AMERICA'S CHRISTIAN
C R E D I T   U N I O N

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 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 date, 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

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 conformation 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. 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.

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

← 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

Q ▽ $⇄ ↓ ⋮

Q Search transactions

Date ⌄	Description ⌄	Amount ⌄	
MAY 4 2022	External Withdrawal - Autobooks, Inc. 866-617-3122 - WEB PMTS	($4.02) $0.00	⋮
APR 26 2022	External Withdrawal - Autobooks, Inc. 866-617-3122 - WEB PMTS	($0.08) $4.02	⋮

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

Transactions   Details & Settings

Q ▽ $⇄ ↓ ⋮

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

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.

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	**Funds Transfer**	
Messages		
Statements ⓘ	**From Account**	∨
Transfers & Payments ⓘ ∧		
Transfer Funds	**To Account**	∨
Pay People or Bills		
Limit Increase Request	**Amount**	
Mobile Deposit Increase	$	0.00
Mobile Deposit Enrollm...		
Mobile Check Deposit	**Frequency**	
Manage Online Activity	One time transfer	∨
Add External Account ⓘ		
Verify External Account ...	**Transfer Date**	
Member-to-Member Tr...	06/22/2023	🗓
ACH & Wire Origination ∨	**Memo** (optional)	
Remote Deposit Capture		
Manage Users ⓘ	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.

- **Name:** Payee's full name
- **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

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

Review and Submit Payments

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

Review your payment before submitting then click Submit Payments.

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.

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

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.


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.

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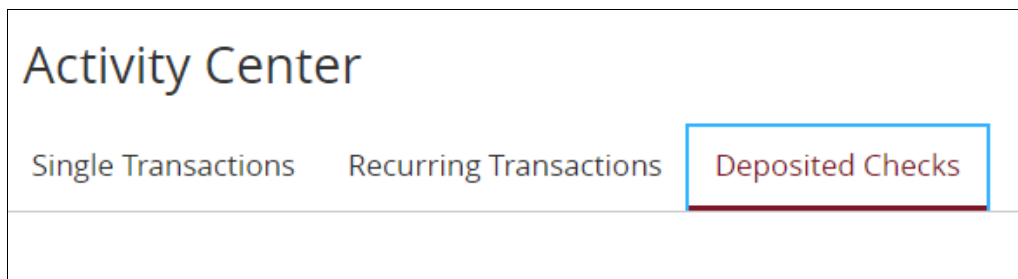

ACH & Wire Origination

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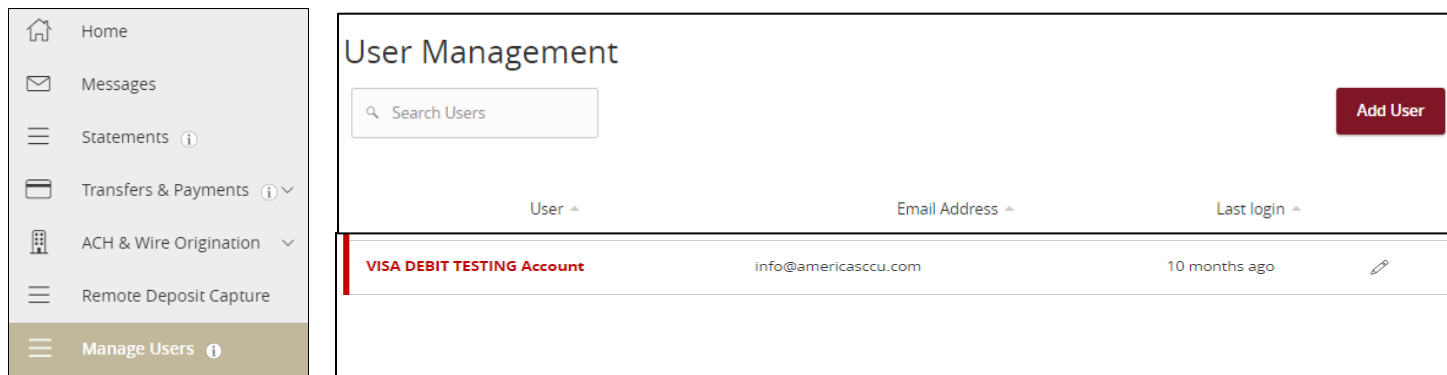
Fill out the information for the user and click Save New User Details.

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
TEST	TESTING	info@americasccu.com

Phone Country	Phone
United States	(800)343-6328

LOGIN DETAILS

Login ID	Password	Confirm Password
TEST	....	....

Discard New User Details   Save New User Details

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,

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.

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 ⑦					
Number	Name		View ✔	Deposit ✔	Withdraw ✔
XXX1184	Ministry Checking		⊘	⊘	⊘
XXX4117	Corporate Share		✓	✓	✓
XXX4133	Corporate Money Market		✓	✓	✓

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

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		⋮

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

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		⋮

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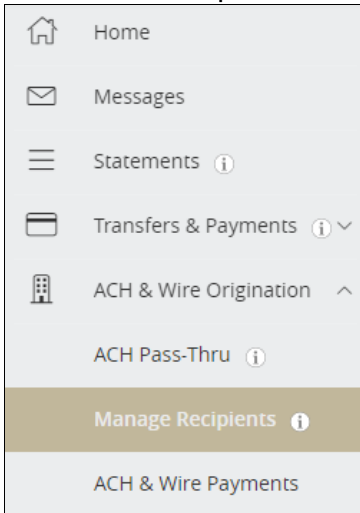
You will need to retrieve the Recipient and Recipients Financial Institutions information from the Recipient. They need to retrieve their own Financial Institutions information to provide to you.

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

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

ACH and Wire ⌄

Beneficiary Type

Domestic ⌄

Account Type *

Select Account Type ⌄

Account *

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 ⑦

Name *

Country *

United States ⌄

FI ABA Number *

Address 1 *

Address 2

City *

State *

Select State ⌄

Postal Code *

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 ⑦

Name

Country

United States ⌄

Wire Routing Number

Address 1

Address 2

City

State

Select State ⌄

Postal Code

✕   ✓

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

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

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

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.

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 trach 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.
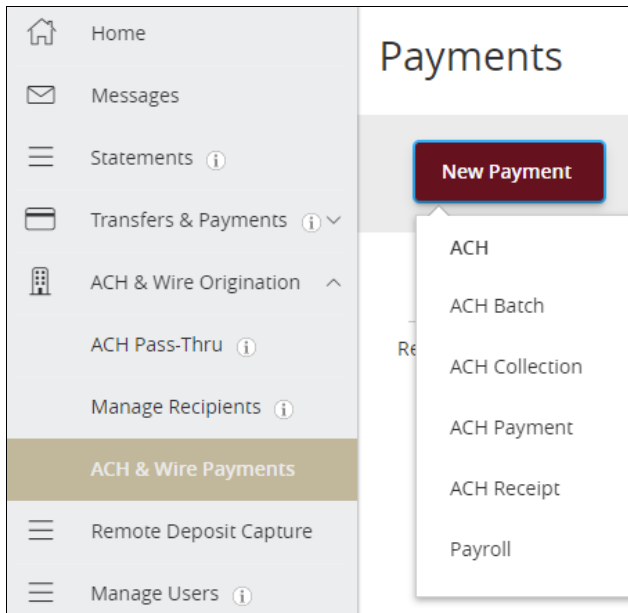
International Wire

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 trach 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

Recipient/Account

🔍 Search by name or account.

Currency

🔍 Search...

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 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

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

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

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

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 trach 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

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

RECIPIENT DETAILS

Display Name *

Email Address

Send email notifications for template payments

Recipient Wire Account Detail
- **Account**- Recipients Account number at their Financial Institution

| Checking - New | Wire Only | | N/A | ⋮ |

Account *

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 *
United States

FI ABA Number *

Address 1 *

Address 2

City *

State *
Select State

Postal Code *

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
United States

Wire Routing Number

Address 1

Address 2

City

State
Select State

Postal Code

×   ✓

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 ⌄	[ ]	[ ]	
City	**State**	**ZIP**	
[ ]	Select State ⌄	[ ]	
		Cancel	**Save Recipient**

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 enroll the account.

Verify Your External Account

Once you have made a request to add an external account, check the history of the account and locate the two small "micro" deposits that have been made to your other financial institution.

Click "Verify External Account" and provide those small amounts to verify the account.
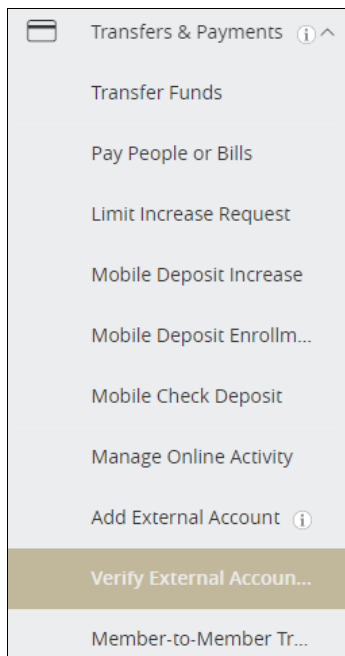
Select the account and add the amount of the deposits in order of how they were received.

You will see a pop up that states the transaction needs to be verified with an ACCU representative. This is done as a security precaution, this is to make sure you initiated this transaction, not someone unknown. To approve this, please have **an authorized signer contact us at 1800-343-6328** so a representative may assist you.

Settings

Note these setting can differ depending on your account setup.
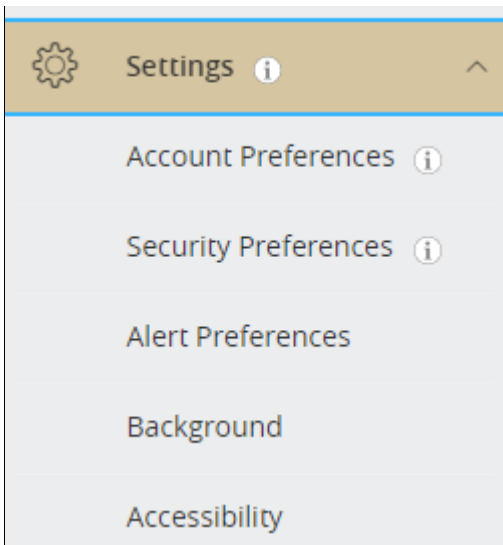
Account Preferences

- 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's Online Banking login box, enter your **Login ID** and **Password** and click **Login**.
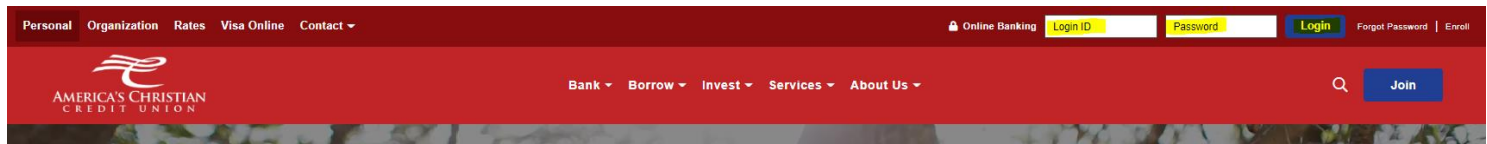
Secure Access Code
You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certification or "Cookie" that activates your computer for later use, or 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
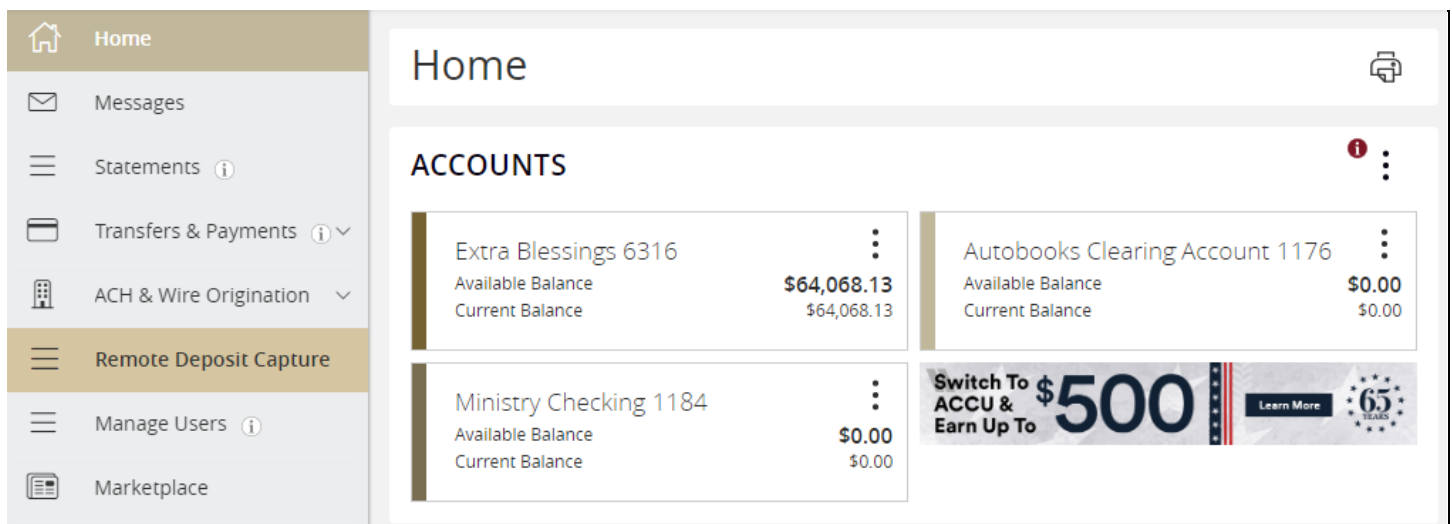
To start scanning, make sure the scanner is plugged in and on. Then click on "Start A New Deposit."

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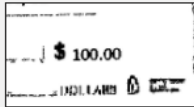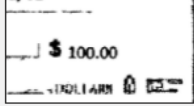
To view the full check image, simply click on the check image.

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.

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.

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

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.

Deposit Summary

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

	A	B	C	D	E	F	G	H	I	J	K
1				Deposit Summary Report			From 5/1/2021 To 5/27/2021 Executed on 5/27/2021 11:33:21 AM				
2	Date	Account Number	Receipt Reference #	# Checks	Amount	User	Status	Description	Adjusted	# Checks Submitted	Amount Submitted
3	05/03/2021	x0000	xxxxx	51	$74,257.61		Approved	5/3/21			
4	5/3/2021 Total			51	$74,257.61						
5	05/10/2021	x0000	xxxxx	34	$10,817.00		Approved	05/09/21			
6	5/10/2021 Total			34	$10,817.00						
7	05/20/2021	x0000	xxxxx	39	$16,050.08		Approved	05/16/21			
8	5/20/2021 Total			39	$16,050.08						
9	05/24/2021	x0000	xxxxx	55	$21,831.00		Approved	05/23/21			
10	5/24/2021 Total			55	$21,831.00						
11	Grand Total			179	$122,955.69						

Check Detail

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

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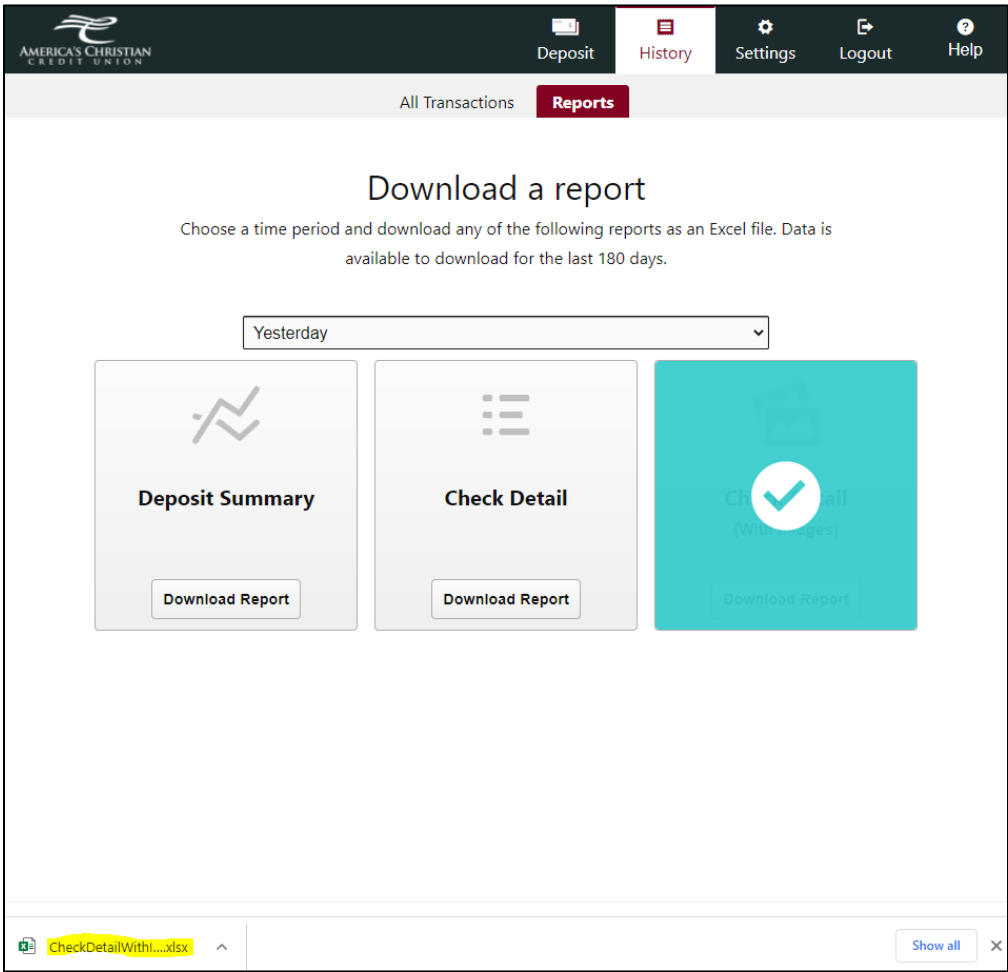
You can then view and download the check details along with the front and back check images in the excel sheet.