



AMERICAN
COMMUNITY
BANK

Digital Banking

Personal Banking User Guide



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Getting Started

Welcome to Online Banking with American Community Bank of Indiana! Whether at home or at the office using a computer, mobile phone or tablet, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at (219) 365-6700.



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Getting Started

User Enrollment

New User

If you're new to Online Banking with ACB, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking from anywhere!

1. On a desktop computer, type www.acbanker.com into your browser and navigate to the Online Banking Login page. On a mobile device, download our free ACB app from the Apple App Store or Google Play.
2. Click the "New User? Register Here" link.
3. Review the Online Banking Services Agreement on the Disclaimer page, and click the **Accept** button to agree to the terms and conditions.
4. Fill out the Customer Verification Form with the required information, and click the **Verify** button.



Note: The details you provide are verified by comparing them to your contact information in our system. If the information does not match, contact us at (219) 365-6700 to update your profile.

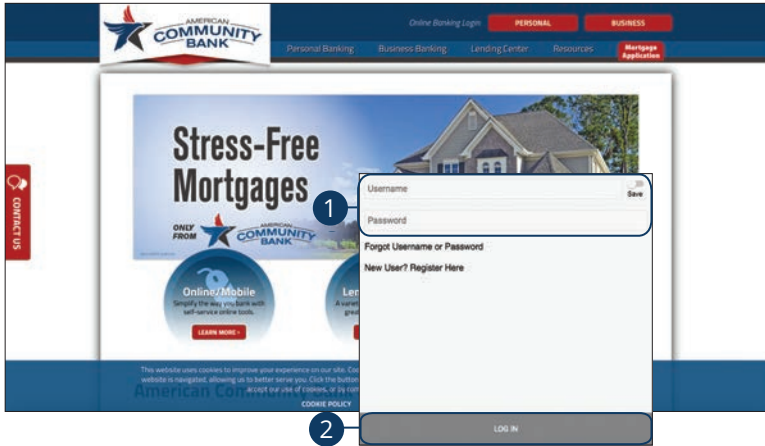
5. Create your username and click the **Continue** button.
6. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Getting Started

Logging In After Enrollment

After your first-time enrollment, logging in is easy and only requires your login ID and password.

Desktop

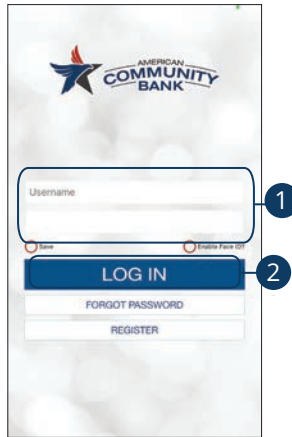


1. Click the **Personal** button.
2. After registering and/or creating your new password, enter your Username and Password.
3. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Contact us at (219) 365-6700 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

Mobile




1. Enter your Username and Password.
2. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at (219) 365-6700 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

Logging Off

For your security, you should always log off when you finish your Online Banking session. You may also be logged out due to inactivity.

1. In the  at the top right corner of the page, click the **Log Out** button.

Getting Started

Retrieve a Forgotten Username

If you happen to forget your username, you can easily retrieve it from the ACB Home page—no need to call us!

The image illustrates the process of retrieving a forgotten username through four sequential steps:

- Step 1:** A login form with fields for Username, Password, and a "Forgot Username or Password" link circled in blue. A "Save" button is also visible.
- Step 2:** A "Help" screen with a drop-down menu set to "Forgot Username" and a "Submit" button.
- Step 3:** A "Customer Verification" screen with a drop-down menu set to "Personal" and a "Verify" button.
- Step 4:** A "Customer Verification" screen with fields for Social Security Number, Date of Birth (Month, Day, Year), State, and Current City Residence, with a "Verify" button.

1. Click the "Forgot Username or Password" link.
2. Select "Forgot Username" using the drop-down and click the **Submit** button.
3. Select "Personal" using the drop-down and click the **Verify** button.
4. Fill out the Customer Verification Form with the required information, and click the **Verify** button.
5. Your username will then appear. Click the **Continue** button.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the ACB home page—no need to call us!

The diagram illustrates the steps to reset a password:

1. Click the "Forgot Username or Password" link.
2. Select "Forgot or Reset Password" using the drop-down and click the **Submit** button.
3. Select "Personal" using the drop-down and click the **Verify** button.
4. Fill out the Customer Verification Form with the required information and click the **Verify** button.

1. Click the "Forgot Username or Password" link.
2. Select "Forgot or Reset Password" using the drop-down and click the **Submit** button.
3. Select "Personal" using the drop-down and click the **Verify** button.
4. Fill out the Customer Verification Form with the required information and click the **Verify** button.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.



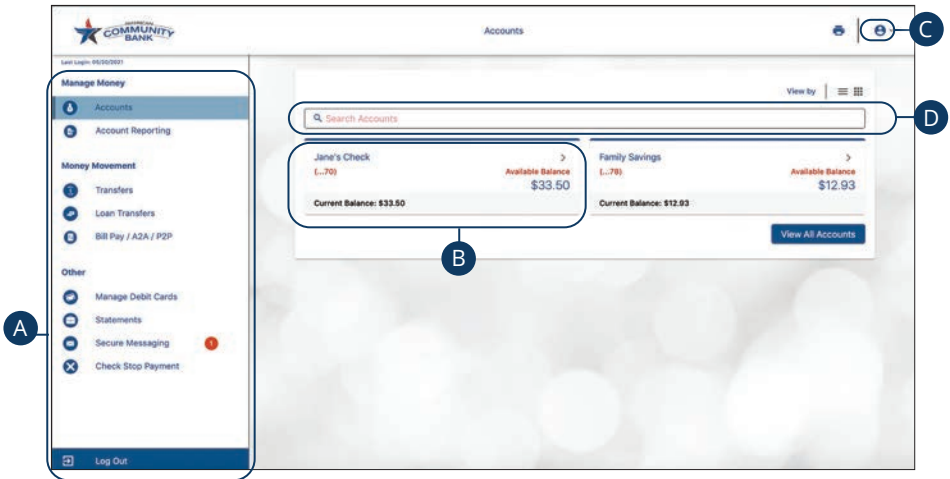
Note: If you lock yourself out with too many invalid login attempts, you can reset your password after completing the required verification steps. You will not be able to change your password if your account has been locked by ACB. Please contact ACB at (219) 365-6700 during business hours for information about why your account was locked.


Accounts Page

Accounts Page Overview

After logging in, you are taken directly to the Accounts page. All your accounts are listed in cards above your transaction history. Here you can view account balances, summaries and more!

Desktop



- A. The sidebar menu appears in every view on the left side of the screen. You can navigate to Online Banking features by clicking on the name of the feature.
- B. Your ACB accounts are displayed in an account tile with their balances. When you click an account tile, you will be taken to a list of recent transactions.
- C. The  icon located in the top right corner of the page allows you to access account settings, locations, contact details, social buttons, alerts and more.
- D. You can use the search bar to search your accounts using keywords.

Desktop Account Details

Selecting a ACB account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

A

Jane's Check
(...70)
Available Balance
\$33.50
Current Balance: \$33.50

Family Savings
(...78)
Available Balance
\$12.93
Current Balance: \$12.93

< Back

Jane's Check (...70)

B

Jane's Check
(...70)
Current Balance: \$32.50
Available Balance
\$32.50
View details

C

D

Search Transactions

E

MAY 17, 2021

Tfr To XXXXXX1278 (...70) TO (...78), Munster, Jane
- \$1.00
\$32.50

DETAILS

Account #: (...70)

Date: 05-17-2021

Type: Debit

Amount: - \$1.00



Balance: \$32.50

RECEIPT IMAGE

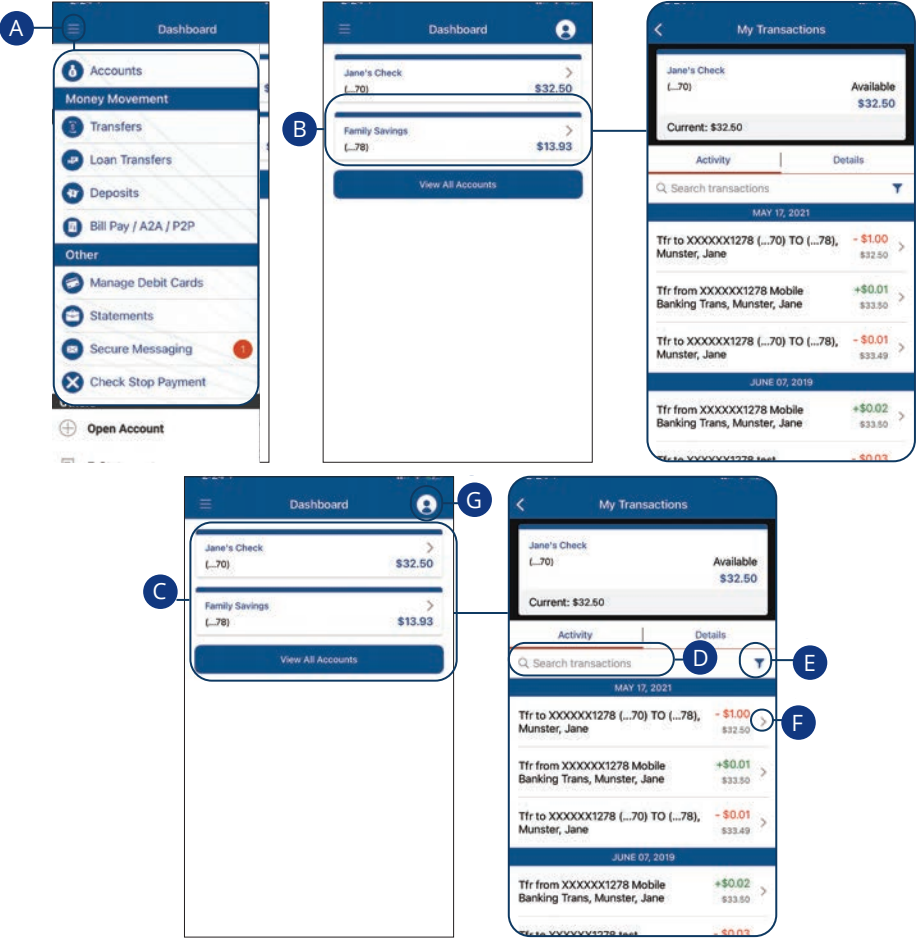
Add Receipt Image

Tfr From XXXXXX1278 Mobile Banking Trans, Munster, Jane
+ \$0.01
\$33.50





F

- A. On the Home page, you can click on an account name to view the Account Details screen. Note: Select “View Details” to find your full account number.
- B. Use the drop-down to view transactions for a different account.
- C. The current and available balances of that account are displayed at the top of the page. **Current Balance** (also known as Ledger Balance) is your beginning of day balance. The **Available Balance** is the beginning of the day balance plus or minus any of that day's credits or debits. Click on the “View details” link for additional details.
- D. Use the search bar to search transactions using keywords.
- E. Transactions can be filtered by amount, date or type. Click the  icon for more options.
- F. You can expand or collapse the view of each transaction by clicking the  icon.

Mobile



Note: The letters correspond to several available features on the Transactions page.

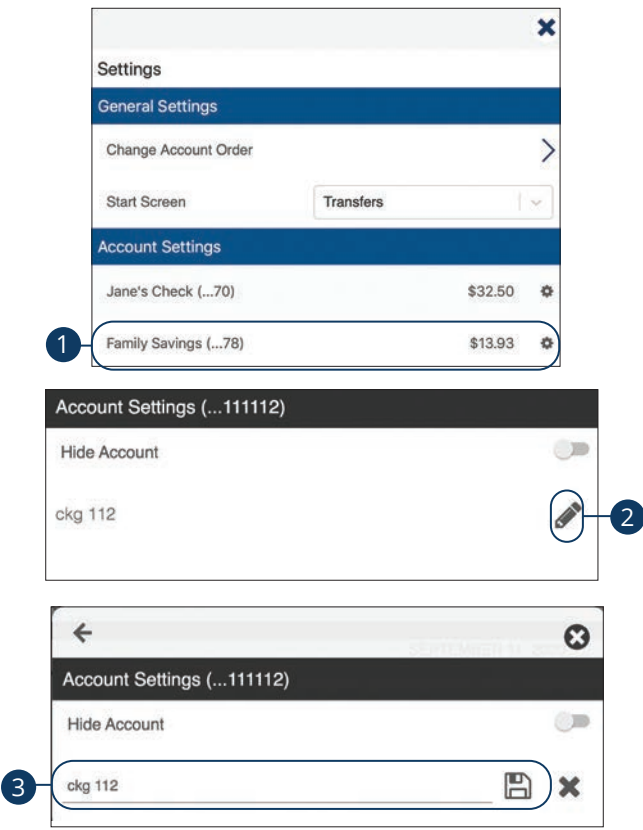
- A.** The  icon displays the sidebar menu. You can navigate to Mobile Banking features by selecting the name of the feature.
- B.** Your ACB accounts are displayed in an account tile with their balances. Click on an account tile to show details about an account such as balances, interest rates (if applicable), and due dates (if applicable).
- C.** When you click on the account tile, the transactions for that account are displayed.
- D.** Use the search bar to search transactions using keywords.
- E.** The  icon allows you to filter your search.
- F.** You can expand or collapse the view of each transaction by clicking the  icon.
- G.** The  icon located in the top right corner of the screen allows you to access account preferences, update your contact information, setup and manage alerts, and more.


Accounts Page



Desktop Account Preferences

Personalize your accounts and how they appear in Online Banking. Here you can change your account names and organize them however you like to suit your needs.

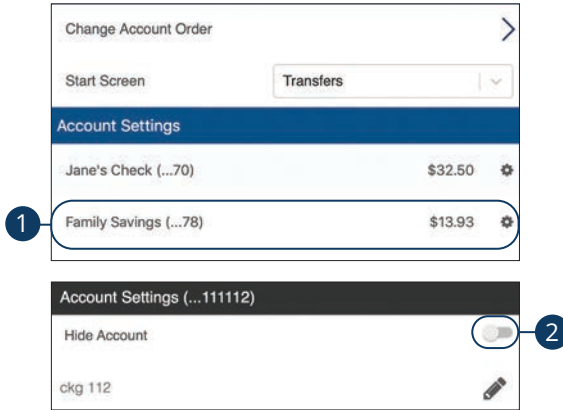
Edit Nickname




In the  menu at the top right corner of the page, click **Settings**.

- 1. Under **Account Settings**, select the account you wish to nickname.
- 2. Click the  icon to edit an account name.
- 3. Enter a new name and click the  icon to save your settings.

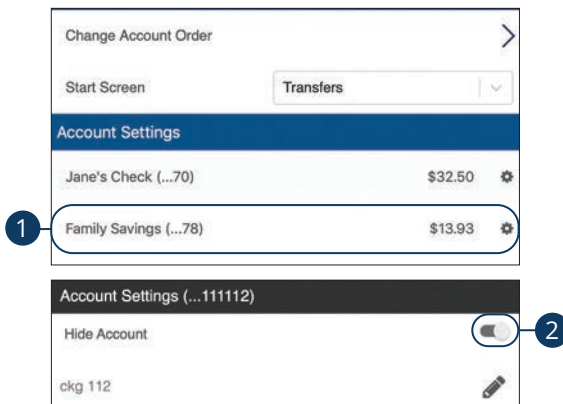
Hide Account




In the  menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to hide.
2. Toggle the hide account switch to the right.

Unhide Account



In the  menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to unhide.
2. Toggle the hide account switch to the left.

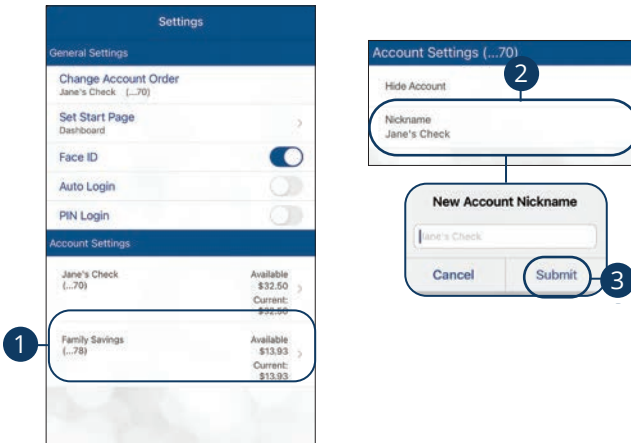
Accounts Page


Mobile Account Preferences



Note: The screens shown are from an Android device. Your experience may be slightly different on an Apple iPhone.

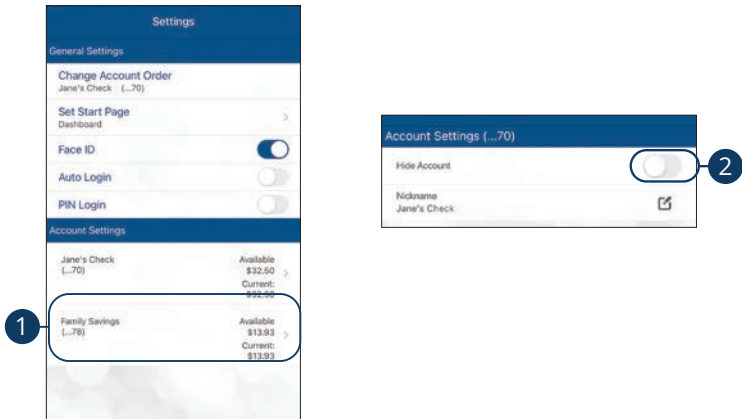
Edit Nickname




In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to nickname.
2. Click on the account nickname.
3. Enter the new nickname and click the **Submit** button when you are finished.

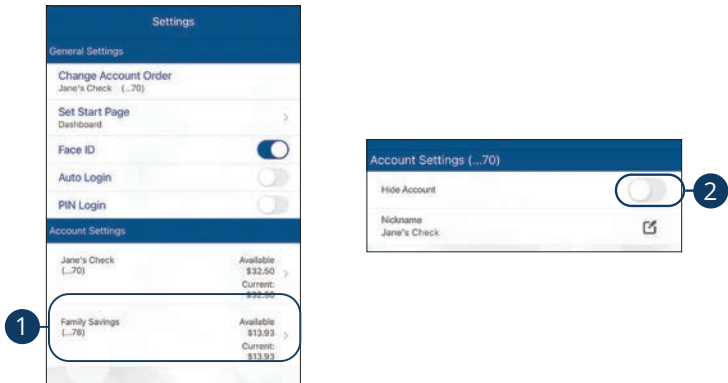
Hide Account



In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to hide.
2. Click the toggle next to “Hide Account.”

Unhide Account



In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to hide.
2. Click the toggle next to “Hide Account.”

Accounts Page

Viewing a Transaction Image

Need a copy of a check that has cleared your account? You can view copies of checks through mobile banking with ACB.

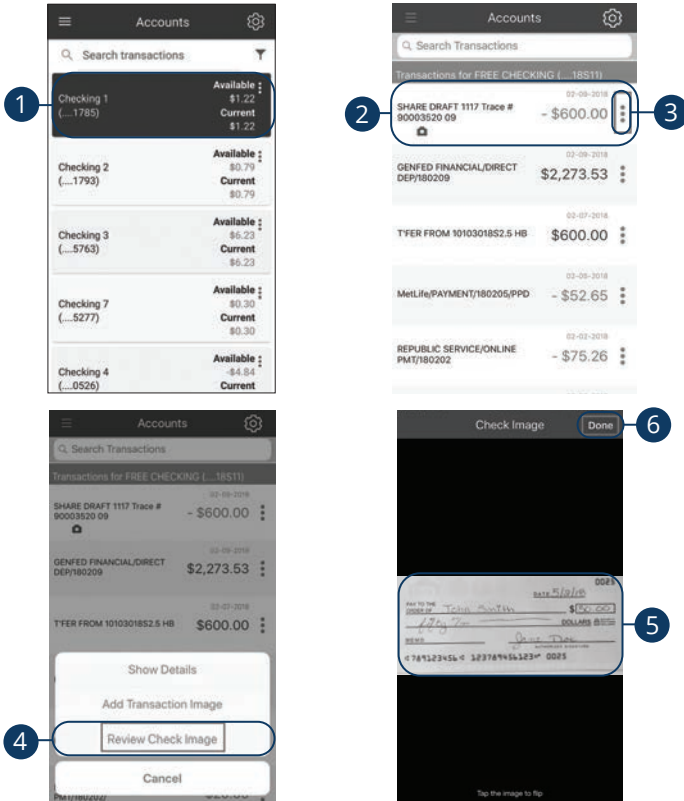
Desktop

The screenshot displays the ACB desktop interface. At the top, there are two account summary cards. The first card, labeled '1', shows '60 Month CD' with an available balance of \$1.00 and a current balance of \$1.00. The second card shows 'clg 112' with an available balance of \$13,972.00 and a current balance of \$13,911.50. Below these is a 'DEPOSIT' transaction for December 13, 2020, with a deposit amount of \$2,044.55, bringing the total to \$8,026.18. A '2' is placed next to the deposit icon. The 'DEPOSIT IMAGE' section shows a check from Demo Bank dated 12-13-2020, payable to REVA GRETA PARISH for \$2,044.55. The check description is 'Two thousand and forty four with 55 cents'. Below the check image are links for 'Front Image' and 'Back Image', with a '4' next to the 'Back Image' link. To the left of the check image, there are details for the deposit: 'Acct#: (...0008)', 'Trans Date: 12-13-2020', 'Check #: 3072592', 'Description: DEPOSIT', 'Trans. Type: Credit', and a label with special characters '%\$#@'. Below these are labels for '\$500.00' and '\$1500.00'. A 'RECEIPT IMAGE' section with an 'Add Receipt Image' button is also visible. At the bottom, another 'DEPOSIT' transaction for December 9, 2020, is shown with a deposit amount of \$2,381.50, bringing the total to \$5,981.63. A '3' is placed next to the deposit icon.




In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the icon. The icon indicates that there is a transaction image to view.
3. Click the icon to expand the transaction.
4. Click on the "Front Image or Back Image" links to view the opposite side of the check.

Mobile



In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the  icon. The  icon indicates that there is a transaction image to view.
3. Click the  icon.
4. Click the **Review Check Image** button.
5. Click on the image to view the opposite side of the check.
6. Click the **Done** button when you are finished.

Accounts Page

Attaching an Image to a Transaction

Keep track of your expenses by attaching receipts, invoices and other images to each transaction.

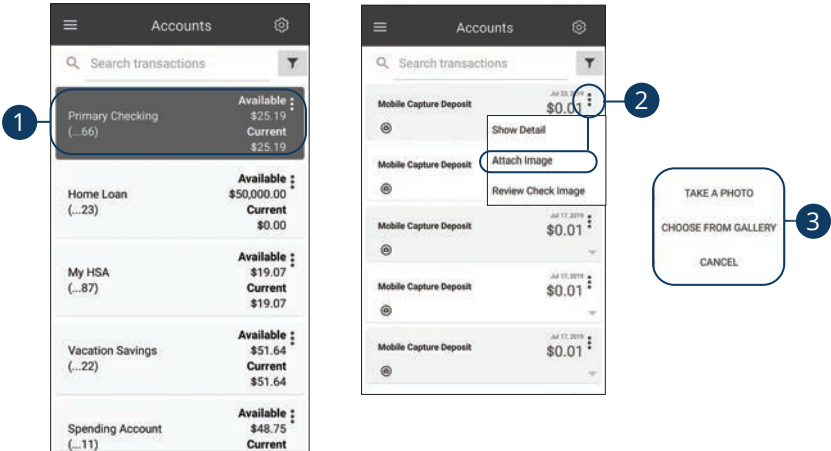
Desktop

The screenshot displays the Accounts Page interface. At the top, a summary bar shows account balances for '60 Month CD' and 'ckg 112'. Below this, a list of transactions is shown, with the first transaction dated 'DECEMBER 13, 2020' and the second dated 'DECEMBER 9, 2020'. The first transaction is expanded, showing details like 'Acct#: (...0008)', 'Trans Date: 12-09-2020', and 'Check #: 3071832'. To the right of the details, the 'DEPOSIT IMAGE' section shows a scanned receipt from 'Demo Bank' for \$2,381.50, dated 12-09-2020, payable to REVA GRETA PARISH. The receipt includes a 'FRANCO' logo and a 'MEMO' field. At the bottom left, a 'RECEIPT IMAGE' section contains an 'Add Receipt Image' button. Numbered callouts 1, 2, and 3 highlight the account selection, transaction expansion, and the 'Add Receipt Image' button respectively.


In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Click the ▼ icon to expand the transaction.
3. Click the **Add Receipt Image** button.
4. Navigate to the image you wish to attach.

Mobile



In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Click the  icon and choose "Attach Image" (Android) or "Add Transaction Image" (Apple) from the drop-down menu.
3. Navigate to the image you wish to attach.

Accounts Page

Account Reporting

You can create several reports within Business Online Banking to keep track of payments, checks and transactions during a specified date range.

Creating a New Report

In order to make a new report, you need to specify the account, check number or amount range, transaction type and dates for your report.

The screenshot shows the 'Advanced Search' form with the following fields and callouts:

- 1**: 'Choose Account:' dropdown menu.
- 2**: 'Choose Saved Report:' dropdown menu.
- 3**: 'Transaction Type:' section with checkboxes for 'Debit' and 'Credit'.
- 4**: 'Save Report' and 'Apply' buttons.
- 5**: 'Please name your report' text input field.
- 6**: 'Confirm' button.

Other visible fields include 'Search By Check Number:', 'Enter Amount Range:' (with '\$0.00' and '\$0.00' values), and 'Choose Date Filter:' (with 'Last 30 Days' selected). A 'Collapse' button with an upward arrow is in the top right corner.

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account using the drop-down.
2. Select at least one filter: check number, amount range or date.
3. (Optional) Choose a transaction type by selecting the appropriate box.
4. Click the **Save Report** button to save the report for future use. Click the **Apply** button to run a one-time report.
5. Enter a name for the report.
6. Click the **Confirm** button.

Deleting an Existing Report

If you no longer need an existing report, you can delete it from your Business Online Banking.

The screenshot shows the 'Advanced Search' interface. At the top, there is a 'Collapse' button with an upward arrow. Below this, the 'Choose Account:' dropdown is set to 'Free Business Checking (...016132)'. Step 1 points to the 'Choose Saved Report:' dropdown, which is set to 'Test Report'. Below this, there are fields for 'Search By Check Number:', 'Enter Amount Range:' (set to '\$1.00 to \$50.00'), and 'Choose Date Filter:' (set to 'Last 30 Days'). Under 'Transaction Type:', both 'Debit' and 'Credit' are checked. Step 2 points to the 'Delete Report' button, which is highlighted with a blue border. Below the main interface, a 'Confirm Delete?' dialog box is shown. It contains an information icon, the text 'Confirm Delete?', and 'Click confirm to authorize'. At the bottom of the dialog, there are 'Cancel' and 'Confirm' buttons. Step 3 points to the 'Confirm' button, which is highlighted with a blue border.

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Click the **Delete Report** button.
3. Click the **Confirm** button.

Editing an Existing Report

If you need to edit an existing report, you can edit it from your Business Online Banking.

The screenshot shows the 'Advanced Search' interface with the following elements:

- 1** Callout points to the 'Choose Saved Report' dropdown menu, which currently shows 'Test Report'.
- 2** Callout points to the search filters section, which includes:
 - 'Choose Account': Free Business Checking (...016132)
 - 'Search By Check Number':
 - 'Enter Amount Range': \$1.00 to \$50.00
 - 'Choose Date Filter': Last 30 Days
 - 'Transaction Type': ☒ Debit, ☒ Credit
- 3** Callout points to the 'Edit Report' button, located between 'Delete Report' and 'Apply' buttons.
- 4** Callout points to the 'Confirm' button in the 'Confirm Edit?' dialog box.

The 'Confirm Edit?' dialog box contains the text 'Click confirm to authorize' and two buttons: 'Cancel' and 'Confirm'.

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Make the necessary changes.
3. Click the **Edit Report** button.
4. Click the **Confirm** button.

Running an Existing Report

Running an existing report allows you to display the results from your saved reports.

The screenshot shows the 'Advanced Search' interface. At the top, there is a 'Collapse' button with an upward arrow. Below this, the 'Choose Account:' dropdown is set to 'Free Business Checking (...016132)' and the 'Choose Saved Report:' dropdown is set to 'Test Report'. A blue circle with the number '1' is positioned to the right of these two dropdowns. Below these, there are fields for 'Search By Check Number:', 'Enter Amount Range:' (with '\$1.00' and '\$50.00' as examples), and 'Choose Date Filter:' (set to 'Last 30 Days'). Under 'Transaction Type:', both 'Debit' and 'Credit' are checked. At the bottom, there are three buttons: 'Delete Report', 'Edit Report', and 'Apply'. A blue circle with the number '2' is positioned to the right of the 'Apply' button.

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account and saved report using the appropriate drop-down.
2. Click the **Apply** button to run the report.

Security

Protecting Your Information

Here at ACB, we do all we can to protect your personal information and provide you with a reliable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unknown sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted, sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, contact us immediately at (219) 365-6700.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

Desktop Delivery Preferences

You can add additional delivery methods to notify you about your accounts wherever you are.

The screenshot displays the 'Manage Alerts' interface. At the top, a 'Manage Alerts' header is followed by a sub-header 'STEP 1: Set-up how you would like to be notified'. A 'Configure' button is highlighted with a blue circle and the number 1. Below this, the interface is divided into two sections: 'Email Enabled' and 'Text Alerts'. The 'Email Enabled' section features an 'ON' toggle, a text input field for the email address (labeled 2a), an 'Optional secondary email address' field, and a 'Save' button (labeled 2b). A note states: 'Email alerts cannot be disabled in order to communicate in the event of an emergency'. The 'Text Alerts' section features a phone icon, a text input field for the phone number (labeled 3a), an 'Optional secondary phone number' field, and two toggle switches for 'Enable number for alerts?' (labeled 3b). A footer note reads: 'Depending on your service plan, standard text messaging and data rates may apply.'



In the at the top right corner of the page, click **Alerts**.

1. Click the **Configure** button.
2. To enable email alerts:
 - a. Enter your email address.
 - b. Click the **Save** button.
3. To enable text alerts:
 - a. Enter your phone number.
 - b. Click the "Enable number for alerts?" toggle.
 - c. You will be sent a validation code. Click the **OK** button once you have entered the validation code.

Mobile Delivery Preferences

The screenshot shows the 'Alerts' configuration screen. At the top, there's a blue header with the word 'Alerts'. Below it, a section titled 'Delivery Options' contains a sub-header 'Set up how you would like to be notified'. This section has two buttons: 'Email' (with an envelope icon) and 'Text' (with a speech bubble icon). A blue circle with the number '1' points to the 'Email' button. Below this is a 'Configure Alerts' section with two expandable items: 'Security Alerts' and 'Account Alerts', each with a right-pointing arrow. To the right of the main screen, two callout boxes are shown. The first callout box, labeled with a blue circle containing the number '2', is titled 'Enter the email address where you wish to receive email alerts' and contains two input fields: 'Primary Email Address' and 'Secondary Email Address'. The second callout box, labeled with a blue circle containing the number '3', is titled 'Enter the phone number(s) where you wish to receive text alerts' and contains two input fields: 'Primary Phone Number' and 'Secondary Phone Number', each followed by a toggle switch.

In the  drop-down at the top right of the page, click **Alerts**.

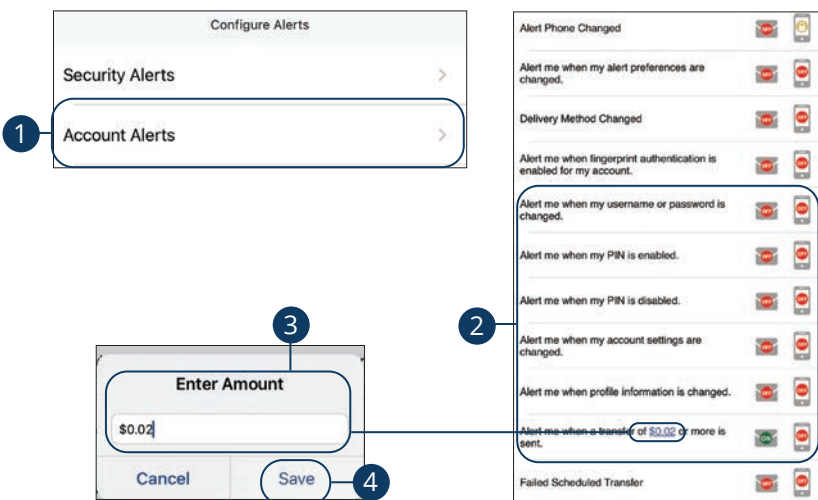
1. Click the  icon to change your email alert settings. Click the  icon to change your text alert settings.
2. For email alerts, enter your primary and (optional) secondary email address and click the **Save** button.
3. For text alerts, enter your enter your primary and (optional) secondary phone number and click the toggle.

Security





Editing Alerts

Security Alerts

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the  drop-down at the top right of the page, click **Alerts**.

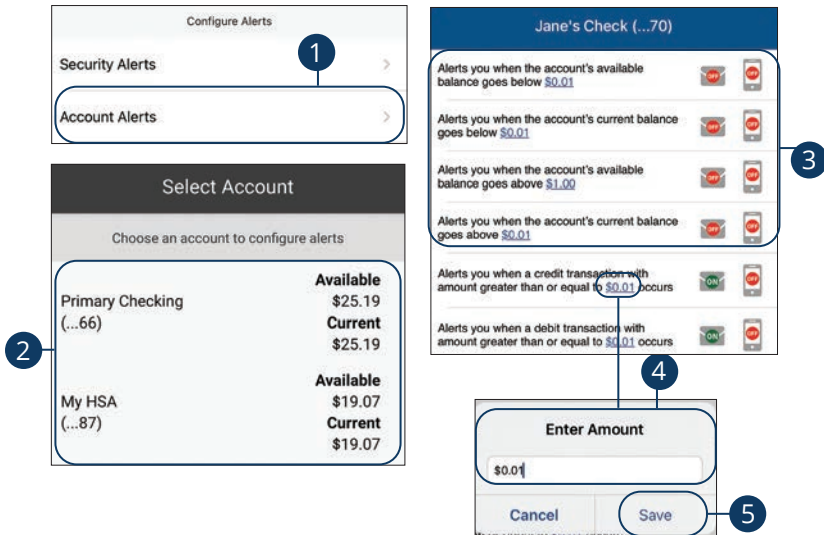
1. Select the **Security Alerts** button.
2. Enable and disable alerts:
 - a. Click the  or  icon to disable an alert.
 - b. Click the  or  icon to enable an alert.
3. Enter a dollar amount, if required.
4. Click the **Save** button.







Note: You will receive an email or SMS/Text when an alert is added or updated.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.



In the  drop-down at the top right of the page, click **Alerts**.

1. Select the **Account Alerts** button.
2. Use the drop-down to choose an account.
3. Enable and disable alerts:
 - a. Click the  or  icon to disable an alert.
 - b. Click the  or  icon to enable an alert.
4. Enter a dollar amount, if required.
5. Click the **Save** button.

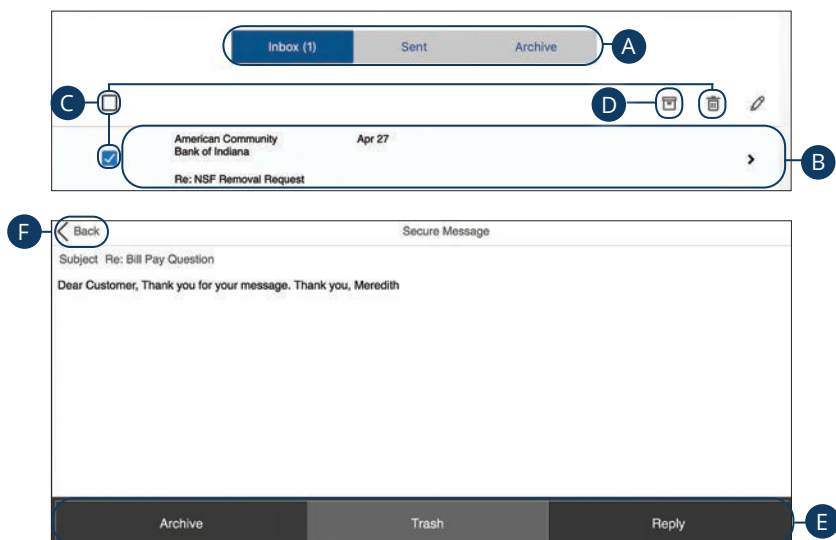


Note: You will receive an email or SMS/Text when an alert is added or updated.



Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at ACB, Secure Messages allows you to communicate directly with a ACB customer service representative. From the Secure Messages page, you can view replies, old messages, create new conversations and attach images.



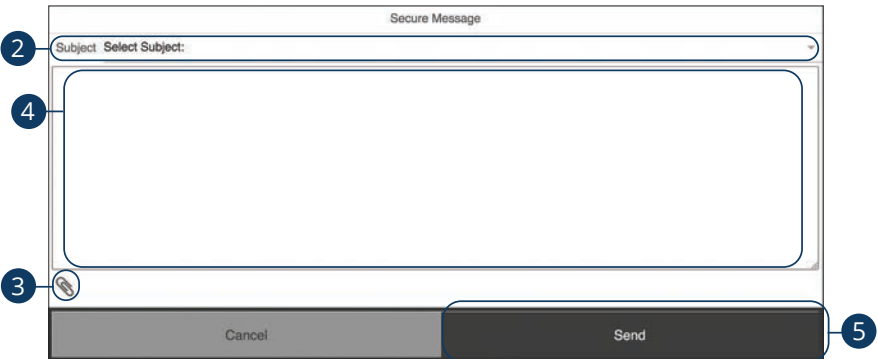
In the **Sidebar Menu**, click **Secure Messaging**.

- A. Click the appropriate tab at the top to view your inbox, sent messages or archived messages.
- B. Click on a message to open it in a new screen.
- C. Delete multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the  icon.
- D. Archive multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the  icon.
- E. Archive an opened message by clicking the **Archive** button, delete by clicking the **Trash** button or reply by clicking the **Reply** button.
- F. Return to your mailbox by clicking the “Back” link.



Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



In the **Sidebar Menu**, click **Secure Messaging**.

1. Create a new message by clicking the  icon.
2. Select the subject from the drop-down.
3. (Optional) Attach a file by clicking the .
4. Enter your message.
5. Click the **Send** button when you are finished.

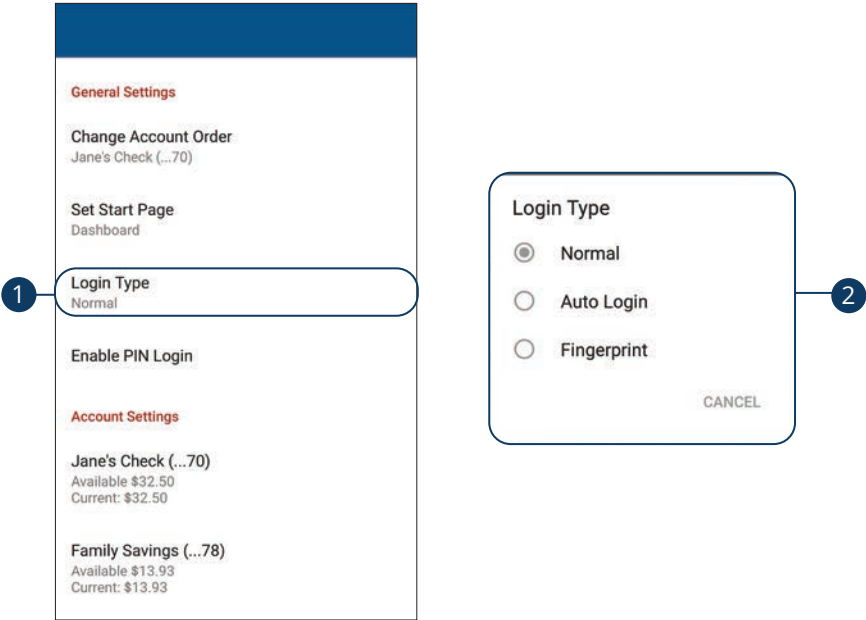
Mobile Security

Enabling Touch ID, Fingerprint Login or Face ID

Within ACB's Mobile Banking, you have the ability to set up security preferences that are not available on a computer. These additional preferences make signing into Mobile Banking quick and easy, and add an extra layer of security to your private information while on the go. Touch ID, Fingerprint Login or Face ID may be available depending on the model of your device.

Android Devices

Fingerprint Login uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint.



In the  drop-down at the top right of the page, click **Settings**.

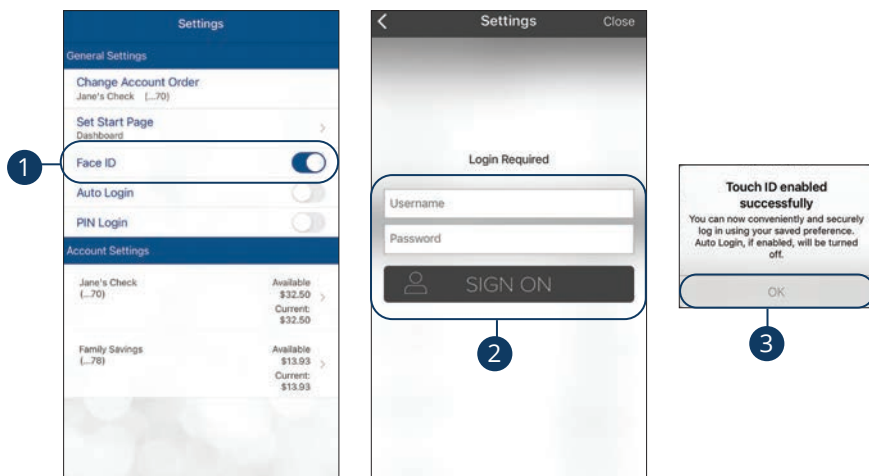
1. Click the **Login Type** button.
2. Choose Fingerprint or Face Recognition
 - **Normal:** Enter your username and password to log in.
 - **Auto Login:** Automatically log in to our app without needing to enter your username and password.
 - **Fingerprint:** Uses fingerprint recognition technology to unlock your device using just your fingerprint.
3. Enter your username and password, then click **Confirm**.
4. Click the **OK** button when you are finished.



Note: Fingerprint Login must first be enabled on your mobile device.

Apple Devices

Touch ID uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint. Face ID uses face recognition technology allowing you to log in to Mobile Banking using just secure face identification.



In the  drop-down at the top-right of the page, click **Settings**.

1. Toggle the **Touch ID** switch to enable Touch ID or toggle the **Face ID** switch to enable Face ID.
2. Enter your Username and Password, then click the **Sign On** button.
3. Click the **OK** button when you are finished.



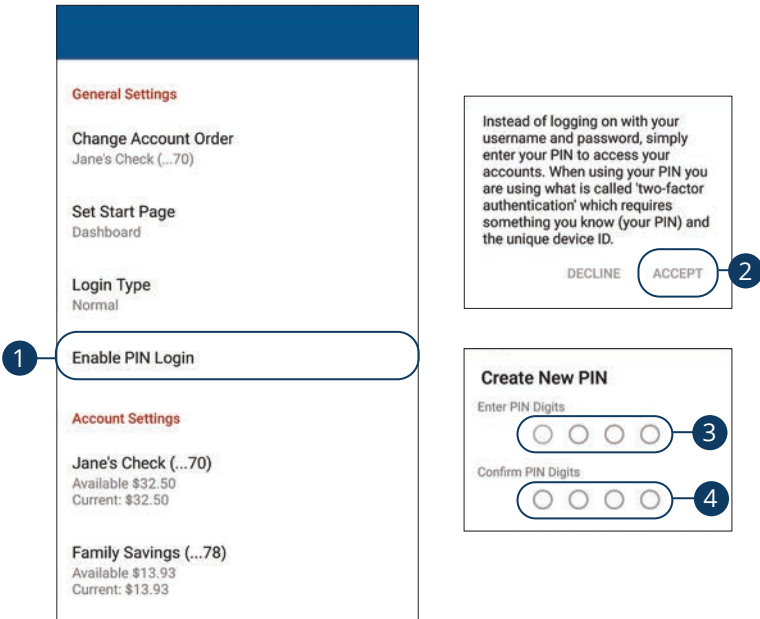
Note: Touch ID or Face ID must first be enabled on your mobile device. Your phone model will determine which identification feature is available.

Mobile Security

Enabling PIN Login

Create a unique PIN within our Mobile Banking app to quickly and easily log in to Mobile Banking on the go.

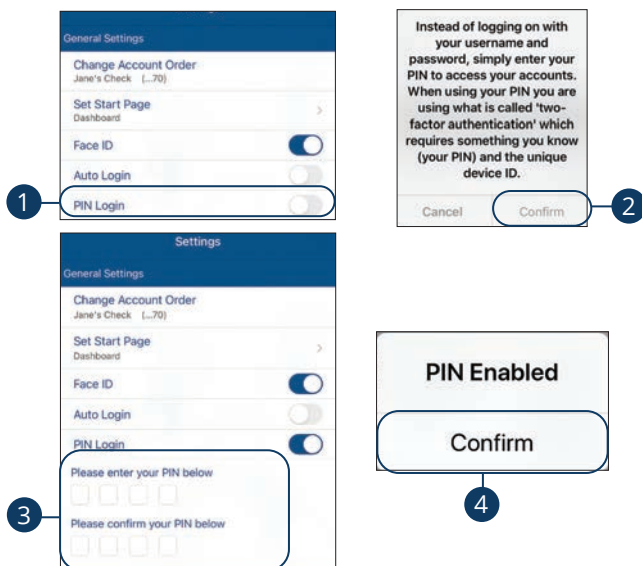
Android Devices



In the  drop down at the top-right of the page, click **Settings**.

1. Click the **Enable PIN Login** button.
2. Click the **Accept** button.
3. Enter your chosen PIN number.
4. Reenter your chosen PIN number.

Apple Devices



In the  drop-down at the top right of the page, click **Settings**.

1. Toggle the **PIN Login** switch to enable PIN Login.
2. Click the **Confirm** button.
3. Enter and reenter your chosen PIN number.
4. Click the **Confirm** button when you are finished.

Transactions

Transfers

When you need to make a one-time or recurring transfer between your personal ACB accounts, you can use the Transfers feature. These transactions go through automatically, so your money is always where you need it to be.

1

TRANSFER FUNDS

DATE	FROM	TO	DESCRIPTION	AMOUNT
------	------	----	-------------	--------

2

Transfer From
Select...

3

Transfer To
Select...

3

Amount
\$0.00

4

Send Date
08-12-2020

5

Memo
Memo

Summary

Amount
\$0.00

From
--

To
--

Send Date
08-12-2020

In the **Sidebar Menu**, click **Transfers**.

1. Click the **Transfer Funds** tab.
2. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
3. Enter the amount to transfer.
4. Enter the date to send the transaction.
5. (Optional) Enter a memo.

The screenshot shows a form for setting up a recurring transfer. On the left, there are three input fields: 'Frequency' with a dropdown menu showing 'Weekly' (callout 6), 'Recurrence' with a dropdown menu showing 'Until But Not After Date' (callout 7a), and 'End Date' with a text input showing '08-13-2020' (callout 7b). On the right, a preview area shows the selected options: '08-12-2020', 'Frequency: Weekly', 'Recurrence: Weekly on Wednesday', and 'Recurrence Until: 08-13-2020'. At the bottom, there are two buttons: 'Cancel' and 'Submit' (callout 8).

6. Select a frequency using the drop-down. Frequency options include: One-time, Daily, Weekly, Every two weeks, Monthly, Every three months and Annually.
7. For a recurring transfer:
 - a. Choose how long the transfer should occur.
 - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
 - **Until But Not After Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - b. Enter the transaction's end date.
8. Click the **Submit** button when you are finished.

Managing Transfers

When you need to make changes to a recurring transaction, you can view and manage all transfers through the Transfers page.

Date	From	To	Description	Amount
Pending				
02-14-2018	Checking Premium (....0483)	Checking (....0012)	Testing Scheduled to be executed	\$12.34


1

2a Details

2b Delete Next Occurrence

2c Delete All Occurrences

In the **Sidebar Menu**, click **Transfers**.

1. Click the  icon.
2. From the drop-down, you have a few options:
 - a. Click “Details” (Desktop) or “View Details” (Mobile) to view additional information about a specific transfer.
 - b. Click “Delete Next Occurrence” (Desktop) or “Cancel Transfer” (Mobile) to cancel the next transfer in a series.
 - c. Click “Delete All Occurrences” (Desktop) or “Cancel Entire Series” (Mobile) to cancel the entire series of transfers.



Note: Options may vary slightly on a mobile device.

Transactions

Loan Transfers

Initiating a Transaction

When you need to make a one-time or recurring payment to an ACB loan or transfer from a line of credit, you can use the Loan Payments & Transfers feature.

1

TRANSFER FUNDS

DATE	FROM	TO	DESCRIPTION	AMOUNT
	<div>2</div> <div>Transfer From</div> <div><input checked="" type="checkbox"/> BUSINESS INTEREST CHECKING (...191696) ▾</div>	<div>3</div> <div>Transfer To</div> <div><input checked="" type="checkbox"/> Geneva Ct Mortgage (...541333) ▾</div>	<div>4</div> <div>Send Date</div> <div><input checked="" type="checkbox"/> 11-19-2020</div>	<div>5</div> <div>Transfer Type</div> <div><input checked="" type="checkbox"/> Regular ▾</div>
	<div>6</div> <div>Amount</div> <div><input type="radio"/> \$0.00</div>			
	<div>Memo</div> <div><input type="radio"/> Memo</div>			

TO ACCOUNT

Geneva Ct Mortgage (...541333)

Send Date

11-19-2020

Frequency

Daily

Recurrence

Until: 11-20-2020

Transfer Type

Regular

In the **Sidebar Menu**, click **Loan Transfers**.

1. Click the **Transfer Funds** tab.
2. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
3. Enter the date to send the transaction.
4. Use the drop-down menu to select a transfer type.
5. Enter the amount to transfer.
6. Enter a memo.

The image shows a user interface for setting up a recurring transfer. It consists of three stacked dropdown menus, a 'Cancel' button, and a 'Submit' button. Numbered callouts point to specific elements: 7 points to the 'Frequency' dropdown (set to 'Daily'), 8a points to the 'Recurrence' dropdown (set to 'Until But Not After Date'), 8b points to the 'End Date' field (set to '11-20-2020'), and 9 points to the 'Submit' button.

7	Frequency Daily	
8a	Recurrence Until But Not After Date	
8b	End Date 11-20-2020	
	Cancel	9 Submit

7. Select a frequency using the drop-down. Frequency options include: One-time, Daily, Weekly, Every two weeks, Monthly, Every three months and Annually.
8. For a recurring transfer:
 - a. Choose how long the transfer should occur.
 - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
 - **Until But Not After Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - b. Enter the transaction's end date.
9. Click the **Submit** button when you are finished.

Managing Loan Payments

When you need to make changes to a loan transfer, you can view and manage all transfers through the Loan Transfers page.


	Date	From	To	Description	Amount	
Pending						
	02-14-2018	Checking Premium (.....0483)	Checking (.....0012)	Testing Scheduled to be executed	\$12.34	⋮ 1

2a Details

2b Edit

2c Delete

In the **Sidebar Menu**, click **Loan Transfers**.

1. Click the  icon.
2. From the drop-down menu, you have a few options:
 - a. Click “Details” (Desktop) or “View Details” (Mobile) to view additional information about a specific transfer.
 - b. Click “Edit” to edit the transfer.
 - c. Click “Delete” (Desktop) or “Cancel Transfer” (Mobile) to delete the transfer.

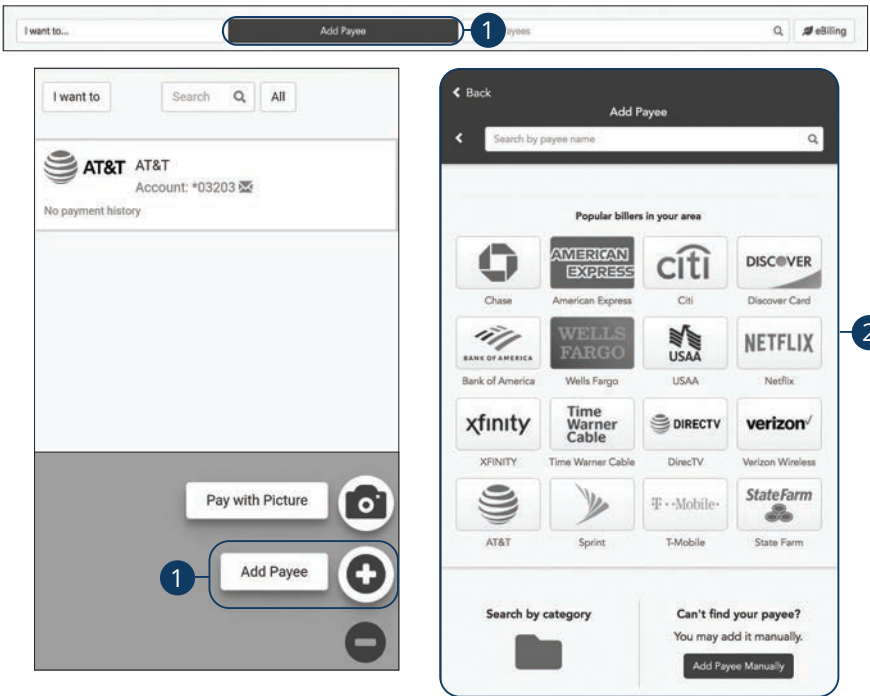
Enhanced Bill Pay

Bill Pay Overview


Bill Pay / A2A / P2P with ACB allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments all in one place.

Creating a Payee

The person or company to whom you are sending funds to is known as the payee. A payee can be almost any company or person such as a department store, cable TV provider or even a relative. It may be convenient to set up a payee to receive payments on a regular basis.




In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. On a desktop computer, click the **Add Payee** button. On a mobile device, click the  button and select "Add Payee."
2. Click on one of the preloaded payees, or click the **Add Payee Manually** button to create a new payee.


The screenshot shows a 'Payee Information' form with a dark header. The form contains several input fields: 'Payee Name' (text box), 'Payee Address' (text box with placeholder 'Enter address' and a menu icon), 'Account Number' (text box), and 'Pay From Account' (dropdown menu with placeholder 'Please select an account'). Below these is a section for 'More Payee Options (Nickname, email and memo)' with a dropdown arrow. At the bottom right are 'Cancel' and 'Create Payee' buttons. A blue circle with the number '3' points to the 'Account Number' field, and a blue circle with the number '4' points to the 'Create Payee' button.


Payee Information

Payee Name

Payee Address 

3 Account Number

Pay From Account 

More Payee Options (Nickname, email and memo) 

Cancel **Create Payee** 4


3. Enter the new payee's information and account details. (This will vary by payee.)
4. Click the **Create Payee** button.

Enhanced Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

1

Name	Amount	Send On	Est. Delivery	Recurring
<div><div></div><div><div>DIRECTV CABLE</div><div>Account: *63219</div></div></div> <div><div>\$</div><div></div><div></div></div> <div><div></div><div></div></div> <div><div></div><div>Off</div></div>				
Next payment: \$1 on 10/29				
<div>Premier Checking *00483</div>	<div>Notes</div>	<div>2</div> <div><div>Edit</div></div>	<div>Rush</div>	<div>History</div> <div>eBilling</div>

3

Edit Payee

Payee Information

Name

VERIZON WIRELESS

Nickname

TEST

Account Number

111234

Payee Email

Pay From Account

Jane's Check *14370

Notes

Payee Address

Zip Code

18002-5506

Address Line 1

PO BOX 25606

Address Line 2

City

LEHIGH VALLEY

State

Pennsylvania

Cancel

Delete Payee

Save

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

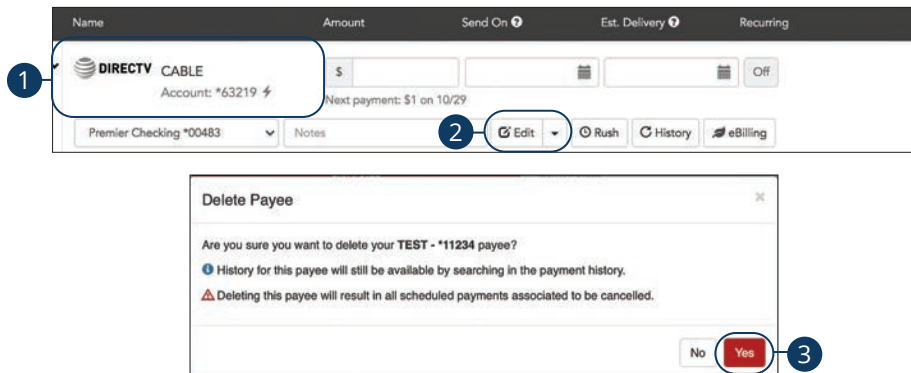
1. Click on the payee you wish to edit to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button.
3. Make your changes and click the **Save** button when you are finished.

Enhanced Bill Pay: Editing a Payee

Enhanced Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from any existing payments.



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Click on the payee you wish to delete to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button and select "Delete Payee".
3. Click the **Yes** button.

Enhanced Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. To pay a bill, simply find your payee and fill out the payment information beside their name.

Desktop

1 I want to ▾

- Pay Bills
- Pay with Picture
- View Payments

Search Add Payee Show: Recent ▾

Amount	Send On	Deliver By	Recurring
\$			Off

2

Recent Payees All Payees

Name	Amount	Send On	Est. Delivery	Recurring
DIRECTV CABLE Account: *63219	\$ 1.00	12/08/2020	12/10/2020	Off

Next payment: \$1 on 10/29

Premier Checking *00483 Notes Edit Refresh History eBilling

Delivery Option	Fee	Earliest Send On	Earliest Deliver By
Standard	\$0	12/08/2020	12/10/2020

3 Pay Bills

Scheduled Payments Total: \$3.00

- PICTURE PAYMENT \$1.00 on 11/27/20 5039
- PICTURE PAYMENT \$1.00 on 12/7/20 5040
- PICTURE PAYMENT \$1.00 on 12/11/20 5041

Pay Bills

Payee	Amount	Send On	Estimated Delivery	Type
CHARLIE - *56789	\$1.00	5/24/2021	5/25/2021	Electronic
Pay From: Jane's Check *14570		Reference: Test	Standard ACH	
Total		\$1.00		

Make Changes **Submit Payments**

4

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay Bills** using the "I want to" drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.
4. Click the **Submit Payments** button when you are finished.



Note: The Send On date is the day the funds will be deducted from your account. The Deliver By date is the estimated delivery date of the payment based on the Send On date.

Mobile

1 BillPay SSO

I want to Search All

AT&T AT&T Account: *03203
No payment history

2 Payee Details

TEST
Account: *11234
No payment history

Edit Payee

Setup Recurring Payment (off)

Pay

3 Payment Information

Amount: \$ 0.00 Send On: 05/26/2021 Est. Delivery: 05/28/2021

Notes

Delivery Method: Standard (Fee: \$0) Send Date: 05/26/2021 Est. Delivery: 05/28/2021

Payee Information

Name: TEST
Account: 111234
Address: PO BOX 25506
LEHIGH VALLEY, PA 18002-5506

Discard Changes Make Payment

4 Review Payment

Payee: TEST
Amount: \$1.00
Date: 05/26/2021
Notes: Thanks

Make Changes Submit Payment

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Click on the bill you would like to pay.
2. Click the **Pay** button.
3. Enter the payment information and click the **Make Payment** button.
4. Click the **Submit Payment** button when you are finished.



Note: The Send On date is the day the funds will be deducted from your account. The estimated Delivery Date is the estimated delivery date of the payment based on the Send On date.

Enhanced Bill Pay

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

Desktop

The screenshot shows the desktop interface for setting up a recurring payment. It is divided into two main sections: a top section for selecting a payee and a bottom section for configuring the recurring payment details.

Top Section:

- 1** "I want to..." dropdown menu with options: Pay Bills, Pay with Picture, View Payments, Pay a Person, Transfer Between My Accounts, View Vault, and Send ACH Payment.
- 2** "Recurring" button (currently set to "Off").

Bottom Section: Recurring Payment TEST

- 3** **Payment Details:**
 - Payment Amount: \$ 0.00
 - Send On: 5/21/2021
 - Est. Delivery: 5/25/2021
 - Pay From Account: Jane's Check *14570
- 4** **Delivery Options:**
 - Payment Frequency: Once Every Month
 - Non-Business Day Option: Play Previous Business Day
- 5** **Send Payments:**
 - Until I cancel this schedule
 - Until this date: mm/dd/yyyy
 - Until: payments are made
- 6** **Save** button (labeled "Save Schedule" in the original image).

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay Bills** using the "I want to" drop-down.
2. Click the **Recurring Payment** from "Off" to "On" button.
3. Enter the payment amount, first payment date and select a pay from account.
4. Enter the payment frequency and the non-business day option.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.
7. Click the **Save Schedule** button.

Mobile

The screenshots illustrate the following steps:

- BillPay SSO**: Select the bill to pay (AT&T).
- Payee Details**: Review payee information and click **Setup Recurring Payment**.
- Recurring Payment**: Enter the **Payment Amount** and **Send On** date.
- Pay From Account**: Select the funding source from the dropdown menu.
- Delivery Options**: Set **Payment Frequency** and **Non-Business Day Option**.
- Send Payments**: Choose when to cancel the schedule.
- Save**: Click the **Save** button to finalize the setup.

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Click on the bill you would like to pay.
2. Click the **Setup Recurring Payment** button.
3. Enter the payment amount and the first payment date.
4. Choose Pay From Account from the drop-down.
5. Enter the Payment Frequency and the Non-Business Day Option.
6. Choose when to cancel the recurring payment.
7. Click the **Save** button when you are finished.
8. Click the **Save Schedule** button.

Enhanced Bill Pay

Rush Delivery

A Rush Delivery option is available if you need a payment to process faster than the standard rate. A standard fee may occur.

1

I want to...

- Pay Bills
- Pay with Picture
- View Payments
- Pay a Person
- Transfer Between My Accounts
- View Vault
- Send ACH Payment

Add Payee

Search Payees

Name	Amount	Send On	Est. Delivery	Recurring
<input checked="" type="checkbox"/> DIRECTV CABLE Account: *63219	\$			Off
Next payment: \$1 on 10/29				
Premier Checking *00483	Notes	Edit	2 Rush	History eBilling

Delivery Option	Fee	Earliest Send On	Earliest Deliver By
<input type="radio"/> Standard US Mail	\$0	12/27/2017	01/02/2018
<input checked="" type="radio"/> Overnight Mail	\$30	12/27/2017	12/28/2017

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay Bills** using the “I want to” drop-down.
2. Click the **Rush** button.
3. Select a delivery option.
4. Click the **Pay Bills** button.
5. Click the **Submit Payments** button when you are finished.

Enhanced Bill Pay

Editing a Payment

You can edit a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

1

I want to...

Add Payee

Search Payees

Q

eBilling

Pay Bills

Pay with Picture

View Payments

Pay a Person

I want to

Scheduled

Recent

Search Payments

Q

Scheduled Payments

Total \$0.01

Export

Print

Payee	Send On	Deliver By	Amount	Pay From	Method	Type	Recurring	Memo
TEST PAYEE - 56789	1/10/18	1/10/18	\$0.01	Demand Dep 79...	20000		-	-

2

Edit Payment

Payment Information

Amount

\$ 0.01

Send On

1/5/2018

Deliver By

1/10/2018

Memo

Delivery Method	Send Date	Estimated Delivery
<input checked="" type="radio"/> Standard US Mail (Fee: \$0)	12/27/2017	01/02/2018
<input type="radio"/> Overnight Mail (Fee: \$30)	12/27/2017	12/28/2017

Confirmation Number: 3694462


4

Save

Cancel Payment

Cancel Changes

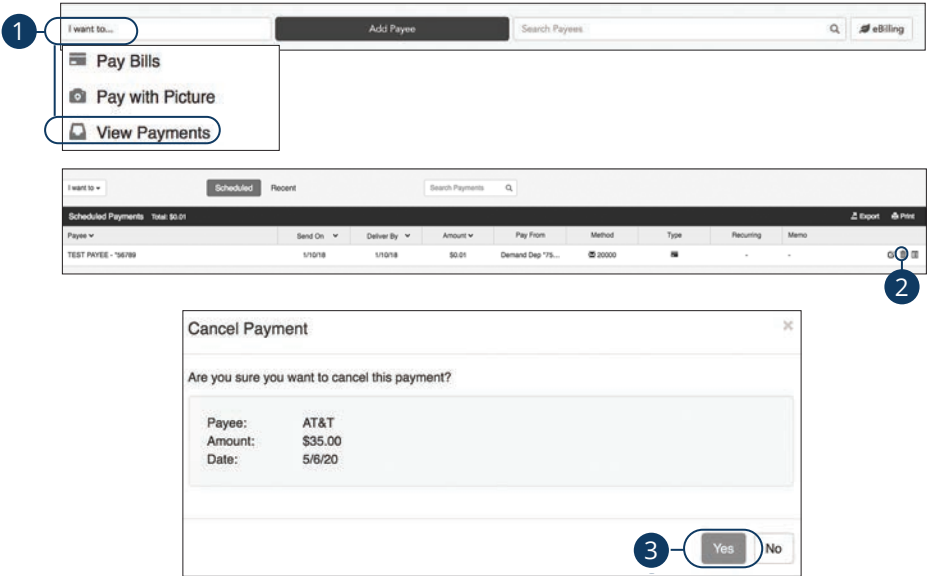
In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **View Payments** using the "I want to" drop-down.
2. Click the  icon.
3. Edit the payment information.
4. Click the **Save** button when you are finished.


Enhanced Bill Pay

Deleting a Payment

You can delete a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



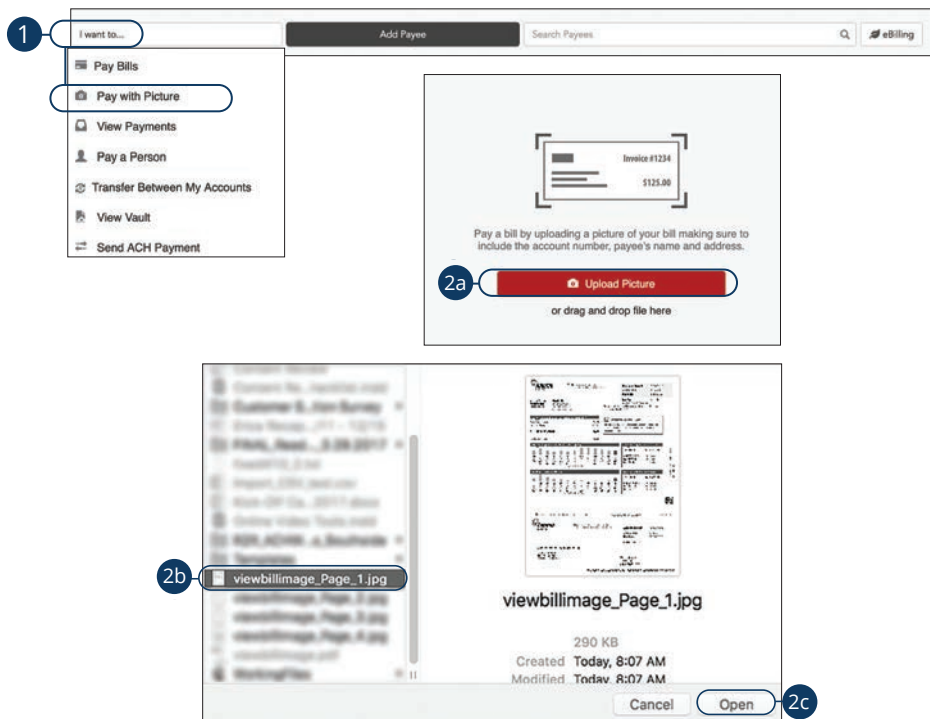
In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **View Payments** using the "I want to" drop-down.
2. Click the  icon.
3. Click the **Yes** button when you are finished.

Enhanced Bill Pay

Picture Pay

You can make a payment by simply uploading a picture of your bill. All of the payee information is entered automatically.



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay with Picture** using the "I want to" drop-down.
2. For desktop:
 - a. Click the **Upload Picture** button.
 - b. Select the image of the bill you wish to pay.
 - c. Click the **Open** button.



Note: Make sure the account number, payee name, address and the amount of the bill are all captured in the picture.



This screenshot shows the bill pay form with several fields and buttons. The fields are: "Amount" (set to \$ 0.00), "Payment Date" (set to 1/9/2018), "Account to Pay From" (set to Demand Dep), and "Memo" (set to Payment Memo). There are two buttons at the bottom: "Pay Bill" and "Cancel". Numbered callouts are placed around the form: 4 is next to the Amount field, 5 is next to the Payment Date field, 6 is next to the Account to Pay From field, 7 is next to the Memo field, and 8 is next to the Pay Bill button. To the right of the form is a preview of a bill from Ameren, showing various charges and a total amount of \$125.00.

3. For mobile:
 - a. Click the **Take Picture** button.
 - b. Take a picture of the bill with your mobile phone or select an existing image.
4. Enter the bill amount.
5. Enter the payment date using the calendar feature.
6. Select an account using the "Account to Pay From" drop-down.
7. Enter a memo.
8. Click the **Pay Bill** button when you are finished.

Enhanced Bill Pay

Pay a Person

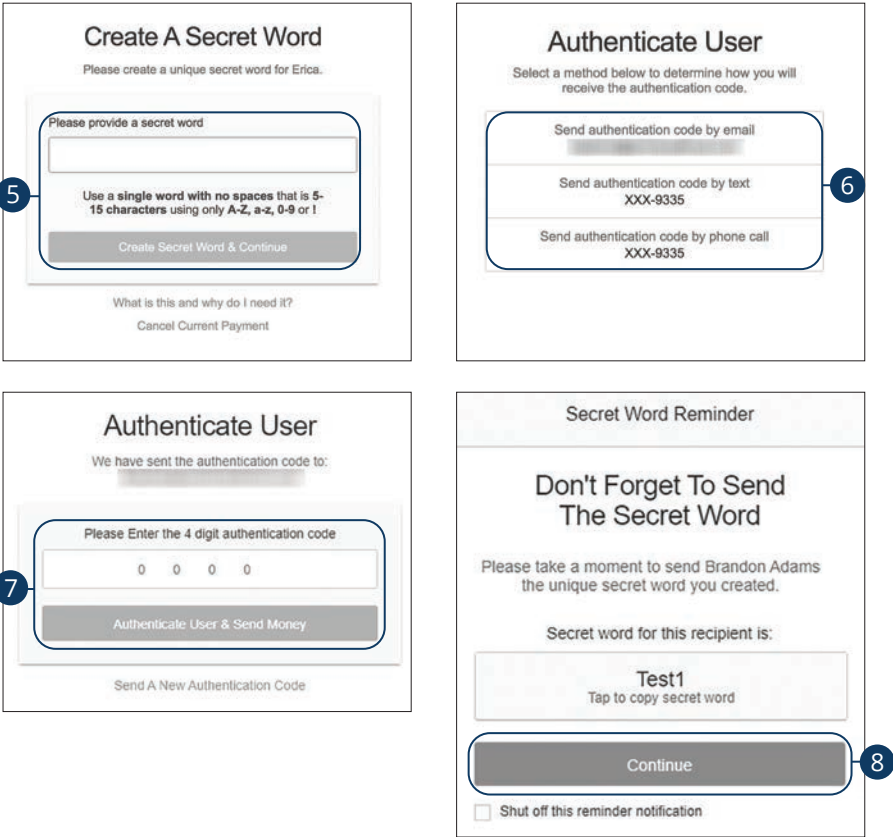
Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that makes sending and receiving money as easy as emailing and texting.

The diagram illustrates the 'Pay a Person' process in two main steps:

- Step 1:** The user selects 'Pay a Person' from the sidebar menu (1). The main screen shows the 'Amount to Send' as \$0.00 (2) and a search bar for payees.
- Step 2:** The user selects the recipient 'Charlie' (4a), enters a message 'thanks' (4b), and clicks the 'Continue to the next step' button (4c).

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay a Person** using the "I want to" drop-down.
2. Enter the amount to send.
3. Select the "From" and "To" accounts using the drop-downs.
4. Create a recipient:
 - a. Enter the recipient's name, email address or mobile phone number.
 - b. (Optional) Enter a message to send with your payment.
 - c. Click the **Continue to the next step** button.



- 5. Create a secret word and click the **Create Secret Word & Continue** button.
- 6. Select an authentication code delivery method.
- 7. Enter the four digit authentication code and click the **Authenticate User & Send Money** button.
- 8. Copy the secret word and send it to the recipient. Click the **Continue** button when you are finished. A summary screen will appear.



Note: The secret word is a unique word that you create for each recipient. They then will use that secret word to collect the money that you send them. Secret words are not case sensitive.

Enhanced Bill Pay

Transfer Between My Accounts

Adding an External Account

Your private accounts at other financial institutions can be linked to online banking with American Community Bank of Indiana, so you can transfer money between two banks without ever leaving home! When you add another account, you are asked to verify your ownership of that account by confirming two small deposits American Community Bank of Indiana makes into the external account.

The screenshot illustrates the process of adding an external account through the Enhanced Bill Pay interface. The interface is divided into several sections:

- Sidebar Menu (1):** A vertical menu on the left with options: Pay Bills, Pay with Picture, View Payments, Pay a Person, and Transfer Between My Accounts (highlighted).
- Top Navigation Bar:** Contains a search bar labeled 'I want to...', an 'Add Payees' button, a 'Search Payees' input field, and an 'eBilling' icon.
- Main Content Area:**
 - New Transfer Section:** Includes a 'New Transfer' label, a 'Accounts' tab (2), and a 'View Transfers' link.
 - Account or Account Number (3):** A field with a '+' icon to add a new account.
 - Account Information Form:** A form titled 'Account Information' with the instruction 'Please fill out the form below to manually add a new account.' It contains the following fields:
 - Name of the Account:** A field for 'The official name of your account' (4) and a 'Nickname' field.
 - Routing Number and Account Number:** Two adjacent input fields (5).
 - Account Type:** Radio buttons for 'Checking' (6) and 'Savings'.
 - Add Account Button:** A button to submit the form (7).
 - Cancel Creating Account:** A link at the bottom of the form.

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

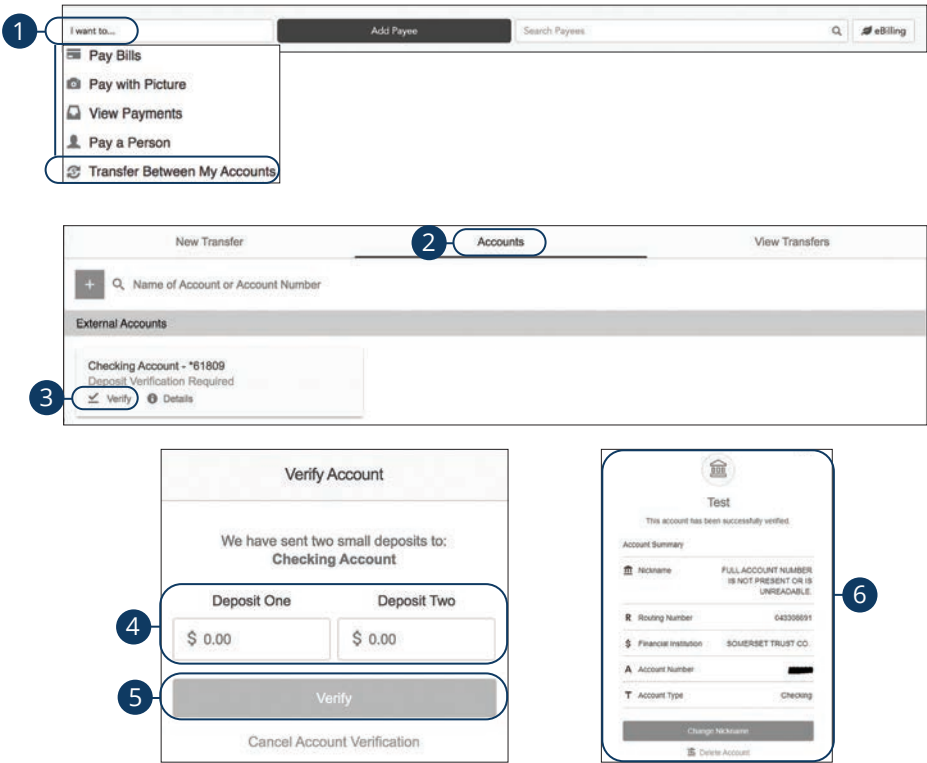
1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the **+** icon to add an account.
4. Enter a name and nickname for the account.
5. Enter the routing number and account number.
6. Choose an account type.
7. Click the **Add Account** button.



Note: In two to three business days, two micro-deposits will appear in your external account. Once you receive those deposits, go to the **Accounts** tab to verify the account.

Verifying an External Account

As soon as ACB makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the "Verify" link.
4. Enter the deposit amounts.
5. Click the **Verify** button.
6. A confirmation message will appear.

Transferring Money

Easily make transfers between your accounts. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows the 'New Transfer' interface. At the top, there is a navigation bar with 'Add Payee' and 'Search Payees'. Below this is a dropdown menu labeled 'I want to...' with options: 'Pay Bills', 'Pay with Picture', 'View Payments', 'Pay a Person', and 'Transfer Between My Accounts'. The 'Transfer Between My Accounts' option is highlighted with a blue circle and the number 1. Below the dropdown is the 'New Transfer' form. It has a header with 'New Transfer', 'Accounts', and 'View Transfers'. The form contains:

- An 'Amount to Transfer' field with a blue circle and the number 2, showing '\$0.00'.
- A 'From Account' dropdown menu with a blue circle and the number 3.
- A 'To Account' dropdown menu with a blue circle and the number 3.
- A 'Note' field with a blue circle and the number 4.
- A 'Transfer Money' button with a blue circle and the number 5.

 At the bottom of the form, there are links: 'I Already Have An Authentication Code' and 'Cancel Current Transfer'.

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Transfer Between My Accounts** using the “I want to” drop-down.
2. Enter an amount.
3. Use the drop-downs to select a “From” and “To” account.
4. (Optional) Enter a note.
5. Click the **Transfer Money** button.

Enhanced Bill Pay

Send ACH Payment

You can create a new ACH payment in just a few steps. ACH payments are great for maintaining frequent recurring transactions.

Adding an ACH Payee

The screenshot illustrates the process of adding an ACH payee in the Enhanced Bill Pay system. It is divided into two main sections: the top navigation area and the main form area.

Top Navigation Area:

- Step 1:** The "I want to" dropdown menu is open, showing options like "Pay with Picture", "View Payments", "Pay a Person", "Transfer Between My Accounts", "View Vault", and "Send ACH Payment".
- Step 2:** The "Add ACH Payee" button is highlighted.
- Summary:** The top right shows "Payments 1" and a "Total amount \$20.00" with a "Pay Bills" button.
- Payment Details:** The middle section shows a payment of \$20.00 on 04/13/2020, with an estimated delivery of 04/14/2020 and a recurring status of "Off".
- Scheduled Payments:** The right section indicates "There are no scheduled payments."

Main Form Area:

Add ACH Payee

- Step 3:** The "ACH Payee Information" section contains fields for "Name *", "Nickname", "Payee Email @", and "Transfer From" (currently set to "Jane's Check *14379").
- Step 4:** The "External Bank Information" section contains fields for "Routing Number *", "Account Number *", and "Account Type *" (currently set to "Checking").
- Step 5:** The "Additional Information" section contains a "Reference" field.
- Step 6:** The "Add" button is highlighted at the bottom left.

* denotes required field

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Send ACH Payment** using the "I want to" drop-down.
2. Click the **Add ACH Payee** button.
3. Enter the ACH Payee information.
4. Enter the external bank information.
5. (Optional) Enter additional information.
6. Click the **Add** button.

Creating an ACH Payment

Step 1: In the "I want to" dropdown menu, select **Send ACH Payment**.

Step 2: Enter the payment information. The form shows a payment to **JOHN DOE** for **\$ 20.00**, with a **Send On** date of **04/13/2020** and an **Est. Delivery** date of **04/14/2020**. The recurring status is set to **Off**.

Step 3: Click the **Pay Bills** button. The modal shows a table of bills:

Payee	Amount	Send On	Estimated Delivery	Type
CHARLIE - *56789	\$1.00	5/24/2021	5/25/2021	Electronic
Pay From: Jane's Check *14570		Reference: Test		
Total		\$1.00		

Click the **Submit Payments** button.

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Send ACH Payment** using the "I want to" drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.
4. Click the **Submit Payments** button when you are finished.

Enhanced Bill Pay

Updating Preferences

Control what information is sent to you and how you receive it. You can update your next check number, email address and notification preferences.

The screenshot shows the 'Update my Preferences' form in the Enhanced Bill Pay interface. The form is divided into two main sections: 'User Information' and 'Notifications'. The 'User Information' section contains fields for 'Next Check #' and 'Email'. The 'Notifications' section contains three checkboxes for email preferences and a text input for a dollar amount. The form is titled 'Update my Preferences' and includes a 'Save' button at the bottom right. Numbered callouts 1 through 5 highlight specific elements: 1 points to the 'I want to...' drop-down menu, 2 points to the 'Next Check #' field, 3 points to the 'Email' field, 4 points to the 'Notifications' section, and 5 points to the 'Save' button.

1. I want to... (Drop-down menu)

2. Next Check # (Field)

3. Email (Field)

4. Notifications (Section)

5. Save (Button)

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Update my Preferences** using the "I want to" drop-down.
2. Update your next check number.
3. Update your email address.
4. Update your notification preferences.
5. Click the **Save** button when you are finished.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please contact us during our business hours at (219) 365-6700.

The screenshot shows a web form titled "Check Stop Payment". It contains two dropdown menus and two buttons at the bottom. The first dropdown menu is labeled "Account Number *" and has "Jane's Check (...70)" selected. The second dropdown menu is labeled "Stop Payment On *" and has "Select:" selected. At the bottom, there are two buttons: "Cancel" and "Next". Numbered callouts (1, 2, and 3) point to the first dropdown menu, the second dropdown menu, and the "Next" button, respectively.

Check Stop Payment

Account Number *

Jane's Check (...70)

Stop Payment On *

Select:

Cancel Next

In the **Sidebar Menu**, click **Check Stop Payment**.

1. Select an account using the "Account Number" drop-down.
2. Select Single Check using the "Stop Payment On" drop-down.
3. Click the **Next** button.

Stop Payments

Account Number
Jane's Check (...70)

4

Check Number *

5

Amount *

\$0.00

6

Check Date*

7

Description*

Back

Submit8

- 4. Enter the check number.
- 5. Enter an amount.
- 6. Enter a check date.
- 7. Enter a description.
- 8. Click the **Submit** button when you are finished.



Note: You will be notified on the confirmation screen if there is a fee assessed for stopping a payment.

Range of Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please contact us during our business hours at (219) 365-6700.

The screenshot shows a web form titled "Check Stop Payment". It contains two dropdown menus and two buttons at the bottom. The first dropdown menu is labeled "Account Number *" and has "Jane's Check (...70)" selected. The second dropdown menu is labeled "Stop Payment On *" and has "Select:" selected. At the bottom, there are two buttons: "Cancel" and "Next". Numbered callouts are present: a blue circle with the number "1" points to the "Account Number *" dropdown, a blue circle with the number "2" points to the "Stop Payment On *" dropdown, and a blue circle with the number "3" points to the "Next" button.

In the **Sidebar Menu**, click **Stop Payment**.

1. Select an account using the "Account Number" drop-down.
2. Select Range of Checks using the "Stop Payment On" drop-down.
3. Click the **Next** button.

Check Stop Payment

Account Number
Jane's Check (...70)

4

Start Number *

5

End Number *

6

Description*

Back

Submit

7

- 4. Enter the Start Number of the checks you wish to stop.
- 5. Enter the End Number of the checks you wish to stop.
- 6. Enter a Description.
- 7. Click the **Submit** button when you are finished.



Note: You will be notified on the confirmation screen if there is a fee assessed for stopping a payment.

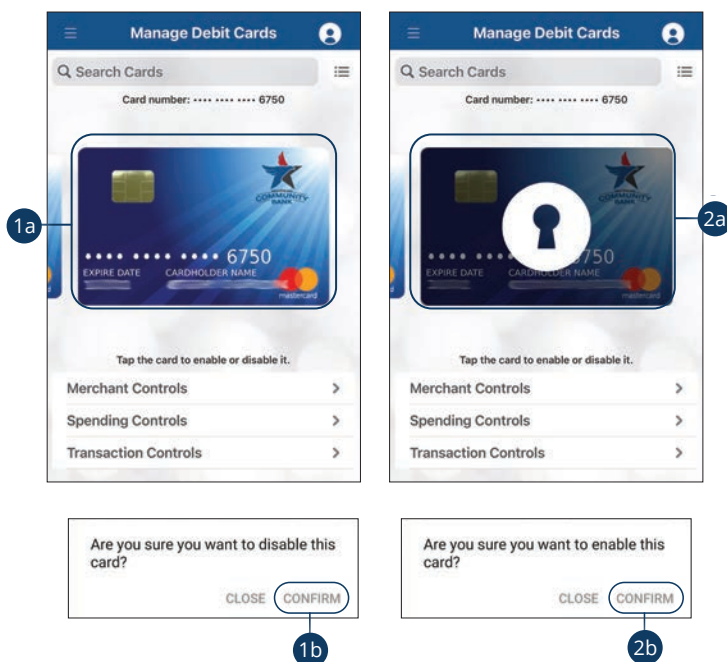
Services

Mobile Manage Cards

Our card management feature helps you control your cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your cards.

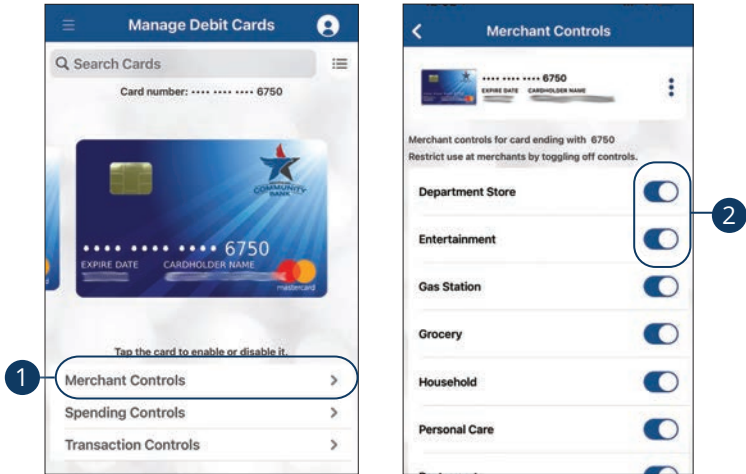


In the **Sidebar Menu**, click **Manage Debit Cards**.

1. To disable a card:
 - a. Click on the card you would like to disable.
 - b. Click the **Confirm** button.
2. To enable a card:
 - a. Click on the card you would like to enable.
 - b. Click the **Confirm** button.

Merchant Controls

You can specify which merchants your card can be used to make purchases.

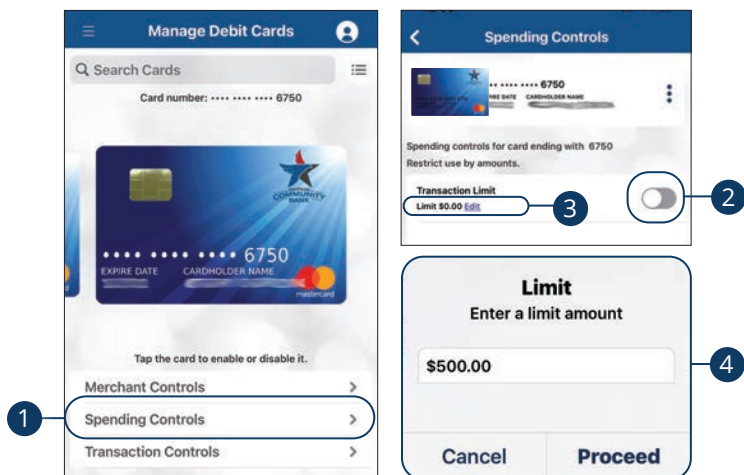


In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the **Merchant Controls** button.
2. Toggle the switch to enable or disable a merchant.

Spending Controls

You can limit spending amounts per transaction or per month.

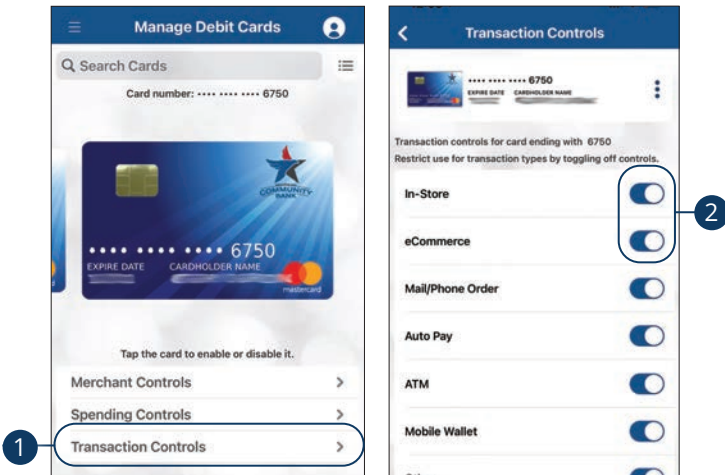


In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the **Spending Controls** button.
2. Toggle the switch to enable or disable a limit.
3. Click the "Monthly Spending Limit" link below a spending control to set a spending limit.
4. Enter an amount and click the **Confirm** button.

Transaction Controls

You can specify transaction categories to choose what purchases your card can make. You can also disable transactions such as ATM withdrawals or in-store purchases.



In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the **Transaction Controls** button.
2. Toggle the switch to enable or disable a transaction.

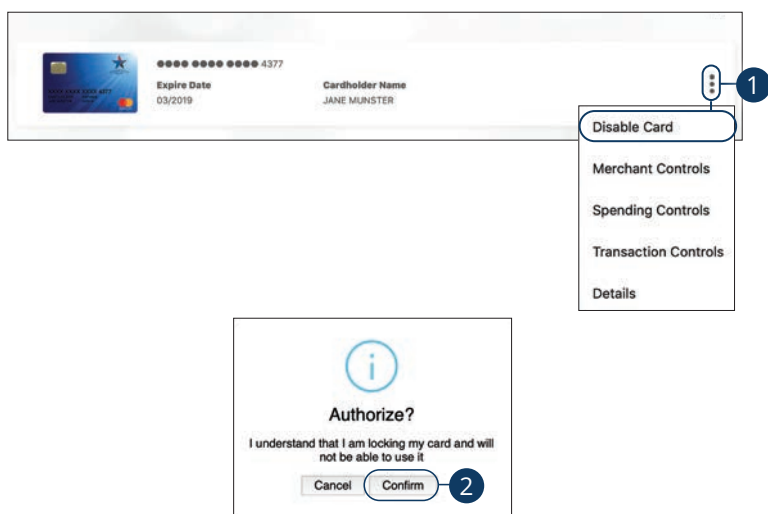
Services

Desktop Manage Cards


Our card management feature helps you control your cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your cards.

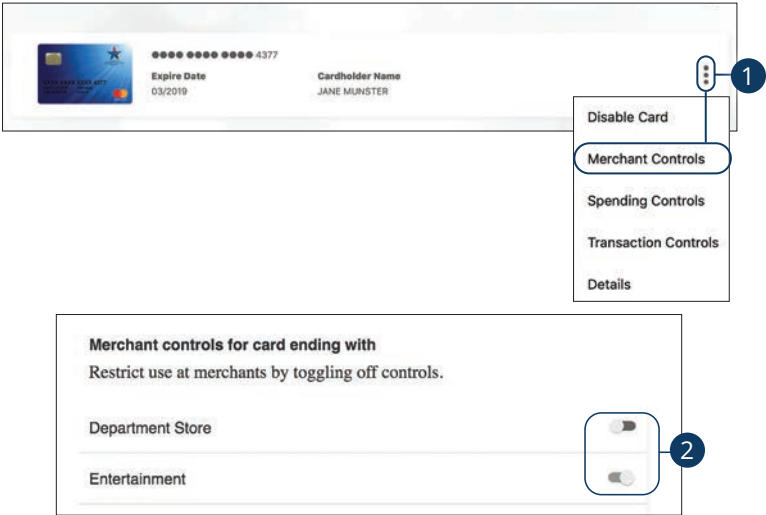


In the **Sidebar Menu**, click **Manage Debit Cards**.


1. Click the  icon and select either "Disable Card" or "Enable Card" from the drop-down.
2. Click the **Confirm** button.

Merchant Controls

You can specify which merchants your card can be used to make purchases.

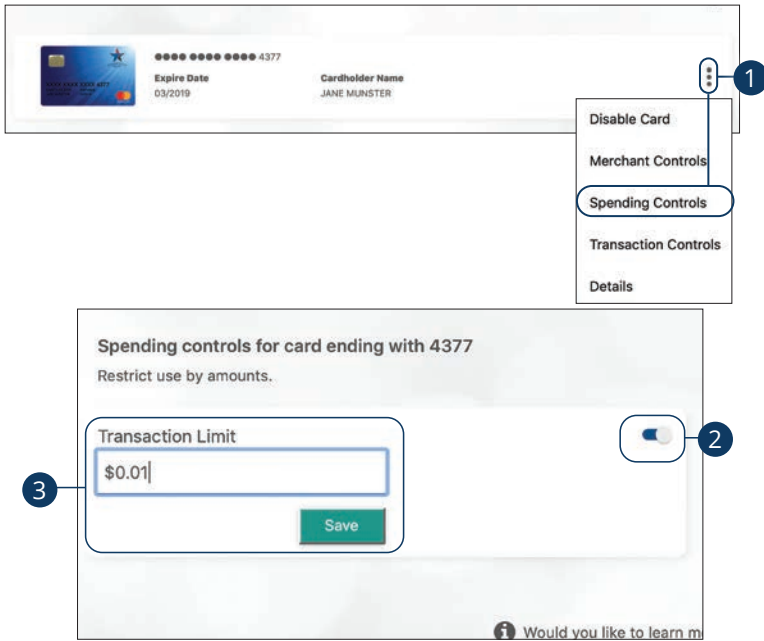


In the **Sidebar Menu**, click **Manage Debit Cards**.


1. Click the  icon and select "Merchant Controls."
2. Toggle the switch to enable or disable a merchant.

Spending Controls

You can limit spending amounts per transaction or per month.

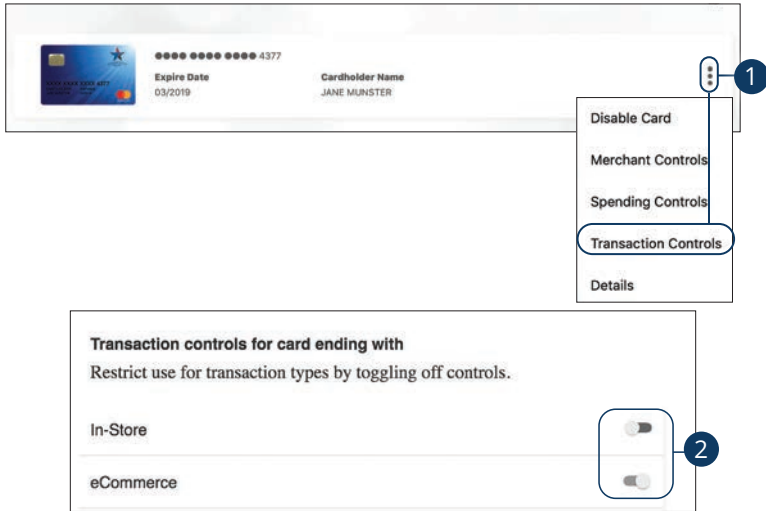


In the **Sidebar Menu**, click **Manage Debit Cards**.


1. Click the  icon and select "Spending Controls."
2. Toggle the switch to enable or disable a limit.
3. Enter a spending limit and click the **Save** button.

Transaction Controls

You can specify transaction categories to choose what purchases your card can make. You can also disable transactions such as ATM withdrawals or in-store purchases.



In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the  icon and select "Transaction Controls."
2. Toggle the switch to enable or disable a transaction.

Settings

Profile

It is important to maintain current contact information on your account. You can do this by updating your profile.

The screenshot shows a 'Change of Information' form. At the top, the title 'Change of Information' is displayed. Below it, there are four input fields: 'Email', 'Primary Phone', 'Secondary Phone', and 'Residential Address'. A blue line with a circle containing the number '1' points to the 'Email' field. At the bottom of the form, there are two buttons: 'Cancel' and 'Submit'. A blue line with a circle containing the number '2' points to the 'Submit' button. The 'Email' field contains a blurred email address, the 'Primary Phone' field contains a blurred phone number, the 'Secondary Phone' field contains a blurred phone number, and the 'Residential Address' field contains a blurred address.

In the  drop-down at the top-right corner of the page, click **Profile**.

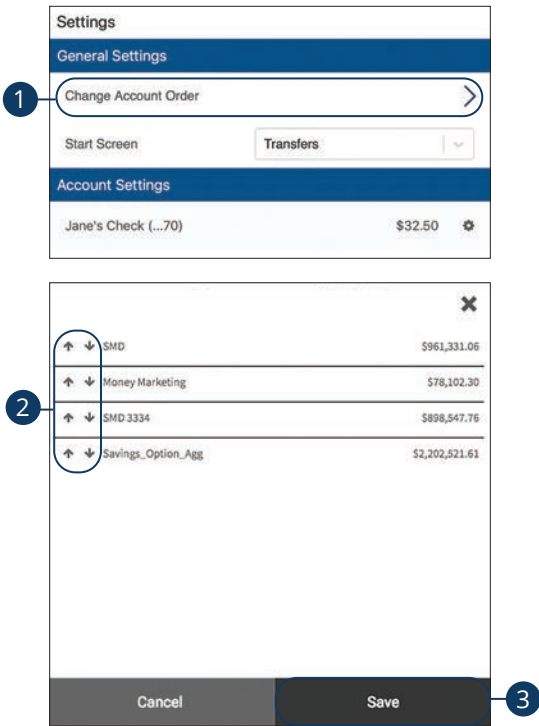
1. Update your contact information in the provided fields.
2. Click the **Submit** button when you are finished making changes.

Settings

Settings

Changing Account Order

The Home page and your accounts should appear in a way that is fitting for you. The order in which your accounts appear on the Home page can be changed in Settings to suit your needs and preferences.

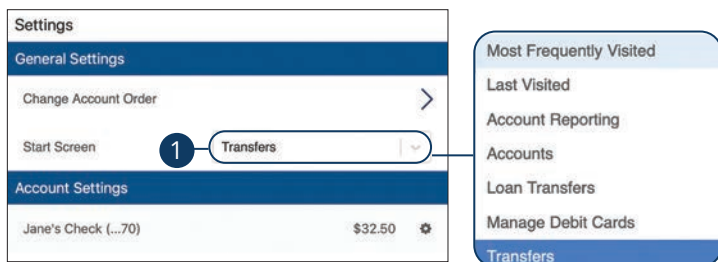


In the drop-down at the top right corner of the page, click **Settings**.

1. Click the **Change Account Order** button.
2. Select the up or down arrows to change the order of your accounts.
3. Click the **Save** button when you are finished.

Changing Start Screen

The Home page and your accounts should appear in a way that suits you. You can even adjust the choice of your Start Screen.



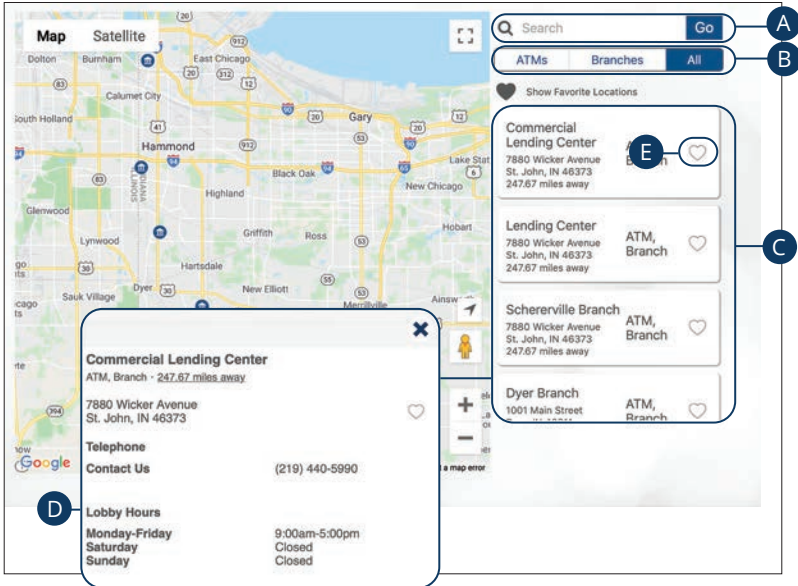
In the  drop-down, click **Settings**.

1. Use the “Accounts” drop-down to choose a start screen.

Locations (Desktop)

Branches and ATMs

If you need to locate a ACB branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



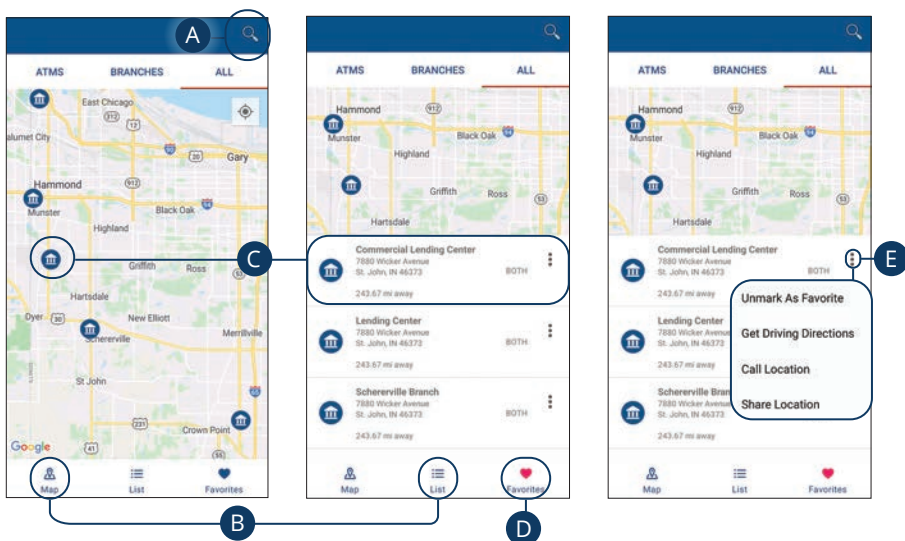
In the drop-down at the top right corner of the page, click **Locate Us**.


- A. The search bar allows you to find locations within a specific location.
- B. You can locate a ACB branch or ATM by checking the appropriate box.
- C. Details about branches or ATMs are displayed on the right side of the page.
- D. Click on a branch to view additional information.
- E. Click the icon to save a location as a favorite.





Locations (Android)

Branches and ATMs

If you need to locate a ACB branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



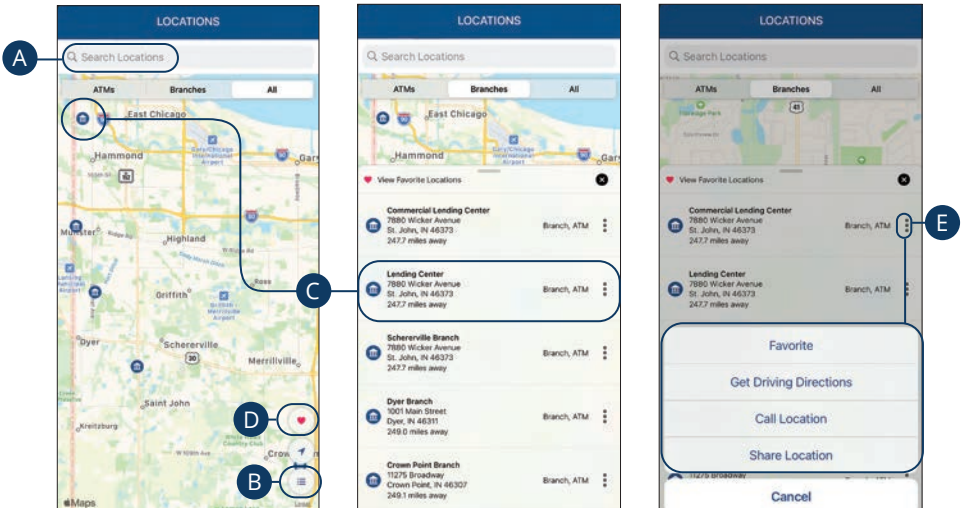
In the  drop-down at the top right corner of the screen, click **Locations**.

- A. The search bar allows you to find branch and ATM locations.
- B. Click on the  icon or the  icon to view the locations on a map or as a list.
- C. Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.
- D. Click on the  icon to view your favorite locations.
- E. Click the  icon to view additional options, such as Unmark As Favorites, Get Driving Directions, Call Location and Share Location.




Locations (Apple)

Branches and ATMs

If you need to locate a ACB branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



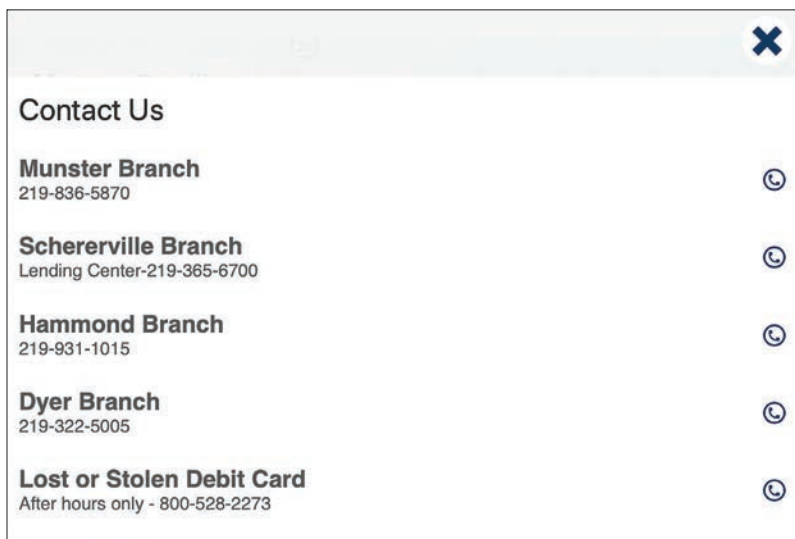
In the  drop-down at the top right corner of the screen, click **Locate Us**

- A. The search bar allows you to find branch and ATM locations.
- B. Click on the  icon to view the locations as a list.
- C. Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.
- D. Click on the  icon to view you favorite locations.
- E. Click the  icon to view additional options, such as Favorite, Get Driving Directions, Call Location and Share Location.

Contact Us

Important Phone Numbers

You can contact us about a lost or stolen card, or about any other issue you may have. Our important phone numbers are listed on our Contact Us page.



In the  drop-down at the top right corner of the page, click **Contact Us**.

www.acbanker.com



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