

# Online Banking 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 1800343-6328**, 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.

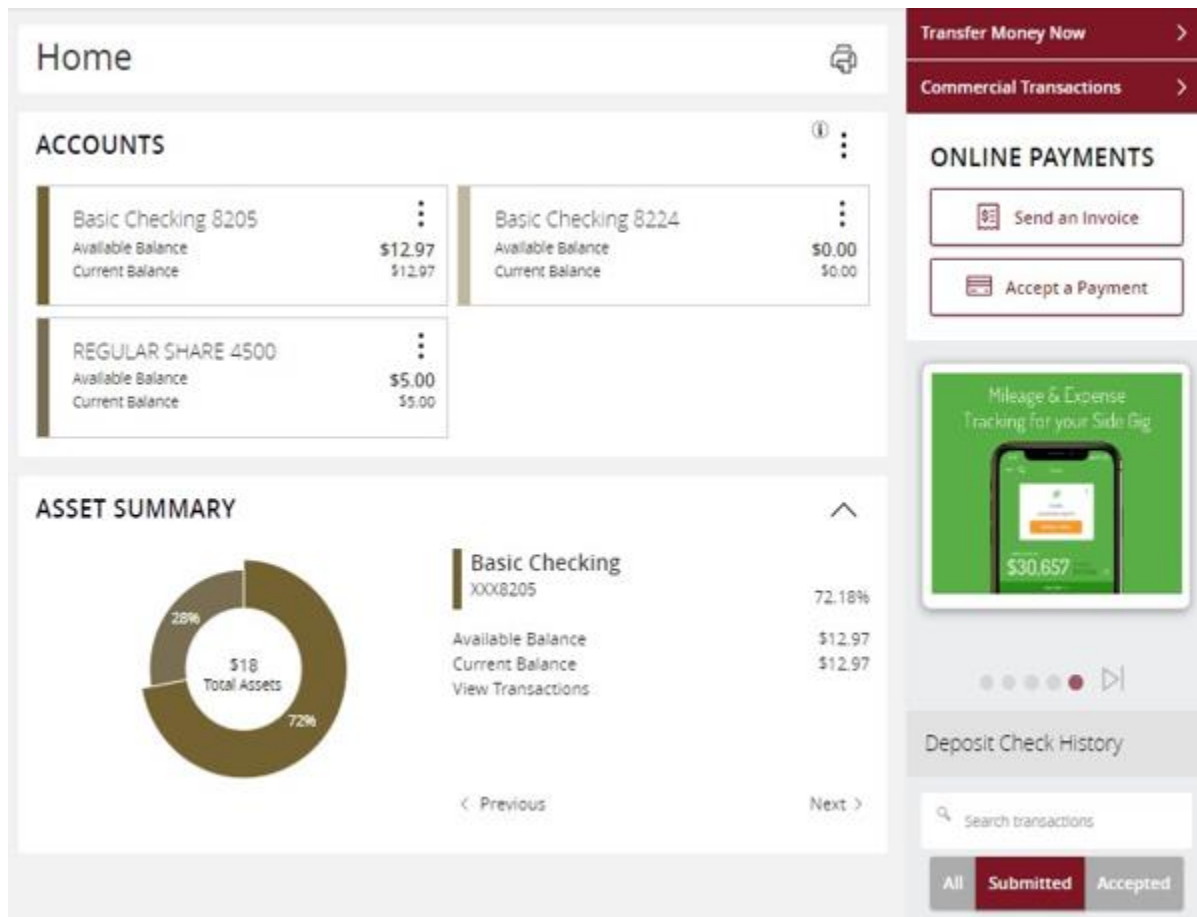
If you have any questions, **please contact us at 1800-343-6328**, where a representative may assist you.

## **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.



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

## Home

### ACCOUNTS

Basic Checking 8205

Available Balance \$12.97

Current Balance \$12.97

Basic Checking 8224

Available Balance \$0.00

Current Balance \$0.00

REGULAR SHARE 4500

Available Balance \$5.00

Current Balance \$5.00

### ASSET SUMMARY

Basic Checking XXX8205

Available Balance \$12.97

Current Balance \$12.97

View Transactions

< Previous

Next >

Transfer Money Now

Commercial Transactions

### ONLINE PAYMENTS

Send an Invoice

Accept a Payment

Deposit Check History

Search transactions

All Submitted Accepted

[← Back to Home](#)

## Basic Checking 8205

Last Updated: September 28, 2022 10:04 AM

\$12.97 | \$12.97  
 Current Balance | Available Balance

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

Q

Y

\$

↓

⋮

Search transactions

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	

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

Basic Checking 8205

\$12.97

\$12.97

Last Updated: September 28, 2022 10:04 AM

Current Balance

Available Balance

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

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.

Basic Checking 8205

\$12.97

\$12.97

Last Updated: September 28, 2022 10:04 AM

Current Balance

Available Balance

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.

## Transactions > Funds Transfer

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.

### Funds Transfer

From Account

Basic XXX8205 \$70.01

To Account

Basic XXX8224 \$50.00

Amount

\$

10.00

Frequency

One time transfer

Transfer Date

08/10/2021

Memo (optional)

example

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*

## Transactions > Bill Payment

### 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

#### Bill Pay

Pay Bills

Payment Activity

Search payees

+ Add payee

Options

Visit Bill Pay Site

Edit "Pay from" accounts

Delete a payee

Payee

Pay from

Amount

Send on date

available

Total for 0 payments: \$0.00

Review Payments

Select the accounts you would like to use for Bill Pay

Home

Messages

Transactions

Funds Transfer

Bill Payment

Bill Pay

Please select at least one account below to enroll in Bill Pay

☐ CORP CHECKING XXX3456 \$0.00

☐ PREMIER CHECKING XXX8205 \$50.00

☐ PREMIER CHECKING XXX8224 \$50.00

☐ PREMIER CHECKING XXX6366 \$0.00

Enroll in Bill Pay

Cancel

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](#)

[+ 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

Search payees

+ Add payee

Options

Payee	Pay from	Amount	Send on date
<div>PAYEE NAME</div> <div>Options</div> <div>Pay now</div> <div>Edit payee</div> <div>Delete payee</div>	<div>Basic: XXX4385</div>	<div>\$0.00</div>	<div></div>
Total for 0 payments: <b>\$0.00</b>			<div>Review Payments</div>

## Review and Submit Payments

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

Pay Bills

Payment Activity

Search payees

+ Add payee

Options

Payee	Pay from	Amount	Send on date
<div>PAYEE NAME</div>	<div>Basic: XXX4385</div>	<div>\$100.00</div>	<div>08/11/2021</div> <div>Estimated delivery date: 8/11/2021</div>
Total for 1 payment: <b>\$100.00</b>			<div>Review Payments</div>

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>			<div>Edit Payments</div>	<div>Submit Payments</div>

### 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"/>		<a href="#">Filters</a>				
Send on date ▾	Delivery date ▾	Status ▾	Payee ▾	Pay from ▾	Amount ▾	Actions ▾
10/23/2020	10/27/2020 (Estimated)	✓ Completed	Water		\$1,831.44	Actions ▾
10/20/2020	10/26/2020 (Estimated)	✓ Sent	Gas		\$77.40	Actions ▾
9/30/2020	10/2/2020 (Estimated)	✓ Completed	Electricity		\$50.88	Actions ▾

## Advances Bill Pay Site

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

### Bill Pay

Pay Bills
Payment Activity

+ Add payee
Options

Visit Bill Pay Site
Edit "Pay from" accounts
Delete a payee

Payee ▾	Pay from ▾	Amount ▾	Send on date ▾

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

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

Pay someone new

**Add a Person or Business to Pay**

**Add a Popular Biller in Your Area**

Credit Cards

American Express Credit Cards

Bank of America Credit Cards

Capital One Credit Card

Chase Credit Card

Citibank Credit Cards

Kohl's

Macy's

Other Popular Billers

AAA Southern California

BAC Home Loans

Utilities

AT&T Mobility

Southern California Edison

Southern California Gas Company

Spectrum fka Charter

Time Warner Cable

Verizon Communications

Verizon Wireless

Toyota Financial Services

Wells Fargo Home Mortgage

**Enter Any Person or Business**

Enter full name to ensure a better match

Examples: Your cable company, your mobile phone provider, your credit cards, your sister, your gardener.

**Add**

OR

**Close**

### 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

**+ Pay someone new**

MULTI PAY SINGLE PAY

View: All Find a biller

Pay To	Service Pay ↓	Last Scheduled	\$ Amount	Send On
TEST...3767	TEST...3767			10/14/22 Deliver by: 10/20 (Check) Pay it faster?

Need to pay it faster?  
Set up auto-pay  
Add reminder  
View payment history

Modify Delete Hide

Total:  
Pay from: XXXX8205, ...8205, \$12.97








Clear Confirm all payments

**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	History	More
<p> Reports</p> <p> Balance Worksheet</p> <p> Alert Preferences</p> <p> Add/Modify Categories</p> <p> Funding Accounts</p> <p> Customer Support</p> <p> Help</p>		

## 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.

### Transactions > Activity Center

#### 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 shows the 'Activity Center' interface with the 'Single Transactions' tab selected. The left sidebar contains navigation links: Home, Messages, Transactions, Funds Transfer, Bill Payment, Deposit Check, Activity Center (highlighted), Statements, Check Reorder, and Member-to-Member Tr... The main content area has a search bar and filters for Created date, Status, Transaction Type, Account, and Amount. A table lists transactions, with the first one highlighted in pink. A dropdown menu is open for the first transaction, showing options: Toggle Details, Inquire, and Print Details.

Created date	Status	Transaction Type	Account	Amount	
7/16/2021	Cancelled	ACH Pass Thru - Tracking ID: 989606		\$430	Actions
7/15/2021	Cancelled	ACH Pass Thru - Tracking ID: 989319			
7/15/2021	Cancelled	ACH Pass Thru - Tracking ID: 989318			

#### 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 left sidebar is the same as the previous screenshot. The main content area has a search bar and filters for Transaction Type, Status, Account, and Created By. Below these are filters for Start Date, End Date, Tracking ID, Min Amount, and Max Amount. There are 'Reset' and 'Apply' buttons at the bottom right of the filter section.

Transaction Type	Status	Account	Created By
All	All	All	All

Start Date: MM/DD/YYYY to End Date: MM/DD/YYYY Tracking ID: Min Amount: 0.00 to Max Amount: 0.00

Reset Apply

#### Deposited Checks tab

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

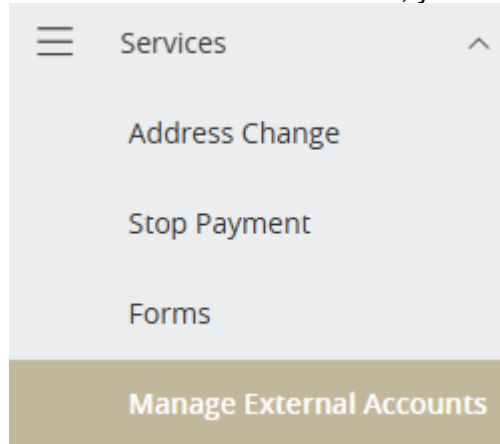
## External Transfers

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

### Add an External Account

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

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



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

### Manage External Accounts

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

#### ADD EXTERNAL ACCOUNT(S)

##### Instant Verification

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

Link via Instant Verification

##### Micro-Deposits

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

Link via Micro-Deposits

#### MANAGE EXTERNAL ACCOUNT(S)

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

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



## Instant Verification

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

My App uses Plaid to link your account

- ✓ **Secure**  
Encryption helps protect your personal financial data
- ✓ **Private**  
Your credentials will never be made accessible to My App

By selecting "Get started" you agree to the [Plaid End User Privacy Policy](#)

**Get started**

**Find an account**

Search

- Chase  
www.chase.com
- Wells Fargo  
www.wellsfargo.com
- Bank of America  
www.bankofamerica.com
- Chime  
www.chime.com
- Capital One  
www.capitalone.com

**Enter your credentials**

**CHASE**

User ID

Password

**Submit**

[Reset password](#)

**Verify your identity**

American Express

Where would you like to send your code?

☒ Phone  
xxx-xxx-6713

☐ Email  
r...n@plaid.com

**Continue**

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

**Verify your identity**

American Express

Where would you like to send your code?

☒ Phone  
xxx-xxx-6713

☐ Email  
r...n@plaid.com

**Continue**

**Verify your identity**

American Express

I say tomato you say...

Answer

**Next**

**Select your account**

**CHASE**

Plaid Checking  
..... 0000 \$100.00

Plaid Saving  
..... 1111 ✓ \$200.00

**Continue**

You will then receive a success pop up



## Success

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

Close

### Micro Deposits

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

## Add External Account



### External Account Authorization

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

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

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

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

Close

Routing Number

Account Number

[Need help finding?](#)

Account Type

☒ Checking

☐ Savings

Cancel

Submit

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

## Manage External Accounts

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

### Add External account(s)

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

### Manage External account(s)

<p>⚠ External Checking: XXXX9890 Routing Number: 054000098</p> <p>Verify Cancel</p>	<p>⚠ External Checking: XXXX3213 Routing Number: 000000071</p> <p>Verify Cancel</p>
---	---

## Modifying External Accounts

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

## Manage External Accounts

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

### Add External account(s)

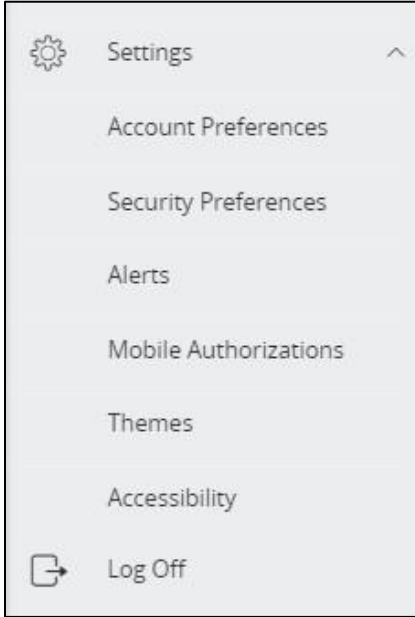
<p><b>Instant Verification</b></p> <p>If available, you can link your account instantly through our Plaid integration.</p> <p>Link via Instant Verification</p>	<p><b>Micro-Deposits</b></p> <p>Input your account information and verify with micro-deposit transactions in 1-3 business days.</p> <p>Link via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

<p> External Checking: XXXX5669 Routing Number: 000000071</p> <p>Edit Remove</p>	<p> External Checking: XXXX7766 Routing Number: 842694315</p> <p>Edit Remove</p>
---	---

# Settings

Note these setting can differ depending on your account setup.



## Account Preferences

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