

AOCU 2.0 ONLINE BANKING

SHARED ACCOUNT ACCESS




FOR MORE UPGRADE DETAILS VISIT MYAOCU.COM/AOCU2

Shared Account Access lets you safely and securely share just the accounts you wish to and allows you to set permissions for what the other person sees and what they can do with the shared account. It is a step beyond a simple transfer, where you simply move money to or from another person.


For instance, say you have an elderly parent that needs help with their checking account. They can grant you Shared Access just to view their checking account. Or maybe you have a child in college and you want them to be able to deposit money to, or pay bills from, a specific account. Shared Account Access can make both of these scenarios possible, plus a lot more. And it does it safely and securely without you sharing your login or account specifics.

Start by logging into your Online Banking Account. You should be automatically directed to the Dashboard.



THE OPEN ROAD IS CALLING,
& SO IS YOUR \$100 CASH BACK!

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Jessica

DASHBOARD

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SAVVYMONEY

MORE...

Dashboard

Accounts

Checking

My Checking

Checking

Savings

PRIMARY SAVINGS

SECONDARY SAVINGS

Available Balance

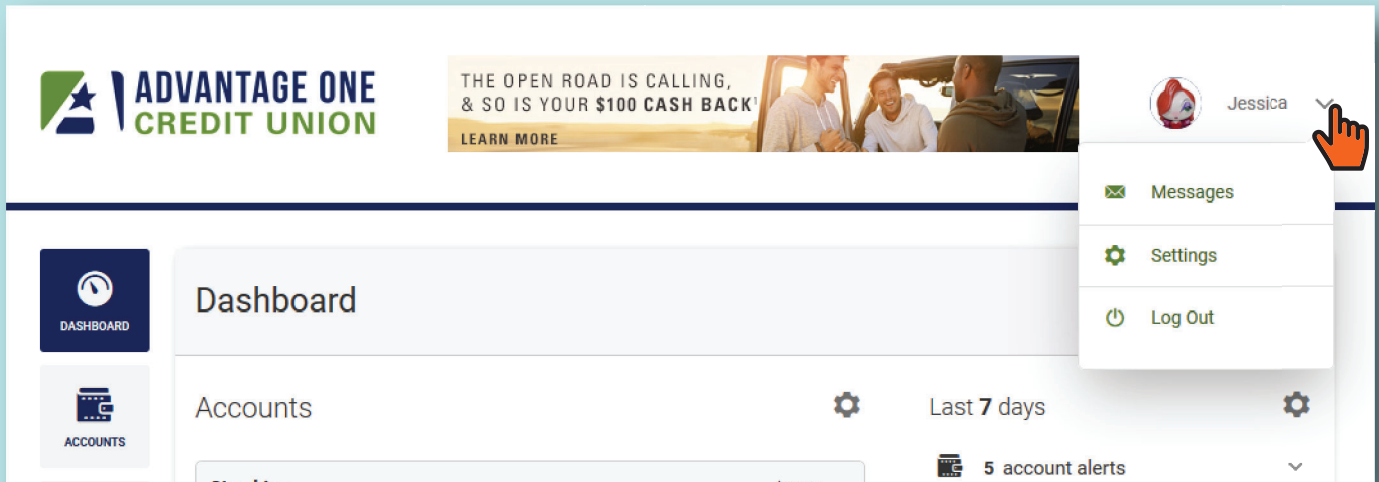
spruce up your space

Last 7 days

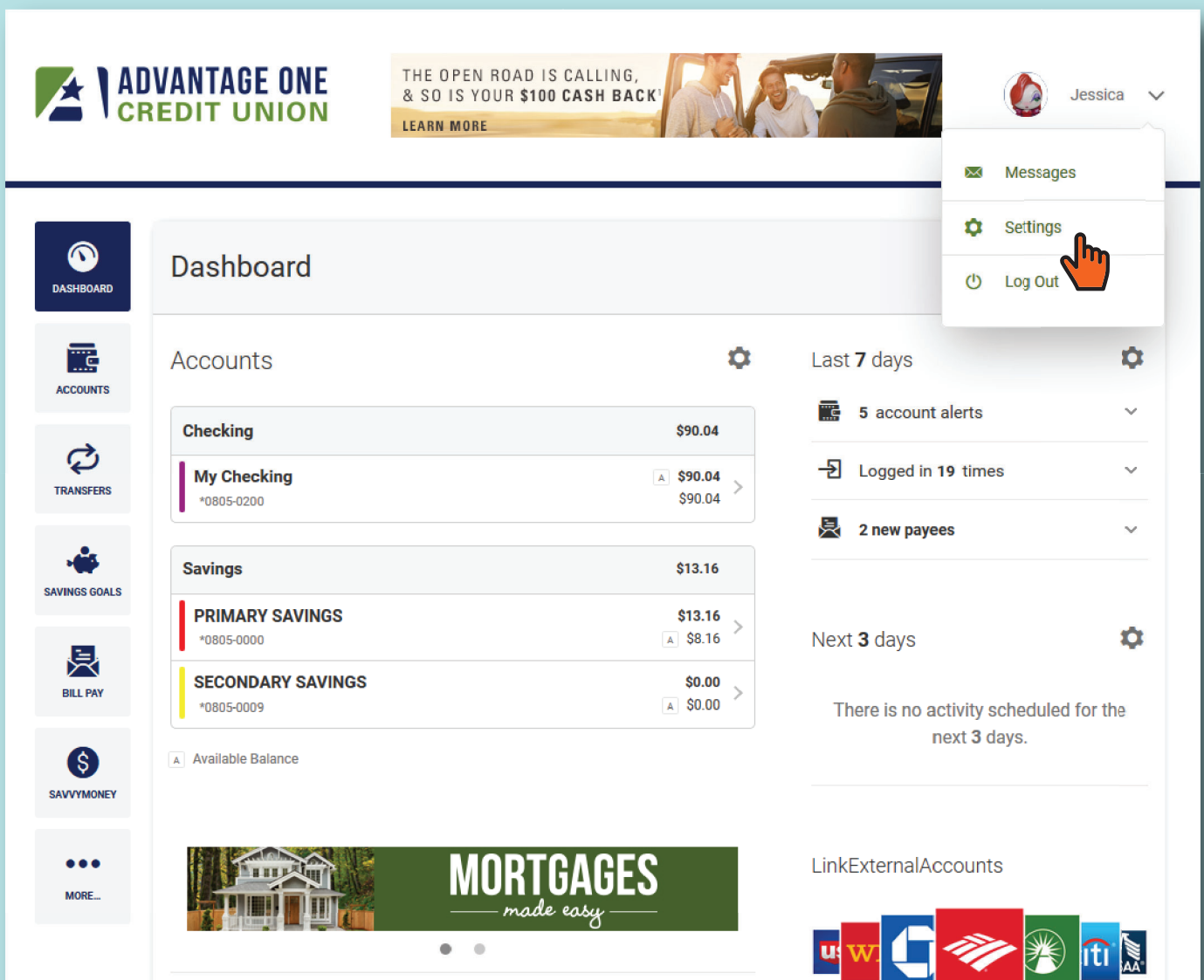
Next 3 days

LinkExternalAccounts

In the upper right hand corner you will see your name, your avatar, if you've chosen one, or a simple silhouette if you have not, and a down arrow. Click the down arrow next to your name.




Choose Settings in the drop-down menu.




You are now on the Settings page. In Settings you can control most aspects of your account, including visibility of accounts and how your interface looks. Check out the Online Settings Guide for more details.

For purposes of this guide, we will go to the Shared Access tab. Click Shared Access to get started.



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Edit

Profile Information


FULL NAME	JESSICA L RABBIT
NICKNAME	Jessica
TIME ZONE	(UTC-05:00) Eastern Time (US & Canada)

Recent Login Activity

DATE AND TIME	BROWSER
Today 11:00 AM	Firefox 76.0
Yesterday 3:11 PM	Mobile App



You are now on the Shared Access Page. Here you will see who you have shared account access with and allow you to add, edit or remove users.

Since we do not currently have any shared users, we need to click **Add a user** to get started.



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No shared access users

Shared Access allows users certain access to your Advantage One Credit Union accounts. Based off the permissions you set, users you add can: view, transfer to, transfer from, or pay bills. Click below to add users and set permissions for your Advantage One Credit Union accounts. .

+ Add a user




You are now on the Shared Access Add a new user page. You will fill out the following information about the person you wish to grant shared access to your account:

1. First Name
2. Last Name
3. Email Address


That's all you need to know about the person you wish to share your account. We strongly encourage you to be certain of your recipient's email address before sending your invite. At the end of the process, that recipient will receive an email invitation to log in or create an Online Banking Account.

Next you will choose what accounts to share and what permissions you wish to grant to the shared access user.



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Add a new user

First Name

Cristina

Last Name

Yang




Email Address

CYang@SeattleGrace.org

Confirm Email Address

CYang@SeattleGrace.org

Choose permissions

	All permissions	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
Checking - 1 account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 My Checking *0805-0200	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings - 2 accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 PRIMARY SAVINGS *0805-0000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 SECONDARY SAVINGS *0805-0009	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Save

Cancel


All of your credit union accounts will show in the lower portion of the screen. This will include savings accounts, checking accounts, and even loan and certificate accounts. Our example account only has savings and checking accounts, but all accounts regardless of type show the same options:


- All permissions
- View account
- View transactions
- Transfer into
- Transfer from
- Pay bills
- Access statements


Choosing All permissions (1) will choose all check boxes in that row, and choosing the boxes in the top of each category (2) will choose that option for all accounts in that column & section.

Choose what features you'd like your shared access user to have access to by checking the box and click save when done.

SAVINGS GOALS


BILL PAY


SAVVYMONEY


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Email Address

CYang@SeattleGrace.org

Confirm Email Address


CYang@SeattleGrace.org

Choose permissions

	All permissions	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
Checking - 1 account	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 My Checking *0805-0200	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings - 2 accounts	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 PRIMARY SAVINGS *0805-0000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 SECONDARY SAVINGS *0805-0009	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Save

Cancel



LIMITED TIME SPECIAL
Mortgages Made Easy


Electronic Services

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[Privacy Notice](#)


You will be presented with a confirmation screen that summarizes all of the choices that you made for each account that you chose to grant shared access to. You must click the acknowledgment and then click confirm to continue.

If, during your review, you decide you wish to make a change, simply click Cancel and you will be returned to the previous screen. When all selections are complete, simply click Save again and then check the Acknowledgment check box and click Confirm to continue.



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Jessica

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Confirm and invite user

Cristina Yang - rgout@myaocu.com will be given access to the following accounts:

Checking - 1 accounts	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
My Checking *0805-0200	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Savings - 2 accounts	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
PRIMARY SAVINGS *0805-0000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SECONDARY SAVINGS *0805-0009	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

☒

I acknowledge one or more of the settings selected will allow the invitee to transfer money from my account/accounts.

Confirm

Cancel

After you confirm Shared Access, you will be returned to the Shared Access start page. You will see the name of the person you extended shared access to, along with the number of accounts you shared. Finally, you will notice it is in a Pending status.

“Pending” simply means that the invite email has been sent to the address you provided, but your recipient has not accepted the invite yet.

Your recipient will need you to provide them with a confirmation code to complete the shared access. Click the down arrow at the right of the account listing.

The screenshot shows the Advantage One Credit Union website interface. At the top, there is a header with the logo, a promotional banner for a \$100 cash back offer, and a user profile for Jessica. Below the header is a sidebar with navigation icons for Dashboard, Accounts, Transfers, Savings Goals, Bill Pay, SavvyMoney, and More. The main content area is titled 'Settings' and includes a sub-header with tabs for Profile, Security, Themes, Widgets, Contact, Notifications, Accounts, Shared Access, and Applications. The 'Shared Access' tab is selected, showing a 'Pending' section. This section lists a user named 'Cristina Yang' with '3 accounts' and an 'Invitation Pending' status. A hand icon points to a down arrow at the end of the row. Below the list is a button labeled '+ Add a user'.

ADVANTAGE ONE CREDIT UNION

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Jessica ▾

Settings [Icons] [Help]

Profile | Security | Themes | Widgets | Contact | Notifications | Accounts | **Shared Access** | Applications

Pending

Cristina Yang	3 accounts	🕒 Invitation Pending	▾
---------------	------------	----------------------	---

+ Add a user

When you click the down arrow, a complete summary of your shared access invite will display. You will need to communicate the confirmation code directly to the person that you are extending access to. If you have sent the confirmation code, there is nothing else you need to do, you can simply navigate to a different tab or click the up arrow to hide the information.

Cristina Yang

3 accounts

🕒 Invitation Pending

⬆️

📘

Your confirmation code is **015065**.
Please communicate this with Cristina Yang.
This code will expire Wednesday, May 13, 2020 11:08 AM

Checking - 1 accounts	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
<div>📌</div> My Checking *0805-0200	●		●	●		

Savings - 2 accounts	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
<div>📌</div> PRIMARY SAVINGS *0805-0000	●		●			
<div>📌</div> SECONDARY SAVINGS *0805-0009	●		●	●	●	

Edit user

Edit Account Access

🗑️ Cancel Invitation

+ Add a user

Your recipient was sent an invitation message like the one below. They will need to follow the link in the email in order to log into the site and accept your invitation.

Advantage One Credit Union - Invitation to Share Access

AO

Customer Service @ AOCU.com

To Cristina Yang

⏮️

⏪️

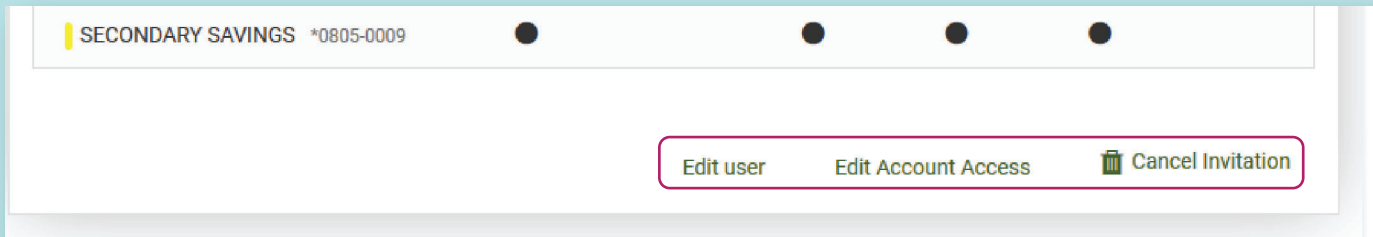
⏩️

⏭️

11:08 AM

Jessica has invited you to share access to their Advantage One Credit Union accounts. Please click the following link to accept this invitation. <https://advantageonecreditunioninbiglongurl.com /AcceptSharedAccessInvitation/Index?link=14351k4534lj5314k5k43jl4k3fjlfdkglfdkgd>

If you are viewing the invite summary, and notice something that you'd like to change, you can still edit the invite by using the three selections at the bottom.



In the invitation summary you can:

1. Edit user - change information like the email account or name of your invite.
2. Edit Account Access - make changes to the accounts shared or options within any shared account.
3. Cancel invitation - retract the offer and the person you invited will no longer have access to your accounts.

1

Pending

Cristina Yang 2 accounts 1 Invitation Pending

First Name Cristina

Last Name Yang

Email Address rgout@myaocu.com

Confirm Email Address Enter email address

Save Cancel

2

Pending

Cristina Yang 2 accounts 1 Invitation Pending

	All permissions	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
Checking - 1 account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My Checking *0805-0200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings - 2 accounts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
PRIMARY SAVINGS *0805-0000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SECONDARY SAVINGS *0805-0009	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Save Cancel

3

Pending

Cristina Yang

Are you sure?

Are you sure you want to delete this user? All of their access will be deleted from every account.

Yes, delete Cancel


Savings - 2 accounts

	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
PRIMARY SAVINGS *0805-0000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SECONDARY SAVINGS *0805-0009	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Edit user Edit Account Access Cancel Invitation


Once your recipient has received their email invitation and you've communicated the confirmation code, they can click the link to accept your invite. They will land on the following welcome page.


They will need to choose whether they wish to login (for existing AOCU members with online banking) or whether they need to establish a login because they are not a member or do not have an online banking login. In our Example, Cristina is already a member with a login, so she would choose Log In.




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Cristina




DASHBOARD




ACCOUNTS



TRANSFERS



SAVINGS GOALS



BILL PAY

Invitation to access account

You have been invited to have access to a member's account(s). To continue, select from the following options:

Already an Advantage One Credit Union online user?

You will be able to view the grantor's accounts along with your own.

Log In


OR


Not registered your Advantage One Credit Union account yet?

Manage your accounts simply and securely. It takes just a few minutes to register.

Register

Need help?

 Contact Us

 Locations

Your invited user will input their existing user name and click Login. On the next screen they will input their existing password, and click login.



Log In to Online Banking

Enter Username

[Forgot Username?](#)

Log In


Not registered yet?

Manage your Advantage One Credit Union accounts simply and securely. It takes just a few minutes to register.

Register

Need help?

 [Contact Us](#)

 [Locations](#)

 [Help](#)

Log In to Online Banking

Enter Username

CristiYang

[Forgot Username?](#)

Log In

Not registered yet?

Manage your Advantage One Credit Union accounts simply and securely. It takes just a few minutes to register.

Register

Need help?

 [Contact Us](#)

 [Locations](#)


 [Help](#)

Log In to Online Banking

 Username

CristiYang

[Not CristiYang?](#)

 Password

••••••••

[Forgot Password?](#)

Log In


Need help?

 [Contact Us](#)

 [Locations](#)



 [Help](#)

Your invited user will land on the Invitation to access account page. Here they will enter the confirmation code that you communicated to them and then click submit.




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Cristina




AUTO LOAN SPECIAL


Drive Away with Cash Back




DASHBOARD




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BILL PAY

Invitation to access account

Please enter the confirmation code provided to you

Enter Confirmation Code

Submit

Cancel

Invitation to access account


Please enter the confirmation code provided to you

Enter Confirmation Code

Submit


Cancel


Upon successful entry of the correct confirmation code, your user will land on their Dashboard and their shared access accounts will be visible. All Shared Access accounts will be marked with two links of chain, showing that they are linked accounts, and not native accounts.



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Cristina



AUTO LOAN SPECIAL

Drive Away with Cash Back



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BILL PAY



MESSAGE CENTER



SAVVYMONEY



EDUCS



OPEN AN ACCOUNT

Dashboard

Accounts

Checking

\$50.04

My Checking

*0805-0200

\$50.04

\$50.04

Savings

\$34.16

MONEY MARKET

*2751-0250

\$0.00

\$-1,500.00

SECONDARY SAVINGS

*2751-0001

\$0.00

\$0.00

PRIMARY SAVINGS

*2751-0000

\$16.50

\$11.50

PRIMARY SAVINGS

*0805-0000

\$17.66

\$12.66

SECONDARY SAVINGS

*0805-0009

\$0.00

\$0.00

Certificates of Deposit

\$0.00

24 MONTH CERTIFICATE

**11000

\$0.00

Shared Account

Available Balance

Last 3 days

Logged in 6 times

Next 3 days

There is no activity scheduled for the next 3 days.

LinkExternalAccounts



Get Started

BudgetTracker

You have no budgets

Accounts

Checking

\$50.04

My Checking

*0805-0200

\$50.04

\$50.04

Savings

\$34.16

MONEY MARKET

*2751-0250

\$0.00

\$-1,500.00

SECONDARY SAVINGS

*2751-0001

\$0.00

\$0.00

PRIMARY SAVINGS

*2751-0000

\$16.50

\$11.50

PRIMARY SAVINGS

*0805-0000

\$17.66

\$12.66

SECONDARY SAVINGS

*0805-0009

\$0.00

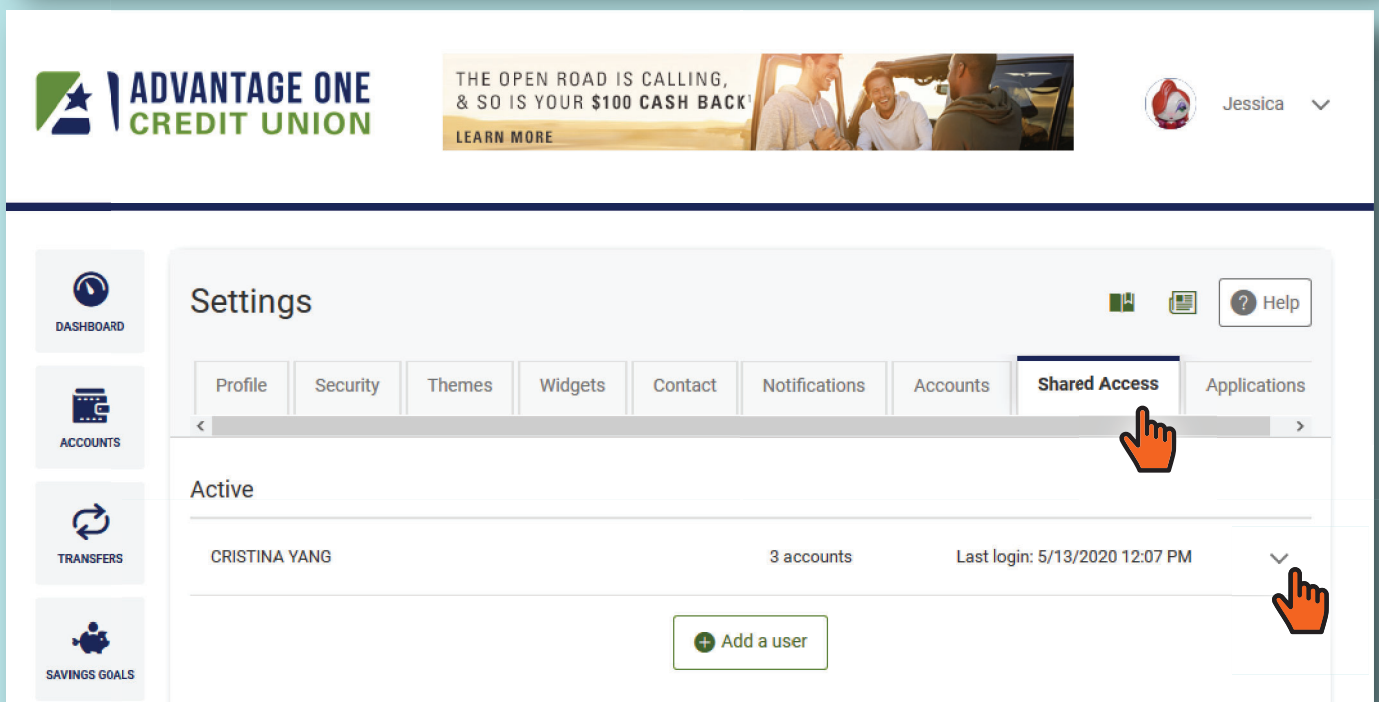
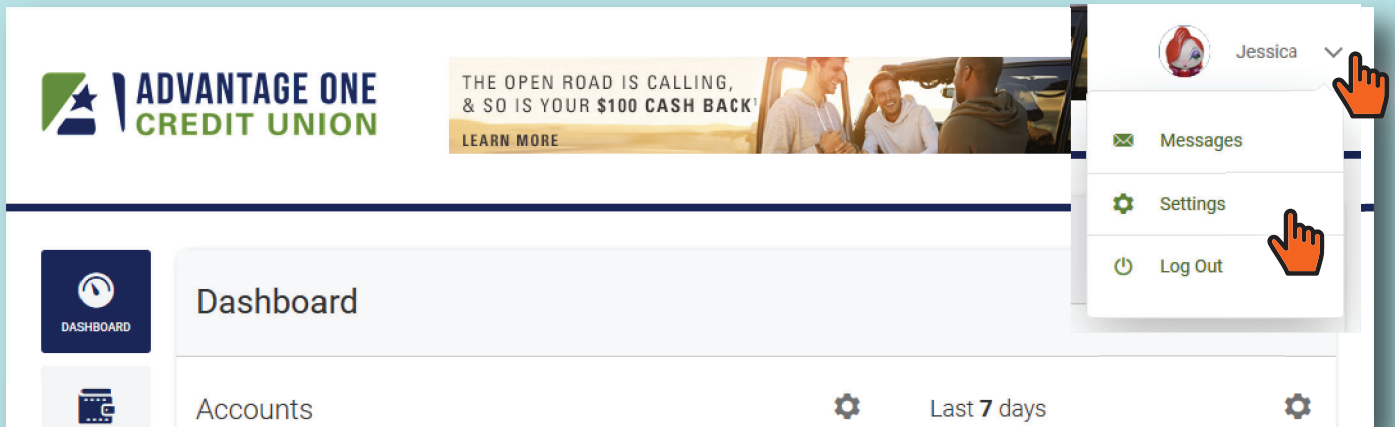
\$0.00

Even though the accounts show on their Dashboard, what your Shared Access user can do with those accounts remains completely in your control. For this reason, the accounts may not show or be usable in certain shared account user screens.

For instance, if you have only allowed deposits to your account, they will not have the option of selecting to transfer money out, or pay a bill with that account.

You may also revise or even cancel all privileges at any time by editing the Shared Access in your Settings | Shared Access screen.

Login to your account, and go to the Shared Access Page (Settings | Shared Access). You will now see that you have Active Shared accounts, as opposed to Pending. If you click the down arrow next to the account, all of your options to edit, or to delete the shared access completely, are at your fingertips.



Active

CRISTINA YANG

3 accounts

Last login: 5/13/2020 12:07 PM

Checking - 1 accounts	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
<div></div> My Checking *0805-0200	<div></div>		<div></div>	<div></div>		

Savings - 2 accounts	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
<div></div> PRIMARY SAVINGS *0805-0000	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
<div></div> SECONDARY SAVINGS *0805-0009	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>

Edit Account Access

Delete User