AOCU 2.0 ONLINE BANKING

SHARED ACCOUNT ACCESS

ADVANTAGE ONE
CREDIT UNION

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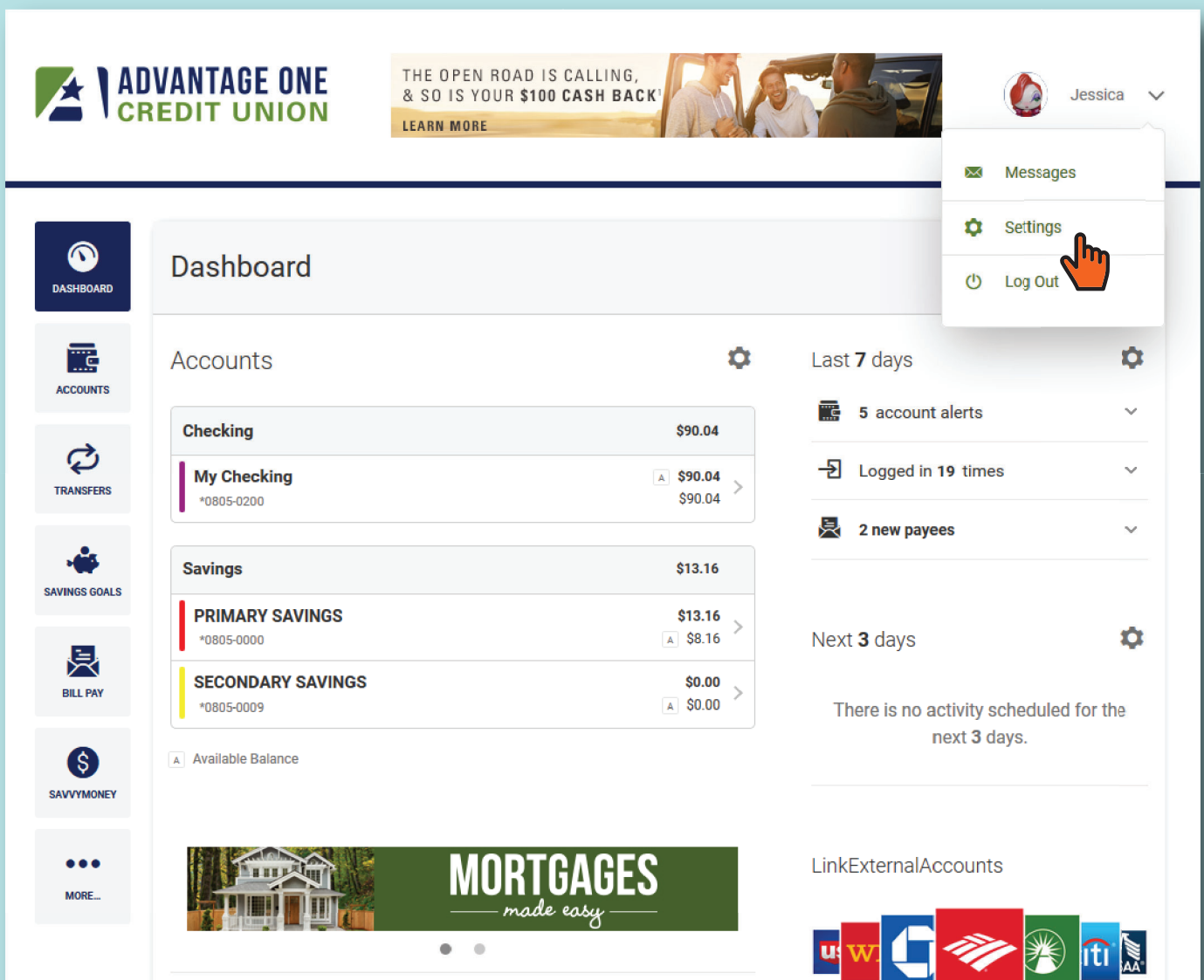
In the upper right hand corner you will see your name, your avatar, if you've chosen one, or a simple silhouette if you have not, and a down arrow. **Click the down arrow next to your name.**
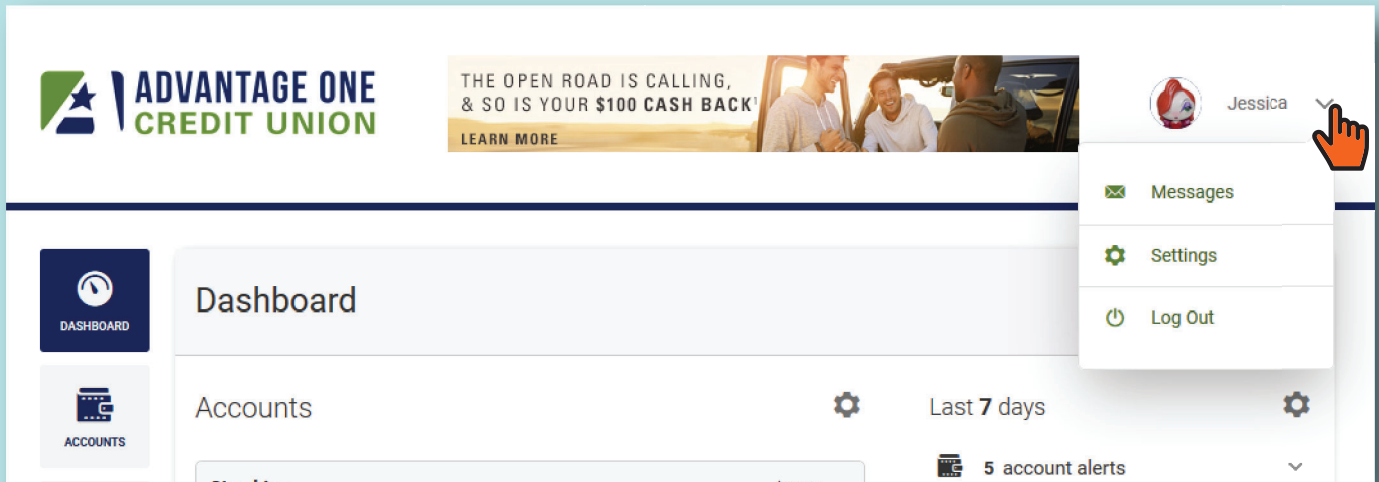
Choose **Settings** in the drop-down menu.

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.**

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.**

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.

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.

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.

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.

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
▌My Checking *0805-0200	●		●	●		

Savings - 2 accounts	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
▌PRIMARY SAVINGS *0805-0000	●		●			
▌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://advantageonecreditunoinbiglongurl.com /AcceptSharedAccessInvitation/Index?link=l435lk4534lj53l4k5k43jl4k3fjlfdkglfdkgd

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.
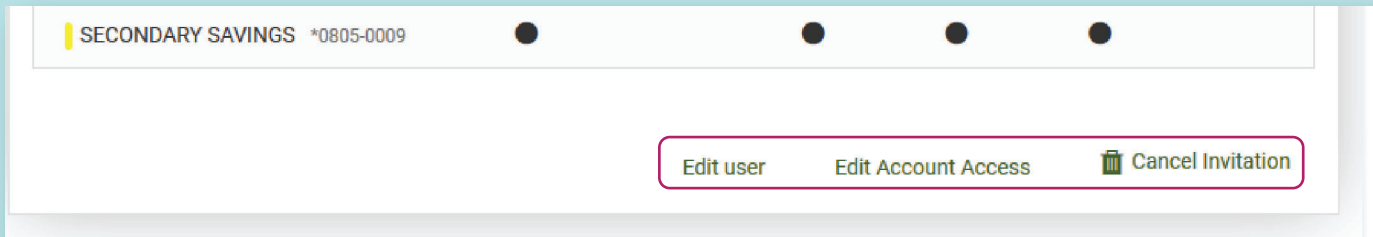
In the invitation summary you can:

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.

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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.

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.

ADVANTAGE ONE
CREDIT UNION

Log In to Online Banking

Need help?

✉ Contact Us

📍 Locations

❓ Help

Enter Username

| |

Not registered yet?

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

Forgot Username?

Log In

Register

Log In to Online Banking

Need help?

✉ Contact Us

📍 Locations

❓ Help

Enter Username

| CristiYang |

Not registered yet?

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

Forgot Username?

Log In

Register

Log In to Online Banking

Need help?

✉ Contact Us

📍 Locations

❓ Help

👤 Username   CristiYang   Not CristiYang?

🔑 Password   ●●●●●●●●●   Forgot Password?

Log In

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.

ADVANTAGE ONE
CREDIT UNION

THE OPEN ROAD IS CALLING,
& SO IS YOUR $100 CASH BACK¹
LEARN MORE

Cristina

AUTO LOAN SPECIAL
Drive Away with Cash Back

DASHBOARD

ACCOUNTS

TRANSFERS

SAVINGS GOALS

BILL PAY

Invitation to access account

Please enter the confirmation code provided to you

Enter Confirmation Code

Confirmation Code

Submit   Cancel

Invitation to access account

Please enter the confirmation code provided to you

Enter Confirmation Code

123456

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.
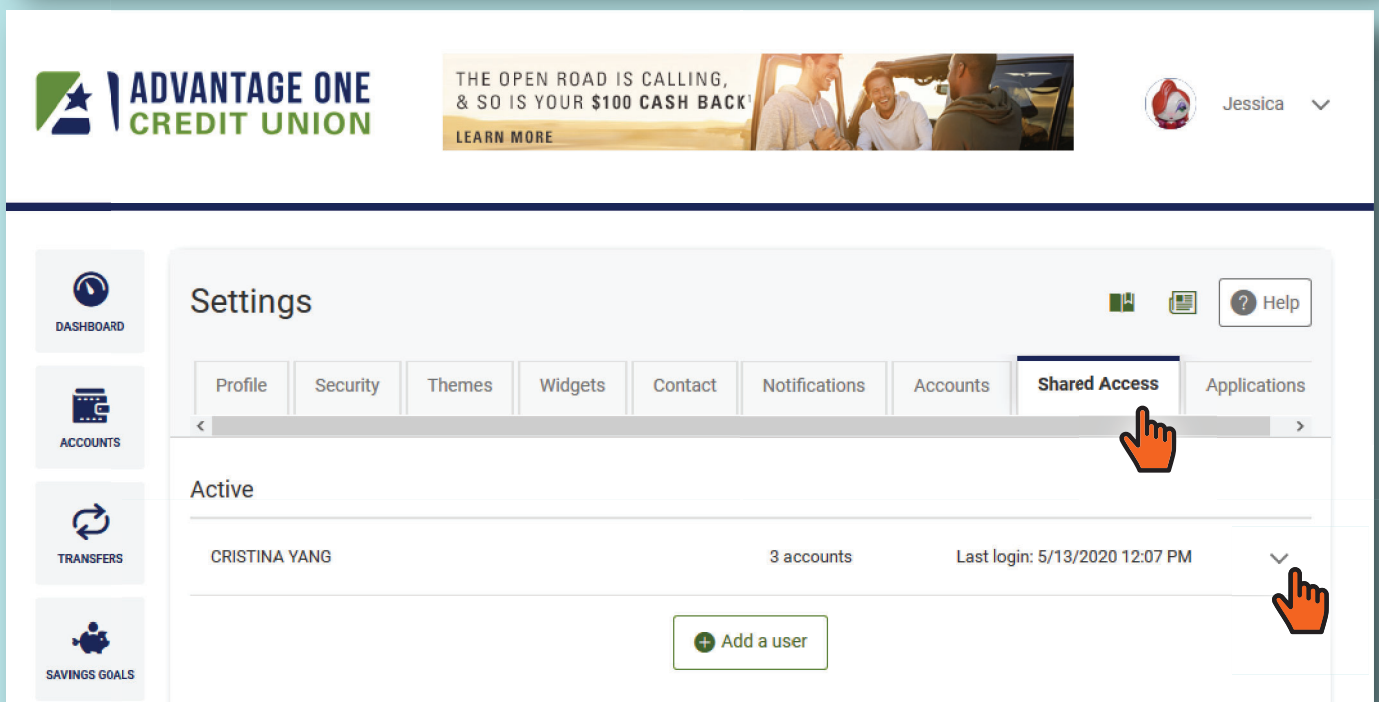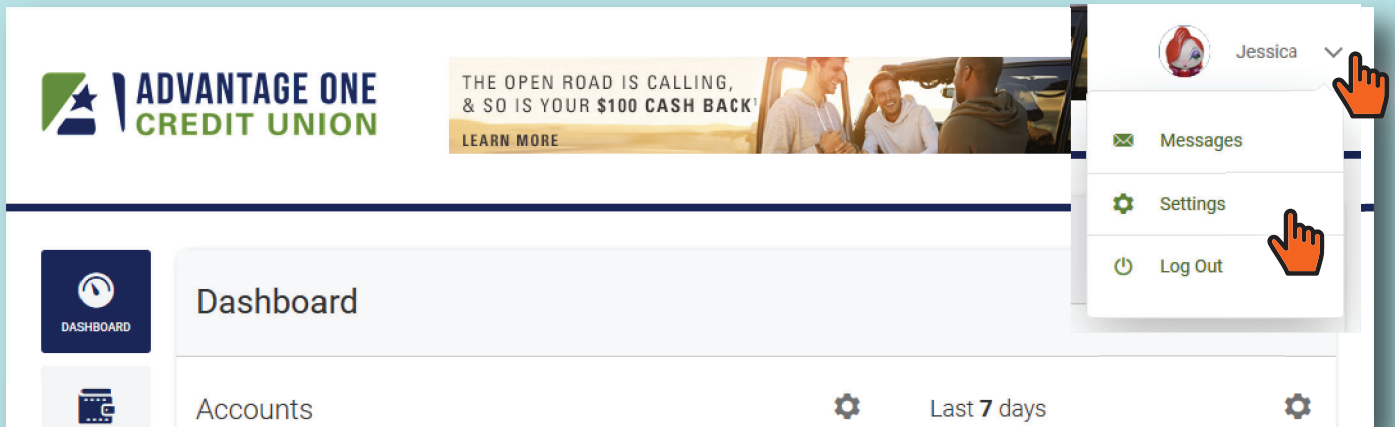

Even though the accounts show on their Dashboard, what your Shared Access user can do with those accounts remains completely in your control. For this reason, the accounts may not show or be usable in certain shared account user screens.

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.