

ABC: Financial Direct Deposit Switch

Product Guide

Version 1.0

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ABC Technology, Inc.

<https://www.ABC.com/>

Documentation Revision History

Version	Date	Authors/Editors	Revision Notes
1.0	5-31-2023	Tara English-Sweeney	Initial Guide

Table of Contents

Copyright Notice	1
ABC Technology, Inc.	2
Documentation Revision History	3
Table of Contents	4
Section 1 - Introduction	5
Document Purpose	5
Screenshots	5
Intended Audience	5
Section 2 - Overview	6
Value Statement	6
Important Details	7
Section 3 - End User Experience	8
ABC Experience	8
Section 4 - Financial Institution Setup	15
Log in to the Production Environment	15
Required: API Key and Secret	15
Customize ABC Link and Call-to-Action	16
Who Pays You? Page	17
Institution Details	17
Fractional Deposits	18
Error Messages	19
Resources	20
Sales Inquiries	20
General Inquiries	20
Social Media	20

Section 1 - Introduction

Use ABC Financial Direct Deposit to connect end users to their payroll providers so they can add an account for direct deposit.

Document Purpose

The purpose of this document is to describe how to integrate the ABC Financial Direct Deposit switch with ABC's Digital Banking Platform.

This guide includes information about the product, procedures, and screenshots to highlight workflow processes.

Screenshots

The design layout, colors, fonts, and format of the screenshots in this document including widgets, panels, dropdown menus, buttons, and icons will not be the same as your theme.

Although there is a variance in themes across financial institutions, the functionality of ABC's product is universally the same.

Intended Audience

The intended audience of this document includes:

- ABC Clients
- ABC Client Success
- ABC Development
- ABC Sales
- ABC Services/Implementation

It is assumed that these listed audiences have basic knowledge of ABC's digital banking software.

Section 2 - Overview

Use ABC's Deposit to let your end users update their payroll and direct deposit information during onboarding, or when using your online and mobile banking platforms.

Value Statement

The ABC Financial Direct Deposit product xxxxxxxxxxxxxxxxxxxxxxxx. This streamlines the manual process where an individual must download and complete a form and submit it to HR to set up direct deposit. With the ABC plugin, end users can log in directly to their payroll system, select an allocation amount, and update their direct deposit.

ABC's capabilities let:

- Users digitally update or switch direct deposits to your financial institution.
- Direct deposit changes go into effect the same or next pay cycle.
- End users create or reset their username and password credentials in minutes from your website or application.

The key benefits are:

- Less costly direct deposit acquisition than traditional methods.
- You can use ABC's Software Development Kit (SDK) to embed the plugin into your website or application.
- Reduced risk of identity fraud with direct access to the payroll system.

The reasons to invest in Direct Deposit Switch are:

- Increased long-term value
 - xx
 - xx
- Increased direct deposit adoption
 - xx
 - xx
- Improved customer experience

- XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
- XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Important Details

ABC Direct Deposit Important Details	
Separate purchase required	Yes
Required third parties	XXXXXXXXXXXXX
XXXXXXX	XX
Available platforms	Desktop Mobile

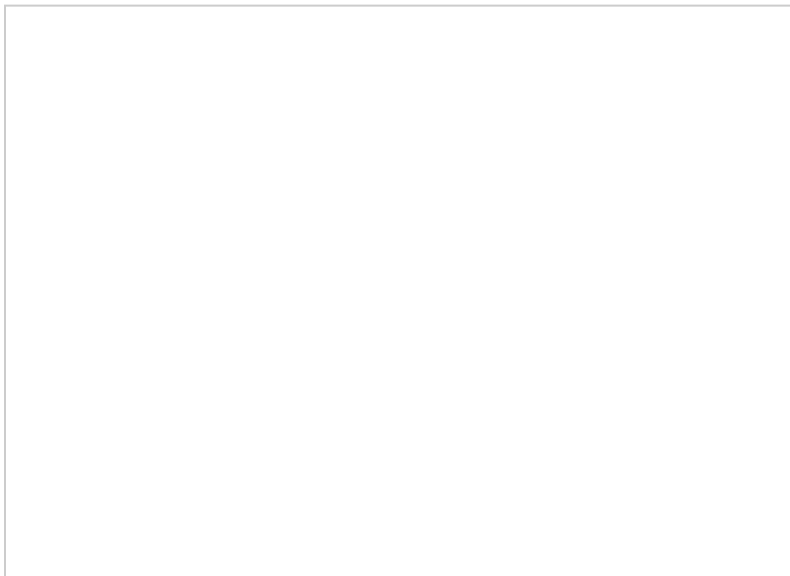
Section 3 - End User Experience

This section describes an end user's experience with ABC as they set up their direct deposit.

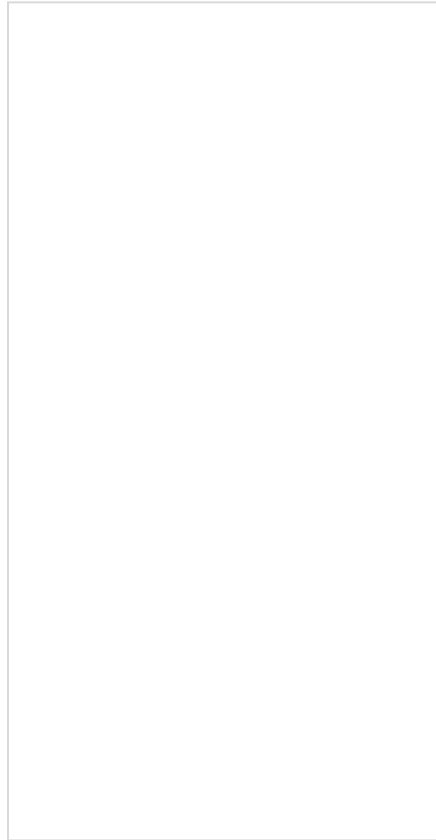
ABC Experience

The following procedure describes what an end user sees as they use the application to set up direct deposit to your institution through ABC's plugin.

1. Go to **Financial Planning > ABC Direct Deposit**.

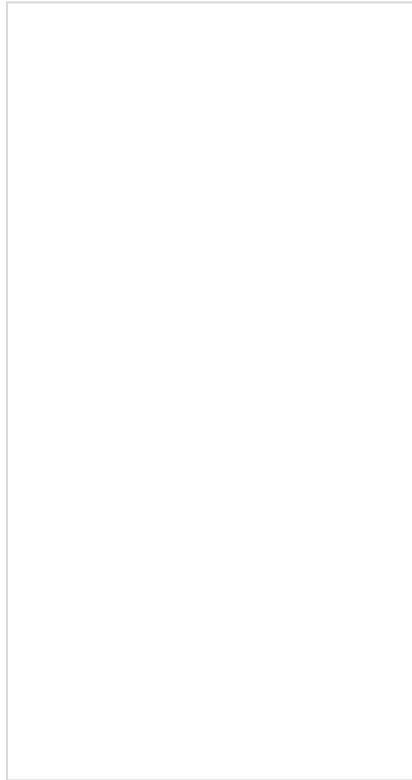


The consent page opens so you can grant access to ABC. The access allows ABC to write an update to the payroll system with the bank account that you select.



2. Click **Continue**.

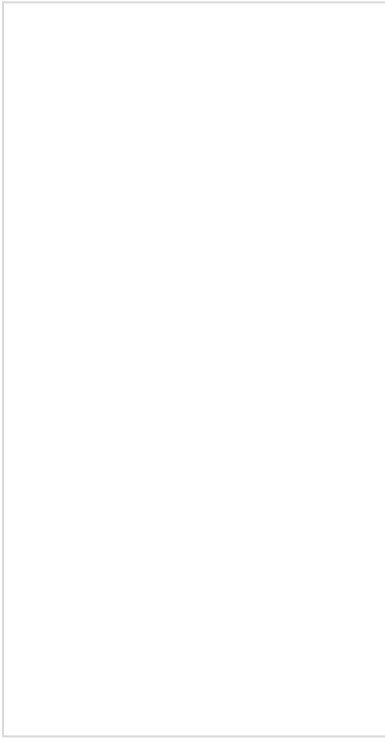
If you have multiple accounts on file that meet the direct deposit requirements, the account selection page opens.



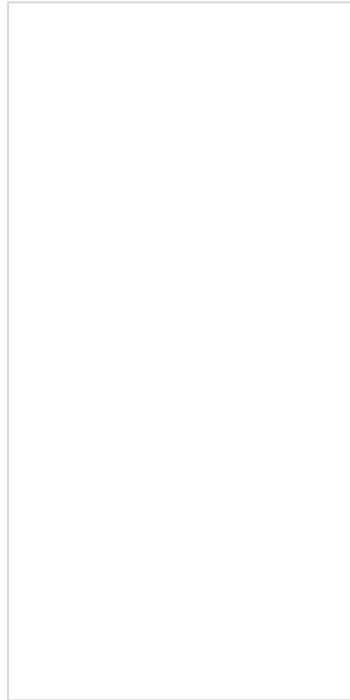
The account that you select is sent to the payroll system for the direct deposit allocation.

3. Click **Next**.

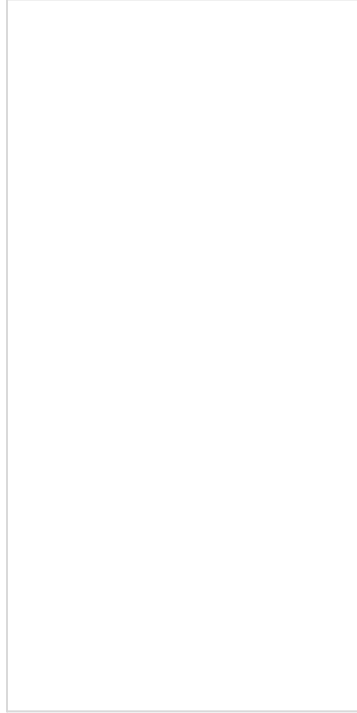
The **XXXX** page opens. ABC maintains integrations with xxx+ payroll providers and has mappings for several thousand employers to the payroll systems they use.



4. Optional: Use the search box to find your payroll or employer in ABC.
5. Click the payroll or employer.
6. Enter your credentials.



The **Confirm paycheck distribution** page opens.

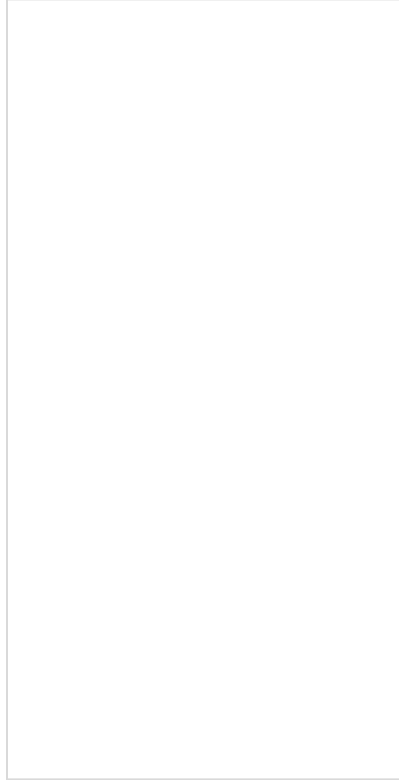


7. Click **Change** to elect the amount to deposit with each paycheck or click **Confirm** to accept the default deposit amount.

Note: If your employer does not allow [fractional deposits](#), you will not see the **Change** button.

8. Click **Confirm**.

A processing page opens and then a confirmation page opens.



Section 4 - Financial Institution Setup

This section describes how to connect ABC to each Financial Institution in the ABC environment. For additional information, including all customization options, see XXXXXXXX.

Log in to the Production Environment

During onboarding for your FI, you will add members of your organization to the ABC Console at <https://console.ABCfi.com/>. Those members will receive an invite email to create a Console login so they can complete the setup.

To complete the steps in this section, go to the Production environment in the Console:

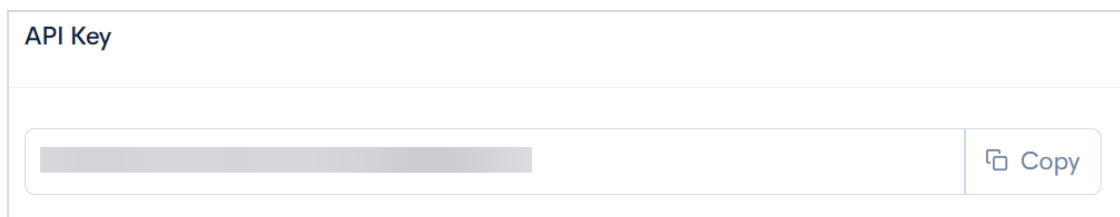
1. Log in to the Console at <https://console.ABCfi.com/>.
2. In the navigation menu, click the down arrow and select Production.



Required: API Key and Secret

You must add the ABCAPIKey and ABCAPISecret to your widget settings. The ABC Console Credentials page is where you will retrieve these.

1. Go to the ABC Console at <https://console.ABCfi.com/>.
2. Go to **Settings** and click **Credentials**.
3. Copy the **API Key**.



4. In Admin, go to **Setup > Widget Settings**.
 - a. Click **Edit** for the **ABCAPIKey**.

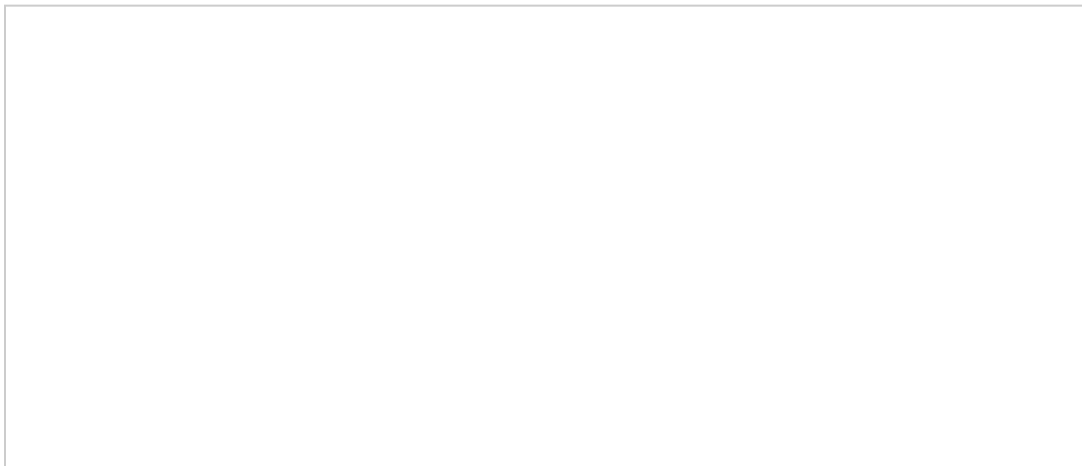
- b. Paste the API key.
5. Copy the **Secret**.

Secrets		+ Add
Default	Copy

6. In Admin, go to **Setup > Widget Settings**.
 - a. Click **Edit** for the **ABCAPISecret**.
 - b. Paste the secret.

Customize ABC Link and Call-to-Action

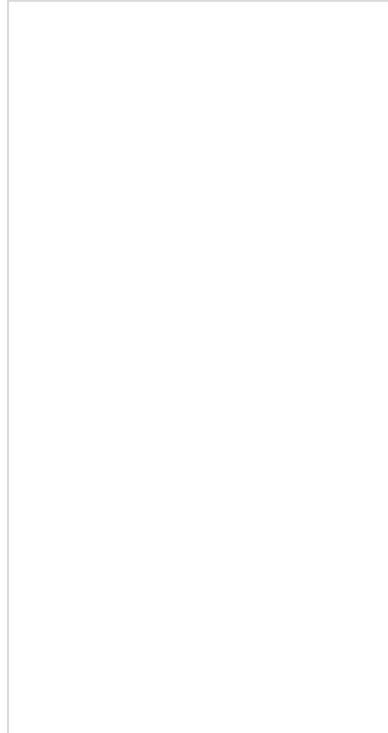
You can customize the placement of the link to the **ABC Direct Deposit** widget and its Call-to-Action. For more information, see *XXXXX Product Guide*.



XXXX Page

The XXXX page lists ABC's integrations with xxx+ payroll providers and has mappings for several thousand employers to the payroll systems they use. If you want to see if one of your customer's

primary employers is available, use the search box. See Step 3 in [ABC Experience](#). If it is not available, contact the ABC team to request to see if ABC can add them to the list.



Institution Details

You can align your branding in the ABC experience.

1. Go to the ABC Console at <https://console.ABCfi.com/> .
2. Go to **Settings** and click **Institution**.
3. In the **Name** field, update the name of your institution.
4. In the **Abbreviation** field, update the shortened name for your institution.
5. Drag your .png logo file or upload it to **Logo**. The logo must be about 100 x 100 px.
6. Drag a variant of your logo to be used when dark mode is enabled, or upload it to **Dark Mode Logo**. The logo must be about 100 x 100 px.



Fractional Deposits

With ABC, you can allow fractional deposits if the payroll system allows.

1. Go to the ABC Console at <https://console.ABCfi.com/>.
2. Go to **Settings** and click **Features**.
3. In the **Deposit** section, toggle **Fractional Deposits**.



4. From **Select a primary distribution type**, select whether the end user can select:
- **Total:** 100% paycheck deposit
 - **Fixed:** A specified amount such as \$200 per paycheck
 - **Percent:** A percentage of each paycheck such as 20%.

Sales Inquiries

Email: sales@ABC.com

General Inquiries

Email: info@ABC.com

Social Media



LinkedIn



Twitter



Facebook



Instagram