

## SETTING UP 1<sup>ST</sup> PAY ONLINE (EXTERNAL TRANSFERS)

First Class American Credit Unions Online 1<sup>st</sup> Pay is an easy way to transfer money from an account at another institution to your Share Savings Account, Share Draft Account, or to make your FCACU Loan Payment. You can also use this feature to transfer money to your checking or saving accounts at other institutions.

To use this feature, you will have to login to 1<sup>st</sup> Branch (your online account) and navigate to the “1<sup>st</sup> Pay Online” Option in the drop-down menu on the left-hand side.

The screenshot displays the First Class American Credit Union online interface. At the top left is the logo. A red navigation bar contains 'ACCOUNTS', 'TRANSFERS', and 'LOG OUT', with a blue circle highlighting the account menu icon. The main content area is split into two columns. The left column, titled 'Shares', shows '1 REGULAR SHARES \$4.00' with a red circle around the '1'. Below this, it lists 'Balance \$29.00' and 'Available \$4.00', with a 'QUICK TRANSFER' button. The right column, titled 'Accounts', shows 'ACCT ... 4195' and 'LAST LOGIN: TUE, SEP 4, 2018 2:39 PM'. A list of account options is shown, with '1ST PAY ONLINE' highlighted in a red box. Other options include 'ACCOUNT SUMMARY', 'TRANSFERS', 'HOLDS, PLEDGES, PENDING ACH', 'STATEMENTS + DOCUMENTS', 'YEAR TO DATE', 'REMOTE CONTROL CARDS', and 'OUTSTANDING ITEMS'.

### Account Setup

The Member will be prompted to enter to following information:

- Account Type
  - Checking/Savings
- Routing Number
  - Verified against FRB List
- Account Number
- Account Description
  - e.g. Account Nickname

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START NEW TRANSFER  
VIEW SCHEDULED TRANSFERS  
VIEW EXTERNAL TRANSFERS  
**EXTERNAL ACCOUNT MANAGEMENT**  
TRANSFERS HELP

## External Account Management

### Link External Account

To link an external account, please find your routing and transit number plus your account number and enter it below along with an account description. Once this step is done, two transfers will be made into the account. You will need to verify access to that account by entering the amount of those transfers.


Account Type \_\_\_\_\_

Routing Number \_\_\_\_\_

Account Number \_\_\_\_\_

Account Description \_\_\_\_\_

ACH TRANSFER DISCLOSURE    ADD EXTERNAL ACCOUNT



Routing Number    Account Number

SEE BUSINESS CHECK EXAMPLE

Once you complete adding all information click on **Add External Account**

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## External Account Management

### Link External Account

To link an external account, please find your routing and transit number plus your account number and enter it below along with an account description. Once this step is done, two transfers will be made into the account. You will need to verify access to that account by entering the amount of those transfers.


Account Type  
Checking

Routing Number  
123456789

Account Number  
123456

Account Description  
Checking Account

ACH TRANSFER DISCLOSURE    **ADD EXTERNAL ACCOUNT**



Routing Number    Account Number

SEE BUSINESS CHECK EXAMPLE

For your account security a two-day waiting period is required before you may enter the deposit amounts, until then the accounts will be marked as **Pending**.

START NEW TRANSFER  
VIEW SCHEDULED TRANSFERS  
VIEW EXTERNAL TRANSFERS  
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## External Account Management

### Verify Instructions

To verify your accounts you will need to enter the two deposit amounts that were made to those accounts. For your account security, a two day waiting period is required before you may enter the deposit amounts, until then the accounts will be marked as Pending.

External Accounts			
Description	Account number	Routing number	Type
Checking	35010	3119	CHECKING

PENDING    DELETE

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## Account Verification and Management

Account Verification requires the member to have access to account history at the other financial institution.

Two small deposits (less than \$2) will be made to the member's account at the other institution. In 1<sup>st</sup> Branch, the member will be prompted to enter in deposit amounts for verification.

Verified accounts can also be deleted from this screen.

The screenshot shows the 'External Account Management' page. On the left is a navigation menu with options: 'START NEW TRANSFER', 'VIEW SCHEDULED TRANSFERS', 'VIEW EXTERNAL TRANSFERS', 'EXTERNAL ACCOUNT MANAGEMENT' (highlighted with a red dot), and 'TRANSFERS HELP'. The main heading is 'External Account Management' followed by 'Verify Instructions'. Below the instructions is a table titled 'External Accounts' with columns: 'Description', 'Account number', 'Routing number', and 'Type'. A row shows 'Checking' with account number '5010' and routing number '311 90'. To the right of this row are two buttons: 'VERIFY' (circled in red) and 'DELETE'.

This screenshot shows the same 'External Account Management' page, but with a modal dialog box titled 'Verify External Accounts' open. The dialog has two input fields: 'Amount 1' and 'Amount 2'. Below the fields is a red error message: 'You must enter an amount'. At the bottom of the dialog are 'CANCEL' and 'CONFIRM' buttons. In the background, the 'External Accounts' table is visible, showing 'Juana's Checking' with a 'VERIFY' button.

This screenshot shows the 'External Account Management' page with a modal dialog box titled 'Success!' open. The dialog contains the text: 'Your external account was successfully verified' and an 'OK' button. In the background, the 'External Accounts' table shows 'Juana's Checking' with the status 'Ready For Transfer' and a 'DELETE' button.

# SETTING UP 1<sup>ST</sup> PAY ONLINE (EXTERNAL TRANSFERS)

After you have verified your account you are now **Ready to Transfer** funds with your 1<sup>st</sup> Pay Online (External Transfer) Account.

START NEW TRANSFER  
VIEW SCHEDULED TRANSFERS  
VIEW EXTERNAL TRANSFERS  
**EXTERNAL ACCOUNT MANAGEMENT**  
TRANSFERS HELP

### External Account Management

External Accounts						
Description	Account number	Routing number	Type			
Checking	.5010	3119	:90	CHECKING	Ready For Transfer	DELETE

Existing external transfer accounts can also be deleted by clicking **DELETE**.

START NEW TRANSFER  
VIEW SCHEDULED TRANSFERS  
VIEW EXTERNAL TRANSFERS  
**EXTERNAL ACCOUNT MANAGEMENT**  
TRANSFERS HELP

### External Account Management

External Accounts						
Description	Account number	Routing number	Type			
Juana's Checking	121265010	311978290	CHECKING	Ready For Transfer	DELETE	

**\*\*The following limits have been set into place for 1st Pay Online Transfers:**

- **Debits from your First Class American Credit Union Account to another Financial Institution – \$1,500.00**
- **Credit to your First Class American Credit Union account from another Financial Institution – \$1,500.00**