



Steps to set up Online Banking

1. Before you sign up for ACU online banking, you'll need to obtain a login ID and temporary password (Personal Access Code) by contacting your account manager or by visiting an ACU branch.
2. Access the Login box that appears on every page of our website.
3. Enter your 16-digit login ID into the login ID box and your temporary Personal Access Code (PAC) into the Personal Access Code box provided and hit **'login'**.
4. Your screen will now display a **'Welcome to Business Online Banking'** screen, and you will click **'Continue'** to proceed.
5. You will next be presented with the Direct Services Agreement. You may wish to read over the agreement and you will need to scroll down to the bottom of the page and re-enter your temporary Personal Access Code into the box provided, and click **'I Agree'**.
6. On the next screen, you will be asked to change your temporary Personal Access Code to a new, unique Personal Access Code.

Your new Personal Access Code must contain the following:

- 1 Uppercase letter
- 1 Lowercase letter
- 1 Numerical value
- Must be 8-30 characters in length
- Enter the temporary Personal Access Code into the box labelled **'Current PAC'** and in the next two boxes you will type in your new PAC.

7. Next you will need to set up increased authentication. You must select 3 security questions that will be used as additional security when you are signing in from an un-registered computer.

Select 3 of the security questions and enter the answers in the boxes provided.

Once done, you can register the computer you are using by checking off the small box. Registering your computer means that you will not have to answer the security questions every time you log in with the same computer. When you are finished click **'next'** at the bottom of the page.

8. On the next page you will be asked to review/confirm the security questions you have selected. On this page you will have the opportunity to edit any questions that you would like to change before proceeding. If you are happy with your selections, click **'next'**.
9. You have now successfully set up online banking, congratulations!