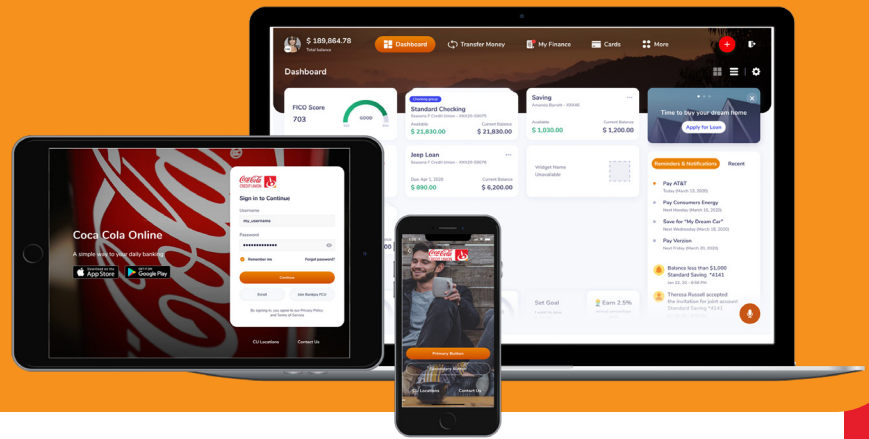# ONLINE & MOBILE BANKING USER GUIDE

NEW LOOK & FEEL, SAME GREAT DIGITAL FEATURES

Coca-Cola Credit Unions' Digital Banking platforms have been upgraded to offer our member's an even more robust user-experience. You'll find all the same features and functionality you're used to, plus a streamlined, user-friendly, mobile-friendly design. Changes and updates are necessary to stay current with security and technology, and we strive to make it as easy as possible for you to manage your CCCU accounts, whether you're on-the-go or hanging out at home.

ONLINE & MOBILE BANKING USER GUIDE

ONLINE BANKING OVERVIEW

How to enroll in Online Banking for 1st time users

1. Visit **creditunion.coca-cola.com** and in the digital banking box, click **LOG IN**.

2. Click **ENROLL NOW**

3. Enter your **Account Number, Social Security Number, and Date of Birth.**

Please note: your account number should not be entered with any leading zeros. The information must match what is currently on your account records.

4. Enter a **Username** and **Password** of your choice.

5. After reading the **Terms and Conditions**, click the box to **agree.**

6. Complete the reCAPTCHA process and click **SUBMIT.**

7. A pop-up box will appear and ask for a verification code. As part of the multifactor authentication security process, a verification code will be sent to the email address on your account record. Enter the verification code received in your email and click **Submit**

Please note: your email address will appear partially masked in the pop-up box. If this is not your email address, contact us to update your account information.

8. If successful, you will be logged in to the digital banking dashboard.

ONLINE BANKING BASICS

View account activity

1. From the **Dashboard,** click the account tile you wish to view.

2. The **History** tab will show a list of recent transactions. You can **search** for a specific transaction or filter account activity by category or date range. Transactions can also be filtered by **posted, pending,** and **on-hold.**

3. The **Account Info** tab will provide information such as MICR number, account open date and more.
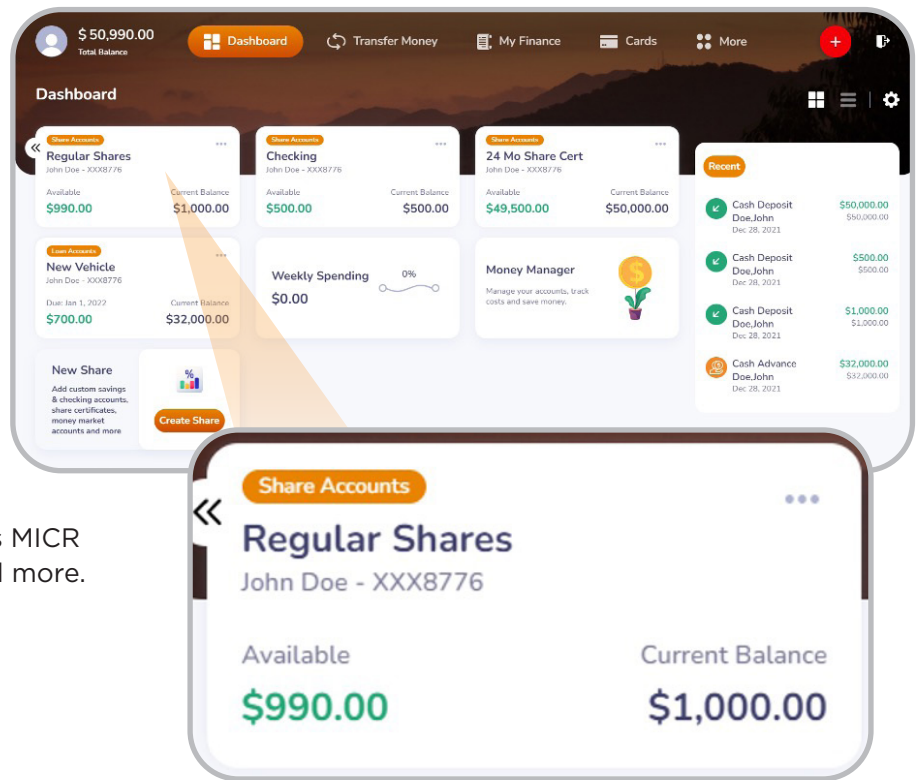
Print or download account activity

1. From the **Dashboard,** click the account tile you wish to view.

2. Click **PRINT** to print transaction history.

3. Click **DOWNLOAD** and set the date range.

4. Select the file format and click **DOWNLOAD**.

Update contact information

1. From the Dashboard, click **MORE.**

2. Select **PROFILE SETTINGS** and update contact information you wish to change.

3. Click **SAVE CHANGES.**

4. A pop-up box will appear requiring a **verification code**. Select the mobile phone or email option in which you choose to **receive the code**.

5. Click **GET CODE.**

6. Enter the **Verification Code** and click **UPDATE PROFILE**. You will receive a confirmation email or text.

Send a secure message

1. From the **Dashboard,** click **MORE** and then **SECURE MESSAGE.**

2. Type your message and click **SEND.**

3. A pop-up will appear confirming your message was sent.
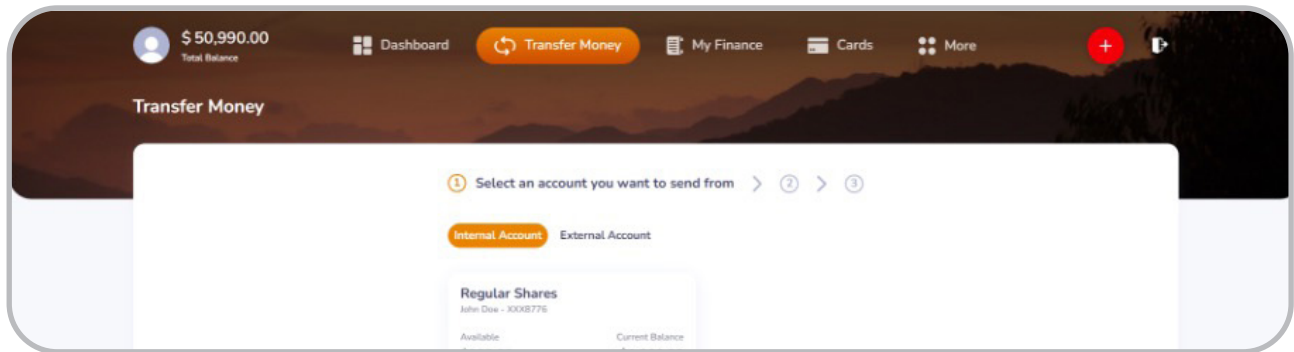
4. Click **OK** and you will be taken back to the **Messages** screen.
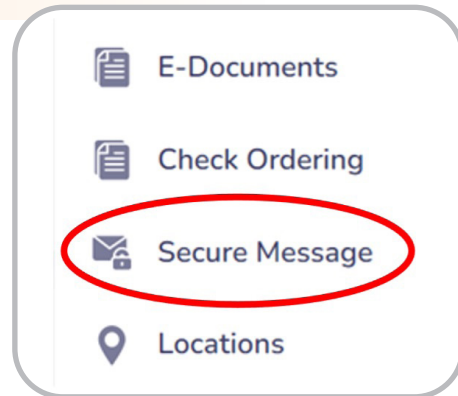
Send a wire transfer

1. From the **Dashboard,** click **TRANSFER MONEY.**

2. Ensure **Internal Account** is highlighted and select the account you want to transfer money **from.**

3. Step 2 will appear on the right side of the screen. Click **Wires**, then select desired Recipient or choose **NEW RECIPIENT** to wire monies to and click **CONTINUE.**

4. Verify your prepopulated information. Complete form by filling in amount and any other field needed for the wire.

5. Sign wire form. Date is prepopulated

6. Click the Blue **CONTINUE** button at the top of the Wire form.

7. Click **I AGREE** to the terms and conditions of the service. Your document will be submitted.

8. Click **CLOSE** to return to the **Accounts Dashboard**.
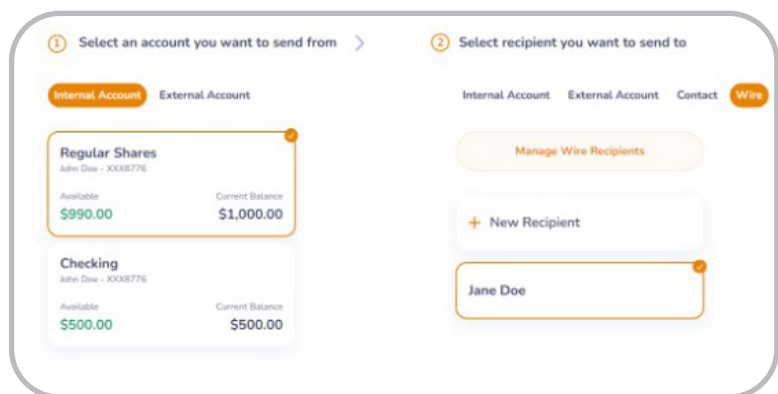
Set-up an alert

1. From the **Dashboard,** click **MORE.**

2. Click **ALERTS.** You will see a list of the alerts you've already created.

3. Click **ADD A NEW ALERT.**

4. Select the **Account** or **Card** you want to add an alert on and click **NEXT TO ALERT TYPE.**

5. Select the type of alert and click **NEXT.**

6. Complete the alert settings to customize your alert.

7. Select how you would like to receive the alert.

8. Click **SAVE.**


OTHER FEATURES

Make transfers between internal CCCU accounts

1. From the **Dashboard,** click **TRANSFER MONEY**.

2. Ensure **Internal Account** is highlighted and select the account you want to transfer money **from.**

3. Step 2 will appear on the right side of the screen. Select the account you want to **transfer to** and click **CONTINUE**.

4. **Verify** the information that you want to send money from and to are correct. If not, click **GO BACK**.

5. If the information is correct, enter the **Amount** and **Date.**

6. Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date**, if needed. A Memo may be added. Click **CONTINUE**.

7. **Review** the transfer information and click **GO BACK** to make changes

or **CONTINUE** to complete the transfer.

Make a payment to a CCCU loan from a CCCU account

1. From the **Dashboard**, click on **TRANSFER MONEY.**

2. **Select** the account you want to transfer money **from.**

3. **Select** the loan account you want to make a payment on and click **CONTINUE**.

4. **Verify** the correct loan account is listed. If not, click **GO BACK.**

5. If the loan account is correct, select the **Payment option**. If you select Minimum Payment Due, the Amount will be populated with the payment amount. (The Date will default to today's date but can be changed.)

6. Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date**, if needed. A Memo may be added. Click **CONTINUE**.

7. **Review** the transfer information and click **GO BACK** to make changes or **CONTINUE** to complete the payment transfer.

Set-up accounts for external transfer

External account transfers can be used to transfer money to or from your Coca-Cola Credit Union account to or from your account at another financial institution.
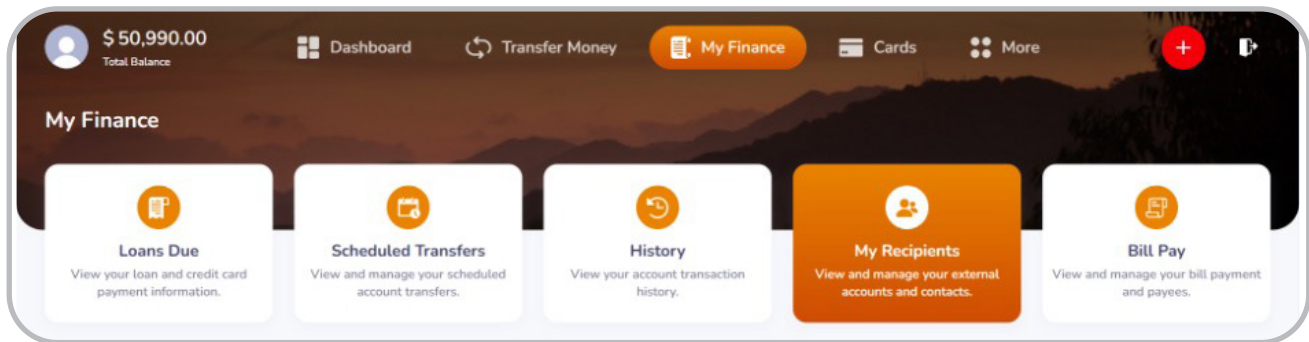
1. From the **Dashboard,** click **MY FINANCE.**

2. Click **MY RECIPIENTS** and select **External Accounts.**

3. Click **ADD EXTERNAL ACCOUNT,** Select **Account Permission,** click **Next**

4. Enter **Account Nickname** or **Bank Name, Routing Number, Account Number,** and **Account Type**, click **Next.**

5. **Review** the New Recipient information and click **GO BACK** to make changes or Click **ADD RECIPIENT.**

External transfer from another financial institution

1. From the **Dashboard,** click **TRANSFER MONEY.**

2. Choose **External Account** and select the account you want to transfer money **from.**

3. Step 2 will appear on the right side of the screen. Choose **Internal Account** to choose the account you wish to transfer money **to.**

4. Click **CONTINUE.**

5. Enter the **Amount** and **Date.** Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date,** if needed.

6. Agree to the **Terms and Conditions** and Click **CONTINUE.**

7. **Review** the transfer information and click **Go Back** to make changes or **CONTINUE** to complete the transfer.

Please note: the first time a transfer is initiated from another financial institution, it will take five business days to settle. Subsequent transfers from the same institution will settle the next business day.

External transfer from an CCCU account

1. From the **Dashboard,** click **TRANSFER MONEY.**

2. Select the **Internal Account** you want to transfer money **from.**

3. Step 2 will appear on the right side of the screen. Choose **External Account** to send money to your account at another financial institution.
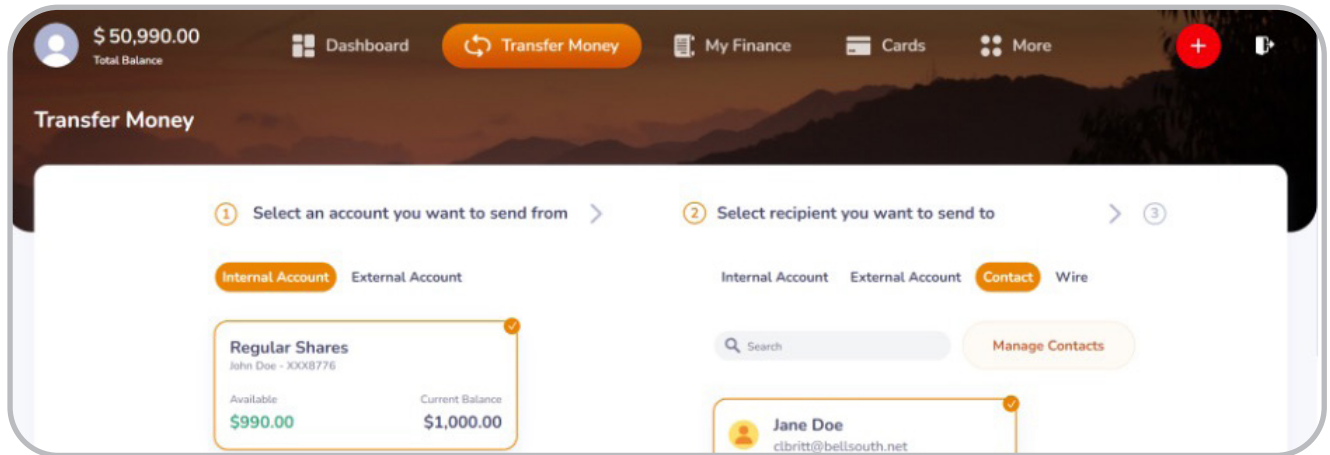
4. Click **CONTINUE.**

5. Enter the **Amount** and **Date.** Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date,** if needed.

6. Agree to the **Terms and Conditions** and Click **CONTINUE.**

7. **Review** the transfer information and click **Go Back** to make changes or **CONTINUE** to complete the transfer.

Please note: external transfers to another financial institution will take five business days to settle.

View CCCU Credit Cards

1. From the **Dashboard,** click **CARDS.**

2. Click **MANAGE CARD.** Your CCCU account information will appear in a new browser.

3. When finished, close the window and click back on the **CCCU Online Banking** browser window to get back to your **dashboard.**

EDOCUMENTS (STATEMENTS/TAX FORMS)

Enroll in eStatements

1. From the **Dashboard,** click on **MORE.**

2. Click **eDocuments.**

3. On the Account desired, **AGREE** to the Terms and Conditions and Click **ENROLL.**

4. A pop-up box will appear requiring a verification code.

5. Enter the **VERIFICATION CODE** and Click **ENROLL**

6. You are redirected to the **Statements** tab to select and view your statements.

View eStatements

1. From the **Dashboard,** click on **MORE.**

2. Click **eDocuments** and select the account you want to view.

3. The eDocuments page will display in a new tab. Click on the **year,** followed by the **month** of the statement you wish to view. You can preview or download the statement. Clicking on the statement month name will preview the statement in a new window. Clicking on DOWNLOAD next to the desired month will download the statement.

4. The statement will download and appear in a pop-up. Click on the **statement PDF** file.

5. The PDF file will display in a new window. You can print or save the file by clicking on the download or print icons at the top of the page.
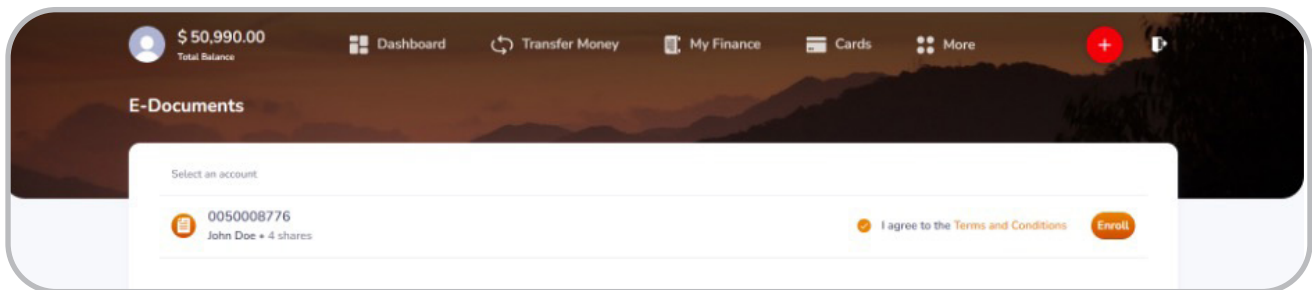
eStatements notifications:

If you are enrolled in eStatements, you will receive an email notification when your documents are available in online banking. Please do not reply to the notification email.
If you have a question, please send a secure message in digital banking, email us at **creditunion.coca-cola.com**, or give us a call at **404-676-2586.**

MOBILE APP

Download & access the CCCU Mobile App

1. From your mobile device, go to the **App Store** or **Google Play Store** and search for *Coca-Cola CU.*

2. Download the **CCCU mobile app**.

3. When ready to login to, **select the CCCU app icon** on your mobile device.

4. Login using your current online banking **username** and **password.** If you have not yet enrolled in online banking, you will need to do so before you can use the CCCU mobile app.

Make a Mobile Deposit

Mobile Deposit allows you to deposit checks quickly and securely simply by snapping a photo of the front/back of your check with your cellular device.

1. **Launch** the CCCU app and **login.** Tap the **RED PLUS SIGN.**

2. Tap **REMOTE DEPOSIT** and then **DEPOSIT CHECK.**

3. Tap the account you want to deposit **to.**

4. Read the **Remote Deposit Guidelines** and **tap each box** to indicate you have read the statement.*

5. Tap **CONTINUE.**

6. Tap the camera icon to **take a picture** of **the front of the check.**

7. Read the **Check Endorsement Guidelines** and tap the box to indicate you have **read completely.**

8. Tap **CONTINUE.**

9. Tap the camera icon to **take a picture** of the **back of the check.**

10. Enter your **check amount** and tap **CONTINUE.**

11. Review the **Mobile Deposit** and tap **CONFIRM** if the deposit is correct.

12. A deposit **confirmation** screen will appear.

Please note: You may tap "Don't show again" to prevent the guidelines from showing with each deposit you make.

CUSTOMIZE DASHBOARD IN APP:

Hide/Unhide Accounts

1. **Swipe left** to hide or unhide an account.

Create a Group

At the bottom of the dashboard tap the **customize dashboard** tile.

1. Tap on **CREATE A NEW GROUP.**
2. Select the accounts you want to add and tap **GROUP.**
3. Enter your **group name.**
4. Tap **CREATE GROUP.**

Edit a Group

At the bottom of the dashboard tap the **customize dashboard** tile.

1. **Tap the group** you wish to edit.
2. You will have the option to edit the **group name.**
3. Tap **SAVE & CONTINUE.**
4. Make the appropriate changes.
5. Tap **GROUP** at the top of the screen.
6. Tap **DONE** to return to the dashboard.

Rearrange Accounts

1. **Tap and hold** the account you wish to move.
2. **Move** the account on the screen.
3. **Note** that any changes made in mobile will be reflected in the desktop version.

Update contact information

1. Tap the **PROFILE ICON** in the top left corner of the screen.
2. Tap **EDIT** on the top right corner of the screen.
3. Tap **MAKE CHANGES** and **save.**
5. Choose **email or text** for the validation code.
6. Enter the **validation code.**
7. Your changes will be saved.