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MAKE ELECTRONIC PAYMENTS FROM ANY BANK OR CREDIT UNION

Adding an External Account

Members can link any of their accounts at any financial institution in order to make Loan Payments, VISA Credit Card Payments or transferring money to and from your ACCESS Credit Union account through Home Banking. There are three steps in this process:

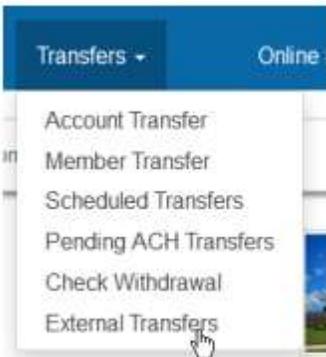
Step 1: Add Your Account

Step 2: Verify Your Account

Step 3: Transferring Money

Step 1: Add Your Account

1. Log into Home Banking
2. Select Transfers->Electronic Transfers



3. From External Transfers, click on Add Account

External Transfers

Summary [Add Account](#)

Accounts

Name ^	Number v	Type v	Routing v
You don't have active accounts. Use the Add Account button if you want to set up an account.			

4. Add the External Account information by entering Account Type and Routing Number of the External Financial Institution.

Add Account

Summary Add Account

Link a Bank or Credit Union Account

It's easy to link to another account at any financial institution.

What is Your Account Type?

Checking

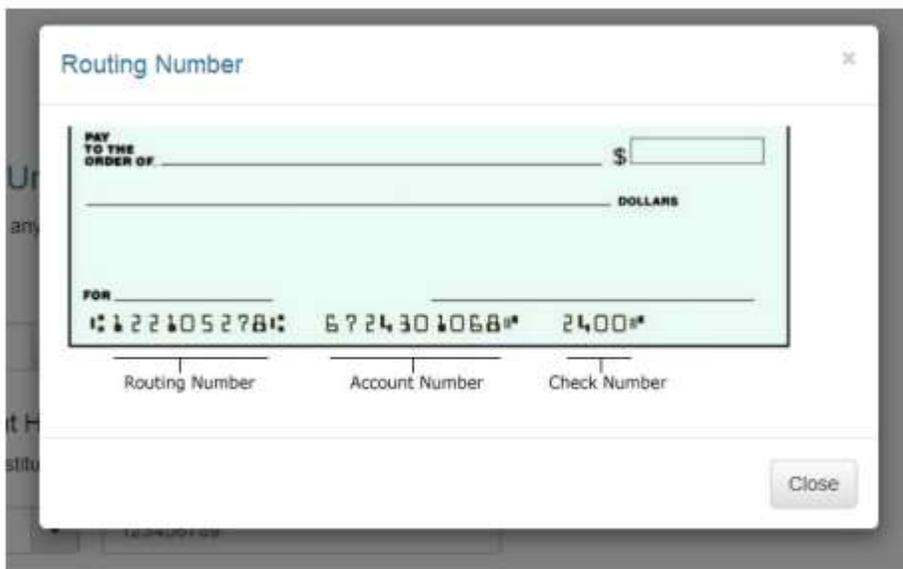
Where is the External Account Held?

You can search using the financial institution's name, phone number, or routing number.

Routing Number Routing Number

Find Institution

- a. *Account Type* – Checking, Savings, or Loan
- b. *Routing Number* – The numbers at the bottom of a check.



- When Routing Number is selected, enter the nine digits, and select **Find Institution**.
- c. When a Financial Institution is selected, the account name populates in the first box under “Please enter your Account Number and Account Name.” If desired, you may rename your account (Leah’s *Checking* or *My Checking*). Your Account Number must be entered in the Account Number Box.

Please enter your Account Number and Account Name

You can change the account name to be anything you like, or use th

REGIONS BANK CHECKING

Account Number

*At this point, the process must wait for the account verification to take place. Within 1 to 2 days, three micro deposits will be made to the external account. These micro deposits are used to complete the verification process.

Step 2: Verifying Your Account

1. After you set up your external account click **Continue** to move on the verification process.
2. Verification is completed by three small deposits (less than \$1.00) being temporarily deposited into your external account by ACCESS Credit Union within 1 to 2 days. Once these micro-deposits have been made, the account is ready for verification. In Home Banking, accounts that are ready for verification will appear as green in the Accounts Table.

External Transfers

Summary

Add Account

Accounts

Name ^

Number v

Leah's Checking (Click to Verify)

*****1111

3. Clicking on the account will take you to the verification page.

Confirm Leah's Checking

Please enter the 3 small deposits to Leah's Checking (*****1111), if they match, your account will be enabled for external transfers.

\$ Amount 1

\$ Amount 2

\$ Amount 3

Cancel

Confirm

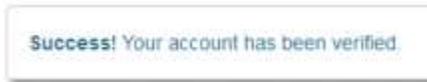
4. In order to verify the account, please enter the three micro-deposits into the boxes. The order in which the deposits appeared does not matter focus on the amounts.
5. If the amounts DO NOT match, you will receive a validation message.

Error! Your input did not match our records. Please try again.

6. After three incorrect attempts, you will receive an error message to contact us.

Error! We were unable to verify your account. Please contact us.

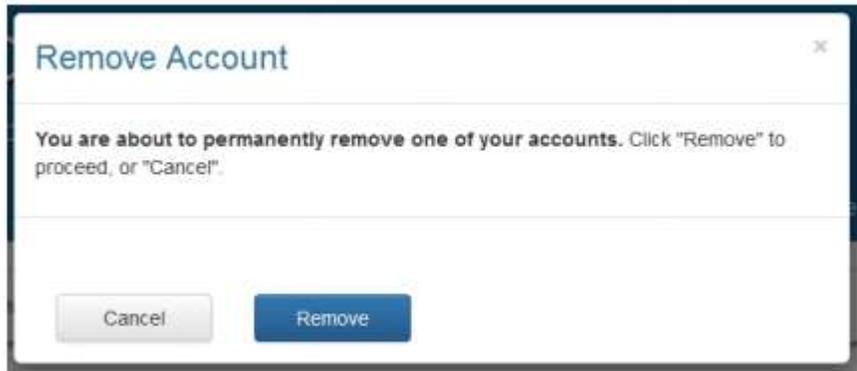
7. If the amounts are entered correctly, you will be returned to the External Transfer Page and will see a success message and the account will now appear in the external accounts list.



8. In Home Banking, you can click on the pencil icon to edit the name of your account.



9. To remove an external account, simply click on the "x" icon. You will receive a warning message



10. If you choose to proceed, you will receive a message confirming the removal.



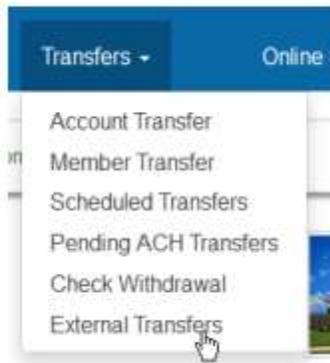
Step 3: Transferring Money

Once a you have has successfully set up an external account and it has been verified, you can now **Send** or **Request** funds between your account at ACCESS Credit Union and your account at the other Bank or Credit Union.

Sending Money

The **Send** option allows you to move money from one of your eligible suffixes at the credit union to one of the previous set up external accounts. This option could be used to pay a loan at another institution.

1. Log into Home Banking
2. Select Transfers->Electronic Transfers



3. Click **Send**.

External Transfers



4. The Send Money Page will appear

Send Money

Send money from your shares to a linked account at another financial institution.

From

Your available balance is **\$127.41**

To

Amount

Frequency

Start Date

Comment

a. Your eligible withdraw suffix will appear on the **From** dropdown. Choosing a suffix with a zero balance will result in a warning requesting you to choose a different suffix.

- b. The external accounts you previously set up appear in the **To** dropdown.
- c. Enter the amount transferred into the **Amount Box**. **The transfer maximum must be less than or equal to the available account balance.**
- d. Frequency dropdown defaults to **Once** but may be changed.
- e. If you select a frequency other than **Once**, you will see fields for the start and end dates. The start date will default to tomorrow's date.
- f. Complete the transfer by clicking on **Submit**. The Transfer Submitted page will appear.

Transfer Submitted!

Your transfer has been submitted successfully. Please print this page fo

From	26-S1 Used to Be Leah's F
To	Leah's Great Checking
Amount	\$10.00
Confirmation	285
Frequency	Once
Comment	Testing send money.

[Close](#)

- g. Clicking **Close** returns you to the **External Transfer** summary page.
- h. Clicking on **Pending Transactions** will open a window with information about your pending transactions.

Pending Transactions

These transactions have not yet posted to your account.

From	To	Date	Amount	Frequency
26-S1 Used to Be Leah's Fave Savings	Leah's Great Checking	1/7/2017	\$10.00	Once
26-S3 My New Fave Savings!	Leah's Great Checking	1/6/2017	\$15.00	Monthly

[Close](#)

- i. Transactions that have posted appear in the activity table.

Activity

From ▼	To ▼	Date ▼	Amount ▼	Frequency ▼	
101205-S1 Bobby's Savings	REGIONS BANK CHECKING	8/15/2017	\$100.00	Monthly	X
101205-S1 Bobby's Savings	REGIONS BANK CHECKING	8/1/2017	\$10.00	Once	X

Receiving Money

The **Request** option works the same as the **Send** option except the destination will be a Share, Loan Payment or VISA payment at the Credit Union.

External Transfers



IMPORTANT: All requests for ACH Transfers must be received by ACCESS Credit Union no later than 4pm the day prior for processing the next banking day. Please allow time for weekends and holidays when requesting transfers.

Your Responsibilities as an Originator

- Obtain proper authorizations, dependent upon the transaction type.
- Provide a copy of authorization, within 10 days of request by the bank.
- Give appropriate notice to debtor if changing amount or date.
- Cease subsequent entries when notified.
- Send entries on the proper date.
- Make necessary changes to payee account information upon receipt of a Notification of Change or before another entry is sent.
- Secure access to physical data to protect the banking information received to originate transactions.