adds a user.

User	Email Address	Last login
VISA DEBIT TESTING Account	info@americasccu.com	10 months ago

Fill out the information for the user and click Save New User Details.

The password created by admin is temporary until the user signs in and changes it to a permanent one of their own.

The new user must log into online banking and create themselves a profile before the admin can assign rights.

### New User Details

#### PERSONAL DETAILS

First Name	Last Name	Email Address
<input type="text" value="TEST"/>	<input type="text" value="TESTING"/>	<input type="text" value="info@americasccu.com"/>
Phone Country	Phone	
<input type="text" value="United States"/>	<input type="text" value="(800)343-6328"/>	

#### LOGIN DETAILS

Login ID	Password	Confirm Password
<input type="text" value="TEST"/>	<input type="password" value="*****"/>	<input type="password" value="*****"/>

## Assign Rights & Limits

Click on a user, then click on the Pencil to the right. When the new screen comes up click on “Assign Rights”

### User Details

**Status**

Active

[Edit Status](#)

**PERSONAL DETAILS**

First Name	Last Name	Email Address
TEST	TESTING	info@americasccu.com
Phone Country	Phone	
United States	(800)343-6328	

**USER LOGINS**

Login Name	Channel	Status	Last Logon	Actions
TESTING	Internet	Password Change Required		⋮

Cancel
Delete
Assign Rights

## Transactions

This allows you to choose what transactions the user can Draft, Approve, Cancel and View and the limits for each transaction.

Select the Transaction Type to the left, then make the appropriate changes,

Transactions Features Accounts

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Filter: All Enabled Disabled

Transaction Filter:

**ACH Batch**

Can view own transactions  
Can Draft/Approve/Cancel

\$1,000.00

**ACH Collection**

Can view own transactions  
Can Draft/Approve/Cancel

\$1,000.00

**ACH Pass Thru**

Can view all transactions  
Can Draft/Approve/Cancel

\$250,000.00

**ACH Payment**

Can view own transactions  
Can Draft/Approve/Cancel

\$1,000.00

**ACH Receipt**

Can view own transactions  
Can Draft/Approve/Cancel

\$1,000.00

**ACH BATCH** Enabled

Rights

Draft   
  Approve   
  Cancel   
  View   
 Own

**Approval Limits**

	Maximum Amount	Maximum Count
Per Transaction	\$ <input type="text" value="1,000.00"/>	
Daily Per Account	\$ <input type="text" value="1,000.00"/>	<input type="text" value="50"/>
Daily	\$ <input type="text" value="1,000.00"/>	<input type="text" value="50"/>
Monthly	\$ <input type="text" value="1,000.00"/>	<input type="text" value="50"/>

ACH ORIGINATION & REMOTE DEPOSIT CAPTURE GUIDE

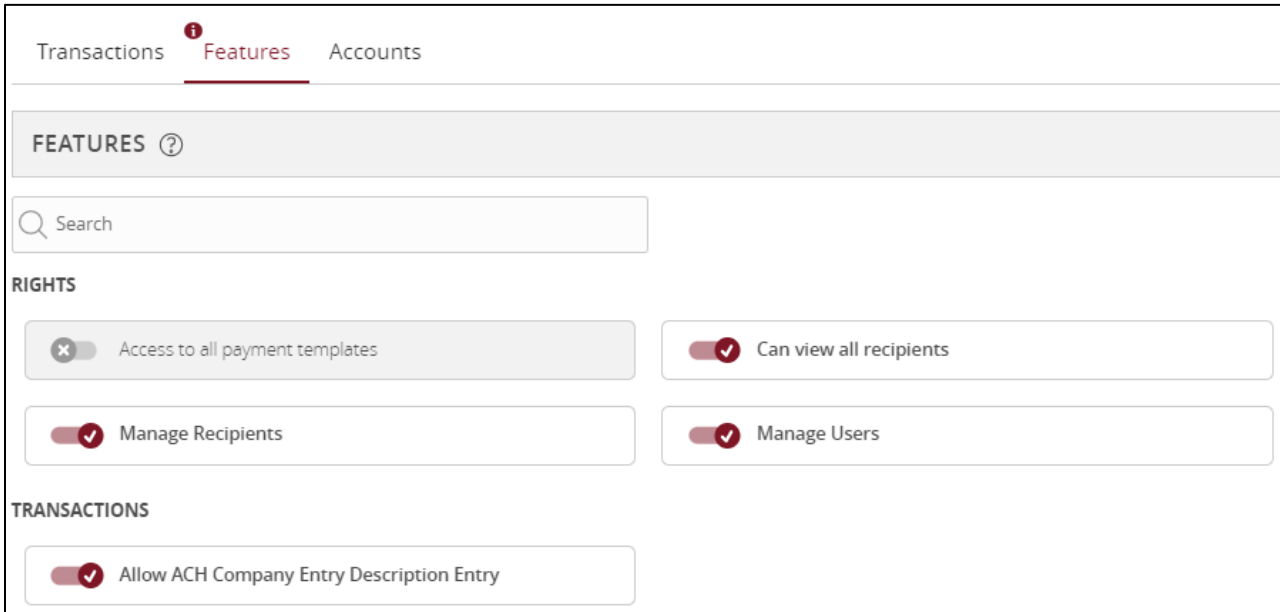
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## Features

If the box has a check mark, it is enabled. If it does not have a check mark, it is disabled.

- **Rights** section allows you to choose what the user can do.
- **Transactions** section allows the user to input a Description for ACH Transactions.



Transactions **Features** Accounts

FEATURES ?

Search

**RIGHTS**

Access to all payment templates  Can view all recipients

Manage Recipients  Manage Users

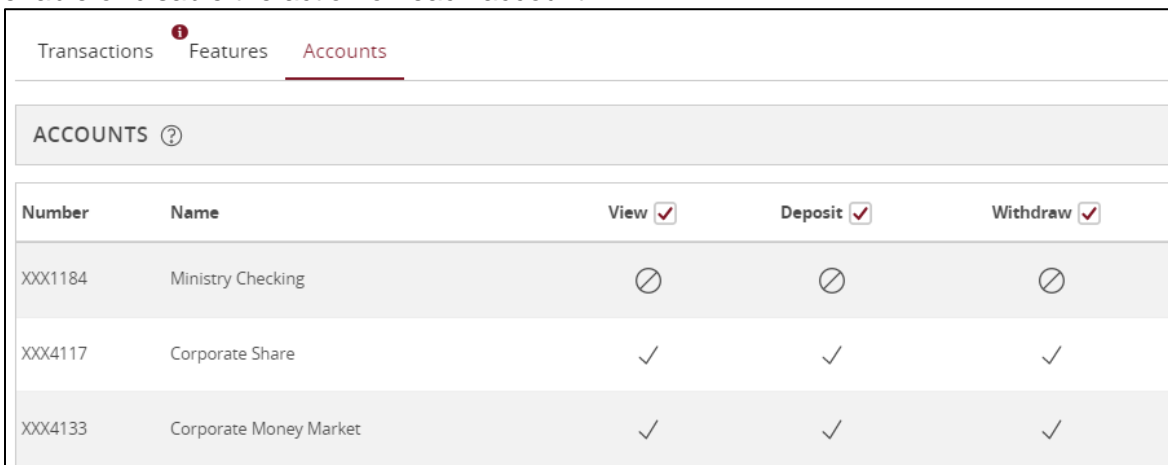
**TRANSACTIONS**

Allow ACH Company Entry Description Entry

## Accounts

Allows you to choose which accounts you would like the user to see. You may also set what type of transactions they are allowed to do on each account.

Click on “Show unassigned accounts,” to show the available accounts. Simply click on the check mark to enable or disable the action on each account.



Transactions **Features** Accounts

ACCOUNTS ?

Number	Name	View <input checked="" type="checkbox"/>	Deposit <input checked="" type="checkbox"/>	Withdraw <input checked="" type="checkbox"/>
XXX1184	Ministry Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXX4117	Corporate Share	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXX4133	Corporate Money Market	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## Edit or Delete a User

Select the user by clicking on the pencil at the bottom right corner of the user's box.

If you need to *modify the personal information* of a user please contact us at 800-343-6328, we will need to manually update this for security reasons.

Then click on the three dots to the right to delete or unlock the user

### User Details

Status

Active

[Edit Status](#)


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#### PERSONAL DETAILS

First Name	Last Name	Email Address
TEST	TESTING	info@americasccu.com
Phone Country	Phone	
United States	(800)343-6328	

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#### USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
TESTING	Internet	Password Change Required		

You can also Deactivate a user if needed by clicking on “Edit Status”

### User Details

Status

Active

[Edit Status](#)


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#### PERSONAL DETAILS

First Name	Last Name	Email Address
TEST	TESTING	info@americasccu.com
Phone Country	Phone	
United States	(800)343-6328	

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#### USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
TESTING	Internet	Password Change Required		

# User Details

## Status

Active

Cancel

Deactivate User

## PERSONAL DETAILS

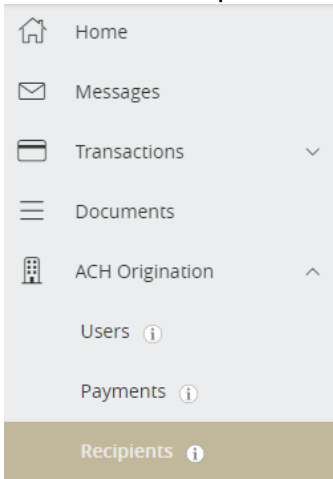
First Name	Last Name	Email Address
TEST	TESTING	info@americasccu.com
Phone Country	Phone	
United States	(800)343-6328	

## USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
TESTING	Internet	Password Change Required		⋮

# Recipients

Manage and create the recipients for ACH and Wire Transactions. A recipient is a person or business with whom your business may exchange funds. You can send or receive payments from a recipient. After a recipient is created, you can include them in single and multiple payments or templates. Each recipient entry contains the recipients contact and account information.



***You will need to retrieve the Recipient and Recipients Financial Institutions information from the Recipient. They need to retrieve their own Financial Institutions information to provide to you.***

Click the “New Recipient” button and input all of the recipient’s information.

## Recipient Detail

- **Display Name-** This name will show in Online Banking for this recipient
- **Email Address-** Recipients email address

### Add Recipient

Display Name *	Email Address	<input type="checkbox"/> Send email notifications for template payments	
<input type="text"/>	<input type="text"/>		
Accounts (1)		+ Add account ^	
Account	Payment Type	Financial Institution (FI)	Routing Number

## Recipient Wire Account Detail

- **Payment Type-** Choose what type of transaction(s) you will be doing with this Recipient
- **Beneficiary Type-** If you chose Wire, it will request you to choose the type of Wire- Domestic or International
- **Account Type-** Type of account the funds are being sent to at the Recipients Financial Institution
- **Account-** Recipients Account number at their Financial Institution
- **ACH Routing Number-** Recipients Financial Institutions Routing Number

Account - New	ACH and Wire	N/A	
Payment Type		Beneficiary Type	
ACH and Wire		Domestic	
Account Type *		Account *	
Select Account Type			
ACH Routing Number *			

### Beneficiary FI

The receiving Financial Institution the final account resides with

- **Name-** Financial Institutions name
- **FI ABA Number-** Financial Institutions routing number
- **Address-** Financial Institutions physical address

Beneficiary FI		
Name *	Country *	FI ABA Number *
	United States	
Address 1 *	Address 2	City *
State *	Postal Code *	
Select State		

### Intermediary FI

The third-party financial institution used by the beneficiary institution to keep international funds

- **Name-** Financial Institutions name
- **Wire Routing Number-** Financial Institutions routing number
- **Address-** Financial Institutions physical address

Intermediary FI		
Name	Country	Wire Routing Number
	United States	
Address 1	Address 2	City
State	Postal Code	
Select State		
		<input type="button" value="X"/> <input type="button" value="✓"/>

### Recipient ACH Details

The information provided below allows the Recipients Financial Institution to identify where to place the funds

- **Wire Name-** Recipients name, this should match the name the Recipient has with the receiving institution for Wires

- **ACH Name-** Recipients name, this should match the name the Recipient has with the receiving institution for ACH
- **ACH ID-** 10-digit number used by Financial Institutions to identify the entity
- **Address-** Recipients physical address this should match the address the Recipient has with the receiving institution

**Recipient Details** ^

---

<b>Wire Name</b> ⓘ	<b>ACH Name</b> ⓘ	<b>ACH ID</b> ⓘ
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Country</b>	<b>Address 1</b>	<b>Address 2</b>
<input type="text" value="United States"/> ▼	<input type="text"/>	<input type="text"/>
<b>City</b>	<b>State</b>	<b>ZIP</b>
<input type="text"/>	<input type="text" value="Select State"/> ▼	<input type="text"/>

You can also edit existing recipients by click on the three dots to the right and selecting Edit.  
**Recipients**

New Recipient

Name ^	Email Address ^	Number of Accounts ^	Actions
Test	test@americasccu.com		<div style="display: flex; align-items: center;"> <div style="background-color: #333; color: white; padding: 2px 5px; border-radius: 5px; font-size: 0.8em;">Click to view recipient Test actions</div> <div style="border-left: 1px solid #ccc; border-right: 1px solid #ccc; border-top: 1px solid #ccc; border-bottom: 1px solid #ccc; width: 15px; height: 15px; margin: 0 5px; display: flex; align-items: center; justify-content: center;"> <span style="font-size: 0.7em;">⋮</span> </div> <div style="background-color: #eee; padding: 2px 5px; border-radius: 5px; font-size: 0.8em; margin-left: 5px;">Edit</div> </div>

The next section is where you will edit all of the recipient's information.

## Edit RECIPIENT DISPLAY NAME

<b>Display Name *</b>	<b>Email Address</b>	<input type="checkbox"/> Send email notifications for template payments
<input type="text" value="RECIPIENT DISPLAY NAME"/>	<input type="text"/>	

**Accounts (1)** - Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number	
Checking - *8888	ACH Only		322283767	⋮

**Recipient Details** ^

---

<b>Wire Name</b> ⓘ	<b>ACH Name</b> ⓘ	<b>ACH ID</b> ⓘ
<input type="text"/>	<input type="text" value="RECIPIENT NAME"/>	<input type="text"/>
<b>Country</b>	<b>Address 1 *</b>	<b>Address 2</b>
<input type="text" value="United States"/> ▼	<input type="text" value="RECIPIENT ADDRESS"/>	<input type="text"/>
<b>City *</b>	<b>State *</b>	<b>ZIP *</b>
<input type="text" value="CITY"/>	<input type="text" value="California"/> ▼	<input type="text" value="88888"/>

**Templates (0)** v

# ACH

## Payments (ACH)

Our transaction cut off time is 2:00 PM Pacific Standard Time. All transactions need to be placed and approved before 2:00 PM to go out the same day.

After creating your recipients, you can start setting up your transactions. Send or collect funds electronically by ACH (Automated Clearing House) to/from single or multiple people and organizations.

### Transaction Types

Collect or disburse funds electronically one recipient at a time or multiple at a time depending on transaction type.

Transaction Type	Application Description	Recipient Consumer/Business	Your Organizations Debit/Credit
ACH Collection	Collecting funds from multiple recipients at a time	Consumer or Corporate	Credit only
ACH Batch	Sending funds to multiple recipients at a time	Consumer or Corporate	Debit only
ACH Payment	Sending funds to one recipient at a time	Consumer or Corporate	Debit only
ACH Receipt	Collecting funds from one recipient at a time	Consumer or Corporate	Credit only
Payroll	Sending funds to multiple recipients at a time	Consumer or Corporate	Debit only
Wire	Sending funds to one recipient at a time	Consumer or Corporate	Debit only
ACH PassThru	Import a formatted NACHA created in an outside software, containing multiple batches	Consumer or Corporate	Debit or Credit

Click on “New Payment” to select the type of transaction you would like initiate and input the requested information.

The screenshot shows the 'Payments Hub' interface. On the left is a navigation sidebar with items: Home, Messages, Transactions, Documents, ACH Origination, Users, Payments (highlighted), Recipients, ACH Pass-Thru, and Remote Deposit Capture. The main area is titled 'Payments Hub' and contains a 'MAKE A PAYMENT' section with a 'New Payment' button. A dropdown menu is open, listing payment types: ACH, ACH Batch, ACH Collection, ACH Payment, ACH Receipt, Payroll, Wire, Domestic Wire, International Wire, Other, and Payment From File.

### Origination Details

<b>SEC Code</b> ⓘ ⓘ <input type="text" value="----Select a SEC Code----"/>	<b>Company Entry Description</b> <input type="text" value="Max 10 characters"/>	<b>From Subsidiary</b> <input type="text" value="DIGITAL PRODUCTS DEPT *****0824"/>
<b>Account</b> <input type="text" value="Search by name or number"/>	<b>Effective Date</b> <input type="text" value=""/>	<b>Recurrence</b> None

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ <input type="text" value="0.00"/>



## Origination Details

The Originator is the whom the transaction is being initiated by, in this case, your Organization. You will be requested to input your Organizations information in this section.

- **SEC Codes**

Collect or disburse funds electronically via ACH, whether it's to a person (PPD) or an organization (CCD).

Code	Application Title	Application Description	Recipient Consumer/Business	Your Organizations Debit/Credit
PPD	Prearranged Payment and Deposit	Entry for direct debit/credit to/from a personal account	Consumer only	Debit or Credit
CCD	Corporate Credit or Debit	Entry for direct debit/credit to/from a corporate account	Corporate only	Debit or Credit

- **Recurring**

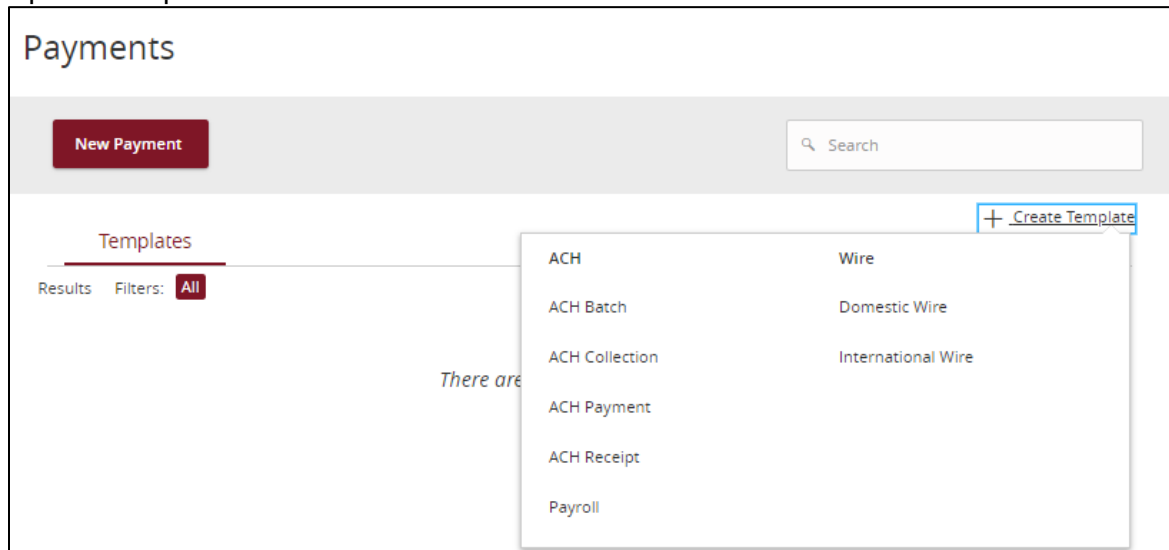
When setting up the transaction you can also make it recurring, this means you can have it sent every week, month or year, this all depends on how you choose to set it up.

- **Company Entry Description-** Description of the transaction to provide clarification as to what this transaction is for
- **To Subsidiary-** This is an account that I kept within a subsidiary ledger. A subsidiary account is used to track information for certain types of transactions. If you do not have a subsidiary ledger you can skip this field by leaving it as is
- **Account-** Select the Organizations account the funds will be debited/credited
- **Effective Date-** Select the date you want this transaction to process
- **Recurrence-** This allows you to make the transaction recurring and how often you want the transaction to occur, this option will show after you have selected the Effective Date
- **Recipients-** Either choose an existing recipient or create a new recipient

## Templates

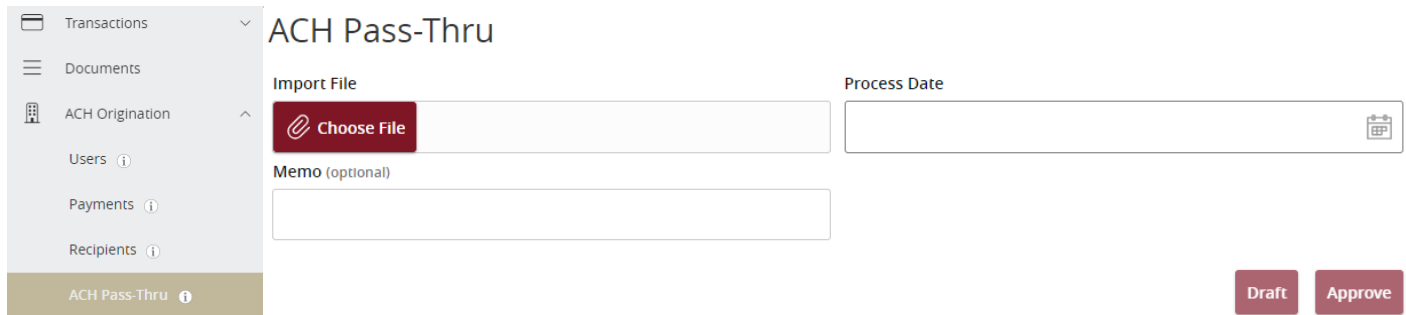
Create Templates to save time, if you send or collect funds to the same recipients often, this allows you to easily select the transactions next time.

Select the type of transaction, such as Domestic Wire or International Wire, then select the recipient(s), and input the requested information.



## ACH PassThru

Import your formatted NACHA File created in an outside software, containing multiple batches into our system.

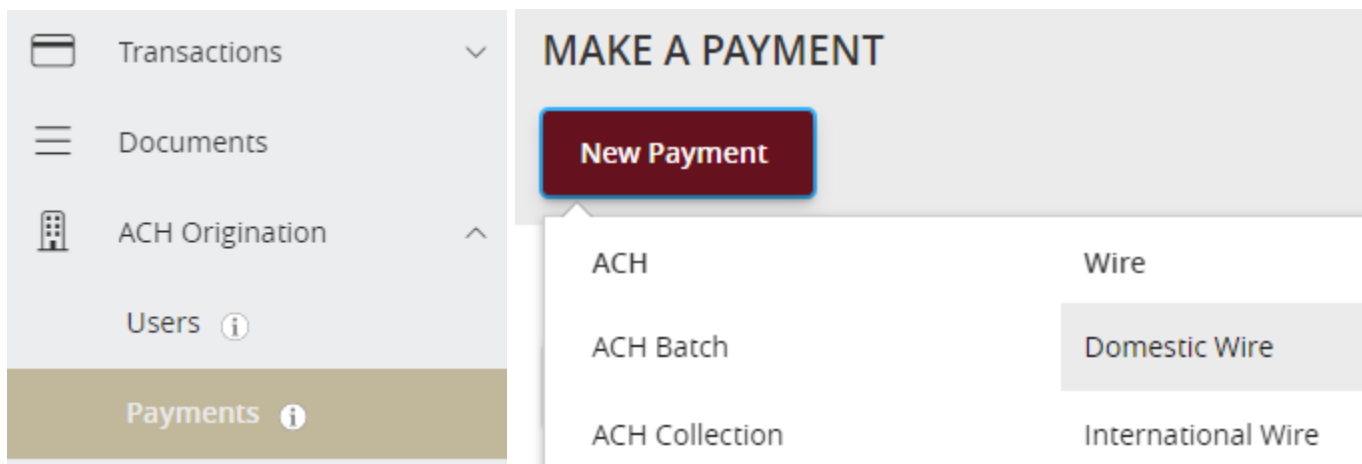


## Wires

**Domestic Wires must be inputted by 1:00pm to go out the same business day.**  
**International Wires must be inputted by 11:30am to go out the same business day.**

Wires are a way to send funds Domestically or Internationally to a person or organization. Separate wire fees will apply, please see our Fee Schedule: <https://americaschristiancu.com/organization/fee-schedule/>

Select "New Payment" then choose if your Wire an International or Domestic Wire.



## International Wire

An International Wire is a wire going to a person or organization that resides outside the United States.

If you need to do an International Wire, click on New Payment and select the type of Wire.

## Origination Details

The Originator is the whom the transaction is being initiated by, in this case, your Organization. You will be requested to input your Organizations information in this section.

- **From Subsidiary-** This is an account that I kept within a subsidiary ledger. A subsidiary account is used to track information for certain types of transactions. If you do not have a subsidiary ledger, you can skip this field by leaving it as is
- **Account-** Select the Organizations account the funds will be debited from
- **Process Date-** Select the date you want this transaction to process
- **Recurrence-** This allows you to make the transaction recurring and how often you want the transaction to occur, this option will show after you have selected the Effective Date

# International Wire [Change Type](#)

## Origination Details

From Subsidiary

VISA DEBIT TESTING ACCOU  
\*\*\*\*\*0824

Account

Search by name or number

Process Date

Recurrence

None

- **Recipients-** Either choose an existing recipient or create a new recipient
  - **You will need to retrieve the Recipient and Recipients Financial Institutions information from the Recipient. They need to retrieve their own Financial Institutions information to provide to you.**
- **Currency & Amount-** Choose the currency and amount the funds will be sent in, note currency rate fluctuate
- **Purpose of Wire-** Explain the purpose of this wire, example:
  - Escrow #123, 345 Street, City, State, Zip code
  - Construction for House- 123 Street, City, State, Zip code
  - Rent for Month
- **Additional Information-** This section is optional. Add an additional memo/message to the Recipient

## Wire Details

Recipient/Account

Search by name or account.

Currency

USD - U.S. Dollar

Enter amount in

USD

Amount

\$

0.00

Purpose Of Wire ⓘ

ADDITIONAL INFORMATION

Message to Beneficiary ⓘ

Description ⓘ

## Recipient Detail

- **Display Name-** This name will show in Online Banking for this recipient
- **Email Address-** Recipients email address

RECIPIENT DETAILS		
Display Name *	Email Address	<input type="checkbox"/> Send email notifications for template payments
<input type="text"/>	<input type="text"/>	

### Recipient Wire Account Detail

- **International Account Type**- Type of account the funds are being sent to at the Recipients Financial Institution
  - IBAN (International Bank Account Number)
  - SWIFT/BIC (Business Identifier Code approved by the International Organization)
- **Account**- Recipients Account number at their Financial Institution

Checking - New	Wire Only	N/A	⋮
International Account Type			
Account and SWIFT/BIC <input type="text"/>			
Account *			
<input type="text"/>			
<input type="button" value="IBAN"/> <input type="button" value="Other"/>			

### Beneficiary FI

*The receiving Financial Institution the final account resides with*

- **Name**- Financial Institutions name
- **SWIFT/BIC**- (Business Identifier Code approved by the International Organization)
- **Address**- Financial Institutions physical address

Beneficiary FI ⓘ		
Name *	Country *	SWIFT/BIC *
<input type="text"/>	Select Country <input type="text"/>	<input type="text"/>
Address 1 *	Address 2 *	Address 3
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Intermediary FI

*The third-party financial institution used by the beneficiary institution to keep international funds*

- **Name**- Financial Institutions name
- **Wire Routing Number**- Financial Institutions routing number
- **Address**- Financial Institutions physical address

**Intermediary FI** ⓘ

Name	Country	Wire Routing Number
<input type="text"/>	United States ▼	<input type="text"/>
Address 1	Address 2	City
<input type="text"/>	<input type="text"/>	<input type="text"/>
State	Postal Code	
Select State ▼	<input type="text"/>	

### Recipient Wire Details

The information provided below allows the Recipients Financial Institution to identify where to place the funds

- **Wire Name-** Recipients name, this should match the name the Recipient has with the receiving institution for Wires
- **Address-** Recipients physical address this should match the address the Recipient has with the receiving institution

**Recipient Details** ^

Wire Name ⓘ

Country	Address 1	Address 2
United States ▼	<input type="text"/>	<input type="text"/>
City	State	ZIP
<input type="text"/>	Select State ▼	<input type="text"/>

Simply click Approve to process your transaction.

If the approval option is grayed out you will need to “Draft” it and have another signer to log in to approve it- this is a dual approval.

If a dual approval is needed, a user that has access to Approve transactions will need to sign in to approve the wire. To approve the wire, go to “Activity Center,” the drafted wire will be there. Click on the three dots and select “Approve.”

### Domestic Wire

A Domestic Wire is a wire going to a person or organization that resides within the United States

If you need to do a Domestic Wire, click on New Payment and select the type of Wire.

### Origination Details

The Originator is the whom the transaction is being initiated by, in this case, your Organization. You will be requested to input your Organizations information in this section.

- **From Subsidiary-** This is an account that I kept within a subsidiary ledger. A subsidiary account is used to track information for certain types of transactions. If you do not have a subsidiary ledger, you can skip this field by leaving it as is
- **Account-** Select the Organizations account the funds will be debited from
- **Process Date-** Select the date you want this transaction to process
- **Recurrence-** This allows you to make the transaction recurring and how often you want the transaction to occur, this option will show after you have selected the Effective Date

**Domestic Wire** [Change Type](#)

---

**Origination Details**

<b>From Subsidiary</b>	<b>Account</b>
VISA DEBIT TESTING ACCOU *****0824	Search by name or number
<b>Process Date</b>	<b>Recurrence</b>
<input type="text"/>	None

- **Recipients-** Either choose an existing recipient or create a new recipient
  - **You will need to retrieve the Recipient and Recipients Financial Institutions information from the Recipient. They need to retrieve their own Financial Institutions information to provide to you.**
- **Amount-** Choose the currency and amount the funds will be sent in, note currency rate fluctuate
- **Purpose of Wire-** Explain the purpose of this wire, example:
  - Escrow #123, 345 Street, City, State, Zip code
  - Construction for House- 123 Street, City, State, Zip code
  - Rent for Month
- **Additional Information-** This section is optional. Add an additional memo/message to the Recipient

**Recipient/Account** ⋮

Search by name or account.      \$      0.00

**Purpose Of Wire** ⓘ

**ADDITIONAL INFORMATION** ^

**Message to Beneficiary** ⓘ

**Description** ⓘ

**Recipient Detail**

- **Display Name-** This name will show in Online Banking for this recipient
- **Email Address-** Recipients email address

RECIPIENT DETAILS		
Display Name *	Email Address	<input type="checkbox"/> Send email notifications for template payments
<input type="text"/>	<input type="text"/>	

### Recipient Wire Account Detail

- **Account-** Recipients Account number at their Financial Institution

Checking - New	Wire Only	N/A	⋮
Account *			
<input type="text"/>			

### Beneficiary FI

The receiving Financial Institution the final account resides with

- **Name-** Financial Institutions name
- **Address-** Financial Institutions physical address
- **FI ABA Number-** Financial Institutions routing number

Beneficiary FI ⓘ		
Name *	Country *	FI ABA Number *
<input type="text"/>	United States ▼	<input type="text"/>
Address 1 *	Address 2	City *
<input type="text"/>	<input type="text"/>	<input type="text"/>
State *	Postal Code *	
Select State ▼	<input type="text"/>	

### Intermediary FI

The third-party financial institution used by the beneficiary institution to keep international funds

**Skip this section, this is for International Wires**

Intermediary FI ⓘ		
Name	Country	Wire Routing Number
<input type="text"/>	United States ▼	<input type="text"/>
Address 1	Address 2	City
<input type="text"/>	<input type="text"/>	<input type="text"/>
State	Postal Code	
Select State ▼	<input type="text"/>	
		<input type="button" value="X"/> <input type="button" value="✓"/>

### Recipient Wire Details

The information provided below allows the Recipients Financial Institution to identify where to place the funds

- **Wire Name-** Recipients name, this should match the name the Recipient has with the receiving institution for Wires

- **Address-** Recipients physical address this should match the address the Recipient has with the receiving institution

Recipient Details ⌵

---

Wire Name ⓘ

Country	Address 1	Address 2
<input type="text" value="United States"/> ⌵	<input type="text"/>	<input type="text"/>
City	State	ZIP
<input type="text"/>	<input type="text" value="Select State"/> ⌵	<input type="text"/>

Simply click Approve to process your transaction.

If the approval option is grayed out you will need to “Draft” it and have another signer to log in to approve it- this is a dual approval.

If a dual approval is needed, a user that has access to Approve transactions will need to sign in to approve the wire. To approve the wire, go to “Activity Center,” the drafted wire will be there. Click on the three dots and select “Approve.”



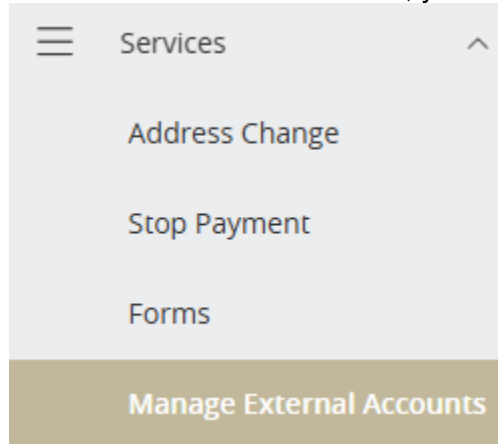
## External Transfers

Transfer funds to/from your other financial institutions and ACCU.

### Add an External Account

**Our transaction cut off time is 2:00 PM Pacific Standard Time. All transactions need to be placed and approved before 2:00 PM to go out the same day.**

In order to transfer funds to and from a different financial institution, you must link the account.



Select how you would like to add your external account. Please follow the prompts of the option you select.

## Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) Financial Institutions are allowed. You can also manage your external accounts

### ADD EXTERNAL ACCOUNT(S)

#### Instant Verification

If available, you can link your account instantly through our Plaid integration.

Link via Instant Verification

#### Micro-Deposits

Input your account information and verify with micro-deposit transactions in 1-3 business days.

Link via Micro-Deposits

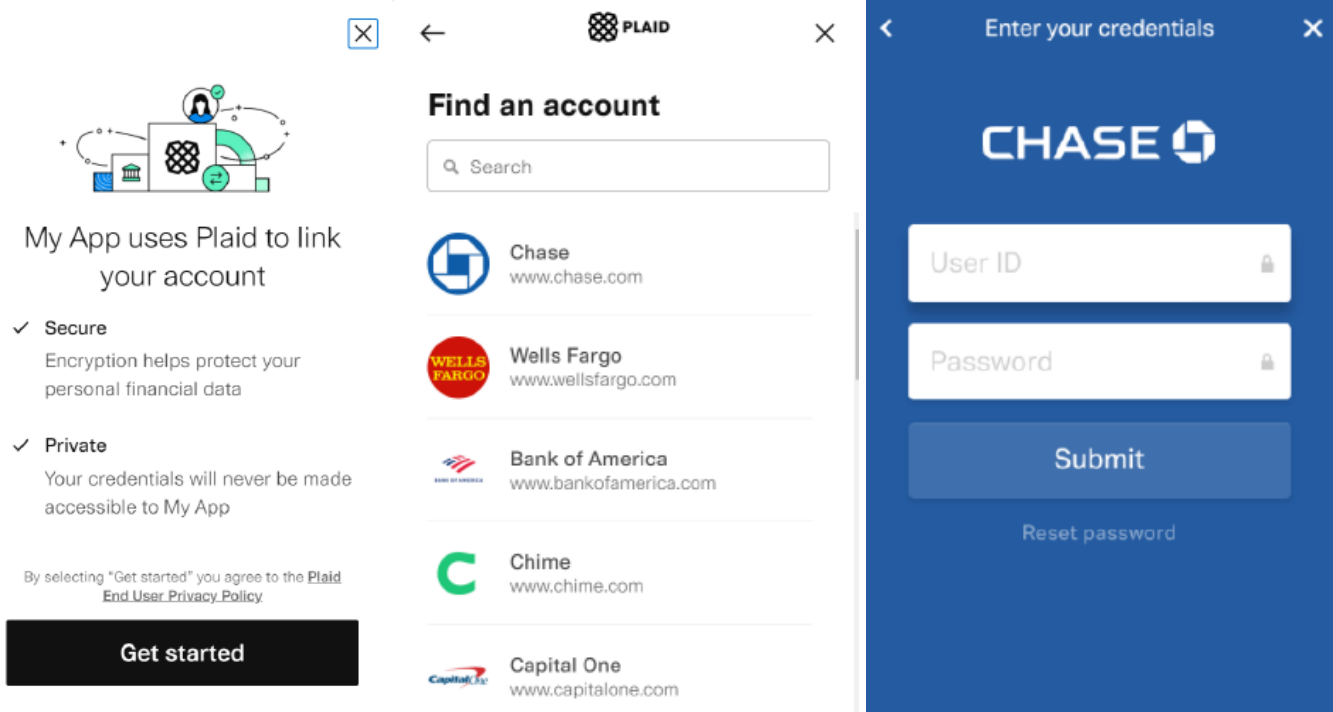
### MANAGE EXTERNAL ACCOUNT(S)

If you are attempting to verify the Micro-Deposits for one of the external accounts that you have previously requested to be linked through Micro-Deposits, but do not see it here, it is likely that your Micro-Deposits have expired. Please resubmit the external account.

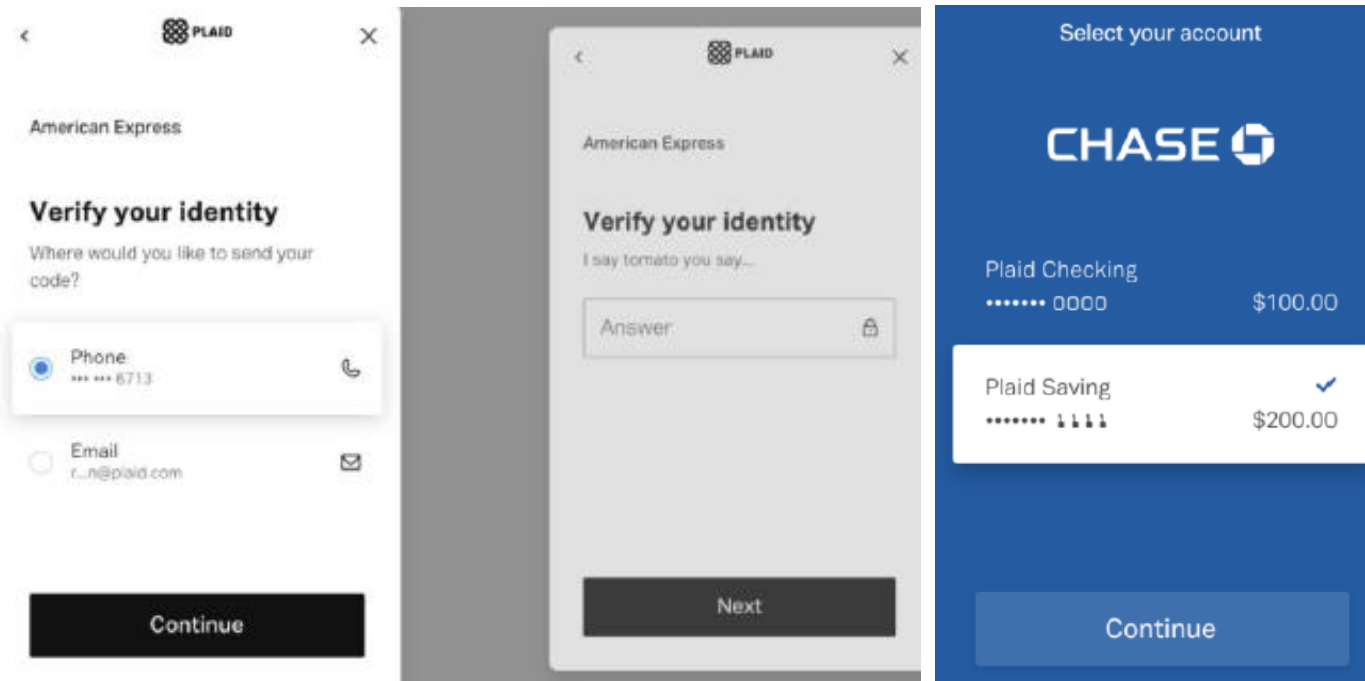
**You do not have any external accounts that are currently linked in the online banking.**

## Instant Verification


Search for your financial institution. Then input your login credentials with that institution.




You will then follow the multi factor authentication (MFA) to verify it's you. You can then select your account



You will then receive a success pop up





## Success

Your external account has been successfully linked through instant verification.  
You can now use this account to transfer funds.

[Close](#)

### Micro Deposits

Input your account information. After submitting, you will see a successful message. It will take 1-3 business days to process and verify the account by entering the micro deposit from your other financial institution.

## Add External Account

**Routing Number**


**Account Number**


[Need help finding?](#)

**Account Type**

Checking  Savings

[Cancel](#) [Submit](#)





### External Account Authorization

**Your External Account request has been submitted.**

Two small micro deposits will automatically be made to your External Account. It can take from 1-3 business days for these deposits to appear in your External Account.

When you receive the two micro deposits in your External Account, please return to Manage External Accounts in Online Banking, and use the "Verify Account" option on the account tile to verify your External Account. You will need to know the amounts of both micro deposits to verify your External Account.

You will not be able to make transfers to/from this External Account until the micro deposits have been verified.

[Close](#)

After receiving your micro deposits, log back into ACCU to verify the amounts. Click on the “verify” option to continue. After verifying you will receive a success message. You may then begin transferring.

## Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

### Add External account(s)

<p><b>Instant Verification</b></p> <p>If available, you can link your account instantly through our Plaid integration.</p> <p><a href="#">Link via Instant Verification</a></p>	<p><b>Micro-Deposits</b></p> <p>Input your account information and verify with micro-deposit transactions in 1-3 business days.</p> <p><a href="#">Link via Micro-Deposits</a></p>
---	--

### Manage External account(s)

<p>ⓘ External Checking: XXXXX9890 Routing Number: 054000098 <a href="#">Verify</a> <a href="#">Cancel</a></p>	<p>ⓘ External Checking: XXXXX3213 Routing Number: 000000071 <a href="#">Verify</a> <a href="#">Cancel</a></p>
---	---

## Modifying External Accounts

You can either modify or remove your accounts by clicking on your desired option below the account.

## Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

### Add External account(s)

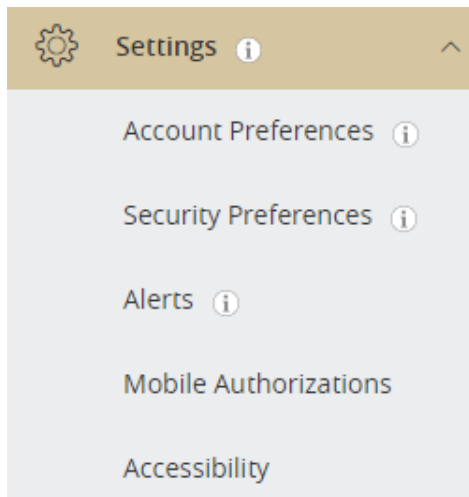
<p><b>Instant Verification</b></p> <p>If available, you can link your account instantly through our Plaid integration.</p> <p><a href="#">Link via Instant Verification</a></p>	<p><b>Micro-Deposits</b></p> <p>Input your account information and verify with micro-deposit transactions in 1-3 business days.</p> <p><a href="#">Link via Micro-Deposits</a></p>
---	--

### Manage External account(s)

<p> External Checking: XXXXX5669 Routing Number: 000000071 <a href="#">Edit</a> <a href="#">Remove</a></p>	<p> External Checking: XXXXX7766 Routing Number: 842694315 <a href="#">Edit</a> <a href="#">Remove</a></p>
---	---

# Settings

Note these setting can differ depending on your account setup.



## Account Preferences

- Change what accounts you want to visible in online banking
- Change the name of the accounts
- Security Preferences
- Change your password
- Change your Login ID
- Challenge Code- set up 2 step verification when logging in
- Secure Delivery- These are the phone numbers and email addresses used for when a secure access code is delivered to you. When a member logs in from a different browser, or clears their temp internet files, it requires them to receive a temporary secure access code to verify it is actually them logging in. These are the emails and phone numbers where a code can be sent. SMS = text message.
- Alerts
- Set up alerts/notifications
- Themes
- Change the theme of your online banking
- Accessibility
- This is a setting that changes all colors in online banking to black and white, this is for those that prefer to view in 'high contrast mode'.

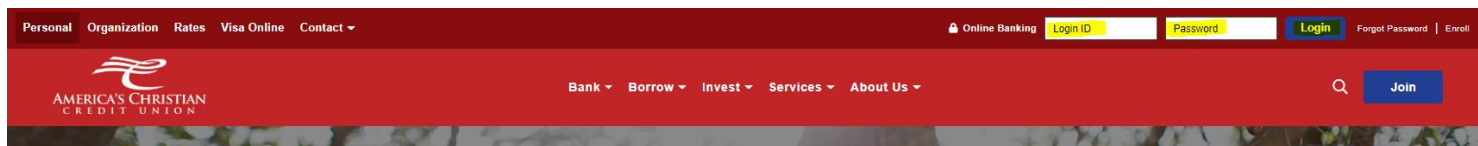
# Remote Deposit Capture

Allows you to deposit checks with a scanner as a batch system in the comfort of your home or office.

If you do not already have this service and would like to take advantage of it, please log into Online Banking and enroll through “Apply for ACH and RDC”

## Getting Started

From [www.americaschristiancu.com](http://www.americaschristiancu.com)'s Online Banking login box, enter your **Login ID** and **Password** and click **Login**.



### Secure Access Code

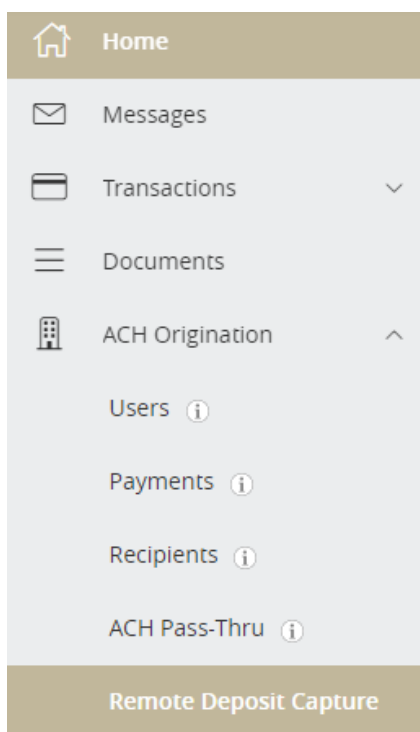
You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certification or “Cookie” that activates your computer for later use, or if you log in from a new computer, you will need another secure access code the next time that you log in.

### Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

## Accessing Remote Deposit Capture

Click on the “Remote Deposit Capture” tab




To start scanning, make sure the scanner is plugged in and on. Then click on “Start A New Deposit.”

Fill out the deposit information of your batch of checks. Place the checks in the hopper/feeder and click on “Start Scan.” It will begin to feed the checks through to the other side of the scanner.

After they have been scanned your deposit and deposit information will come up as shown below.

If any adjustments are needed such as amount differences simply make the corrections needed in order to Submit your batch.

If a check keeps jamming, we recommend leaving that check to the side to scan last.

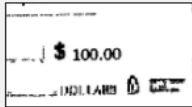



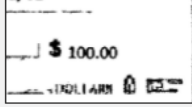

Deposit History Settings Logout Help

## Deposit

Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.

Account: Regular Share  
Description: Test  
Quantity:   
Batch Total:

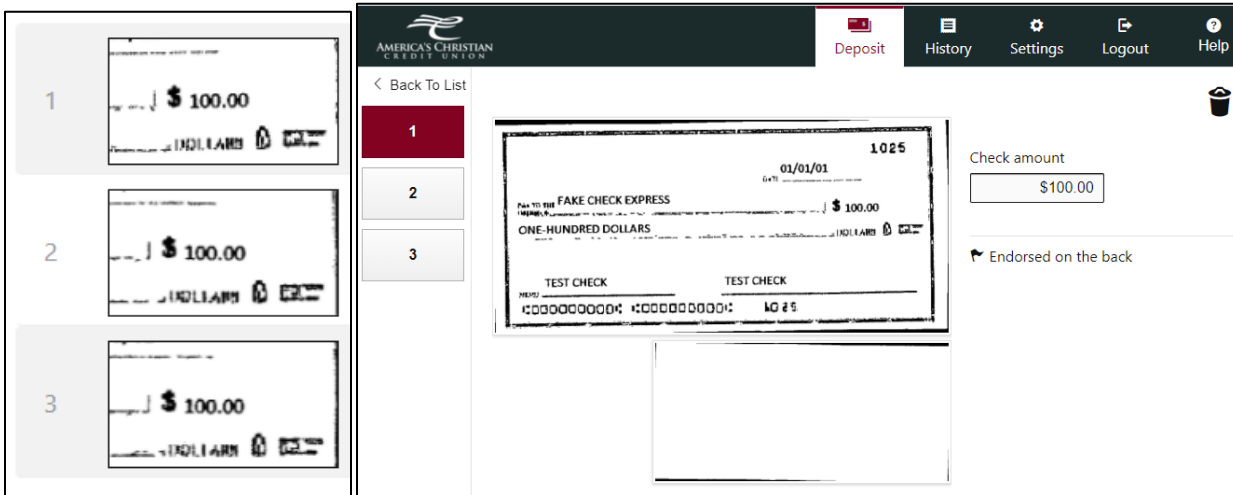
**All Checks 3** **Flagged only 3**

1		<input type="text" value="\$100.00"/>	<input checked="" type="checkbox"/> Endorsed on the back	
2		<input type="text" value="\$100.00"/>	<input checked="" type="checkbox"/> Endorsed on the back <input checked="" type="checkbox"/> Front signature could not be found	
3		<input type="text" value="\$100.00"/>	<input checked="" type="checkbox"/> Endorsed on the back <input checked="" type="checkbox"/> Front signature could not be found	

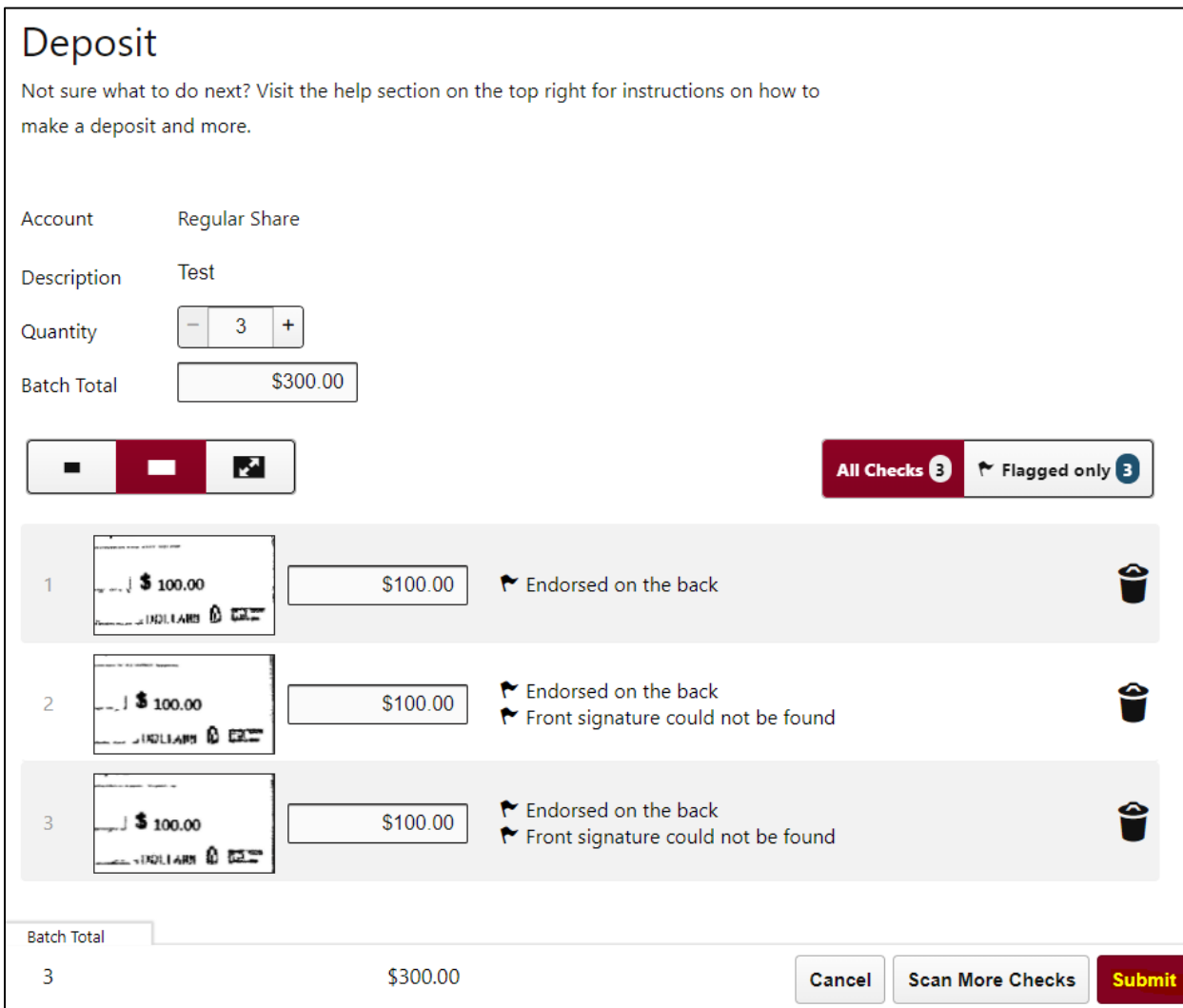
Batch Total:



To view the full check image, simply click on the check image.



Lastly, submit your batch of checks by clicking “Submit” at the bottom right corner.



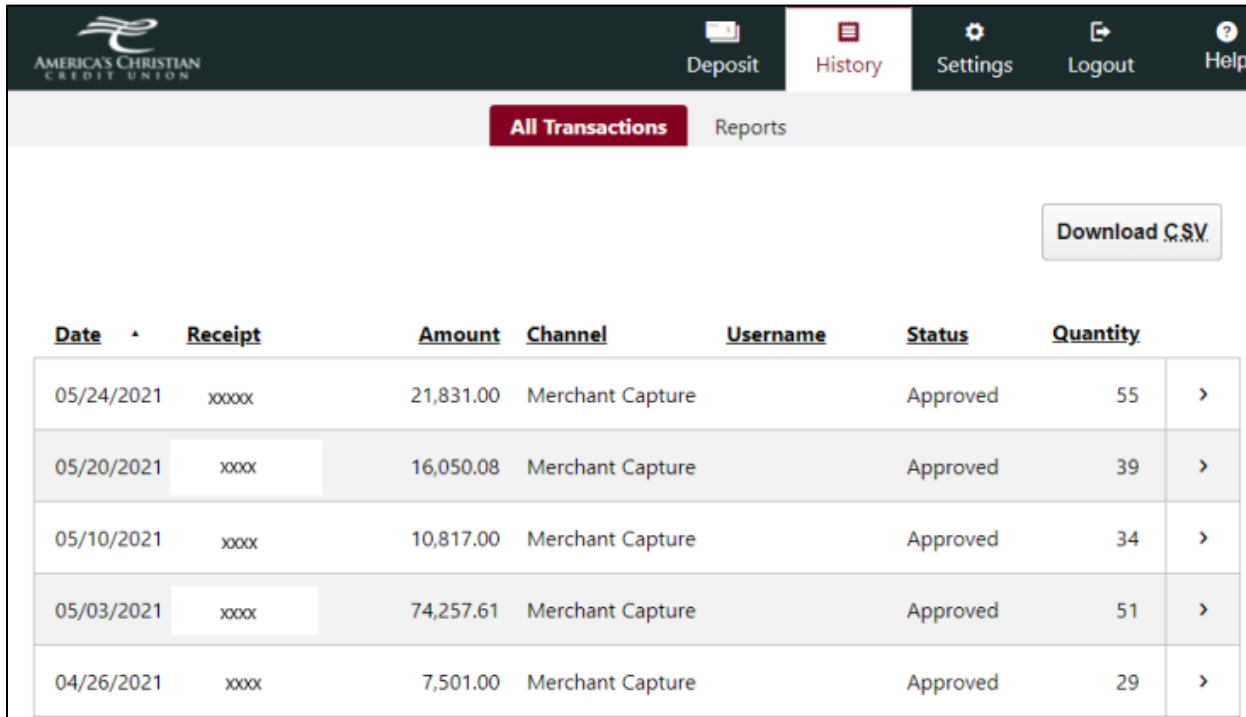
Your confirmation will then be shown to you.

## Storing Deposited Checks

After making your deposit, keep the checks in a safe up to 90days. After this time you may shred them. Keeping them in a safe will prevent someone from taking personal banking information from whom the checks written by.

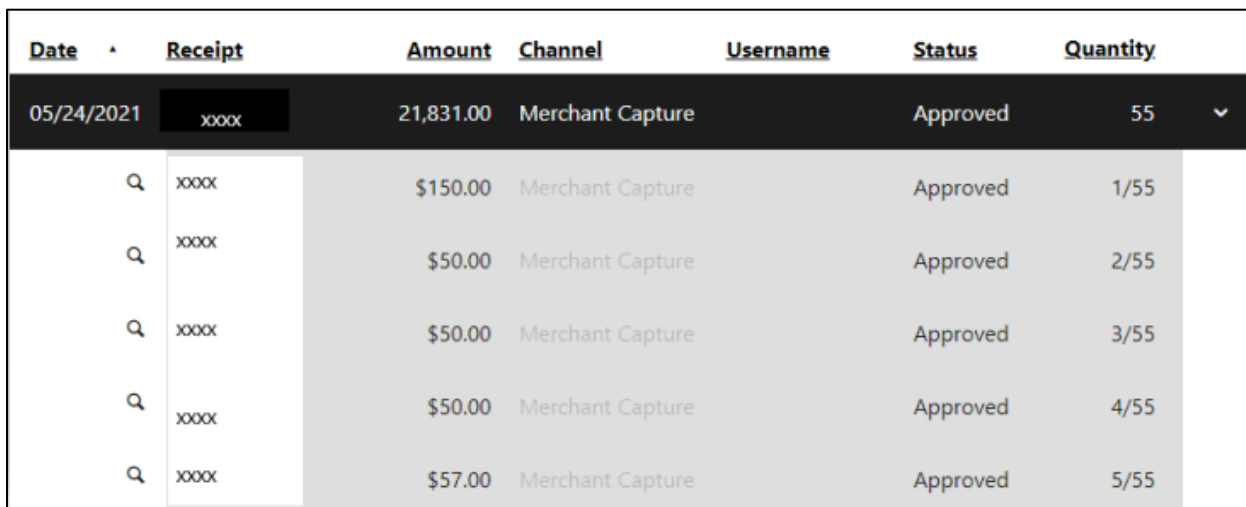
## Viewing/Downloading Deposited Transactions

After submitting a deposit batch, you can view past transactions. Click on the “History” tab. Then select the “All Transactions” tab to view past batch deposited transactions.



Date	Receipt	Amount	Channel	Username	Status	Quantity
05/24/2021	xxxxx	21,831.00	Merchant Capture		Approved	55
05/20/2021	xxxx	16,050.08	Merchant Capture		Approved	39
05/10/2021	xxxx	10,817.00	Merchant Capture		Approved	34
05/03/2021	xxxx	74,257.61	Merchant Capture		Approved	51
04/26/2021	xxxx	7,501.00	Merchant Capture		Approved	29

Selecting a batch will allow you to view all the batch amounts and the check images of each check if you click on the magnifying glass to the left.



Date	Receipt	Amount	Channel	Username	Status	Quantity
05/24/2021	xxxx	21,831.00	Merchant Capture		Approved	55
Q	xxxx	\$150.00	Merchant Capture		Approved	1/55
Q	xxxx	\$50.00	Merchant Capture		Approved	2/55
Q	xxxx	\$50.00	Merchant Capture		Approved	3/55
Q	xxxx	\$50.00	Merchant Capture		Approved	4/55
Q	xxxx	\$57.00	Merchant Capture		Approved	5/55

If needed, you can print an overview of all the past batches by clicking the “Download CSV,” this does not include check images.

The screenshot shows the top navigation bar with 'Deposit', 'History', 'Settings', 'Logout', and 'Help' options. Below this, the 'All Transactions' tab is selected, and a 'Reports' link is visible. A yellow 'Download CSV' button is highlighted.

	Date	Receipt	Amount	Channel	Username	Status	Quantity
1	05/24/2021	xxxx	21,831.00	Merchant Capture		Approved	55
2	05/24/2021	xxxx	\$150.00	Merchant Capture		Approved	1/55
3	05/24/2021	xxxx	\$50.00	Merchant Capture		Approved	2/55
4	05/24/2021	xxxx	\$50.00	Merchant Capture		Approved	3/55
5	05/24/2021	xxxx	\$50.00	Merchant Capture		Approved	4/55
6	05/24/2021	xxxx	\$57.00	Merchant Capture		Approved	5/55
7	05/24/2021	xxxx	\$44.00	Merchant Capture		Approved	6/55
8	05/24/2021	xxxx	\$20.00	Merchant Capture		Approved	7/55
9	05/24/2021	xxxx	\$10.00	Merchant Capture		Approved	8/55

## Viewing/Downloading Deposited Report

After depositing, you can download reports of the deposits, click on the “History” tab then the “Reports” tab. **Take note, that you are able to look up and download past deposits and check images up to 6 months. If you need check images longer than 6 months please contact us at 1800-343-6328.**

Change the drop down to your preferred search range. Then click on the type of report you would like to download.

The screenshot shows the 'Download a report' screen. It features a dropdown menu set to 'Yesterday'. Below the menu are three report options: 'Deposit Summary', 'Check Detail', and 'Check Detail (With Images)'. Each option has a 'Download Report' button.

# Deposit Summary

This report gives you the batch information with no check images.

Deposit Summary Report										
From 5/1/2021 To 5/27/2021										
Executed on 5/27/2021 11:33:21 AM										
Date	Account Number	Receipt Reference #	# Checks	Amount	User	Status	Description	Adjusted	# Checks Submitted	Amount Submitted
05/03/2021	x0000	xxxxx	51	\$74,257.61		Approved	5/3/21			
<b>5/3/2021 Total</b>			<b>51</b>	<b>\$74,257.61</b>						
05/10/2021	x0000	xxxxx	34	\$10,817.00		Approved	05/09/21			
<b>5/10/2021 Total</b>			<b>34</b>	<b>\$10,817.00</b>						
05/20/2021	x0000	xxxxx	39	\$16,050.08		Approved	05/16/21			
<b>5/20/2021 Total</b>			<b>39</b>	<b>\$16,050.08</b>						
05/24/2021	x0000	xxxxx	55	\$21,831.00		Approved	05/23/21			
<b>5/24/2021 Total</b>			<b>55</b>	<b>\$21,831.00</b>						
<b>Grand Total</b>			<b>179</b>	<b>\$122,955.69</b>						

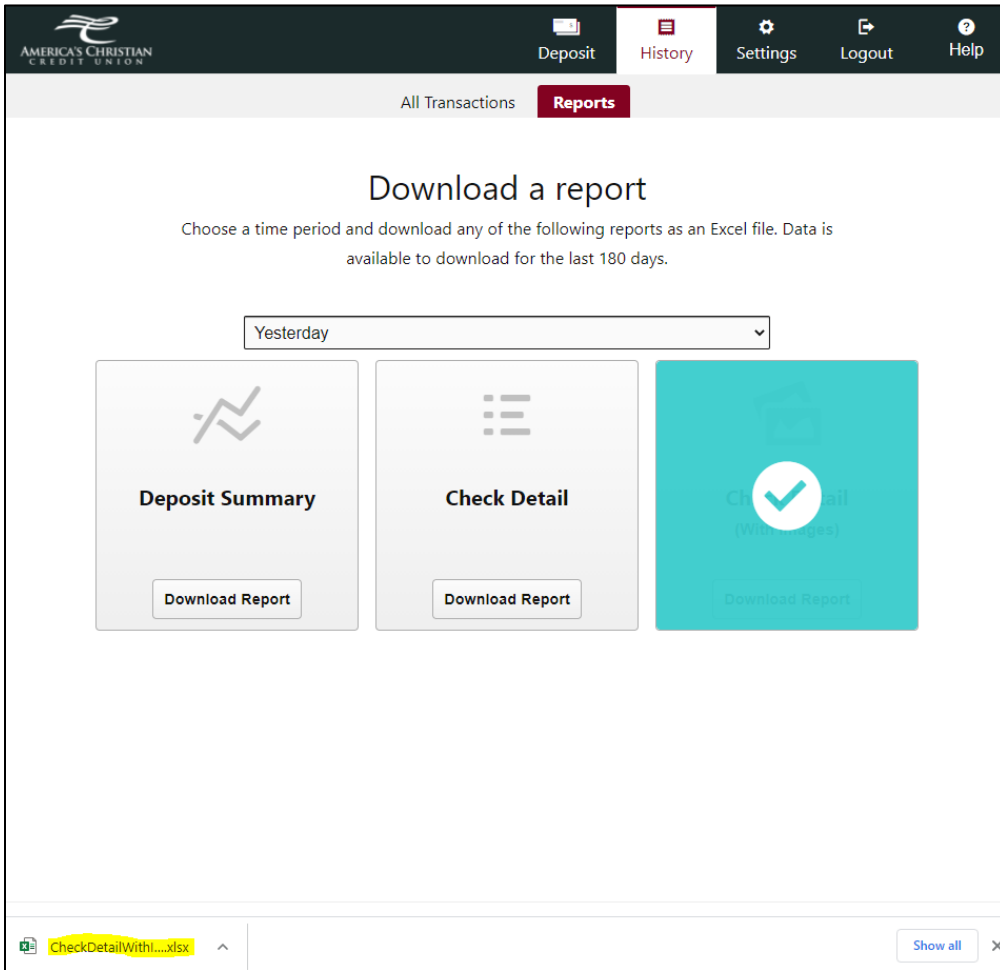
## Check Detail

This report gives you individual check information for a batch of deposits, with no check images.

	A	B	C	D	E	F
						From 5/1/2021 To 5/27/2021
						Executed on 5/27/2021
1						
2	<b>Date</b>	<b>Account Number</b>	<b>Receipt Reference #</b>	<b>Check #</b>	<b>Amount</b>	<b>User</b>
3	5/3/2021	x0000	xxxx	00702	\$425.00	
4	5/3/2021	x0000	xxxx	9216	\$100.00	
5	5/3/2021	x0000	xxxx	01207	\$100.00	
6	5/3/2021	x0000	xxxx	16625	\$400.00	
7	5/3/2021	x0000	xxxx	3997	\$100.00	
8	5/3/2021	x0000	xxxx	4840	\$1,100.00	
9	5/3/2021	x0000	xxxx	1883	\$100.00	
10	5/3/2021	x0000	xxxx	2961	\$200.00	
11	5/3/2021	x0000	xxxx	6473	\$15.00	

## Check Detail with Images

This report gives you individual check information for a batch of checks, along with a front and back image of the check.



You can then view and download the check details along with the front and back check images in the excel sheet.

Check Detail Report					
Date	Account Number	Reference #	#	Amount User	Front Image
1/15/2020	x0000	xxxxxxxxxxxx	xxxxx	\$100.00	