



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 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](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 displays the 'Home' page of a banking portal. On the left is a navigation menu with options: Home, Messages, Statements, Transfers & Payments, ACH & Wire Origination, Remote Deposit Capture, Manage Users, Marketplace, Business Services, Additional Services, VISA Online Access, Locations, Settings, Help, and Log Off. The main content area is titled 'Home' and features a section for 'ACCOUNTS'. It lists three accounts: 'Extra Blessings 6316' with an available balance of \$64,068.13 and a current balance of \$64,068.13; 'Autobooks Clearing Account 1176' with an available balance of \$0.00 and a current balance of \$0.00; and 'Ministry Checking 1184' with an available balance of \$0.00 and a 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 links for 'Transfer Money Now', 'Commercial Transactions', and 'Deposit Check History'. The 'Deposit Check History' section includes a search bar and buttons for 'All', 'Submitted', and 'Accepted', with a note that 'No History Available'.

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

This screenshot is identical to the one above, showing the 'Home' page of the banking portal. The 'ACCOUNTS' section lists the same three accounts. In this version, the name 'Autobooks Clearing Account 1176' is highlighted in yellow, demonstrating how to click on the account name to view its details. The rest of the page, including the navigation menu and the right-hand sidebar, remains the same.

← 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



Search transactions

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.

Transactions

Details & Settings

Q

Y

\$

↓

⋮

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

 Statements 

 Transfers & Payments  ^

**Transfer Funds**

Pay People or Bills


Limit Increase Request

Mobile Deposit Increase

Mobile Deposit Enrollm...


Mobile Check Deposit


Manage Online Activity



Add External Account 

Verify External Account ...

Member-to-Member Tr...

 ACH & Wire Origination ^

 Remote Deposit Capture

 Manage Users 

## Funds Transfer

From Account

To Account

Amount


\$

0.00

Frequency

One time transfer

Transfer Date

06/22/2023

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

The screenshot shows the 'Bill Pay' interface with the 'Pay Bills' tab selected. A search bar for payees is at the top. Below it, a table lists payees with columns for 'Payee', 'Pay from', 'Amount', and 'Send on date'. An 'Options' dropdown menu is open, showing 'Visit Bill Pay Site', 'Edit "Pay from" accounts', and 'Delete a payee'. At the bottom, it says 'Total for 0 payments: \$0.00' and has a 'Review Payments' button.

Select the accounts you would like to use for Bill Pay

The screenshot shows the 'Bill Pay' enrollment screen. On the left is a sidebar with links: Home, Messages, Statements, Transfers & Payments, Transfer Funds, and Pay People or Bills. The main area has a heading 'Bill Pay' and a message: 'Please select at least one account below to enroll in Bill Pay'. Below this is a list of four accounts, each with a checkbox and a balance: 'CORP CHECKING XXX3456 \$0.00', 'PREMIER CHECKING XXX8205 \$50.00', 'PREMIER CHECKING XXX8224 \$50.00', and 'PREMIER CHECKING XXX6366 \$0.00'. At the bottom right are 'Enroll in Bill Pay' and 'Cancel' buttons.

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.

**Bill Pay**

**Pay Bills**    Payment Activity

Search payees    **Add payee**    Options

Payee ^	Pay from	Amount	Send on date
No Payees available			

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

- **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

< Back to Pay Bills

**Add Payee**

Name  
PAYEE NAME

Payee Nickname (optional)

Address 1  
PAYEE ADDRESS

Address 2 (optional)

City  
PAYEE CITY

State  
California

ZIP  
99999-9999

Area Code  
(999)

Phone  
999-9999

Enter Payee Account Number (optional)  
\*\*\*\*\*9999

Confirm Payee Account Number  
\*\*\*\*\*9999

**Cancel**    **Preview**

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

Pay Bills

Payment Activity

+ Add payee Options

Payee	Pay from	Amount	Send on date
PAYEE NAME <div><div>Options</div><div><div>Pay now</div><div>Edit payee</div><div>Delete payee</div></div></div>	Basic: XXX4385	\$0.00	<div><div></div><div></div></div>

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

## Review and Submit Payments

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

Pay Bills

Payment Activity

+ Add payee Options

Payee	Pay from	Amount	Send on date
PAYEE NAME <div><div></div><div></div></div>	Basic: XXX4385	\$100.00	08/11/2021 <small>Estimated delivery date: 8/11/2021</small>

Total for 1 payment: **\$100.00** Review Payments

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: <b>\$100.00</b>				<span>Edit Payments</span> <span>Submit Payments</span>

## 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"/>		<span>Filters</span> <span></span>				
Send on date	Delivery date	Status	Payee	Pay from	Amount	
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

The screenshot shows the 'Bill Pay' interface with two tabs: 'Pay Bills' (selected) and 'Payment Activity'. Below the tabs is a search bar labeled 'Search payees'. To the right of the search bar are two buttons: '+ Add payee' and 'Options'. The 'Options' button is highlighted with a red border. A dropdown menu is open below the 'Options' button, containing three items: 'Visit Bill Pay Site' (highlighted with a light gray background), 'Edit "Pay from" accounts', and 'Delete a payee'. Below the dropdown menu is a table with columns: 'Payee', 'Pay from', 'Amount', and 'Send on date'. The table is currently empty. At the bottom right of the interface, it says 'Total for 0 payments: \$0.00' and a 'Review Payments' button.

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.

The screenshot shows a dialog box titled 'Add a Person or Business to Pay'. The dialog box has a red header bar with a close button (X) in the top right corner. Inside the dialog box, there are two main sections: 'Add a Popular Biller in Your Area' and 'Enter Any Person or Business'. The 'Add a Popular Biller in Your Area' section is divided into two columns. The left column lists 'Credit Cards' with sub-items: 'American Express Credit Cards', 'Bank of America Credit Cards', 'Capital One Credit Card', 'Chase Credit Card', 'Citibank Credit Cards', 'Kohl's', and 'Macy's'. The right column lists 'Utilities' with sub-items: 'AT&T Mobility', 'Southern California Edison', 'Southern California Gas Company', 'Spectrum fka Charter', 'Time Warner Cable', 'Verizon Communications', and 'Verizon Wireless'. Below these columns is a section for 'Other Popular Billers' with sub-items: 'AAA Southern California' and 'BAC Home Loans'. The 'Enter Any Person or Business' section has a text input field with the placeholder 'Enter full name to ensure a better match' and an 'Add' button. Below the input field, it says 'Examples: Your cable company, your mobile phone provider, your credit cards, your sister, your gardener.' In the center of the dialog box, there is a large gray circle with the word 'OR' inside. At the bottom right of the dialog box, there is a 'Close' button.

## 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

The screenshot shows a web interface for paying someone new. At the top, there's a '+ Pay someone new' button and icons for 'MULTI PAY' and 'SINGLE PAY'. Below this is a 'View: All' dropdown and a 'Find a biller' search bar. The main table has columns: 'Pay To', 'Amount Due', 'Last Scheduled', '\$ Amount', and 'Send On'. A dropdown menu is open for the first row, 'TEST,...3767', showing options: 'Need to pay it faster?', 'Set up auto-pay', 'Add reminder', 'View payment history', 'Modify', 'Delete', and 'Hide'. The table also shows a 'Total' of \$12.97 and a 'Pay from' field. At the bottom, there are 'Clear' and 'Confirm all payments' buttons.

**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:**

The screenshot shows a 'More' dropdown menu with the following options: 'Reports' (with a pie chart icon), 'Balance Worksheet' (with a list icon), 'Alert Preferences' (with a warning icon), 'Add/Modify Categories' (with a grid icon), 'Funding Accounts' (with a dollar sign icon), 'Customer Support' (with a headset icon), and 'Help' (with a question mark icon).

## 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.

The screenshot displays the 'Activity Center' interface with the 'Single Transactions' tab selected. A sidebar menu on the left lists various banking functions, with 'Manage Online Activity' highlighted. The main area shows a table of transactions with columns for Created date, Status, Transaction Type, Account, and Amount. A search bar and action icons (star, print, download, filter) are at the top right. A dropdown menu is open for the first transaction, showing options: Toggle Details, Inquire, Copy, and Print Details.

Created date	Status	Transaction Type	Account	Amount
12/27/2022	Cancelled	Domestic Wire - Tracking ID: 1193013	X008205	\$0.01
12/5/2022	Cancelled	International Wire - Tracking ID: 1185273	X004500	
12/5/2022	Cancelled	Domestic Wire - Tracking ID: 1185269	X008205	
11/3/2022	Cancelled	International Wire - Tracking ID: 1173369	X008205	

### Recurring Transactions tab

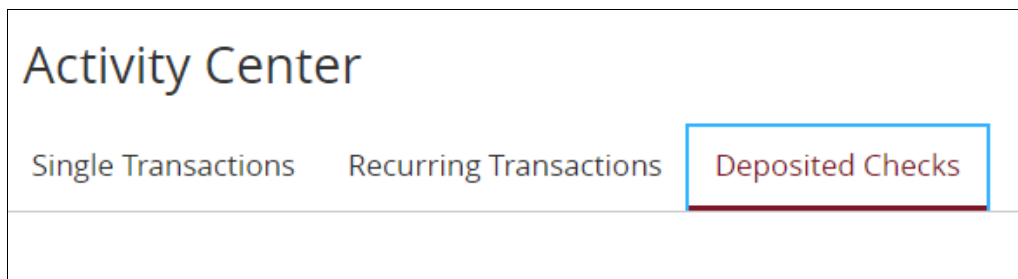
Most activity done as recurring transactions. This shows check deposited through our Mobile App, ACH transactions, Wire transactions, External transfers. This will also show pending, canceled and finished transactions.

The screenshot shows the 'Activity Center' interface with the 'Recurring Transactions' tab selected. The header includes the tab name and 'Deposited Checks'. Below the header is a table with columns for Created date, Status, Transaction Type, Account, and Amount. Action icons (star, print, download, filter) are visible on the right side of the table.

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.



## ACH & Wire Origination

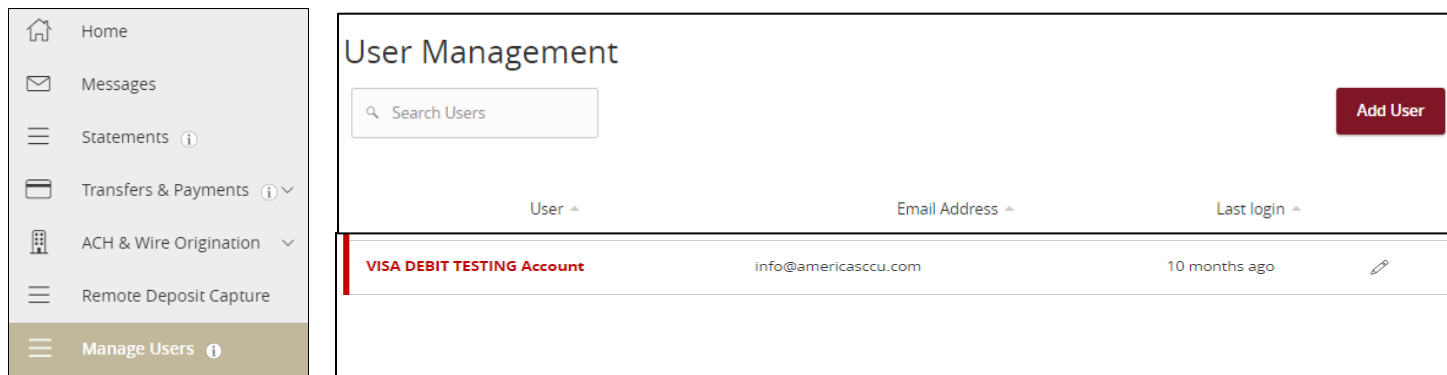
### Users

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.

Home
 Messages
 Statements ⓘ
 Transfers & Payments ⓘ ▾
 ACH & Wire Origination ▾
 Remote Deposit Capture
 **Manage Users ⓘ**

## New User Details

### PERSONAL DETAILS

First Name

TEST

Last Name

TESTING

Email Address

info@americascu.com

Phone Country

United States ▾

Phone

(800)343-6328

### LOGIN DETAILS

Login ID

TEST

Password

\*\*\*\*\*

Confirm Password

\*\*\*\*\*

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

TEST

Last Name

TESTING

Email Address

info@americascu.com

Phone Country

United States

Phone

(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

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	\$ 1,000.00	
Daily Per Account	\$ 1,000.00	50
Daily	\$ 1,000.00	50
Monthly	\$ 1,000.00	50

## 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

#### 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		<ul style="list-style-type: none"><li></li><li></li><li></li></ul>

## User Details

### Status

Active

[Cancel](#)

[Deactivate User](#)

### PERSONAL DETAILS

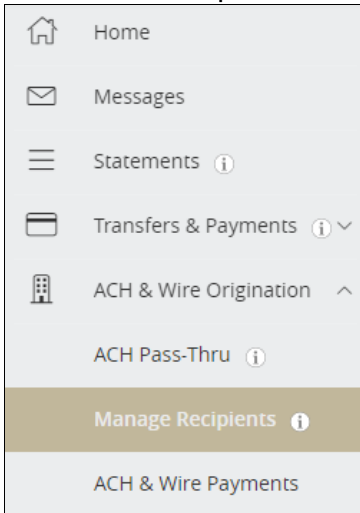
First Name	Last Name	Email Address
TEST	TESTING	info@americasccu.com
Phone Country	Phone	
United States	(800)343-6328	

### USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
TESTING	Internet	Password Change Required		<ul style="list-style-type: none"><li></li><li></li><li></li></ul>

## 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

A screenshot of a web form titled "Add Recipient". The form has two input fields: "Display Name \*" and "Email Address". To the right of these fields is a checkbox labeled "Send email notifications for template payments". Below the input fields is a section titled "Accounts (1)" with a link "+ Add account ^". Below this section is a table with four columns: "Account", "Payment Type", "Financial Institution (FI)", and "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
<div> <div>Payment Type</div> <div>ACH and Wire</div> </div>		
<div> <div>Beneficiary Type</div> <div>Domestic</div> </div>		
<div> <div>Account Type *</div> <div>Select Account Type</div> </div>		
<div> <div>Account *</div> <div></div> </div>		
<div> <div>ACH Routing Number *</div> <div></div> </div>		

## 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 ⓘ		
<div>Name *</div> <div></div>	<div>Country *</div> <div>United States</div>	<div>FI ABA Number *</div> <div></div>
<div>Address 1 *</div> <div></div>	<div>Address 2</div> <div></div>	<div>City *</div> <div></div>
<div>State *</div> <div>Select State</div>	<div>Postal Code *</div> <div></div>	

## 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 ⓘ		
<div>Name</div> <div></div>	<div>Country</div> <div>United States</div>	<div>Wire Routing Number</div> <div></div>
<div>Address 1</div> <div></div>	<div>Address 2</div> <div></div>	<div>City</div> <div></div>
<div>State</div> <div>Select State</div>	<div>Postal Code</div> <div></div>	

×

✓

## 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

Wire Name

ACH Name

ACH ID

Country

Address 1

Address 2

City

State

ZIP

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

Home

Messages

Transactions

ACH Origination

Users

Recipients

ACH Pass-Thru

Remote Deposit Capture

Send Wire/ACH

Current Offers

## Recipients

New Recipient

Search

Name	Email Address	Number of Accounts	Actions
Test	test@americasccu.com		<div>Click to view recipient actions</div> <div> <div>Edit</div> <div>Delete</div> <div>Payment History</div> </div>

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

### Edit RECIPIENT DISPLAY NAME

Display Name \*

RECIPIENT DISPLAY NAME

Email Address

☐ Send email notifications for template payments

Accounts (1)

→ Add account ^

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

Recipient Details

^

Wire Name ⓘ

ACH Name ⓘ

RECIPIENT NAME

ACH ID ⓘ

Country

United States

Address 1 \*

RECIPIENT ADDRESS

Address 2

City \*

CITY

State \*

California

ZIP \*

88888

Templates (0)

^

Cancel

Save Recipient

## 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 displays a web application interface for managing payments. On the left is a sidebar menu with options: Home, Messages, Statements, Transfers & Payments, ACH & Wire Origination, ACH Pass-Thru, Manage Recipients, ACH & Wire Payments (highlighted), Remote Deposit Capture, and Manage Users. The main content area is titled 'Payments' and features a 'New Payment' button. A dropdown menu is open from this button, showing three columns of transaction types: ACH (ACH Batch, ACH Collection, ACH Payment, ACH Receipt, Payroll), Wire (Domestic Wire, International Wire), and Other (Payment From File). A search bar is visible in the top right corner of the main area.

**Origination Details**

SEC Code ⓘ

-----Select a SEC Code-----

▼

Company Entry Description

Max 10 characters

To Subsidiary

VISA DEBIT TESTING ACCOU

\*\*\*\*\*0824

Account

🔍 Search by name or number

Effective Date

📅

Recurrence

None

Recipients (1)

Filters:

All

Pre-Notes

🔍 Find recipients in collection

⋮

+ Add multiple recipients

Recipient/Account	Amount
<div> <div>🔍 Search by name or account.</div> </div>	<div> <div>\$</div> <div>0.00</div> </div>
<div>+ Add another recipient</div>	

\$0.00

1 collections (1 for \$0.00)

Cancel

Draft

Approve

## 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.

The screenshot shows the 'Payments' dashboard. At the top left is a 'New Payment' button. To its right is a search bar. Below these is a 'Templates' section with a 'Results' tab and a 'Filters: All' button. A dropdown menu is open from the 'Templates' section, displaying a list of transaction types: ACH, ACH Batch, ACH Collection, ACH Payment, ACH Receipt, Payroll, Wire, Domestic Wire, and International Wire. A '+ Create Template' button is located at the top right of the dropdown menu.

### ACH PassThru

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

The screenshot shows the 'ACH Pass-Thru' form. On the left is a sidebar with navigation links: Home, Messages, Statements, Transfers & Payments, and ACH & Wire Origination. The main form area has the title 'ACH Pass-Thru'. Below the title are three fields: 'Import File \*' with a file upload button, 'Process Date' with a date picker, and 'Memo' with a text area. At the bottom right of the form are two buttons: 'Draft' and 'Approve'.

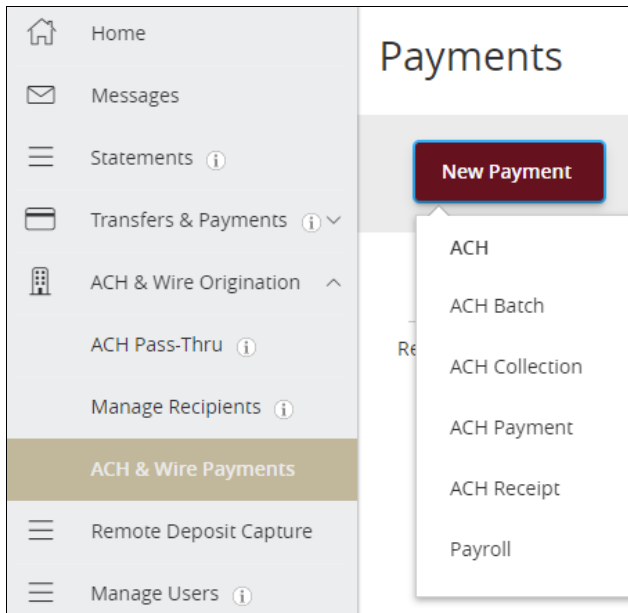
# Wires

**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

Recipient/Account	Currency	Amount	
<input type="text" value="Search by name or account."/>	<input type="text" value="Search..."/>	\$ 0.00	⋮
Purpose Of Wire ⓘ <input type="text"/>			
ADDITIONAL INFORMATION ^			
Message to Beneficiary ⓘ <input type="text"/>			
Description ⓘ <input type="text"/>			

### 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 <input type="text" value="Account and SWIFT/BIC"/>			
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"/>	<input type="text" value="Select Country"/>	<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

United States

▼

Address 1

Address 2

City

State

Postal Code

Select State

▼

×

✓

## 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

City

State

ZIP

United States

▼

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.”

## 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

**From Subsidiary**  
VISA DEBIT TESTING ACCOU  
\*\*\*\*\*0824

**Account**

**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.***
- **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**

**Amount**  
\$

**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"/>	<input type="text" value="United States"/>	<input type="text"/>
Address 1 *	Address 2	City *
<input type="text"/>	<input type="text"/>	<input type="text"/>
State *	Postal Code *	
<input type="text" value="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"/>	<input type="text" value="United States"/>	<input type="text"/>
Address 1	Address 2	City
<input type="text"/>	<input type="text"/>	<input type="text"/>
State	Postal Code	
<input type="text" value="Select State"/>	<input type="text"/>	
<div><input type="button" value="X"/> <input type="button" value="✓"/></div>		

## 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

United States

Address 1

Address 2

City

State

Select State

ZIP

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.

Home

Messages

Statements ⓘ

Transfers & Payments ⓘ ^

Transfer Funds

Pay People or Bills

Limit Increase Request

Mobile Deposit Increase

Mobile Deposit Enrollm...

Mobile Check Deposit

Manage Online Activity


Add External Account...

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

**There are two steps in this process:**

- Step 1: Add Your Account**
- Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



**Step 1: Add Your Account**

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number (Max length of 17 digits)
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number:

Account Type:

Routing Number:

**Step 2: Verify Your Account**

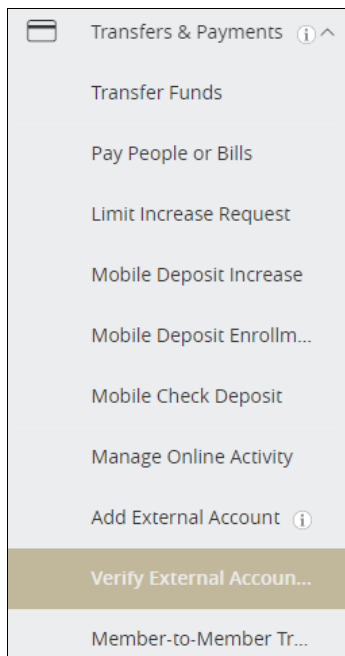
Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

Continue

## 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.

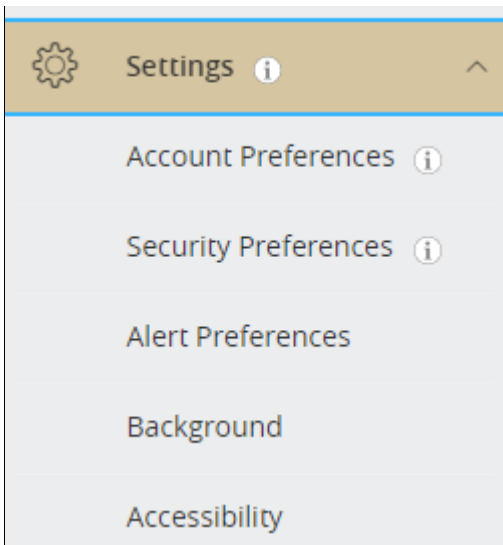


Select the account and add the amount of the deposits in order of how they were received.

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'.

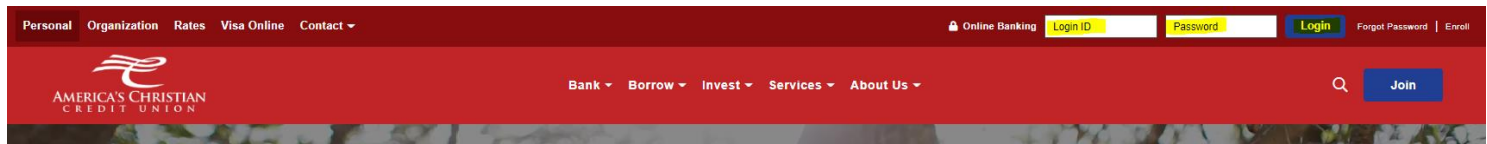
# Remote Deposit Capture

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



### Secure Access Code

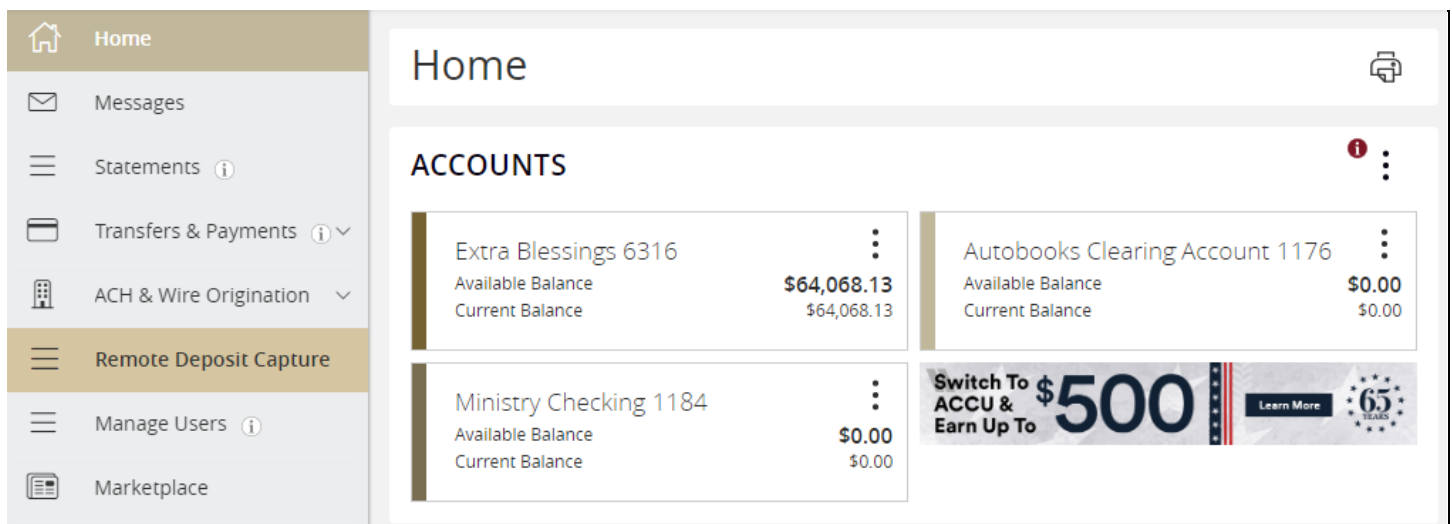
You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certification or “Cookie” that activates your computer for later use, or if you log in from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

AMERICA'S CHRISTIAN CREDIT UNION

Deposit History Settings Logout Help

## Welcome

Depositing checks is simple - Use your high speed check scanner to deposit a batch of checks.

### How it works

- 1  
Select an Account
- 2  
Scan Checks
- 3  
Confirm Deposit

**Start A New Deposit**

Your session will expire after 15 minutes of inactivity. Don't worry, we will let you know if it is about to expire and give you an opportunity to extend your session.

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.

AMERICA'S CHRISTIAN CREDIT UNION

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

- ☐ Premier Checking 8205
- ☐ Premier Checking 8224
- ☒ Regular Share

Description

Test

Quantity

- 3 +

Batch Total


\$300.00


**Start Scan**


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.

AccountRegular Share

DescriptionTest

Quantity




−


3

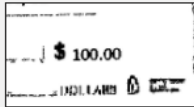






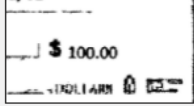



+

Batch Total

\$300.00



All Checks 3  Flagged only 3

1		<div>\$100.00</div>	<div> Endorsed on the back</div>	
2		<div>\$100.00</div>	<div><div> Endorsed on the back</div><div> Front signature could not be found</div></div>	
3		<div>\$100.00</div>	<div><div> Endorsed on the back</div><div> Front signature could not be found</div></div>	

Batch Total

3

\$300.00

Cancel

Scan More Checks

Submit

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

The screenshot shows the 'Deposit' screen of the America's Christian Credit Union mobile app. On the left, there is a vertical list of three checks, each labeled with a number (1, 2, 3) and showing a \$100.00 amount. The first check is selected, highlighted in red. On the right, the detailed view of the selected check is shown. It includes the check's header with the date '01/01/01' and amount '\$100.00'. The body of the check contains the text 'FAKE CHECK EXPRESS', 'ONE-HUNDRED DOLLARS', and 'TEST CHECK'. The MICR line at the bottom reads '1025'. To the right of the check image, there is a 'Check amount' field with '\$100.00' and a checkbox labeled 'Endorsed on the back'.

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

The screenshot shows the 'Deposit' confirmation screen. At the top, the title 'Deposit' is followed by a help link: 'Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.' Below this, the account information is displayed: 'Account: Regular Share' and 'Description: Test'. The 'Quantity' is set to 3, and the 'Batch Total' is \$300.00. There are three status icons: a red square, a white square, and a trash can. To the right, there are two buttons: 'All Checks 3' and 'Flagged only 3'. Below this, there is a list of three checks. Each check row includes a thumbnail image, a text box with the amount '\$100.00', a status message, and a trash can icon. The status messages are: 'Endorsed on the back' for the first check, and 'Endorsed on the back' and 'Front signature could not be found' for the second and third checks. At the bottom, there is a 'Batch Total' section showing '3' and '\$300.00'. To the right of this are three buttons: 'Cancel', 'Scan More Checks', and a red 'Submit' button.

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.

AMERICA'S CHRISTIAN CREDIT UNION

Deposit

History

Settings

Logout

Help

All Transactions

Reports

Download CSV

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	xxxxx	10,817.00	Merchant Capture		Approved	34	>
05/03/2021	xxxx	74,257.61	Merchant Capture		Approved	51	>
04/26/2021	xxxxx	7,501.00	Merchant Capture		Approved	29	>



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 of the America's Christian Credit Union portal. It includes links for Deposit, History, Settings, Logout, and Help. 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	A	B	C	D	E	F	G
1	Date	Receipt	Amount	Channel	Username	Status	Quantity
2	05/24/2021	xxxx	21,831.00	Merchant Capture		Approved	55
3	05/24/2021	xxxx	\$150.00	Merchant Capture		Approved	1/55
4	05/24/2021	xxxx	\$50.00	Merchant Capture		Approved	2/55
5	05/24/2021	xxxx	\$50.00	Merchant Capture		Approved	3/55
6	05/24/2021	xxxx	\$50.00	Merchant Capture		Approved	4/55
7	05/24/2021	xxxx	\$57.00	Merchant Capture		Approved	5/55
8	05/24/2021	xxxx	\$44.00	Merchant Capture		Approved	6/55
9	05/24/2021	xxxx	\$20.00	Merchant Capture		Approved	7/55
10	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' page. 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
History
Settings
Logout
Help

All Transactions
Reports

### Download a report

Choose a time period and download any of the following reports as an Excel file. Data is available to download for the last 180 days.

Custom date range

05/01/2021

to

05/27/2021

Deposit Summary

Download Report

Check Detail

Download Report

Check Detail (With Images)

Download Report

DepositSummary (2).xlsx
Show all

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	xxxxxx	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	xxxxxx	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	xxxxxx	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	xxxxxx	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.

AMERICA'S CHRISTIAN CREDIT UNION

DepositHistorySettingsLogoutHelp

All TransactionsReports

### Download a report

Choose a time period and download any of the following reports as an Excel file. Data is available to download for the last 180 days.

Custom date range

05/01/2021to05/27/2021

Deposit Summary

Download Report

Check Detail

Download Report

Check Detail  
(With Images)

Download Report

CheckDetail (1).xlsxShow all

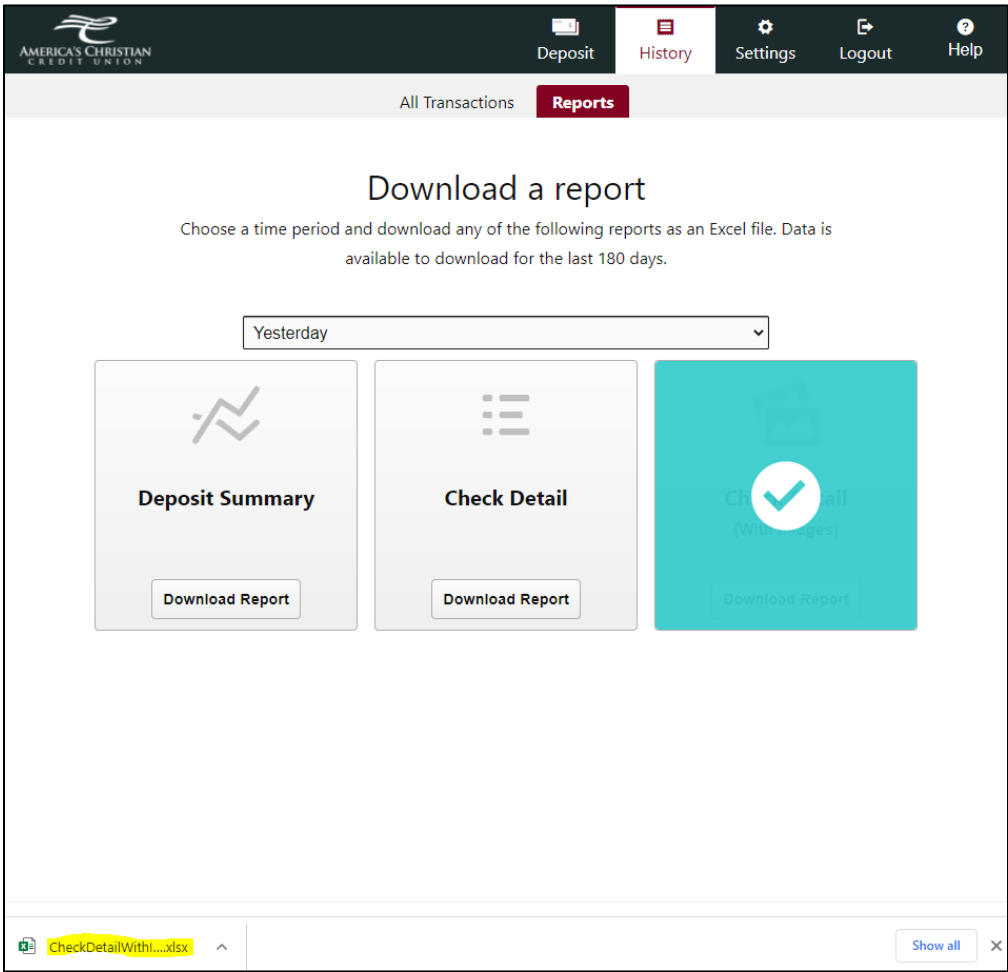
	A	B	C	D	E	F
						From 5/1/2021 To 5/27/2021
						Executed on 5/27/2021
1						
2	Date	Account Number	Receipt Reference #	Check #	Amount	User
3	5/3/2021	x0000	xxxx	00702	\$425.00	
4	5/3/2021	x0000	xxxx	9216	\$100.00	
5	5/3/2021	x0000	xxxx	01207	\$100.00	
6	5/3/2021	x0000	xxxx	16625	\$400.00	
7	5/3/2021	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	

ACH ORIGATION & REMOTE DEPOSIT CAPTURE GUIDE

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# 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		