<table>
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<tr>
<th>Topic Updated</th>
<th>Description of Change</th>
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<tr>
<td>All</td>
<td>Updated manual to use new standard document template.</td>
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<td><strong>Messages Tab:</strong> Updated screenshot.</td>
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<td>Advanced Transfer Processing: Added <em>Note</em> that transfers to/from the “One” account are processed as multiple individual transfers.</td>
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<td>Chapter 7: Messages Tab</td>
<td>■ <strong>Navigating the Messages Tab:</strong> Updated Messages tab screenshots here and elsewhere throughout chapter to show enhanced user interface features.</td>
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<td>■ <strong>Accessing Unread Messages:</strong> Updated first bullet item to change name of column from Date-Time to Sent.</td>
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<td></td>
<td>■ <strong>Accessing the Messages Inbox:</strong> Deleted bullet items for unread and read message icons; added bullet item for attachment icon; updated icon for message reply.</td>
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<td>■ Sending New Messages: Updated <em>step 6</em> to describe new drag and drop attachment option, and to eliminate confirmation page, adding <em>step 7</em> to send message.</td>
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<td>■ Replying to a Message: Deleted previous step 5 describing confirmation dialog box.</td>
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<td>■ Deleting Messages: Added that all messages can be selected using check box in header on page 202.</td>
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What’s in this Chapter

The Online Banking (OLB) system is the secure online web site that allows users to manage their accounts online. This manual covers the basic retail services offered, which are organized under six tabs: Snapshot, Accounts, Transfers, Notify Me Alerts, Messages, and User Services.

The number of tabs you see depends on the services your financial institution supports.

- The Payments tab is present by default, but you cannot use it until you sign up for Online Bill Pay services with your financial institution.
- If your institution offers Cash Management services and you are a commercial user, you also see a Cash Management tab. Refer to the Online Business Banking Cash Management User’s Guide for more information.
- If your financial institution offers the Finance Center service, all users see the Finance Center tab.
- If your financial institution offers the PFM (Personal Financial Manager) service, all users see the PFM tab.

Basic Services

Snapshot Tab

The Snapshot tab is the default Online Banking start page. It provides an overview of your Online Banking accounts in a compact, simplified format. Certain key functions can be performed right on the Snapshot tab. When you need more detail or functionality than the Snapshot tab provides, it has links to let you jump directly to the appropriate pages on other tabs.

On the Snapshot tab, you can:

- View basic information on the accounts that are most important to you
- Review recent transactions
- See an overview of your PFM accounts, if you use the PFM service
- See new messages that come into your message inbox
Chapter 1: General Information

- Make a one-time transfer
- View your current contact information

The Snapshot tab appears as follows.

### Accounts Tab

Users can manage their online accounts using the Accounts tab. Depending on the services your financial institution offers, users may be able to:

- View account information, monthly statements, and transaction histories.
- Transfer money between online accounts.
- Download transaction histories into personal finance software, such as Microsoft® Money and Intuit® Quicken®, or spreadsheets, such as Microsoft Excel® and Lotus® 1-2-3®.
- View loan rates and loan payoff details.
- View credit card transaction histories.
- View check images, statements, or other documents online.
The Account Summary page—the main Accounts tab page—lists all available online financial accounts, including the account balance and the date this balance was obtained.

Refer to the Accounts Tab chapter for more information.

Transfers Tab

Users can schedule account-to-account funds transfers using the Transfers tab. Depending on the services your financial institution offers, users have access to the following features:

- View and schedule account-to-account funds transfers.
- View and schedule account-to-external account transfers.
- View and print transfers histories.
- Pay loan or credit card bills online.

The Transfers tab allows users to view their pending account-to-account funds transfers.

Refer to the Transfers Tab chapter for more information.

**Notify Me Alerts Tab**

Users can select and configure automatic notifications to be sent to them when certain events occur using the Notify Me Alerts tab. The Online Banking system provides three types of alerts. *Account Activity alerts* notify users of events on their accounts, such as balances, transfers, and deposits. *Messaging alerts* notify users of secure messages waiting for them on the website. *Security alerts* notify users of events that could potentially affect their online access.
The Notify Me Alerts tab has a Contact Information section showing possible delivery modes, and three sub-tabs to organize the different alert types.

On an alert-by-alert basis, users can control:

- Which alerts they want to receive.
- How alerts will be delivered:
  - To the Primary email address.
  - To the Secondary email address.
  - To a mobile device (provided the financial institution supports SMS text messaging).
- Parameters (such as dollar amounts) for certain alerts.

Refer to the Notify Me Alerts Tab chapter for more information.
Messages Tab

Users can read notifications from the financial institution concerning their accounts using the Messages tab. These messages can include answers to emailed questions, responses to requests for technical help, or messages generated automatically by the system, such as rescheduling a transfer due to insufficient funds.

Users have access to the following services:

- Read notifications from the financial institution.
- Send secure—encrypted—messages to the financial institution.
- Reply to received messages or broadcast messages from your financial institution, or reply to system-generated alerts.
- Send attachments with your messages.

The Messages tab appears as follows.

![Messages Tab Example](image)

Refer to the Messages Tab chapter for more information.

User Services Tab

Users can access a variety of links to help manage their online accounts using the User Services tab. Depending on the services your financial institution offers, users have access to features including the following.

- Add new online accounts or services.
- Change passcodes and security verification question/answer.
- Activate security tokens.
- Update address information.
- Set an account to a “No View” state.
- Reorder checks.
- Order copies of documents, such as canceled checks, disclosure forms, and loan agreements.
- Request stop payments.
- Customize your session.
- Send questions or comments to the financial institution through encrypted messaging.
- Look up contact information for the financial institution.

The User Services tab appears as follows.

Refer to the User Services Tab chapter for more information.
Access to Online Banking

Online Activation

Before you can use Online Banking, you must enroll online or in-person with your financial institution. The online enrollment form has Online Help for users filling out U.S. and non-U.S. addresses, joint accounts, access ID, passcode, and validation question/answer. Once you have enrolled, you will be notified by email when you can use your account.

For financial institutions that provide a real-time enrollment process, you will be able to use your new online accounts immediately, because your application is automatically processed by the system. Please check with your financial institution if this is possible.

Access IDs

Access IDs are used to identify your account on the system. Depending on your financial institution, you will either be assigned an access ID, or you will be able to create your own when you apply online. Your access ID must meet the following restrictions.

Your access ID:
- Must be between 5 and 20 characters long.
- May contain both letters and numbers.
- Must be unique (no other user can have the same access ID).
- Cannot contain a leading space, trailing space, or multiple consecutive spaces.
- Cannot contain non-printable ASCII characters, such as CTRL-C, etc.
- Is case-sensitive (for example, “New York” and “new york” are two different access IDs).

If you happen to choose an access ID that is already taken, you will be offered another suggestion.
Passcodes

Passcodes ensure that your financial information is safe and secure. When you create or change a passcode, the system subjects it to a passcode cracker program to ensure that the passcode meets basic security standards. Your passcode must meet the following restrictions.

Your passcode:
- Must be a minimum number of characters long (specified by your financial institution). The suggested maximum length is 28 characters.
- Must contain at least one numeric and one alpha character.
- Can contain special characters (for example, @ # $ ^ &, etc.) Your institution may require a special character.
- Must not be based on any personal information you have provided to us.
- Is case-sensitive (for example, “New York1” and “new york1” are two different passcodes).
- Cannot match any of the last several passcodes you have used, or match any passcode you have used within the last several months.

See the Change Passcode page in User Services for your institution’s specific requirements on passcode minimum length, special characters, and re-use limits.

The passcode you choose is not visible on the online application, so even the person reviewing the application at your financial institution cannot learn the passcode. For instructions and examples of creating a valid passcode, refer to chapter 8, User Services Tab.

When to Change Passcodes

Users are encouraged to change their passcode online every 90 days although this is not enforced by the system. If you forget your passcode, you have several options to reset your passcode, depending on the services your financial institution offers its users. The first option is to call your financial institution’s OLB Support to reset your passcode. They will verify your identity and assign to you a new, temporary passcode that will expire in 2 days. Once online, the system forces you to immediately change the temporary passcode again to keep it secure.
The second option, if offered by your financial institution, is to use the Automated Passcode Reset feature to reset your own passcode. The Automated Passcode Reset feature requires that you have a valid email address and a security verification question and answer on file on the system. The process will take you through various pages that will validate your identity, and then present a page to reset your passcode. Once you have created a new passcode, a secure email will be sent to your home email address with a passcode reset confirmation code and a link that points to the login page. You will be required to enter the passcode reset confirmation code after logging on to the system with your new passcode.

**Users Should Not Disclose Their Passcodes**

Guard your passcode closely. You should not disclose the passcode to anyone, not even to employees of your financial institution. OLB Support should not ask for or receive your passcode. If anyone attempts to obtain it, or if you have reason to believe that the security of a passcode has been compromised, you should contact a supervisor at your financial institution immediately.

**Note**

**Access IDs** are case-sensitive. Thus, “johndoe” and “JOHNDOE” are two different access IDs. **Passcodes** are also case-sensitive. Thus, “apples1” and “APPLES1” are two different passcodes.

**Security Verification Question and Answer**

The Security Verification Question and Answer is used by your financial institution and the system to identify users in the event that they forget their access ID or passcode. Normally, the security verification question is set when enrolling online. Users who do not have a security verification question and answer on file can set it on the User Services page.

**Three Strikes and Inactivity Time-out**

**Three Strikes**

If a passcode is entered incorrectly three times in a row, your online account is disabled. The fourth attempt will fail. You can restore access by calling your financial institution’s OLB Support department and verifying that you were the person making the repeated login attempts.
Inactivity Time-out

By default, all sessions are locked after a period of inactivity to protect you if you leave your computer unattended while logged on. The length of the inactivity period is 10 minutes by default, but can be configured by the institution. An inactivity warning pop-up dialog appears one minute before the session is to be locked. You can cancel the time-out to indicate you are still working by clicking OK in the dialog or resuming your activity (clicking a link or menu, etc.)

If your session times out, you may be able to resume your session by just entering your passcode, or you may need to log in again.

Security Tokens

A security token (also referred to as a key fob) is a physical device that generates a six-digit code to be entered when you login. You may be required by your financial institution to use a security token as an additional form of authentication when logging in to Online Banking and/or conducting certain transactions. If you are required to use a security token for authentication, you will be notified by the financial institution on how to obtain your security token.

Security Concerns

Cookies

A cookie is a very small text file sent by a web server and stored on a browser so that it can be read back later. Cookies are a basic way for a server to identify a user (cookies actually identify the computer you are using at the time). Cookies are used for many things from personalizing start up pages to facilitating Internet purchases.
Myths About Cookies

Some myths about cookies include the following:

- Cookies can “read” information about you from your hard drive, so they can be used to “steal” information about you.
- Cookies carry viruses.
- Cookies are programs that can perform functions on your computer.

Cookies cannot do any of these things. Cookies do perform some very important functions when you are online conducting your transactions.

Cookies Allow Multiple Processing

When you log into the system, a cookie enables the system to process multiple transactions during the session without you having to provide an access ID and passcode for each individual transaction.

Renewing Cookies

When you log out—or after a period of inactivity—the Online Banking session cookie is no longer accepted and must be renewed by re-entering the passcode. A new cookie is used for each session. That way, no one accessing the same machine at a later time can take advantage of a prior cookie to get into your account.

Digital Signature Authentication

The public key that the OLB (Online Banking) Processing Center provides to your Internet browser comes with a digital signature that has been certified by a third party. This process ensures that the transmission actually originated from the OLB Processing Center and that the message contents were not modified during the transmission of data between the two endpoints.

SSL Encryption

In addition to login security, the system uses Secure Socket Layer (SSL) encryption technology for everything users do in the system. This technology is automatically activated by an Internet browser when it connects to the system.
SSL protocol secures transmissions in three ways:

- **Only the intended recipient can read the message.** Since all information is encrypted during transit, it would appear as meaningless symbols even if intercepted.

- **No one can tamper with messages in transit.** Since the message is encrypted, adding or attempting to change information would make the entire communication unreadable.

- **No one can pose as the Processing Center.** No intruder can send a message posing as the Processing center, your financial institution, or another user. Only messages encrypted with the correct key can be decrypted and read by the recipient.

### Public Key Cryptosystem

During the secured session, all communications are encrypted using the Public Key Cryptosystem based on the public/private key pair concept. A *public* key is provided to your Internet browser and is used to encrypt all information sent from your PC. A *private* key at the OLB Processing Center decodes the message and verifies the sender. All communications between you and the OLB Processing Center are encrypted with these two keys.

### Certification

In addition, servers at the OLB Processing Center have been certified by a Certification Authority that will ensure that you are actually connecting to the system, instead of someone pretending to be at the OLB Processing Center.
Frequently Asked Questions

Q: What security measures are taken to prevent sensitive information from being intercepted online?

A: We have designed a distributed security network that ensures protection throughout the process. Distributed security means that rather than relying on one security measure we rely on several. Among those we use are authentication, encryption, and automatic time-outs.

All sessions are encrypted. That means your passcode and all the information relating to you and your accounts employ some of the strongest forms of cryptography that are commercially available for use over the Internet. If for any reason your secure session ends, your session terminates automatically.

When information is sent via the Internet, the information is broken down into separate packages—called packets—before leaving your computer. These packets are reassembled when they reach the Online Banking system. Since millions of packets are sent over the Internet at any given moment, it would be extremely difficult for a hacker to find all those relating to you.

Your name and full account number are never sent over the Internet. So even if someone intercepts a transmission, the information obtained wouldn’t be useful.

Q: What is encryption?

A: Encryption is the process of turning meaningful words and numbers into a coded language. Encryption software can turn your account information into gibberish that can be understood only by you and your financial institution.
Q: How does encryption work?

A: Everything that travels through cyberspace during your session becomes a string of unrecognizable numbers before entering the Internet. Only system computers and your Internet browser understand the mathematical formulas that turn your banking session into numeric code, and then back to meaningful information.

Q: How do I know if my banking session is encrypted?

A: Your banking session is encrypted when the URL address begins with “https://”. This indicates the site is secure. Browsers also indicate security status in a graphical manner, with an icon or something similar. Microsoft Internet Explorer and Mozilla Firefox use a padlock icon (🔒) in the address bar or status bar. Double-click on this item to get more detailed security information. If for some reason your secure session ends, your banking session terminates.

Q: What type of encryption do I need?

A: We require you to use 128-bit (domestic or U.S. grade) encryption, which is available on the latest versions of web browsers.

Q: How often do I have to change my passcode?

A: Change your passcode as often as you like. However, we strongly recommend that you change your passcode immediately if you suspect it has been compromised. (Your institution may require you to change your passcode periodically.) To change your passcode, use the Change Passcode link on the User Services tab.

Q: How do I exit securely?

A: To exit securely:

1. Click the Log Out link at the top of the screen.

   ![Log Out link highlighted](image)

   The Login page appears.

2. Close your browser.
Q: What can I do to maximize security on this site?

A: You are responsible for securing your information while it is on your computer. Here are some things you can do:

- **Choose a good passcode that is hard to guess.** Your online passcode and access ID authenticate you when you begin a session.

- **Keep your passcode safe.** Memorize your passcode. Do not share it with anyone (including OLB Support or your financial institution). The best passcode is useless if it is written on a note attached to your computer.

- **Look at your last login.** Make sure it matches when you last logged in, so you can be sure no one else has accessed your account.

- **Change your passcode regularly.** The beginning of a session is a good time to do this.

- **Exit securely.** You may not always be at your personal computer at home. If you forget to do so, the system will automatically log you out after 10 minutes of inactivity. This will prevent anyone from pressing the Back button to view your account information. (Refer to the preceding FAQ, “How do I exit securely?”)

Q: Why is secure messaging necessary?

A: It is necessary to keep your personal and account information private. However, even in a secure message, never share your passcode.
Chapter 2: Quick Start

What’s in this Chapter

The system provides a simple interface to manage your online accounts, pay your bills, transfer money, or send messages to your financial institution. This chapter presents basic information to navigate the Online Banking web site.

Logging In

The login procedure is necessary to identify authorized users of the service and tells the system which accounts to display.

To log in to your account:

1. Go to your financial institution’s web site. Find and click the Online Banking login link or login module. It may be at the top, side, or bottom of the web page.
   
   The Online Banking Login page appears.

2. In the Access ID box, type your access ID.

3. In the Passcode box, type your passcode, and click Log In.

   The icon 🎌 appears in the Passcode field to alert you if your keyboard has Caps Lock set to on.

   The Online Banking web site appears.

Note

If a passcode is entered incorrectly three times in a row, your access is disabled. A fourth attempt will fail. You can restore access using the Automated Passcode Reset process if available, or by calling your financial institution’s OLB Support department and verifying that you were the person making the repeated login attempts.

Logging In With a Security Token

You may be required by your financial institution to use a security token as an additional form of authentication when logging in to Online Banking and/or conducting certain transactions.
To log in to your account with a security token:

1. Enter the access ID and passcode as described above. The Additional Authentication Required page appears.
2. Enter the security code displayed on your security token in the Security Code field.
3. Click Continue.

The system verifies that the security code is valid, after which you are given access to your Online Banking services.

There are other times you may be required to enter a security code after logging in with your access ID and passcode.
- When your Online Banking session has timed out due to inactivity.
- When you are attempting to access a transaction screen, such as the Account Detail, Transfers, or Stop Payment screens.

Automated Passcode Reset

The Automated Passcode Reset feature allows online users who have forgotten their passcodes to automatically reset them by clicking a link on the Login page.

To use this feature, the following prerequisites must be met:
- Your financial institution must offer this feature to its users. If your financial institution does not offer this service, you must contact your financial institution to have your passcode reset for you.
- Your financial institution should have the feature turned on for you.
- You must have a valid email address on file.
You must have a security verification question and answer on file. If you do not have a security question and/or answer set in the system or if you are not sure, you can go to the User Services page to change it.

The Passcode Reset process involves entering security information to ensure that a passcode has not been reset by hackers. You must have your access ID, social security (or tax ID) number, and an account number ready to verify your account.

To reset your passcode using the Auto Passcode Reset feature:
1. If you forget your passcode when logging in to the system, click the **Forgot Passcode** or **Reset your passcode?** links.

   The Account Validation page appears.

2. On the Account Validation page, enter your access ID, social security number (or tax ID number), an account number, and then click **Submit**.
You will be allowed three (3) unsuccessful attempts, after which you must contact your financial institution to have your passcode reset.

If your account information was correct, the Verification Question page appears.

3. On the Security Verification Question page, enter the answer to your Security Questions in the **Security Answer** box, and then click **Submit**.

![Image of Security Verification Question page]

The Reset Your Passcode page appears.

4. On the Reset Your Passcode page, enter a new passcode in the **Passcode** box, re-enter it in the **Verify Passcode** box, and then click **Submit**.

![Image of Reset Your Passcode page]
The icon \( \Delta \) appears in the Passcode fields to alert you if your keyboard has Caps Lock set to on.

The Passcode Reset Confirmation page appears.

5. On the Security Code via Email page, click **Send Code Now** to send an email containing a security code to your primary email address.

A confirmation page appears briefly, then the login page appears again.

You will receive a confirmation email that contains a Passcode Reset Confirmation code and a link to the Passcode Reset Confirmation page.
6. Open your Passcode Reset Confirmation email message, record your **Passcode Reset Confirmation** code, and then click the link in the email message.

The Login page appears.

7. On the Login page, enter your access ID, new passcode, and then click **Log In**.

The Passcode reset Confirmation page appears.
8. On the Passcode Reset Confirmation page, enter your Passcode Reset Confirmation code, and then click **Submit**.

![Online Banking Passcode Reset](image)

Your default page Start Page appears. You have successfully changed your passcode.

**Note**

If you do not have an email address and the required security verification question and answer on file, you will see the Automated Passcode Security Requirements page each time after logging in to the system. You can also update your email address on this page.

**Security Verification**

If there is no activity on your session for a period of time, the Inactivity Time-out warning dialog box appears. If you do not click **OK** on the warning, the session times out to prevent someone else from using your account. Depending on institution configuration, a timed-out session may be locked, or the session may be ended, requiring you to log in again.

If the session has been locked, a Security Verification page appears when you try to continue working.
To access your account after a session lockout:

1. In the **Passcode** box, type your passcode, then click **Enter** to continue.

2. If you have finished, click **Exit** to end the session. This prevents someone else from accessing your online account.

**User (Profile) Nickname Shortcuts**

Next to the **Log Out** link at the top of every Online Banking page is your user nickname.

The user nickname identifies the logged in user. It is a quick way of verifying what information is being displayed for users who may have multiple Online Banking logins with different accounts and/or user preferences.

The nickname is also a link that opens a menu with shortcuts that let you quickly edit some basic features of your user profile.
The menu provides the following options. The options below **Update Nickname** are shortcuts to the relevant edit page within User Services, covered in the referenced sections of chapter 8.

- **Change your nickname**

  You can set the user nickname to whatever you want and edit it at any time. When you log in to Online Banking for the first time, the nickname link is set by default from your name on file. Click **Update Nickname** to open the Profile Nickname Settings dialog:

  ![Profile Nickname Settings](image)

  If you had already set up a nickname, it appears here. Enter or edit the nickname as necessary and click **Update**. The nickname you set appears as a link on all Online Banking pages, but does not appear on statements or any other account records.

- **Change your access ID** (if your institution offers this feature) – Refer to **Changing Your Access ID**

- **Change your passcode** – Refer to **Changing Your Passcode**

- **Change your contact information** – Refer to **Changing Your Contact Information**

- **Change your security questions and answers** – Refer to **Changing Security Verification Questions**
Navigation

Tabs

Basic retail services are organized under six tabs: Snapshot, Accounts, Transfers, Notify Me Alerts, Messages, and User Services. The number of tabs you see depends on the services your financial institution provides you. The Payments tab is present by default, but cannot be used until you sign up for the service at your financial institution. The Finance Center and PFM tabs are options that may or may not be offered by a given financial institution.

To use a service, click the appropriate tab:

- **Snapshot tab.** Get a quick overview of your accounts, and use shortcuts to certain key Online Banking features on other tabs.

- **Accounts tab.** Manage your accounts by viewing account balances, statements, and histories; transfer funds between your own online accounts; download data into a spreadsheet; and view and print check images.

- **Transfers tab.** Move money between your online accounts or between your online accounts and accounts at another financial institution.

- **Notify Me Alerts tab.** Select events for which you want automatic notifications sent to you. Specify alert types, delivery modes for the notifications (email address(es) and/or mobile device) and parameters for individual alerts.

- **Messages tab.** Read notifications and send secure messages to your financial institution.

- **User Services tab.** Request stop payments on checks, reorder checks, change your passcode, change your security verification question/answer, update your contact information, set an account to “No View” status, update user preferences, request documents, use secure file transfer, and request assistance from OLB Support at your financial institution.
Help

Context-specific online help is available on every page. Context-specific Help provides information for the page that you are looking at. General help is also available within the help system to provide an overview of the features and functions of Online Banking.

To access context-specific help from any page, click the Help icon on that page. A separate browser Help window opens, explaining the page that you are viewing. The navigation panel on the left-hand side of the Help window has links to other topics, including General Help and Frequently Asked Questions (FAQs).

Note
If your institution offers Cash Management services and you are a commercial user, you may also see a Cash Management tab. Refer to the Online Business Banking Cash Management User’s Guide for more information.
Online Banking Support (OLB Support)

If you have any general questions, problems, or comments about your accounts or this site, you can use secure messaging to contact OLB Support at your financial institution. Because the message is encrypted, you can discuss your financial information securely.

**Note**

Never tell your passcode to anyone. OLB Support does not need it to help you.

To send a secure message to your financial institution’s OLB Support:

1. Click the **Messages** tab.
2. On the Messages page, click **Contact Us** in the **I want to** menu.
   
   The Send a Message page appears.
3. In the **Regarding** list, select the account that you are inquiring about, or select “Other” if it concerns some other issue. This field is required.
4. In the **Category** list, select the message type. This field is required and helps the system transmit the message to the responsible OLB Support representative at the financial institution.
5. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.
6. In the **Message** box, type your message. Do not include your passcode in the message. OLB Support does not need it to help you.
7. Click **Send Message**.
   
   A confirmation page appears.
8. Review your message, then click **Confirm**.
   
   Your message is sent to your financial institution.

Logging Out

It is important to log out correctly to protect your account. If you step away from your computer while you are logged in, someone could see, or even change, your confidential information.
To securely log out from your session:

1. Click the **Log Out** link at the top of the page.

The Login page appears.

2. Close your web browser to clear your session information from the browser’s memory.

**Online Tips**

Here are some tips that can assist you in managing your accounts online:

- Your access ID is case sensitive (for example, “iluvmyfi” and “IluvMYfi” are two separate IDs). If you get an error message when trying to log in, check the Caps Lock key on your keyboard.

- Your passcode is also case-sensitive. The icon 🎤 appears in the **Passcode** field to alert you if your keyboard has Caps Lock set to on.
If you have important messages, you will see an Urgent Messages bar at the top of your page.

Please read all messages as soon as possible. This is how your institution communicates with you if there is a problem with any Internet account activity you have scheduled. (You can click Remind Me Later to temporarily hide the bar.)

If you cannot see the whole page, use the scroll bars at the bottom and right sides of the page.

Click the Accounts tab to display all of your online accounts. The “As Of” date reflects the balance at the end of that business day and indicates the latest date of transactions reflected in your account history.

Nicknames may be assigned to your accounts for easy reference. You can set the default page that first appears after you log in, and choose the default sorting for certain information. Click the User Services tab to make these changes.

Click the account nickname link in the Name column of the Accounts page to display a summary of your account information (interest rate, accrued interest, and so forth) and the last 30 days’ history on the account.

Account numbers are masked by default, displaying only the final few digits *3336. Click the green unmask icon to see the full number. The red mask icon 10003336 conceals the number again.

Frequently Asked Questions

Q: Why do I have an Urgent Message notice on my page?

A: If you have any unread urgent messages, an Urgent Message bar appears at the top of every page. Clicking a message link in the bar takes you to the Messages page. You can hide the Urgent Message bar for the rest of your current session by using the Remind Me Later link.
Q: How can I change the size of the text in Online Banking?

A: The Online Banking web site is designed to show as much text as possible on a single page. To make the text more legible, or to allow more information to show in the window at once, you can adjust the text display at any time. Click one of the font size icons (A A A) in the upper right corner of any page to select Small, Medium or Large font size for that session. You can also use the Adjust Font Size option on the User Services tab to save your desired font size for subsequent Online Banking sessions.

Q: Can I change my default to display a different section when I log in?

A: Yes. You can select the section that appears first by using the Start Page Selection option on the User Services tab.

Q: Can I change my access ID?

A: Yes, if your institution allows it. For institutions that offer this option, the Change Access ID link appears on the User Services tab. Your access ID remains unique to your account.

Q: Can I have more than one name on my account?

A: Call your financial institution to verify that this is allowed. For example, you could use “John or Diane” as your first name and “Doe” as your last name. Both of you will see the entire history for the shared accounts as well as the bills you pay jointly. However, you will not be able to tell who was responsible for a given transaction.

Q: Can I use any browser for Online Banking?

A: You must use a browser that supports the SSL (Secure Socket Layer) protocol. Most popular browsers support this security feature. To maintain our high security level we also require a browser with 128-bit encryption. Check with your institution for a list of supported browsers. Certain browsers may provide an improved visual appearance within Online Banking.

Q: Is the data displayed on the inquiry pages current?

A: The data displayed is obtained directly from your financial institution’s current databases via a daily file transmission or a real-time connection.
Q: What accounts can I access online?

A: Personal checking, savings, CD, IRA, loans, and credit cards may all be accessed through the system.
Chapter 3: **Snapshot Tab**

**What’s in this Chapter**

This chapter describes using the **Snapshot** tab to get just the information you need about your accounts.

**Introduction**

The Snapshot tab provides an overview of your Online Banking accounts in a compact, simplified format. Certain key functions can be performed right on the Snapshot tab. When you need more detail or functionality than the Snapshot tab provides, it has links to let you jump directly to the appropriate pages on other tabs.

The Snapshot tab is the default Online Banking start page. You can change this default to any other OLB tab—refer to **Setting Your Start Page** in chapter 8.

**Navigating the Snapshot Tab**

The Snapshot tab presents its information all on a single page, using several expanding “modules”. By default, the tab displays the My Accounts and My Messages modules:
Click the expand icon (>) in the header of collapsed module—for example, My Transactions—to show the information in that module. The icon in the header of an expanded module becomes the collapse icon (˅), which you can click to collapse its module to just the header.

The module at the top of each column is automatically expanded when you open Snapshot. You can drag modules up or down to reorder them within their column. Modules cannot be dragged from one column to the other.

The information presented in the Snapshot modules is similar to the main Online Banking tabs, but limited in scope and detail. When you need more than a quick overview, use the links and/or I want to menus in the module to go to the Accounts, Messages, or other tabs, where all details are available.
Using the My Accounts Module

The My Accounts module lists your accounts.

For each account, you see the following information:

- Name (account nickname—a shortcut to the account detail)
- Account #
- Available (available balance)
- Balance (ledger balance)

As on the Account Summary page of the Accounts tab, each account has an I want to menu, with actions that jump to the relevant page on the Accounts or Transfers tabs. Depending on account type, available actions may include the following:

- View Detail (refer to Account Details in chapter 4)
- View Statement (refer to Account Statements and Documents in chapter 4)
- View History (refer to Account History in chapter 4)
- Transfer To (refer to Scheduling a New Transfer in chapter 5)
- Transfer From (refer to Scheduling a New Transfer in chapter 5)
- Make Loan Payment (refer to Scheduling Loan Payments in chapter 5)
Selecting Accounts to View

You can choose which accounts appear in My Accounts, so that you see only those you need to monitor regularly. Click the gear icon in the upper right corner of the module (⚙️) to open the My Account Settings dialog box.

Use the lists in this dialog box to select just the accounts you want to see on the Snapshot tab, and the order in which they should appear. To eliminate a listed account, select ‘No Account Selected’. Up to 7 accounts can appear in the module. Click Update when the desired accounts are in the display order you prefer.

When you need to see all your accounts, or access more detail than is presented here, click the View more accounts link in the lower right corner of the module. You go to the Account Summary page of the Accounts tab (refer to Account Summary in chapter 4 for details).
Using the My Transactions Module

Expand the **My Transactions** module to see the most recent 5 transactions in the last 5 days for the account shown in the header.

For each transaction, you see the following information:

- Date
- Description
- Amount

Use the list in the My Transactions module header to select a different account to view recent transactions from. (The accounts available are those selected in the My Accounts module.)

When you need to see all your transactions, or access more detail than is presented here, click the **View more transactions link** in the lower right corner of the module. You go to the Account Detail page of the Accounts tab (refer to **Account Details** in chapter 4 for details).
Using the My Messages Module

Expand the **My Messages** module to see up to 5 of your most recent unread messages.

For each message, you see the message subject and the date the message was received. You can click the Subject link to view the message, or use the **I want to** menu to view, reply to, or delete the message. These actions all jump to the appropriate page of the Messages tab.

The total number of unread messages is displayed in the module header. To see all your messages, click the **View more messages** link in the lower right corner of the module. You go to the All Messages page of the Messages tab (refer to **Accessing the Messages Inbox** in chapter 7 for details).
Using the Make a One-Time Transfer Module

You can make a simple funds transfer directly from the Snapshot tab. Expand the Make a One-Time Transfer module to show the transfer fields.

Select the source and destination accounts for the transfer funds using the From and To lists, and enter an amount. The available balance of each account is displayed for reference directly below the account list. Negative balances are displayed in red. For external accounts, the applicable credit or debit limit is shown in place of a balance.
If the account you need is not shown, you need to add it to the accounts available for online access. Click **Add New Account** or **Add External Account** to go to the appropriate section under User Services, where you can add the account (refer to **Adding a New Online Account** or **Entering an External Transfer Account Request** in chapter 8 for details).

Enter a date for the transfer under **Scheduled Transfer Date** and click **Transfer**. If you decide you want to make a recurring transfer instead, click **More Transfer Options** to go to the Transfers tab (refer to **Scheduling a New Transfer** in chapter 5 for details).

**Using the Make a Payment Module**

If you have online Bill Pay service, you can make a payment to one of your registered payees directly from the Snapshot tab. Click the **Make a Payment** module to show the payment fields.

**Note**

Similar to the Payments tab, users who do not have Bill Pay service see only a link to request the service in this module.

Depending on your payments options, you will be directed to the Payments tab or can see your 5 current pending payments.
Using the View My Contact Information Module

Expand the View My Contact Information module when you need to quickly verify your email addresses and phone number on file with your financial institution.

Your primary email address is listed, along with your secondary email address and phone numbers.

If any information is incorrect, click Update My Contact Information to jump to the Change Contact Information page in User Services (refer to Changing Your Contact Information in chapter 8 for details). To jump to the Notify Me Alerts page, click Set Up Notify Me Alerts (refer to chapter 6 for details).
Chapter 4: Accounts Tab

What’s in this Chapter

Using the Online Banking site, you can manage all of your accounts on the Accounts Tab. This chapter provides information and procedures to manage your accounts.

Navigating the Accounts Tab

In general, you will use the Accounts tab more than any other page to view and manage your online accounts. You can choose to have your session automatically open to the Accounts tab by setting the Start Page on the User Services tab, if desired.

At the top of each Account Detail page, you can navigate to the pages of your other accounts using the Select Account and Select Action lists.
Account Summary

The Account Summary page is the starting page on the Accounts tab, and provides an overview of your online accounts. Users can sort an account list by account name, account number, or account balance by clicking the arrow next to each column heading if more than one account exists. If you are on another page, click the Accounts tab.
The following information is provided for each account.

### Account Summary Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>The account nickname, or if no nickname has been set up yet, the account type (for example, checking, savings, share, share draft, IRA, CDs, credit card, or loan, etc.). The name is a link to the account detail page.</td>
</tr>
<tr>
<td>Owner</td>
<td>The owner of the account. For joint checking accounts, only one name may appear if each account owner has a separate file at your financial institution.</td>
</tr>
<tr>
<td>Account #</td>
<td>The account number.</td>
</tr>
<tr>
<td></td>
<td>Account numbers are masked by default, displaying only the final few digits. Click the green unmask icon to see the full number. The red mask icon conceals the number again.</td>
</tr>
<tr>
<td></td>
<td>Institutions can opt for certain account types not to be masked.</td>
</tr>
<tr>
<td>Balance</td>
<td>The account’s current balance (calculated by taking the most recent update from your financial institution and adjusting it to include any recent Internet transactions).</td>
</tr>
<tr>
<td>As Of</td>
<td>The date for which the balance is accurate; that is, the date of the last known transaction and/or balance update from your financial institution.</td>
</tr>
<tr>
<td>Actions</td>
<td>Contains an <strong>I want to</strong> menu for each account. Available actions let you view details, transaction history, documents or monthly statement (for institutions that offer those options), or transfer funds between your online accounts. For loan accounts, a 'Make Loan Payment’ action may be available.</td>
</tr>
</tbody>
</table>
The **Select Account** and **Select Action** lists at the top of the Account Detail pages can also be used to link to detailed information for each account. Select an account and an action, then click **Go**. These controls are always available on any Account Details page, and appear on the Account Summary page as well if you have more than 20 accounts.

**Account Search**

If you have more than 20 accounts, you see an account search section on the Account Summary page. This feature lets you narrow the account list by searching on the Account Name, Account Number, or Owner Name fields. Entry of a partial name or number is accepted.

![Account Search](image)

**Real-Time Internet Interface**

If your financial institution uses a Real Time interface, you may not see all of the information shown in the illustrations in this chapter. Some of the information in the Accounts section may not be updated continually. Your financial institution may choose not to display any or all of the following, because they are not Real Time features.

- History
- Statements
- Balance including Available Balance, and Unposted Transactions
- Ledger Balance including Ledger and Ledger Available Balance
Account Details

The Account Detail page shows specific information related to the online account. It can include a balance panel, a collapsible Account Details panel, and a Quick History. By default, the Quick History section displays the last 20 transactions on the account, if any. The information shown depends upon your financial institution’s service offerings.

To view the account details:

1. On the Account Summary page, click View Detail in the I want to menu for the account you would like to view.

   ![View Detail Menu](image)

   The Select Account and Select Action lists at the top of the page can also be used to jump to other accounts. Select an account and an action, then click Go.

2. View the information.

   - The Select Account and Select Action lists at the top of the page can also be used to jump to other accounts. Select an account and an action, then click Go.

   - The links on the right side of the balance panel provide quick access to account statements, history and other functions.

   ![Balance Panel](image)

   Note

   A shortcut to viewing the account detail is to click the link in the account Name column.

The Account Detail page appears.

2. View the information.

   - The Select Account and Select Action lists at the top of the page can also be used to jump to other accounts. Select an account and an action, then click Go.

   - The links on the right side of the balance panel provide quick access to account statements, history and other functions.
The Account Details panel below the balance panel is initially collapsed. Click the expand icon ( ) in the header to display all account details.

**Viewing Monthly Detail for Checking Accounts**

Depending on the account type, the Monthly Detail displays different information for the account. Your Available Balance appears at the top, broken out into the Current Balance and any positive or negative Balance Adjustment due to in-process transactions. For checking accounts, the Account Details panel (shown expanded here) displays the account number, nickname, and type. If your financial institution offers interest-bearing checking accounts, you may see the latest interest information.
The detail provides the following information for checking accounts. Certain fields may not appear, depending on features supported by the financial institution.

### Checking Account Detail Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Available Balance</strong></td>
<td>Total funds available when your balance was updated. Visible only if there is a limit on the amount of money you can withdraw from the account.</td>
</tr>
<tr>
<td><strong>Current Balance</strong></td>
<td>The official balance of the account, as of the date shown.</td>
</tr>
<tr>
<td><strong>Balance Adjustment</strong></td>
<td>Additional adjustments to the balance due to unposted transactions, if any.</td>
</tr>
<tr>
<td><strong>Account #</strong></td>
<td>The account number.</td>
</tr>
<tr>
<td></td>
<td>▪ Account numbers are masked by default, displaying only the final few digits. Click the green unmask icon to see the full number. The red mask icon conceals the number again.</td>
</tr>
<tr>
<td><strong>Account Owner</strong></td>
<td>The owner of this account on record at the financial institution.</td>
</tr>
<tr>
<td><strong>Account Nickname</strong></td>
<td>A name given to your account for easy identification.</td>
</tr>
<tr>
<td><strong>Account Type</strong></td>
<td>What type of account this is (for example, checking or share draft).</td>
</tr>
<tr>
<td><strong>Product</strong></td>
<td>The product name.</td>
</tr>
<tr>
<td><strong>Date Opened</strong></td>
<td>The date the account was opened.</td>
</tr>
<tr>
<td><strong>Overdraft Limit</strong></td>
<td>The amount your financial institution will automatically lend you if you overdraw this account, if any.</td>
</tr>
<tr>
<td><strong>Hold Amount</strong></td>
<td>The amount your financial institution will hold if you overdraw this account, if any.</td>
</tr>
</tbody>
</table>
Viewing Monthly Detail for Savings Accounts

For saving accounts, the Account Detail page displays your Available Balance at the top, broken out into the Current Balance and any positive or negative Balance Adjustment due to in-process transactions. For savings accounts, the Account Details panel (shown expanded here) displays the account number, owner, nickname, and type. If your financial institution offers interest-bearing savings accounts, you may see the latest interest information.
The detail provides the following information for savings accounts. Certain fields may not appear, depending on features supported by the financial institution.

**Savings Account Detail Fields**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available Balance</td>
<td>Total funds available when your balance was updated. Visible only if there is a limit on the amount of money you can withdraw from the account.</td>
</tr>
<tr>
<td>Current Balance</td>
<td>The official balance of the account as of the date shown.</td>
</tr>
<tr>
<td>Balance Adjustment</td>
<td>Additional adjustments to the balance due to unposted transactions, if any.</td>
</tr>
<tr>
<td>Account #</td>
<td>• The account number.</td>
</tr>
<tr>
<td></td>
<td>• Account numbers are masked by default, displaying only the final few digits. Click the green unmask icon to see the full number. The red mask icon conceals the number again.</td>
</tr>
<tr>
<td>Account Owner</td>
<td>The owner of this account on record at the financial institution.</td>
</tr>
<tr>
<td>Account Nickname</td>
<td>A name given to your account for easy identification.</td>
</tr>
<tr>
<td>Account Type</td>
<td>What type of account this is (savings, share draft, etc.).</td>
</tr>
<tr>
<td>Product</td>
<td>The product name.</td>
</tr>
<tr>
<td>Date Opened</td>
<td>The date the account was opened.</td>
</tr>
<tr>
<td>Interest Rate (ITR)</td>
<td>Current interest rate for this account.</td>
</tr>
<tr>
<td>Interest Accrued, Not Yet Paid</td>
<td>The interest the account has earned that has not yet been paid into the account, if any.</td>
</tr>
</tbody>
</table>
### Savings Account Detail Fields (cont.)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Paid This Year</td>
<td>The interest that has been credited to the account so far this year, if any.</td>
</tr>
<tr>
<td>Interest Paid Last Year</td>
<td>The interest that was credited to the account last year, if any.</td>
</tr>
<tr>
<td>Overdraft Limit</td>
<td>The amount, if any, your financial institution will automatically lend you if you overdraw this account.</td>
</tr>
<tr>
<td>Hold Amount</td>
<td>The amount, if any, your financial institution will hold if you overdraw this account.</td>
</tr>
</tbody>
</table>
Viewing Monthly Detail for Loan Accounts

For loan accounts, the Account Detail page displays your Current Balance at the top, with any positive or negative Balance Adjustment due to in-process transactions. For loan accounts, the Account Details panel (shown expanded here) displays the account number, owner, nickname, type, loan and payment details, maturity date, interest paid, and the latest interest information.
The detail provides the following information for loan accounts. Certain fields may not appear, depending on features supported by the financial institution.

### Loan Account Detail Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Balance</td>
<td>The official balance of the account as of the date shown.</td>
</tr>
<tr>
<td>Balance Adjustment</td>
<td>Additional adjustments to the balance due to unposted transactions, if any.</td>
</tr>
<tr>
<td>Account #</td>
<td>The account number. Account numbers are masked by default, displaying only the final few digits. Click the green unmask icon to see the full number. The red mask icon conceals the number again.</td>
</tr>
<tr>
<td>Account Owner</td>
<td>The owner of this account on record at the financial institution.</td>
</tr>
<tr>
<td>Account Nickname</td>
<td>A name given to your account for easy identification.</td>
</tr>
<tr>
<td>Account Type</td>
<td>The type of account, such as loan.</td>
</tr>
<tr>
<td>Product</td>
<td>The product name.</td>
</tr>
<tr>
<td>Date Opened</td>
<td>The date the account was opened.</td>
</tr>
<tr>
<td>Credit Limit</td>
<td>The credit limit on any loan advances, if any.</td>
</tr>
<tr>
<td>Original Loan Amount</td>
<td>The original loan amount.</td>
</tr>
<tr>
<td>Amount to Payoff</td>
<td>The remaining payment amount.</td>
</tr>
<tr>
<td>Maturity Date</td>
<td>The date the loan will be paid off.</td>
</tr>
<tr>
<td>Interest Rate (ITR)</td>
<td>Current interest rate for this account.</td>
</tr>
<tr>
<td>Amount of Next Payment</td>
<td>The amount of the next payment.</td>
</tr>
</tbody>
</table>
### Loan Account Detail Fields (cont.)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Next Payment</td>
<td>The date due for the next payment.</td>
</tr>
<tr>
<td>Interest Accrued, Not Yet Paid</td>
<td>The interest the account is due but has not yet been paid into the account.</td>
</tr>
<tr>
<td>Interest Paid This Year</td>
<td>The interest that has been paid to the account so far this year.</td>
</tr>
<tr>
<td>Interest Paid Last Year</td>
<td>The interest that was paid to the account last year.</td>
</tr>
</tbody>
</table>
Viewing Monthly Detail for Certificate of Deposit Accounts

For certificate of deposit (CD) accounts, the Account Detail page displays your Available Balance at the top, broken out into the Current Balance and any positive or negative Balance Adjustment due to in-process transactions. For CD accounts, the Account Details panel (shown expanded here) displays the account number, owner, nickname, and type. If your financial institution offers interest-bearing CD accounts, you may see the latest interest and maturity information.
The detail provides the following information for certificate of deposit (CD) accounts. Certain fields may not appear, depending on features supported by the financial institution.

### CD Account Detail Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available Balance</td>
<td>Total funds available when your balance was updated. Visible only if there is a limit on the amount of money you can withdraw from the account.</td>
</tr>
<tr>
<td>Current Balance</td>
<td>The official balance of the account as of the date shown.</td>
</tr>
<tr>
<td>Balance Adjustment</td>
<td>Additional adjustments to the balance due to unposted transactions, if any.</td>
</tr>
<tr>
<td>Account #</td>
<td>- The account number.</td>
</tr>
<tr>
<td></td>
<td>- Account numbers are masked by default, displaying only the final few digits. Click the green unmask icon to see the full number. The red mask icon conceals the number again.</td>
</tr>
<tr>
<td>Account Owner</td>
<td>The owner of this account on record at the financial institution.</td>
</tr>
<tr>
<td>Account Nickname</td>
<td>A name given to your account for easy identification.</td>
</tr>
<tr>
<td>Account Type</td>
<td>The type of account, such as CD.</td>
</tr>
<tr>
<td>Product</td>
<td>The product name.</td>
</tr>
<tr>
<td>Date Opened</td>
<td>The date the account was opened.</td>
</tr>
<tr>
<td>Term of Account</td>
<td>The length of time between the account opening date and the scheduled maturity date.</td>
</tr>
<tr>
<td>Maturity Date</td>
<td>The ending date of a time deposit, such as a certificate of deposit, at which all principal and accrued interest is due to the account holder.</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Interest Rate (ITR)</strong></td>
<td>Current interest rate for this account.</td>
</tr>
<tr>
<td><strong>Interest Accrued, Not Yet Paid</strong></td>
<td>The interest the account is due but has not yet been paid into the account.</td>
</tr>
<tr>
<td><strong>Interest Paid This Year</strong></td>
<td>The interest that has been paid to the account so far this year.</td>
</tr>
<tr>
<td><strong>Interest Paid Last Year</strong></td>
<td>The interest that was paid to the account last year.</td>
</tr>
</tbody>
</table>
Viewing Monthly Detail for Individual Retirement Accounts

For individual retirement accounts (IRA) accounts, the Account Detail page displays your Available Balance at the top, broken out into the Current Balance and any positive or negative Balance Adjustment due to in-process transactions. For IRA accounts, the Account Details panel (shown expanded here) displays the account number, owner, nickname, and type. If your financial institution offers interest-bearing IRA accounts, you may see the latest interest and maturity information.

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Category</th>
<th>Credit Withdrawal</th>
<th>Credit Deposit</th>
<th>Balance</th>
<th>Ledger Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/17/2016</td>
<td>Daily Ledger Balance</td>
<td></td>
<td></td>
<td></td>
<td>$98,765.43</td>
<td>$98,765.43</td>
</tr>
<tr>
<td>03/11/2016</td>
<td>interest</td>
<td></td>
<td>+$1.96</td>
<td></td>
<td>$98,767.43</td>
<td></td>
</tr>
<tr>
<td>03/10/2016</td>
<td>Federal Withholding</td>
<td></td>
<td>-$301.00</td>
<td></td>
<td>$98,466.43</td>
<td></td>
</tr>
<tr>
<td>03/08/2016</td>
<td>Federal Withholding</td>
<td></td>
<td>-$308.00</td>
<td></td>
<td>$98,158.43</td>
<td></td>
</tr>
<tr>
<td>02/29/2016</td>
<td>interest</td>
<td></td>
<td>+$13.89</td>
<td></td>
<td>$98,392.32</td>
<td></td>
</tr>
<tr>
<td>02/29/2016</td>
<td>interest</td>
<td></td>
<td>+$13.73</td>
<td></td>
<td>$98,346.05</td>
<td></td>
</tr>
<tr>
<td>02/29/2016</td>
<td>interest</td>
<td></td>
<td>+$14.77</td>
<td></td>
<td>$98,360.82</td>
<td></td>
</tr>
<tr>
<td>02/29/2016</td>
<td>interest</td>
<td></td>
<td>+$14.60</td>
<td></td>
<td>$98,375.42</td>
<td></td>
</tr>
<tr>
<td>02/29/2016</td>
<td>interest</td>
<td></td>
<td>+$1.60</td>
<td></td>
<td>$98,377.02</td>
<td></td>
</tr>
</tbody>
</table>
The detail provides the following information for an individual retirement account (IRA). Certain fields may not appear, depending on features supported by the financial institution.

### IRA Account Detail Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available Balance</td>
<td>Total funds available when your balance was updated. Visible only if there is a limit on the amount of money you can withdraw from the account.</td>
</tr>
<tr>
<td>Current Balance</td>
<td>The official balance of the account as of the date shown.</td>
</tr>
<tr>
<td>Balance Adjustment</td>
<td>Additional adjustments to the balance due to unposted transactions, if any.</td>
</tr>
<tr>
<td>Account #</td>
<td>The account number.</td>
</tr>
<tr>
<td></td>
<td>- Account numbers are masked by default, displaying only the final few digits. Click the green unmask icon to see the full number. The red mask icon conceals the number again.</td>
</tr>
<tr>
<td>Account Owner</td>
<td>The owner of this account on record at the financial institution.</td>
</tr>
<tr>
<td>Account Nickname</td>
<td>A name given to your account for easy identification.</td>
</tr>
<tr>
<td>Account Type</td>
<td>The type of account, such as IRA.</td>
</tr>
<tr>
<td>Product</td>
<td>The product name.</td>
</tr>
<tr>
<td>Date Opened</td>
<td>The date the account was opened.</td>
</tr>
<tr>
<td>Term of Account</td>
<td>The length of time between the account opening date and the scheduled maturity date.</td>
</tr>
<tr>
<td>Maturity Date</td>
<td>The ending date of a time deposit, such as an IRA, at which all principal and accrued interest is due to the accountholder.</td>
</tr>
</tbody>
</table>
### IRA Account Detail Fields (cont.)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Rate (ITR)</strong></td>
<td>Current interest rate for this account.</td>
</tr>
<tr>
<td><strong>Interest Accrued, Not Yet Paid</strong></td>
<td>The interest the account is due but has not yet been paid into the account.</td>
</tr>
<tr>
<td><strong>Interest Paid This Year</strong></td>
<td>The interest that has been paid to the account so far this year.</td>
</tr>
<tr>
<td><strong>Interest Paid Last Year</strong></td>
<td>The interest that was paid to the account last year.</td>
</tr>
</tbody>
</table>
Viewing Monthly Detail for Credit Card Accounts

For credit card accounts, the Account Detail page displays your Balance at the top, with any positive or negative Balance Adjustment due to in-process transactions. For credit card accounts, the Account Details panel (shown expanded here) displays the account number, owner, nickname, and type. It may also display payment details, amounts past due if any, interest paid, and interest rates.
The detail provides the following information for credit card accounts. Certain fields may not appear, depending on features supported by the financial institution.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance</td>
<td>The official balance of the account as of the date shown.</td>
</tr>
<tr>
<td>Balance Adjustment</td>
<td>Additional adjustments to the balance due to unposted transactions, if any.</td>
</tr>
<tr>
<td>Account #</td>
<td>The account number.</td>
</tr>
<tr>
<td></td>
<td>Account numbers are masked by default, displaying only the final few digits.</td>
</tr>
<tr>
<td></td>
<td>Click the green unmask icon to see the full number. The red mask icon conceals the number again.</td>
</tr>
<tr>
<td>Account Owner</td>
<td>The owner of this account on record at the financial institution.</td>
</tr>
<tr>
<td>Account Nickname</td>
<td>A name given to your account for easy identification.</td>
</tr>
<tr>
<td>Account Type</td>
<td>What type of account this is, such as CC.</td>
</tr>
<tr>
<td>Date Opened</td>
<td>The date the account was opened.</td>
</tr>
<tr>
<td>Credit Limit</td>
<td>The credit limit for the card.</td>
</tr>
<tr>
<td>Amount to Payoff</td>
<td>The remaining payment amount.</td>
</tr>
<tr>
<td>Interest Rate (ITR)</td>
<td>Current interest rate for this account.</td>
</tr>
<tr>
<td>Annual Percentage Rate (APR)</td>
<td>Current rate of interest charged for any balance carried on this account.</td>
</tr>
<tr>
<td>Amount of Next Payment</td>
<td>The amount of the next payment.</td>
</tr>
<tr>
<td>Date of Next Payment</td>
<td>The date due for the next payment.</td>
</tr>
</tbody>
</table>
Viewing Unposted Balance Detail

If you have made any recent Internet transactions that your financial institution has not yet posted to the ledger balance, you may see the following items under Balance Detail.

- **Unposted Transactions**: Total Internet transactions made with this account that have not yet posted to your financial institution.
- **Available Balance**: The amount currently available for Internet transfers and payments.

### Credit Card Account Detail Fields (cont.)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of PAST DUE</td>
<td>The amount of any past due payments, if any.</td>
</tr>
<tr>
<td>Months PAST DUE</td>
<td>The number of months a payment was past due, if any.</td>
</tr>
<tr>
<td>Interest Accrued, Not Yet Paid</td>
<td>The interest the account is due but has not yet been paid into the account.</td>
</tr>
<tr>
<td>Interest Paid This Year</td>
<td>The interest that has been paid to the account so far this year.</td>
</tr>
<tr>
<td>Interest Paid Last Year</td>
<td>The interest that was paid to the account last year.</td>
</tr>
</tbody>
</table>
Viewing Quick History

A Quick History appears at the bottom of the Account Detail page and shows the transaction history covering the last 20 items. You can set the number of transactions displayed and the number of days in the history range with the **Quick History Configuration** action, or on the User Services/Quick History Configuration page.
Account Statements and Documents

A financial institution needs to provide various documents to its users:
- Account statements
- Other account documents, consisting of official disclosures, terms and conditions, and legal notices

Your institution may opt to offer either or both types of documents for online viewing. An institution may also choose to have a single “combined” electronic documents setting that governs both account statements and disclosures/notices.

For institutions that offer these services, the system allows you to easily access your monthly statements and account documents online. All online statements and documents present exactly the same information as the paper versions received in the mail. Users have the capability to view, save, or print account statements and other documents.

Viewing an Account Statement

To view an account’s monthly statement:
1. On the Account Detail page, click View Statement.

The Account Statement page appears.
2. In the **Statement to Retrieve** field, enter the date to include in the statement.

**Note**

If your institution uses the combined approach, the option on the Account Details page is **View Statements & Documents**. Refer to **Viewing an Account Document** for details.

3. Click **View**.

The appropriate monthly statement appears. Depending on your institution’s configuration, the statement may be displayed within a PDF viewer, or as a page in the OLB browser window.
Saving Monthly Statements

Users can save their monthly statements to their computer. The account statement filename is “stmt<MMYY>.<xxx>” where <MMYY> represents the month and the year of the account statement and <xxx> is “pdf” or “htm” depending on your institution’s statement format.
To save monthly statements:

1. On the Account Statements page, click **Save Statement to File**. (For a PDF statement, use the PDF viewer’s **Save** option.)

2. In the browser’s or PDF viewer’s file download dialog box, select the option to Save the file.
3. If necessary, in the Save dialog box locate a folder for the statement file, and then click **Save**.

The account statement is saved to your folder on your PC.

**Printing Monthly Statements**

Users can easily print an account statement from the Account Statement page or PDF viewer. The minimum requirement is that a printer is connected to your computer, and that your browser is JavaScript-enabled.
To print a monthly statement from a browser-based statement display, click the **Print this page** icon. The account statement is sent to your printer.

To print a monthly statement from a PDF-based statement display, use the **Print function** in the PDF viewer.

**Viewing an Account Document**

To view an account document (for institutions that offer e-documents):

1. On the main Account page, click **View Documents** in any **I want to** menu. If your institution uses the combined approach, the option in the **I want to** menu is **View Statements & Documents**.
The Documents page appears, listing all available documents for all accounts.

2. Locate the document you want in the list. If you do not see the document you want, you may need to adjust the date range or the document type.

   - Use the date range list to expand the listing of displayed documents. Options are:
     - Last 7 Days (default)
     - Last 30 Days
     - Last 90 Days
     - Last 6 Months
     - Last Year
     - Custom Date Range

   Select Custom Date Range to open a dialog box. Enter specific From and To dates and click Update.

   - Use the document type list to filter the list to show just the types of document you want to see. The default is All Document Types. If you clicked View Statements & Documents in the I want to menu to get to this page, statements are also an included document type.

3. Click the link of the document you want in the Document Type column. The document appears in a separate window or tab using your PDF viewing utility.
Account Statements with Electronic-only Delivery

Electronic-only statement delivery ("e-statements") provides exactly the same information as your paper statements, except that it is delivered online instead of through the mail. If your financial institution offers e-statements, you can opt-in to have your statements delivered in electronic-only format. Once you opt-in for the service, you will no longer receive paper statements in the mail.

When you have opted-in for e-statement delivery, you will receive a notification when your accounts’ statements are viewable online. You can always opt-out of e-statements if you prefer receiving paper statements in the mail.

To opt-in for electronic-only statements:

1. On the Account Statement page, click **Electronic Only Statement Delivery**.

The e-statements disclosure page appears.

**Note**

The Account Statement page is also accessible by clicking **Account Statements** on the User Services tab.
2. On the E-statement Disclosure page, read the E-statement disclosure and click **Accept** or **Accept and Print** to continue the Opt-in Process.

**Note**
Your financial institution’s disclosure may be different from the one shown below.

3. On the Electronic Statement Delivery Request page, verify your email address, and click one of the following buttons:
   - **Submit for this Account.** You will opt-in for e-statement delivery for that specific account.
   - **Submit for All Accounts.** You will opt-in for e-statement delivery for all existing accounts.
Opting-out of Electronic-only Statement Delivery

You may opt-out of the electronic-only statement delivery service at any time, after which you will receive paper statements in the mail, typically within the next statement cycle. On the Account Statement Search page, you will see the Opt-out buttons at the bottom of the page.
To opt-out of electronic-only statement delivery:

1. On the Accounts Statement page, click one of the following buttons.
   - **Opt Out For This Account.** You will opt-out for e-statement delivery for that specific account.
   - **Opt Out For All Accounts.** You will opt-out for e-statement delivery for all existing accounts.

   ![Accounts Statement Page](image)

   A confirmation page appears stating that you will begin to receive paper account statements in the mail.

2. On the Electronic Statement Delivery Cancellation Request page, click **Accept** to opt-out of the electronic-only statement delivery service.

   An opt-out confirmation page appears stating that you will receive your paper statements in the mail at the next statement cycle.

   ![Electronic Statement Delivery Cancellation Request Page](image)
Account Documents with Electronic-only Delivery

Electronic-only account document delivery (e-documents) provides exactly the same information as paper account documents, except that the documents are delivered online instead of through the mail. Account documents consist of legal notices, disclosures, terms and conditions, and other such notifications that an institution is required to send to its customers.

**Note**

For institutions that combine the management of statements with other account documents, statements are also considered account documents and you manage them in the same way.

If your financial institution offers e-documents, you can opt-in to have your documents delivered in electronic-only format. Once you opt-in for the service, you will no longer receive paper documents in the mail.

When you opt-in for e-document delivery, you will receive an email notification at your email account when your accounts’ documents are viewable online. You can always opt-out of e-documents if you prefer receiving paper documents in the mail.

To opt-in for electronic-only documents:

1. On the Accounts page, click View Documents from the I want to menu for a given account. If your institution manages account documents and statements jointly, this option is View Statements & Documents.

The Documents page appears, listing any current documents for the selected account.

**Note**

The Account Documents page is also accessible by clicking Account Documents on the User Services tab.
2. Click **View e-Delivery Settings**.

![View e-Delivery Settings](image)

The e-Delivery Status for All Accounts dialog box appears.

![e-Delivery Status for All Accounts](image)

The dialog box displays the account document e-delivery status for all your accounts, either ON for opted-in accounts, or OFF for opted-out accounts. You can change them individually with the ON/OFF indicator buttons, or change all at once using **Opt-in for ALL Accounts** or **Opt-Out For ALL Accounts**.

3. To opt-in for electronic-only delivery for a particular account, click its OFF indicator. On the E-document Disclosures page that appears, read the E-document disclosure and click **Accept** or **Accept and Print** to continue the Opt-in process.
4. On the Electronic Document Delivery Request page, verify your email address, and click one of the following buttons:

- **Submit for this Account.** You will opt-in for e-document delivery for that specific account.
- **Submit for All Accounts.** You will opt-in for e-document delivery for all existing accounts.
The e-Delivery Status indicators for all opted-in accounts will now show as ON.

**Opting-out of Electronic-only Document Delivery**

You may opt-out of the electronic-only document delivery service at any time, after which you will receive paper documents in the mail.

To opt-out of electronic-only document delivery:

1. On the Accounts page, click **View Documents** from the **I want to** menu for a given account. If your institution manages account documents and statements jointly, this option is **View Statements & Documents**. The Documents page appears, listing any current documents for the selected account.

   **Note**

   The Account Documents page is also accessible by clicking **Account Documents** on the User Services tab.
2. Click **View e-Delivery Settings**.

![View e-Delivery Settings](image1)

The e-Delivery Status for All Accounts dialog box appears.

![e-Delivery Status for All Accounts](image2)

The dialog box displays the account document e-delivery status for all your accounts, either ON for opted-in accounts, or OFF for opted-out accounts.

3. Change delivery status individually with the ON/OFF indicator buttons, or change all at once using **Opt-in for ALL Accounts** or **Opt-Out For ALL Accounts**.

A page appears stating that you will begin to receive paper account documents in the mail.

An opt-out confirmation page appears stating that you will receive your paper documents in the mail at the next document cycle.

**Account History**

The Account History system allows you to view up to two years (depending on your financial institution) of history items since signing up for the service. The Filtered History Search searches the database for the desired information based on search criteria that you set on the Account History page.

**Note**

Some download formats may not support a filtered history download.

Users can run a search query based on any combination of the following criteria.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Date Range</strong></td>
<td>Search for all transactions that occurred in a given date range. Users can search for transactions that occurred on a single date by entering the date (mm/dd/yyyy) in the “From” field and leaving the “To” field blank.</td>
</tr>
</tbody>
</table>
Searching Account Transaction History

The Filtered History search engine allows you to find a specific transaction history based on your search criteria.

To search your account transaction history:

1. On the Account Summary page, click **View History** in the I want to menu of the account you would like to view.
The Account History page appears.

2. In the **Date Range** boxes, specify a range of dates from which to return transactions, in the format mm/dd/yyyy. You can also click the calendar icons to select dates graphically.
   - Enter the beginning date of the transaction range in the first box. The default is one month prior to today’s date.
   - In the **to** box, enter the ending date. The default is today’s date.
   If you want to search transactions for only a single date, enter it in the first box and leave the **to** box blank.

3. In the **Sort By** list, select a sort order for the search results. You have options to sort by date, description or amount:
   - Date Descending
   - Date Ascending
   - Description Descending
   - Description Ascending
   - Amount Descending
   - Amount Ascending

4. In the **Items Per Page** list, select the maximum number of transaction items to show on each page.

5. If necessary, select the type of transactions that you want to search for in the **Transaction Type** list. Options are:
   - All transactions (default)
   - Checks only
   - Credits only
   - Debits only

6. In the **Check # Range** boxes, specify a range of check numbers to return in the search results.
   - Enter the starting number of the check range in the first box.
   - In the **to** box, enter the ending check number of the check range.
   If you want to search for a single check, enter its number in the first box and leave the **to** box blank.
7. In the **Amount Range** boxes, specify a range of transaction dollar amounts to return in the search results.
   - Enter the lower amount of the range in the first box.
   - In the **to** box, enter the upper amount of the range.
   If you want to search for a single amount, leave the **to** box blank.

**Notes**

For viewing account history, you can ignore the **Download Format** list.

To reset fields to the default values, click **Clear Form**.

8. Click **View History**.
Your account history is displayed in the form of a checkbook ledger.

### Account History Columns

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>The date the transaction was processed.</td>
</tr>
</tbody>
</table>
| Ref/Check | A reference number for the transaction, or the check number of a check.  
If a check number is a link, you can click it to see an image of the check. Refer to Viewing Check Images below. |
<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description/Memo</td>
<td>A description of the transaction. Common transaction descriptions include:</td>
</tr>
<tr>
<td></td>
<td>◆ Daily Ledger Balance. The official balance received from your financial institution.</td>
</tr>
<tr>
<td></td>
<td>◆ Check. Cleared check.</td>
</tr>
<tr>
<td></td>
<td>Each financial institution has its own descriptions for other items in the history (for example, INTEREST PAYMENT, ATM SERVICE CHARGE, PAYROLL EMPLOYER INC, VISA CHECK). Contact OLB Support at your financial institution for help interpreting these descriptions. Click the User Services tab for contact information.</td>
</tr>
<tr>
<td></td>
<td>A text entry box for memo information may appear in this column. Refer to Check Register below for details.</td>
</tr>
<tr>
<td></td>
<td>Descriptions prefixed “Unposted” are recent Internet transactions that have not yet posted. Until they post, these transactions modify only your Balance, not your Ledger Balance.</td>
</tr>
<tr>
<td>Category</td>
<td>When visible, this column displays a drop-down list for most transactions allowing selection of a category, such as “Doctor” or “Salary”. Refer to Check Register below for details on transaction categories.</td>
</tr>
<tr>
<td>Debit/Withdrawal</td>
<td>Funds taken out of the account.</td>
</tr>
<tr>
<td>Credit/Deposit</td>
<td>Deposits into the account.</td>
</tr>
<tr>
<td>Balance</td>
<td>The account’s running balance, including recent Internet transactions.</td>
</tr>
<tr>
<td>Ledger Balance</td>
<td>The official balance recorded at your financial institution on the date shown.</td>
</tr>
</tbody>
</table>

9. If you have edited any Description or Category in the history, click **Save Changes**.
Check Register

Check Register allows you to assign, configure, and modify categories to your transactions. Each transaction provides a box to enter a brief description or memo and a drop-down menu to assign a category. By assigning a category to a transaction, you can generate specialized Income versus Expense reports based on the transaction category type.

**Note**

Some financial institutions may not offer this feature. If your financial institution does not offer Check Register, the Category column and memo fields do not appear.
Adding Memos and Categories

The Check Register feature lets you enter a brief description or memo for most transactions, and also select categories that can be assigned to your transactions. The description and category fields appear on your Quick History on the Account Detail page and on your Account History. You can create new categories or edit existing categories to suit your needs.

**Note**

Not all History items let you enter a memo or select a category. Informational transaction items, such as Daily Ledger Balance, do not have the memo or category fields.

To add a memo and a category to a transaction:

1. On the Account Summary page, click the **Name** link for the account you would like to view.

   The Account Detail page appears.

2. In the text box in the Description/Memo column, enter a brief remark to describe the transaction. You can enter up to 64 characters. This field is optional.

3. In the list in the Category column, select a category for the transaction. If you would like to add a category, scroll to the bottom of the list and select **ADD NEW CATEGORY**.
4. Repeat for any of the other transactions present, and then click **Save Changes**.

A confirmation message appears in red above the Quick History section.

You have successfully entered your transaction description and category. For information on viewing, updating, and removing your categories, refer to chapter 7, **User Services Tab**.
Hiding Memo and Category Fields

If you would like to make the history listing more compact and readable, you can hide the memo entry fields and the Category column.

To hide your categories:

On the Account Detail or Account History pages, click **Hide Description/Category** in the **I want to** menu.

The page appears without the Category column or the memo entry fields.
If you entered any memos or assigned any categories, they still appear. The third column heading changes to Description/Memo (Category), and memo text appears above the generic transaction description, while your category is displayed in parentheses after the generic Description.

To reveal the Category column when it has been hidden, click **Show Description/Category** in the **I want to** menu.

**Viewing Check Images**

If your financial institution supports check imaging, you can view images of any cleared check.

To view a cleared check:

1. View a checking account history.

   On your Account History page and Account Detail Quick History, check numbers in the **Ref/Check** column appear as links.
2. Click the number link of a check that you want to view.

The front and back images of your check appear in a pop-up window.

The **I want to** menu for the pop-up contains a **Print This Page** option so you can get a hardcopy of your check image if necessary.
Downloading a Transaction History

The system allows you to download account information from the Web site to a spreadsheet or a personal finance software program, such as Intuit® Quicken® or Microsoft® Money. These files can be downloaded onto a PC or directly into your personal finance software depending on the file formats. If downloading to your PC, remember that the file is not encrypted.

For file downloads to personal finance software, you cannot use the Filtered History Search. In this case, you must enter the account, date ranges and the download format.

The following download formats are available on the system. Note: Your financial institution may not offer all of these features.

<table>
<thead>
<tr>
<th>Transaction Download Formats</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Field</strong></td>
</tr>
<tr>
<td><strong>QuickBooks® Web Connect</strong></td>
</tr>
</tbody>
</table>
### Transaction Download Formats (cont.)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Quicken Web Connect</strong></td>
<td>The Quicken Web Connect feature allows you to access your account history and download this information directly into your Quicken software on your PC. Your downloaded transactions will be reconciled against any transactions already entered in your account register. Quicken Web Connect also automatically matches any transactions you have entered in your register to eliminate duplicate download entries. Intuit officially offers Web Connect support for the most current version of Quicken plus the two previous versions. The file format has the extension “.qfx”.</td>
</tr>
<tr>
<td><strong>Quicken QIF</strong></td>
<td>A Quicken Interchange Format (QIF) file is a non-proprietary ASCII text file that is used to transfer data between different financial programs or from a financial Web site to your financial program, such as Quicken. Quicken will not reconcile the downloaded transactions in the QIF file against the transactions already entered in your account register. The file format has the extension “.qif” and is generally used with older versions of Quicken software (i.e., you must download the file to your computer, and then manually import the file to Quicken).</td>
</tr>
<tr>
<td><strong>Microsoft Money Active Statement</strong></td>
<td>An Active Statement is a Microsoft OFX-formatted file containing transaction information that is exported from a financial Web site and automatically imported into current versions of Microsoft Money. Your downloaded transactions will be reconciled against any transactions already entered in your account register. Active Statement also automatically matches any transactions you have already entered in your register to eliminate duplicate download entries.</td>
</tr>
</tbody>
</table>
### Transaction Download Formats (cont.)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Microsoft Money OFX</strong></td>
<td>The Open Financial Exchange (OFX) format is used for importing transaction information from a financial or brokerage Web site to your personal finance manager software (for example, Microsoft Money). Microsoft Money will not reconcile the downloaded transactions in the OFX file against the transactions already entered in your account register. The file format has the extension “.ofx” and is generally used with older versions of Microsoft Money (i.e., you must download the file to your computer, and then manually import the file to Microsoft Money).</td>
</tr>
<tr>
<td><strong>BAI2 Format</strong></td>
<td>A BAI2 Format file is an ASCII text file in a financial industry standard file format, used to transfer data between different financial programs or from an Online Banking web site to a user’s financial program.</td>
</tr>
<tr>
<td><strong>Fixed Length Check</strong></td>
<td>A Fixed Length Check file is an ASCII text file that organizes its values in fixed length fields with no line returns. This file format has the extension “.flc” and can be used to download to a spreadsheet.</td>
</tr>
<tr>
<td><strong>Comma Separated</strong></td>
<td>A comma-separated file is an ASCII text file that organizes its values in columns so that each column value is separated by a comma from the next column’s value. Each row starts a new line. This file format has the extension “.csv” and can be used to download to a spreadsheet.</td>
</tr>
<tr>
<td><strong>Tab Separated</strong></td>
<td>A tab-separated file is an ASCII text file that organizes its values in columns so that each column value is separated by a TAB from the next column’s value. Each row starts a new line. This file format has the extension “.tsv” and can be used to download to a spreadsheet.</td>
</tr>
</tbody>
</table>
Downloading History

To download an account transaction history:

1. On the Account History page, specify a time period using the Date Range fields. The default is the last 30 days.

2. You can ignore the fields Sort By, Items Per Page, Check # Range, and Amount Range. They have no effect on downloaded history data.

3. In the Download Format list, select the format you want for your downloaded account history. (If you are downloading to QuickBooks Web Connect, Quicken Web Connect, or Microsoft Money Active Statement, you can click the respective icon and skip the next step.)

4. Click Download.

The next section presents procedures to download specific file types.

Downloading a Comma Separated File into Microsoft Excel

To download your account history using the comma separated file format, do the following:

1. On the Account History page, specify a time period using the Date Range fields.

2. In the Download Format list, click ‘Comma Separated’.
3. Click **Download**.

The browser file download dialog box appears.

4. In the browser file download dialog, select the option to Save the file.

The **Save As** dialog box appears.
5. Select a folder to save your file ("download.csv"), and then click Save.

![Screenshot of Save dialog box]

**Note**

The download procedures for Tab Separated, Fixed Length Check, Quicken QIF, and Microsoft Money files are identical to the download procedure for comma separated files. The only difference is your selection for **Download Format**, and the resulting file names. For comma separated files, the file is `download.csv`; for tab separated files, `download.tsv`; for fixed length check files, `download.flc`; for Quicken QIF files, `download.qif`; and for Microsoft Money files, `download.ofx`.

**Viewing a Download.csv File in Microsoft Excel**

To view your account history in Microsoft Excel®, do the following:

1. Open Microsoft Excel.
2. Click **Open**. The **Open** dialog box appears.
3. On the **Files of type** drop-down list, select **All Files (.*.*)**.

4. Locate the folder that contains download.csv, and then double-click download.csv. Microsoft Excel opens with your account history. You may need to readjust the column widths to view all the information.

   You have successfully opened the file in Microsoft Excel.

---

**Downloading a Tab Separated File into Microsoft Excel**

Follow steps 1–5 in **Downloading a Comma Separated File into Microsoft Excel**, except that in the **Download Format** list, select ‘Tab Separated’. Your file will be called “download.tsv”.
Viewing a Download.tsv File in Microsoft Excel

To view your account history in Microsoft Excel, do the following:

1. Open Microsoft Excel.
2. Click **Open**.
   
   The **Open** dialog box appears.
3. In the **Files of type** drop-down list, select **All Files (*.*)**.
4. Locate the folder that contains download.tsv, and then double-click download.tsv.
   
   The **Text Import Wizard** dialog box appears.
5. On the **Text Import Wizard** dialog box, click **Next >**.

6. Click **Next >** again.
7. Click **Finish**.

Microsoft Excel opens with your account history. You may need to readjust the column widths to view all the information.

### Downloading a Quicken QIF File

The instructions below are intended for downloading account histories into older versions of Quicken (version 2003, and earlier) using the Quicken QIF format and for financial institution users who do not use Quicken Web Connect.

To download an account history using the Quicken QIF format, do the following:

1. On the Account History page, specify a time period using the **Date Range** fields.
2. In the **Download Format** list, click ‘Quicken QIF’.
3. Click **Download**.
   
   The browser file download dialog box appears.
4. In the browser file download dialog, select the option to Save the file.
   
   The **Save As** dialog box appears.
5. Select a folder to save your file (“download.qif”), and then click **Save**.
**Downloading a Microsoft Money OFX File**

For older versions of Microsoft Money (version 2003 or earlier) that do not support Active Statement, you can download your account history using the Microsoft OFX file format.

Follow steps 1–6 in Downloading a Quicken QIF File in this chapter. In the **Download Format** field, select ‘Microsoft Money OFX’. Your file will be called “download.ofx”.

To import the account history into Microsoft Money, do the following:

1. Open Microsoft Money.
2. On the **File** menu, click **Import**.
   The Import dialog box appears.
3. Locate the folder where download.ofx is located. Click **download.ofx**, and then click **Import**.
4. On the Microsoft Money dialog box, click **OK**.
   The Statements page appears.

**Note**

Microsoft Money also accepts Quicken QIF files.

5. To view the downloaded history file, click the **Checking** link.
6. To add the account history to your register, click **Done**.

**Downloading an Active Statement Format File into Microsoft Money**

The Microsoft Money Active Statement format allows you to download your account history file, and then immediately import the file into Microsoft Money. If you have a current version of Microsoft Money, you can import your account history directly. If you have an older version of Microsoft Money, you must use the ‘Microsoft Money OFX’ download option, save the file to your computer, and then open the file in Microsoft Money. Refer to Downloading a Microsoft Money OFX File above.
To download an account history using the Active Statement format into Microsoft Money, do the following:

1. On the Account History page, specify a time period using the Date Range fields.
2. Click the Microsoft Money icon.

The Microsoft Money dialog box appears. It asks if you would like to start Money now.

3. Click Yes to start Microsoft Money.

4. On the Choose a Money Account dialog box, select an account in the Money account name list, or click New to create an account, then click Next.
5. Enter your financial institution’s name in the **Held at** field, and then click **Next**.

6. Select the account type, and then click **Next**.
7. In the **Name** field, enter an account name (for example, “My Checking”, “Business Checking”, etc.), and then click **Next**.

8. Enter the account number, and then click **Next**.
9. Enter the opening balance for the account, select the currency, and then click **Finish**.

Microsoft Money opens with the Import Completed dialog.
10. On the Import Completed dialog box, click **OK**, and then click your checking link to open your account.

Microsoft Money opens with your downloaded information.
**Downloading into Quicken Using Quicken Web Connect**

The Quicken Web Connect feature allows you to download your account history file, and then immediately import the file into a recent version of Quicken (current version plus two previous versions). If you have a current version of Quicken, you can import your account history directly. If you have an older version of Quicken (version 2000, and earlier), you must use the Quicken QIF download option, save the file to your computer, and then open the file in Quiken.

**Note**

Quicken Web Connect requires a registration or service fee (to Intuit) from all financial institutions using the service. Intuit will support the latest version of Quicken plus the previous two versions. Not all financial institutions offer this service.

To download an account history into Quiken using Quicken Web Connect:

1. On the Account History page, specify a time period using the **Date Range** fields.
2. Click the Quicken icon.

Quicken opens and begins importing your file. After the file is processed and downloaded, Quicken automatically opens the appropriate account register.

**Downloading into QuickBooks using QuickBooks Web Connect**

Like Quicken Web Connect, you can download your account history directly into your QuickBooks accounts. QuickBooks Web Connect exports your information and automatically imports it directly into your QuickBooks software (i.e., you do not need to manually save the file to your computer, and then import it into QuickBooks).
By using QuickBooks Web Connect, your downloaded transactions will be reconciled against any transactions already entered in your account register. QuickBooks Web Connect also automatically matches any transactions that you have already entered in your register to eliminate duplicate download entries. Intuit officially offers Web Connect support for the most current version of QuickBooks plus the two previous versions.

**Note**

QuickBooks Web Connect downloads do not support a Filtered History Search. You can only set the date ranges for your account history.

To download your account history into QuickBooks using QuickBooks Web Connect:

1. On the Account History page, specify a time period using the **Date Range** fields.
2. Click the QuickBooks icon.

   ![Download Format](image)

   The browser Save dialog box opens automatically.
3. In the browser Save dialog box, click **Open**.

   QuickBooks opens with a dialog box indicating that QuickBooks has received new transaction data.
4. On the **QuickBooks** dialog box, click **Import new transactions now**, and then click **OK**.

   You should see your transaction information in the “Items Received from Financial Institution” section.
5. In the Items Received from Financial Institution section, click **View**.

   The downloaded items appear on the Match Transactions page.
6. To record unmatched transactions into the register, select the transaction in the Quick Statement section (lower half of the page), and then click **Add to Register**.

   If prompted, add the Payee name to your list.
7. Click the **Account** drop-down list, assign a specific account to the transaction, and then click **Record**.

8. Repeat the last three steps for each unmatched transaction.

When you have completed recording the unmatched transactions, you will have successfully entered your transactions into your QuickBooks software.

**Account Transfers**

Account transfers move funds between your online accounts that are listed in the Account Summary table. For example, if you have multiple checking or share draft accounts, you can transfer money from one account to the other.

To make an account-to-account transfer:

1. In the **Actions** column in the Accounts Summary table, click **Transfer To** or **Transfer From** in the **I want to** menu of one of the accounts involved in the transfer.

   ![Account Transfers Example](Image)

   The Transfers page appears.

2. Refer to chapter 5, **Transfers Tab**, for additional instructions.
Frequently Asked Questions

Account Summary FAQs

Q: Do I have to return to the Account Summary before switching accounts?

A: No. To switch accounts, do the following from any page on the Accounts tab:

1. In the list immediately below the Accounts tab heading, select the account you want to work with next.
2. In the list next to it, select an action for that account.
3. Click Go.

Q: What are the triangles next to column headings?

A: The triangles indicate how the table is sorted. The dark triangle indicates which column the list is sorted on. It points up to indicate an ascending sort, down to indicate descending. Click a triangle to sort the account list differently.

Q: What are the icons next to account numbers?

A: Account numbers for most account types are masked by default, displaying only the final few digits. The green unmask icon to the right allows you to see the full number if necessary. When the number is exposed, the icon is red. Click it to mask the number again.
Account Detail FAQs

Q: What is the difference between history and detail?

A: History and detail are defined as follows:

- **History.** This shows the account’s transaction history covering a given date range.
- **Detail.** This shows detailed information about the account, including account owner, account type, account number, interest paid, hold amount, ledger balance, and account history for the last month.

Q: What is the difference between the Balance and the Ledger Balance?

A: They are defined as follows:

- **Balance.** The account’s running balance, including recent Internet transactions.
- **Ledger Balance.** The official financial institution’s balance recorded on the date shown. The differences between the two balances are created by any Internet transactions that have been sent to your financial institution but have not yet posted.

Q: Why does my financial institution show a balance that is different from what I can view on my Internet account from home?

A: Your financial institution may not have updated the balance to reflect your Internet transactions yet.

Q: Why is my balance sometimes a day behind?

A: This depends on how often your financial institution updates the Internet transaction information.

Q: From which balance can I make online payments?

A: For Online Bill Pay, use the Available Balance. This balance takes into consideration any Internet transactions you have made. The system (depending on your institution’s set up) may check this balance for sufficient funds before processing payments.
Account Statement and Document FAQs

Q: How can I increase the size of the text in my document?

A: For PDF documents, use the zoom controls in the PDF viewer.

For documents displayed directly in the OLB browser window, use the font size adjustment icons (A A A) in the upper right corner of the page to change the font size for the current session. To make font size adjustments that apply to future Online Banking sessions as well, go to the User Services tab and click Adjust Font Size.

Account History FAQs

Q: There is an “Unposted” on my Account History page. What is it?

A: An “Unposted” entry is created for all Internet transactions (for example, an online bill payment or a transfer), which has not yet reconciled. Once the transaction has posted to the account, the “Unposted” prefix will disappear.

Q: What page do I have to be on to download into Quicken or Microsoft Money?

A: You must be on the Account History page. Once you have logged on, click the Accounts tab. Find the account you want to download. In its I want to menu, click View History.

Q: How can I download my account activity into Quicken or Microsoft Money?

A: On the Account History page, choose the dates and format you wish to download.

Q: Can I upload FROM Quicken?

A: No. The history is generated from your activities on this site.
Q: How do I download into a spreadsheet like Microsoft Excel?

A: You must be on the Account History page.

- Select either ‘Comma Separated’ or ‘Tab Separated’ from the Download Format list.
- Click Download and save the file to your computer as either “download.csv” or “download.tsv”.
- Open your spreadsheet.
- Open the downloaded file.

Q: Can I download to Quicken QuickBooks?

A: Yes. QuickBooks downloads are possible for financial institutions who have signed up for QuickBooks Web Connect. If you do not see QuickBooks Web Connect as a download option on the Download Format list, then your financial institution does not offer this feature.

Q: How do I open my account history in my personal finance program?

A: If you are running Windows, make sure the file extension is visible. Look for download.qif or download.ofx. Select File, click Import, and then, click OK to load the data into your program. If your financial institution offers Quicken Web Connect or Active Statement Format, you can download your account history directly into your personal finance program.

Quicken Downloads FAQs

Q: Why does Quicken ask for my passcode?

A: If you are receiving a message that requests a passcode, then you are attempting to download your account information from the Quicken Web site. In order to download into Quicken, you will need to log in to your Internet account with your financial institution and follow the steps available on the help page. Click the HELP icon to open help for the page you are viewing. You can also refer to the instructions above.

Q: Why does Quicken ask for my access ID and passcode when I click on download history?

A: If you are receiving this message, make sure you are using the latest version of your browser.
Q: Why can’t I access my account through Quicken and pay my bills through Quicken?

A: You will not be able to access your account or pay bills through Quicken, because it is all done online through your account with your financial institution. You will first need to sign up for a checking or share draft account through your financial institution. Once your account is set up, you can enroll online. Once you have online access, you can pay bills and download your transaction history, including bill payments, into Quicken to reconcile your account.

Q: Why does Quicken not recognize the checks that I hand entered when using “Quicken Web Connect” through my financial institution’s Web site?

A: Quicken is guaranteed to recognize only the information you have previously downloaded. If the checks you have hand-written have cleared your account, they will be included in your history download to your check register.

Q: How can I download to Quicken without opening a browser?

A: Use the following steps:
1. Go into Quicken and click the ONLINE CENTER tab on the right. Your account list will appear.
2. Select the account you want to update.
3. Click the UPDATE/SEND button. Your financial institution’s home page will appear in Quicken.
4. Log in and download with Web Connect like you normally would.

Q: Why does Quicken put everything in the memo field when I download?

A: Make sure you have the latest version of Quicken, and use the Web Connect feature (if your financial institution offers it). With Web Connect, Quicken will put the information in the correct fields.

Q: Why does Quicken give me a message telling me I have no transactions to download?

A: Either you have already downloaded the most current data, or there is no account history to download yet.
Q: What do I do when I go into my account to download my history, and I don’t have an option for Web Connect?

A: Contact your financial institution.
Chapter 5: Transfers Tab

What’s in this Chapter

This chapter presents information to transfer money from accounts internal to your financial institution, such as from one checking account to another, or transfers from an internal account to an external account at another financial institution (or vice versa).

Navigating the Transfers Tab

The Transfers tab allows you to schedule online account-to-account transfers, view pending transfers and transfer histories.

To reach the Transfers tab, click the Transfers tab heading.

Note

If you do not have transfer privileges, contact your financial institution to request them.

The Transfers page appears.
You can navigate to other transfer-related pages by pointing to the Transfers tab heading and using its drop-down menu:

- **Schedule Single Transfer.** Click to schedule or view an account-to-account transfer. Refer to Scheduling a New Transfer.

- **Schedule Multiple Transfers.** Click to schedule or view up to four account-to-account transfers. Refer to Scheduling Multiple Transfers.

- **Schedule Advanced Transfer.** Click to schedule or view a One to Many or a Many to One transfer. Refer to Scheduling Advanced Transfers.

- **Schedule Loan Payment.** If you have any loan accounts at your financial institution, click to schedule a loan payment. Refer to Scheduling Loan Payments.

- **Transfer Templates.** Click to create or access templates for transfers you make regularly. Refer to Using Transfer Templates.

- **History.** Click to view a list of past transfers. You can view the account-to-account transfer history for specific accounts or all accounts during any period of time up to the last two years since you signed up for this financial website. Refer to Transfer History.

- **Add External Transfer Account.** Click to add an account at another financial institution. You can schedule transfers to or from the external account. Refer to Entering an External Transfer Account Request in Chapter 8.
Scheduling a New Transfer

You can schedule an account-to-account transfer using the **Schedule Single Transfer** module on the Transfers page. The Schedule a Transfer module allows you to make a one-time transfer or a recurring transfer with fixed or variable amounts.

To schedule a new account transfer:

1. In the **Schedule Single Transfer** module, select the account from which to move funds in the **From** list.
   
   The available balance on the selected account is displayed below the list. (For external accounts, the applicable credit or debit limit is shown in place of a balance.)

2. In the **To** list, select the account to receive the funds.

3. In the **Transfer Description** field, type a brief note about the reason for the transfer. This memo appears in your account transfer detail. The field has a maximum length of 127 characters.

4. In the **Amount** field, enter the dollar amount of the transfer (up to the Balance amount displayed below the **From** account list). You do not need to enter the “$” symbol.

5. In the **Frequency** list, click the type of transfer:

<p>| Transfer Frequency Options |</p>
<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Time</td>
<td>One-time only event. Transfers are not rescheduled automatically.</td>
</tr>
<tr>
<td>Fixed Recurring</td>
<td>Transfers are automatically rescheduled for the same dollar amount each time.</td>
</tr>
<tr>
<td>Variable Recurring</td>
<td>Transfers are automatically rescheduled, but you must enter a new dollar amount each time.</td>
</tr>
<tr>
<td>Occasional</td>
<td>Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.</td>
</tr>
</tbody>
</table>
Chapter 5: Transfers Tab

6. In the Period list, click how often a recurring transfer occurs:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once</td>
<td>Use this period if you selected One Time or Occasional as the Frequency.</td>
</tr>
<tr>
<td>Weekly</td>
<td>Every week on (or near) the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Every Two Weeks</td>
<td>Every other week on (or near) the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Monthly</td>
<td>Every month on (or near) the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Every Two Months</td>
<td>Every other month on (or near) the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Quarterly</td>
<td>Every three months on (or near) the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Twice a Year</td>
<td>Every six months on (or near) the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Yearly</td>
<td>Every 12 months on (or near) the same day of the week you scheduled the first payment.</td>
</tr>
</tbody>
</table>

7. In the Scheduled Transfer Date field, enter the date you want the transfer to take place (MM/DD/YYYY), or click the calendar icon to select a date graphically. Transfers scheduled for the same business day, and before the cut-off time displayed just below the date field, are processed either immediately or at the end of the business day, depending on the institution configuration.

8. If you want to automatically create a template from this transfer, select the Create transfer template after this transfer is submitted check box. Refer to Using Transfer Templates for details.
9. Click **Transfer**.

A confirmation page appears.
One of three possible results occurs.

- Transfer scheduled for the same day.
- Transfer scheduled for a future date.
- Transfer fails.
10. If you scheduled the transfer for the same day, the Transfer Details page appears, asking if you are sure you want to perform this transfer. From this page, click **Transfer**, **Edit**, or **Cancel**.

- **Transfer** – Click this button to initiate the transfer.
- **Edit** – Click this button to make changes to the transfer.
- **Cancel** – Click this button to cancel the transfer.

If you scheduled the transfer for a future date, the Transfer Details page asks if you sure you want to schedule this transfer. From this page, click **Schedule Transfer**, **Edit**, or **Cancel**.

- **Schedule Transfer** – Click this button to schedule the transfer for a future date.
- **Edit** – Click this button to make changes to the transfer.
- **Cancel** – Click this button to cancel the transfer.
Transfer Failure

If your transfer fails, the Transfer Details page states the reason. You can edit the transfer and try again or reschedule it. If you reschedule a same-day transfer, the system will process it as a scheduled transfer on the next processing day. Click one of the following:

- **Try Again/Edit** – Click this button and the Schedule Transfer page reappears. You may edit the fields and attempt the transfer again.
- **Next Processing Day** – Click this button to schedule the transfer for the next processing day.
- **Cancel** – Click this button to cancel the transfer.

Pending Transfers

Pending transfers are any transfers that are scheduled to occur at a given date in the future. Any transfers set as “Occasional” will also appear on the Pending Transfers table although they are not automatically rescheduled.
Chapter 5: Transfers Tab

Viewing the Pending Transfers Table

To view all pending transfers, click on the Transfers tab. The Pending Transfers table on the Transfers page lists all pending transfers.

![Pending Transfers Table](image)

The Pending transfers table shows all pending scheduled transfers. The following information is provided about each transfer.

<table>
<thead>
<tr>
<th>Heading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer Description</td>
<td>Displays the From and To accounts. For an advanced transfer, the text entered in the Transfer Description box also appears, with “Multiple Accounts” under From or To as appropriate.</td>
</tr>
<tr>
<td></td>
<td>The From account listing is a link, which goes to an edit page for the transfer. This is the same as the Edit option in the I want to menu.</td>
</tr>
<tr>
<td></td>
<td>Commercial users, who use accounts to which multiple users might have access, may also see a Created By field here. This field shows the name of the person who created the transfer. If the transfer has been modified, Last Modified By appears, showing the name of the user who last made a change to the transfer details. For the current user, these fields display “Self”.</td>
</tr>
</tbody>
</table>
Chapter 5: Transfers Tab

Pending Transfers Table (cont.)

<table>
<thead>
<tr>
<th>Heading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Amount</strong></td>
<td>The dollar amount of the transfer.</td>
</tr>
<tr>
<td><strong>Date</strong></td>
<td>The date the payment is scheduled to be transferred (for recurring transfers, the date of the next transfer).</td>
</tr>
<tr>
<td><strong>Actions</strong></td>
<td>The column provides an I want to menu for each transfer, which allows you to edit or cancel the transfer.</td>
</tr>
</tbody>
</table>

Viewing and Editing a Transfer

The Transfer Detail page provides basic information about any pending transfer. Pending transfers can be any transfers scheduled at a future date; or transfers with a variable amount that is scheduled at a recurring date. Transfers with zero amounts may indicate that an occasional transfer occurred; you are required to enter an amount and date for the next transfer.

To view a transfer in the Pending Transfers table:

1. In the Pending Transfers table, click the transfer’s From account link. (You can also click Edit in the transfer’s I want to menu.)

The Edit Transfer page appears.
You can edit or change any aspects of the pending transfer and schedule it for processing on this page.

2. Edit any of the fields as necessary. For example, if you want to unschedule the transfer, remove the date in the **Scheduled Transfer Date** field.

3. Click **Update Transfer**.

   ![Edit Transfer Page](image1)

   A Confirm Transfer Instructions page appears.

4. Confirm the changes and click **Submit Changes**.

   ![Confirm Transfer Instructions](image2)

   A Scheduled Transfer Updated page appears.

5. Click the Transfers tab to return to the Transfers page.
Canceling a Pending Transfer

Users can cancel any pending transfers on the Pending Transfers table. If you accidentally cancel a transfer, you can schedule a new transfer.

To cancel a transfer in the Pending Transfer table:

1. In the transfer’s I want to menu, click Cancel Transfer.

![Pending Transfers Table]

The Transfer Cancel page appears.

2. Verify the transfer, and then click the Cancel Transfer button.

![Transfer Cancel Page]

A “Transfer Successfully Cancelled” message appears. Click Done. You have successfully canceled a pending transfer.

Transfer History

The system allows you to view any transfer histories that occurred in the last two years since you signed up for this financial website. Any transfer made more than two years ago will not be retained in the system.
Viewing Transfer History

To view a transfer history:

1. From the main Transfers page, click the View Transfer History link.

The Transfer History dialog appears.

2. Enter the account information and dates you want to include in the history:

   - **Transfer From**: Select the account the funds were transferred from. The default is All Accounts.
   - **Transfer To**: Select the account the funds were transferred to. The default is All Accounts.
   - **From**: Type the first day to include in the history (MM/DD/YYYY), or click the calendar icon. The default is one month prior to today’s date.
   - **To**: Type the last day to include in the history (MM/DD/YYYY), or click the calendar icon. The default is today’s date, or one week after today’s date if your institution offers external account transfers.
3. Click **View History**.

The Historical Transfers page appears.

4. Click an account link to view the transfer details.

The Transfer Details page appears.
5. Click **Done** to return to the main **Transfers** page.

You have successfully accessed your Transfer History.

**External Transfers**

External Transfers is an account management tool that gives you the power to transfer funds between your Online Banking account and an external account at another financial institution: one-time, future-dated, or recurring.

In addition to transfers between your own Online Banking accounts, you may be able to transfer funds in a number of other ways:

- **Transfers between personal account(s) and personal account(s) of other users at your financial institution.**
  
  You can transfer funds between your personal account(s) and the personal account(s) of other users at your financial institution. For example, you can transfer funds from a checking account to a relative’s checking account who also banks at your financial institution.

- **Transfers between personal account(s) to personal account(s) of other users at other (for example, external) financial institutions.**
  
  You can transfer funds between your personal account(s) and to the personal account(s) of other users at a different financial institution. For example, parents can transfer funds from a checking account to the savings account of their son who is attending college in another state.
How are External Accounts Established?

The External Transfers feature is a simple and convenient money management tool to set up your external accounts and schedule transfers. The request and access verification process is designed to quickly and securely set up all external accounts.

To process an external account request—particularly a “transfer from” account—your financial institution takes steps to verify the ownership of the external account.

The general flow for verifying accounts is as follows:

1. **The user enters an external account request.** Using the Add External Transfer Account page, you enter information identifying an external account to create a request. The system stores the account information and shows a pending External Account request on the User Services Add/View Account Services page.

2. **Your Financial Institution verifies the account.** Once the request has been entered, an account verification process begins. Depending on the services offered by your institution, the verification may use one of the following methods:
   - Customer Validation: An automated process allows you to verify your authorized access to the external account online. (This method is not available for external loan accounts.)
   - FI Authentication: A representative at your financial institution reviews and manually approves your external transfer account request. This requires you to send the institution a printed, signed copy of the account request, along with evidence of external account ownership, such as a deposit slip or voided check for the account. The financial institution may use the Auto Approve feature, which verifies the existence of the external account after a prenote is sent, and automatically grants access to it after six days.

Upon completion of any of these verification methods, the system sends you an in-session confirmation message stating that your external transfer account has been accepted. You can view the message on the Messages tab.

3. **The external transfer account is ready for scheduling transfers.** Once the external account has been approved or validated, you can schedule an external transfer by selecting the account in the Schedule Transfer section’s **From Account** and/or **To Account** account lists.
Refer to **Entering an External Transfer Account Request** in Chapter 8 for details on requesting an external transfer account.

**Scheduling an External Transfer**

Once an external transfer account has been activated, the external account appears in the Schedule Transfer section’s **From** and/or **To** account lists (depending on whether your request allowed transfers to or from the external account). The lists display either the external institution name or the external account nickname and the account type “External”.

![Schedule Single Transfer](image)

When the external account is accessible in Schedule Transfer, you can select it to schedule a transfer to or from the external account in exactly the same way as with your other accounts. Refer to **Scheduling a New Transfer** for details.

Only a few possible differences exist with external transfers:

- External transfers may have their own cut-off time. If so, it is displayed below the cut-off time for normal accounts.
- External transfers may require additional security authentication to verify your identity before they will be processed.
Scheduling Loan Payments

Online Banking offers additional management tools for users who have online loan accounts. The Transfers tab drop-down menu has options to let you schedule your loan payments and to access your payment histories. Loan options are visible only if you have loan accounts and the correct account privileges.

To schedule a loan payment:

1. To access the Schedule a Loan Payment page, do one of the following:
   - From the Transfers tab or any other page in Online Banking, point to the Transfers tab heading and click Schedule Loan Payment from the tab drop-down menu.
On the Transfers page, click **Schedule Loan Payment** from the Schedule Transfer module’s **I want to** menu.

On the Accounts page, click **Make Loan Payment** from the loan account’s **I want to** menu.

On the loan’s Account Detail page, click **Make Loan Payment** in the **I want to** menu.

2. On the Schedule Loan Payment page, select the originating account from which you want to move funds in the **From** list.

3. In the **To** list, select the destination loan account for your payment. If you have only one loan account, it is automatically selected.
4. In the **Transfer Description** box, enter a brief description for the transaction. The field has a maximum length of 127 characters. This description serves as a reminder to yourself about the transactions; it is not sent to your financial institution and does not appear on the account statement.

5. In the **Amount** box, enter the dollar amount of the loan payment.

6. In the **Frequency** list, select the type of payment:

   **Payment Frequency Options**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Time</td>
<td>One-time only event. Transfers are not rescheduled automatically.</td>
</tr>
<tr>
<td>Fixed Recurring</td>
<td>Transfers are automatically rescheduled for the same dollar amount each time.</td>
</tr>
<tr>
<td>Variable Recurring</td>
<td>Transfers are automatically rescheduled, but you must enter a new dollar amount each time.</td>
</tr>
<tr>
<td>Occasional</td>
<td>Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.</td>
</tr>
</tbody>
</table>

7. In the **Period** list, select how often to schedule the payment:

   **Payment Period Options**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once</td>
<td>Use this period if you selected One Time or Occasional as the frequency.</td>
</tr>
<tr>
<td>Weekly</td>
<td>Every week on or near the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Every Two Weeks</td>
<td>Every other week on or near the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Monthly</td>
<td>Every month on or near the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Every Two Months</td>
<td>Every other month on or near the same day of the week you scheduled the first payment.</td>
</tr>
</tbody>
</table>
8. In the **Scheduled Payment Date** box, enter the date when the payment will be processed (MM/DD/YYYY). The default is today’s date.

9. Click **Make Payment**.

### Payment Period Options (cont.)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly</td>
<td>Every three months on or near the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Twice a Year</td>
<td>Every six months on or near the same day of the week you scheduled the first payment.</td>
</tr>
<tr>
<td>Yearly</td>
<td>Every 12 months on or near the same day of the week you scheduled the first payment</td>
</tr>
</tbody>
</table>

A confirmation page appears.

One of three possible results occurs:

- Payment scheduled for the same day.
- Payment scheduled for a future date.
- Payment fails.
10. If you scheduled the payment for the same day, you see a confirmation asking if you sure you want make this payment. From this page, click **Make Payment**, **Edit**, or **Cancel**.

   - **Make Payment** – Click this button to make the payment. The payment is recorded on the Transfer History table. You have successfully scheduled your transfer.
   - **Edit** – Click this button to make changes to the payment.
   - **Cancel** – Click this button to cancel the payment.

If you scheduled the payment for a future date, you see a confirmation page with the message, “Please confirm payment instructions below and click “Schedule Payment” button below”. From this page, click **Schedule Payment**, **Edit**, or **Cancel**.

   - **Schedule Payment** – Click this button to schedule the payment for a future date. The payment is recorded on the Transfers Pending page. You have successfully scheduled your payment.
   - **Edit** – Click this button to make changes to the payment.
   - **Cancel** – Click this button to cancel the payment.
Payment Failure

If your immediate payment fails, you can edit it and try again or reschedule it. If you reschedule it, the system will process it as a scheduled payment the next processing day.

- **Try Again/Edit** – Click this button and the Schedule Payment page reappears. You may attempt the payment again, or you may edit the fields in the payment and click the Make Payment button again.
- **Next Processing Day** – Click this button to schedule the payment for the next processing day.
- **Cancel** – Click this button to cancel the scheduled payment.
Principal and Interest Loan Payments

Depending on the services offered, your financial institution may allow standard loan payments (principal plus interest), principal-only, interest-only, or separate principal / interest allocation payments. (Contact your financial institution for details.)

Financial institutions configured for Principal and/or Interest payments provide an **I want to** menu on the Schedule Loan Payment section with the option **Specify Principal/Interest**.

If you use this action, a separate Schedule Loan Payment page opens. In place of a single Amount field, this page has one or more fields as configured by your institution, such as **Amount to be applied to Principal** and **Amount to be applied to Interest**.
You may have the option to pay specific amounts for each loan payment’s principal, interest, or both if you desire.

From this page, follow the same procedure for scheduling the payment as for any other loan payment, except for the separate allocation of Principal and/or Interest amount rather than a simple Amount. Refer Scheduling Loan Payments to for details.

**Scheduling Multiple Transfers**

Using the Multiple Transfers feature, you can move funds from as many as four accounts to other accounts, and schedule the transfers to occur once or on a recurring basis. When you schedule transfers to take place on the same day, you will see the transfers on the Transfer History table. If you schedule transfers to take place on the next day or beyond, you will see the transfers on the Pending Transfers table.

**Note**

Principal Only or Interest Only loan payments cannot be scheduled on the Multiple Transfers page.

The cut-off time located in the upper right section of the Multiple Transfers page is the daily cut-off time for creating and approving transfers. Transfers scheduled and approved prior to this time will be processed that day. Any transfers scheduled and approved after this time will be processed on the following business day.

There are four Transfer panes on the Multiple Transfers page. All contain the same standard transfer input/selection fields and system data. Transfer panes 2, 3, and 4 become active if you click anywhere within the desired pane.
To schedule new multiple transfers:

1. Point to the Transfers tab heading and click Schedule Multiple Transfers from the tab drop-down menu.

The Multiple Transfers page appears. Use the Schedule Multiple Transfers form to schedule your transfers.

2. In the From list, select the account from which to transfer funds.
   Transfers from cross-border accounts are not supported, so those accounts do not appear in the list.

3. In the To list, select the account to receive the funds.

4. In the Transfer Description box, enter a brief description for the transfer.
   The description serves as a reminder to yourself about the transaction. It is not sent to your financial institution and does not appear on the account statement. The box has a maximum length of 127 characters.

5. In the Amount box, enter the dollar amount of your transfer. For example, you can use any of the following formats: 100, 100.00, $100.
6. In the **Frequency** list, select the frequency of the transfer. The frequency of a transfer tells the system if the transfer should be rescheduled and if the transfer involves a fixed or variable dollar amount. The possible options are as follows.

- **Fixed Recurring** – Transfers are automatically rescheduled for the same dollar amount each time.
- **Variable Recurring** – Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
- **Occasional** – Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.
- **One Time** – Transfers are not automatically rescheduled and appear only on the Transfer History table.

7. In the **Period** list, select the period of the transfer to further define the frequency for recurring transfers. The period tells the system when to reschedule the transfer. The possible options are as follows.

- **Once** – Use this period if you checked the **One Time** box or if you selected **Occasional** as the Frequency.
- **Weekly** – Every week on (or near) the same day of the week you scheduled the first transfer.
- **Every Two Weeks** – Every other week on (or near) the same day of the week you scheduled the first transfer.
- **Monthly** – Every month on (or near) the same day of the week you scheduled the first transfer.
- **Every Two Months** – Every other month on (or near) the same day of the week you scheduled the first transfer.
- **Quarterly** – Every three months on (or near) the same day of the week you scheduled the first transfer.
- **Twice a Year** – Every six months on (or near) the same day of the week you scheduled the first transfer.
- **Yearly** – Every 12 months on (or near) the same day of the week you scheduled the first transfer.

8. In the **Scheduled Transfer Date** box, enter the date when the transfer will take effect (mm/dd/yyyy). Today’s date is the default.

You can also use the calendar icon to select the date.

9. Repeat the above steps for transfers 2 – 4, if necessary.
10. Click **Transfer**.

11. Click **Transfer**, **Edit**, or **Cancel**.

- **Transfer** – Click this button to initiate the transfer.
- **Edit** – Click this button to make changes to the transfer.
- **Cancel** – Click this button to cancel the transfer.

When you click **Transfer**, your transfers are processed in numeric order. As the transfers process, do not navigate from the page. Transfer panes waiting to be processed are indicated as “Pending”. Once all transfer panes have processed the pane is refreshed with information pertaining to the status of the transfer.

If one of your immediate transfers fails, you can cancel, edit it and try again, or reschedule it. If you reschedule it, the system will process it as a scheduled transfer on the next processing day.
Scheduling Advanced Transfers

For institutions that offer the Advanced Transfers feature, Schedule Advanced Transfer appears in the Transfers tab drop-down menu. With Advanced Transfers, Online Banking allows you to move funds from one account to several other accounts (1 to Many), or from several accounts to one account (Many to 1). Aside from the selection of From and To accounts, setting up advanced transfers is essentially the same as other transfers.

An advanced transfer can occur once or on a recurring basis. When you schedule a transfer to take place on the same day, you will see the successful transfer on the Recent Transfers table. If you schedule a transfer to take place on the next day or beyond, you will see the transfer on the Pending Transfers table.

Advanced Transfer Processing

When you view an advanced transfer, you see details on the processing of the transfers between individual accounts that are the components of an advanced transfer. The system attempts to process all component transfers at the scheduled time. However, because multiple accounts are involved, some component transfers within the advanced transfer may be delayed or fail while others succeed.

The Cut-off Time shown on the Advanced Transfers page is the daily cut-off time for creating and approving transfers. Transfers scheduled and approved prior to this time will be processed that day. Any transfers scheduled and approved after this time will be processed on the following business day.
To schedule a new advanced transfer:

1. Click the Transfers tab, and select **Schedule Advanced Transfer** from the drop-down menu.

   ![Schedule Advanced Transfer Drop-Down Menu]

The Schedule Advanced Transfer page appears.

You use the four tabs on the page to set up and schedule your transfer. You must complete the fields on a given tab to be able to move to the next one. You can click a previous tab to go back if necessary.

2. On the Accounts tab, select the **Transfer Type**, either From One (1) to Many or From Many to One (1).

   The From and To account options below change according to your selection.

3. In the From list, select the account(s) to transfer funds from. You can select a single account for a One (1) to Many transfer; select two or more accounts for a Many to One (1) transfer. The system displays the available balance of the selected account(s).

4. In the To list, select the account(s) to receive the funds. You can select a single account for a Many to One (1) transfer; select two or more accounts for a One (1) to Many transfer. The system displays the available balance of the selected account(s).
5. In the **Description** box, enter a brief description for the transfer, up to 64 characters. The description serves as a reminder to yourself about the transaction; it is not sent to your financial institution and does not appear on the account statement.

6. If you want to save the transfer you are creating as the basis for future transfer submissions, select the **Create transfer template after this transfer is submitted** check box. Refer to Using Transfer Templates for more.

7. Click **Continue** to move to the **Amounts** tab.

---

**Note**

External accounts are not available for selection in **From** or **To** lists for advanced transfers.

---

8. On the **Amounts** tab, enter the total dollar amount of all the component transfer amounts in the **Total Transfer Amount** box. You can use any of the following formats: 100, 100.00, $100.

9. In the boxes under **Transfer Amounts**, enter the dollar amounts applicable to the individual accounts that make up the components of the advanced transfer. These are the **To** accounts you selected for a One (1) to Many transfer type, or the **From** accounts you selected for a Many to One (1) transfer type.
10. Click **Continue** to move to the Schedule tab.

11. On the **Schedule** tab, select the frequency of the transfer in the **Frequency** list. The frequency of a transfer tells the system if the transfer should be rescheduled and if the transfer involves a fixed or variable dollar amount. The possible options are:

- **Fixed Recurring** – Transfers are automatically rescheduled for the same dollar amount each time.
- **Variable Recurring** – Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
- **Occasional** – Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.
- **One Time** – Transfers are not automatically rescheduled and appear only on the Transfer History table.
12. In the **Period** list, select the period of the transfer to further define the frequency for recurring transfers. The period tells the system when to reschedule the transfer. The possible options are:

- **Once** – Use this period if you checked the **One Time** box or if you selected **Occasional** as the Frequency.
- **Weekly** – Every week on (or near) the same day of the week you scheduled the first transfer.
- **Every Two Weeks** – Every other week on (or near) the same day of the week you scheduled the first transfer.
- **Monthly** – Every month on (or near) the same day of the week you scheduled the first transfer.
- **Every Two Months** – Every other month on (or near) the same day of the week you scheduled the first transfer.
- **Quarterly** – Every three months on (or near) the same day of the week you scheduled the first transfer.
- **Twice a Year** – Every six months on (or near) the same day of the week you scheduled the first transfer.
- **Yearly** – Every 12 months on (or near) the same day of the week you scheduled the first transfer.

13. In the **Schedule On** box, enter the date when the transfer will take effect (mm/dd/yyyy). Today's date is the default date.

14. Click **Continue** to move to the **Confirm & Submit** tab.
15. Review all the transfer details, and if all are correct, click **Confirm & Schedule Transfer** to submit the transfer.

The Advanced Transfer Details page appears with a verification message.

- If you scheduled the transfer for a future date, the component transfers are listed as Scheduled.
- If you scheduled the transfer for the same day, the component transfers are listed as Processing.
16. Transfer Failure. If you made an immediate transfer and there is a transfer failure, options are provided to let you retry the failed transaction(s) or cancel all failed transactions.

Any failed transfers can be selected. The following buttons also appear:

- **Retry Selected** - Resubmits selected failed transfers. You can deselect any failed transfers that you do not want to resubmit at this time. The page refreshes to show the results.

- **Cancel ALL Failed** - Cancels failed transfers.

17. Click **Done**.

If you chose to create a template from the transfer, the new template appears on the Transfer Templates page. The information you entered on the Accounts and Amounts tabs for the transfer are in the template. The Schedule tab information you entered is not included in the template.

### Using Transfer Templates

Transfer templates make it easy for you to create transfers that need to be set up frequently, but not on a regularly recurring basis. A transfer template allows you to set up and save the basic parameters of a transfer, minus the scheduling information.

When you need to create a new transfer, starting with an appropriate template reduces the amount of setup needed. Any details, such as the transfer amount, can still be adjusted as necessary at that time.
You can create transfer templates from scratch, or generate a template based on a transfer you are creating. In either case, the transfer parameters you enter are saved to establish the template, and become the default values for any new transfer created from that template. You can save any number of transfer templates.

From this page you can create a new template from scratch. Remember that when you create a transfer directly, you can always select an option that will save the transfer parameters as a template once you confirm the transfer.

**Creating a Transfer Template**

You can create transfer templates from scratch, or create a template based on a transfer you are creating. In either case, the transfer parameters you enter are saved to establish the template and become the default values for any new transfer created from that template.

To create a transfer template from scratch:

1. Click the **Transfers** tab, and select **Transfer Templates** from the drop-down menu.
The Transfer Templates page appears, listing any existing templates.

<table>
<thead>
<tr>
<th>Transfer Templates Page</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Column</strong></td>
</tr>
<tr>
<td>Template Description</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>From</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>To</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
2. Click **+New Template** in the upper right corner of the page. The Create Transfer Template page appears. You use the three tabs on the page to enter transfer parameters that define the template. You must complete the fields on a given tab to be able to move to the next one. You can click a previous tab to go back if necessary.

3. On the **Accounts** tab, enter a descriptive name in the **Template Description** box. It can be up to 127 characters, and must be unique.

4. If your institution offers advanced transfers, select the **Transfer Type**: From One (1) to One (1), From One (1) to Many, or From Many to One (1).

   The **From** and **To** account options below change according to your selection.

5. In the **From** list, select the account(s) to transfer funds from.

   If your institution offers advanced transfers, you can select two or more accounts for a Many to One (1) transfer.

6. In the **To** list, select the account(s) to receive the funds.

   If your institution offers advanced transfers, you can select two or more accounts for a One (1) to Many transfer.

**Transfer Templates Page (cont.)**

<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actions</td>
<td>Contains an <strong>I want to</strong> menu for each template with the following options:</td>
</tr>
<tr>
<td></td>
<td><strong>Create Transfer</strong> - Begins the creation of a transfer based on this template.</td>
</tr>
<tr>
<td></td>
<td><strong>Edit</strong> - Goes to the Edit Transfer Template page. This is the same as clicking the name link in the <strong>Template Description</strong> column.</td>
</tr>
<tr>
<td></td>
<td><strong>Delete</strong> - Deletes the template.</td>
</tr>
</tbody>
</table>

**Note**

A given template is visible only to those who have edit privileges on all the accounts the template specifies.
7. Click **Continue** to move to the **Amounts** tab.

8. On the **Amounts** tab, enter the transfer amount. You can use any of the following formats: 100, 100.00, $100.

For a One (1) to One (1) transfer type, enter the dollar amount of the transfer in the **Total Transfer Amount** and **Transfer Amounts** boxes. If your institution offers advanced transfers, enter all the required amounts.

For a One (1) to Many or a Many to One (1) transfer type, enter the total dollar amount of all the component transfer amounts in the **Total Transfer Amount** box.

In the boxes under **Transfer Amounts**, enter the dollar amounts applicable to the individual accounts that make up the components of the advanced transfer. These are the **To** accounts you selected for a One (1) to Many transfer type, or the **From** accounts you selected for a Many to One (1) transfer type.
Note
The individual amounts you enter can differ, but their total must equal what you entered for **Total Transfer Amount**. The **Total** field automatically calculates the sum of the individual amounts. The **Total** box is yellow while its sum and **Total Transfer Amount** disagree, and turns green when they are equal.

9. Click **Continue** to move to the **Confirm & Save** tab.
10. Review all the transfer details, and if all are correct, click **Save Template** to save the template for future use.

The Transfer Templates page appears with the new template in the list.

**Editing a Transfer Template**
You can edit transfer templates at any time if you need to add new accounts, change default amounts, or make other adjustments.

To edit a transfer template:
1. Click the **Transfers** tab, and select **Transfer Templates** from the drop-down menu.
   The Transfer Templates page appears, listing any existing templates to which you have access.
2. Click the template name link in the Transfer Description column. Alternatively, click **Edit** in the template's **I want to** menu.
The Edit Transfer Template page appears.

3. Move through the tabs on the page as necessary to update transfer parameters that define the template. You must complete the fields on a given tab to be able to move to the next one. You can click a previous tab go back if necessary.

- On the **Accounts** tab, edit the **Transfer Type**, **From** and **To** accounts, or **Description**.

**Note**

For institutions offering both external transfers and advanced transfers, external accounts are not available for selection in **From** or **To** lists for advanced (Many to One/One to Many) transfers.

- On the **Amounts** tab, edit the transfer amount. You can use any of the following formats: 100, 100.00, $100.

**Note**

For a One (1) to Many or a Many to One (1) transfer type, the individual amounts you enter can differ, but their total must equal what you entered for **Total Transfer Amount**. The **Total** field at the bottom automatically calculates the sum of the individual amounts. The field is yellow while the sum and **Total Transfer Amount** disagree, and turns green when the totals are equal.

4. On the **Confirm & Save** tab, review all the transfer details, and if all are correct, click **Save Template** to save the edited template.
The edited template appears in the list of templates on the Transfer Templates page.

**Deleting a Transfer Template**

Transfer templates can be deleted at any time when they are no longer needed.

To delete a transfer template:
1. Click the **Transfers** tab, and select **Transfer Templates** from the drop-down menu.
   The Transfer Templates page appears, listing any existing templates to which you have access.
2. Click **Delete** in the **I want to** menu of the template you no longer need.
   The Delete Transfer Template Confirmation page appears.
3. Review all the details, and if you are sure this is the correct template, click **Delete Template**.

![Delete Transfer Template Confirmation](image)

The template no longer appears in the list of templates on the Transfer Templates page.

Deleting a template has no effect on the processing of any transfers that may have been scheduled using the template.

**Creating a Transfer from a Template**

You can create a transfer from a template at any time. The template provides a description, the account selection, and the amounts as defaults. You supply the schedule, updating any of the default information if necessary.
To create a transfer from a template:

1. Click the **Transfers** tab, and select **Transfer Templates** from the drop-down menu.
   
   The Transfer Templates page appears, listing any existing templates.

2. In the list, locate a template with parameters similar to the transfer you want to make and click **Create Transfer** in its **I want to** menu.

   ![Transfer Templates Page](image)

   The Schedule Transfer page appears.

   You use the four tabs on the page to enter or edit transfer parameters. The parameters on the **Accounts** and **Amounts** tabs come from the template; the **Schedule** parameters are generic defaults.

3. Move through the tabs on the page as necessary to update transfer parameters preset by the template. You must complete the fields on a given tab to be able to move to the next one. You can click a previous tab go back if necessary.

   - On the **Accounts** tab, edit the **Transfer Type**, **From** and **To** accounts, or **Description**.

   ![Transfer Templates Page](image)

   **Note**

   For institutions offering both external transfers and advanced transfers, external accounts are not available for selection in **From** or **To** lists for advanced (Many to One/One to Many) transfers.

   - On the **Amounts** tab, edit the transfer amount. You can use any of the following formats: 100, 100.00, $100.
4. On the **Schedule** tab, select the frequency of the transfer in the **Frequency** list. The frequency of a transfer tells the system if the transfer should be rescheduled and if the transfer involves a fixed or variable dollar amount. The possible options are:

- **One Time** – Transfers are not automatically rescheduled and appear only on the Transfer History table.
- **Fixed Recurring** – Transfers are automatically rescheduled for the same dollar amount each time.
- **Variable Recurring** – Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
- **Occasional** – Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

5. In the **Period** list, select the period of the transfer to further define the frequency for recurring transfers. The period tells the system when to reschedule the transfer. The possible options are:

- **Once** – Use this period if you checked the **One Time** box or if you selected **Occasional** as the Frequency.
- **Weekly** – Every week on (or near) the same day of the week you scheduled the first transfer.
- **Every Two Weeks** – Every other week on (or near) the same day of the week you scheduled the first transfer.
- **Monthly** – Every month on (or near) the same day of the week you scheduled the first transfer.
- **Every Two Months** – Every other month on (or near) the same day of the week you scheduled the first transfer.
- **Quarterly** – Every three months on (or near) the same day of the week you scheduled the first transfer.
- **Twice a Year** – Every six months on (or near) the same day of the week you scheduled the first transfer.

---

**Note**

For a One (1) to Many or a Many to One (1) transfer type, the individual amounts you enter can differ, but their total must equal what you entered for **Total Transfer Amount**. The **Total** field at the bottom automatically calculates the sum of the individual amounts. The field is yellow while the sum and **Total Transfer Amount** disagree, and turns green when the totals are equal.
♦ **Yearly** – Every 12 months on (or near) the same day of the week you scheduled the first transfer.

6. In the **Schedule On** box, enter the date when the transfer will take effect (mm/dd/yyyy). Today’s date is the default date.

7. Click **Continue** to move to the **Confirm & Submit** tab.

8. On the **Confirm & Submit** tab, review all the transfer details. If you are scheduling an external account transfer and your institution requires additional authentication, you may need to enter a security answer or perform some other authentication step. Authentication must be performed to complete the transfer approval before the transfer is processed.

9. If all details are correct, click **Confirm & Schedule Transfer** to submit the transfer.
Chapter 5: Transfers Tab

The Transfer Details page appears, showing the status of the transfer.

- If you scheduled the transfer for a future date, the component transfers are listed as Scheduled.
- If you scheduled the transfer for the same day, the component transfers are listed as Processing.

10. Transfer Failure. If you made an immediate transfer and there is a transfer failure, options are provided to let you retry the failed transaction(s) or cancel all failed transactions.

Any failed transfers can be selected. The following buttons also appear:

- **Retry Selected** - Resubmits selected failed transfers. You can deselect any failed transfers that you do not want to resubmit at this time. The page refreshes to show the results.

**Note**

All failed transfers will automatically continue to retry for up to 3 days unless canceled.

- **Cancel ALL Failed** - Cancels failed transfers.

11. Click **Done** to return to the Transfers page.
Frequently Asked Questions

Q: If I have a problem transferring funds, how do I report it?

A: When a problem occurs with a transfer, write down the Transfer ID number appearing on the Transfer Confirmation page, and refer to it when you report the problem by secure email to your financial institution. Click the Contact Us link at the top of any page (next to the Log Out link) to report the problem to your financial institution.

Q: Can I transfer money from one account to another account?

A: Yes, if both accounts are accessible online and you have been granted the necessary privileges. Click the Transfers tab, and look for the Schedule Transfer module on the page. Fill in the account, description, amount, frequency, and period information, and click the Transfer button to schedule the transfer.

Q: Can I transfer money online to my parent’s account at another institution?

A: Yes, if your financial institution offers External Transfers. You can enter an external transfer account request for your parent’s account at another financial institution on the Add External Transfer Account page. Your financial institution will review and approve the request, and notify you by an in-session alert message that when the external account is available in Online Banking.

Q: When I schedule a same-day transfer, are these changes reflected immediately in my balance?

A: Yes, the debit transfers are reflected immediately on the Account Detail page and may appear as an unposted or pending transaction. The posted transactions will be displayed when your financial institution updates the online transfers.

Q: How soon after a transaction is performed will it appear on the system?

A: This varies according to the type of transaction. Some transactions are not instantaneous. However, debit transactions may show up immediately as an unposted or pending transaction and will affect your available balance.
Chapter 6: Notify Me Alerts Tab

What’s in this Chapter

This chapter covers the Notify Me Alerts feature, and describes how to set up and edit various types of notifications and their delivery methods.

Introduction

The Notify Me Alerts feature allows you to easily monitor your online account activity, balances, online messages and account security by opting-in to receive automatic notifications. With reliable, timely notifications, you can better manage your accounts by avoiding unnecessary service charges, ensuring transactions are processed, and monitoring unusual activity on your accounts.

Alert Types

The system provides three types of alerts:

- **Account Activity alerts** – Notification when specific types of activity have occurred on an account, or have exceeded thresholds that you have set.
- **Messaging alerts** – Notification when various types of messages are sent to your online inbox, or there has been a change to your online service privileges.
- **Security alerts** – Notification when security-related changes have been made, or when certain banking operations have completed—e.g., a bill payment has been made.

Navigating the Notify Me Alerts Tab

To access Notify Me Alerts options:

1. Click the **Notify Me Alerts** tab.
The Notify Me Alerts page appears.

You can navigate to other related pages by pointing to the Notify Me Alerts tab heading and using its drop-down menu:

- **Notify Me Alerts** – Click to return to the “home” view of the page.
- **Alert History** – Click for a listing of notifications that have been sent.
- **Change Contact Information** – Click to edit your notification contact information.
2. View and edit information displayed on the page.

The **Contact Information for Alerts** section at the top of the page shows how alerts can be sent to you. Your primary email address is always shown. When you have entered a secondary email address or mobile phone number, they are also shown.

Editing contact information—including enrolling a mobile phone number—is covered in Chapter 8, under **Changing Your Contact Information**.

Below the Contact Information section is a section with three sub-tabs: **Account Activity Alerts, Messaging Alerts**, and **Security Alerts**. Select a sub-tab to list the available alerts of that type and access their editing options.

- **Account Activity Alert editing options** – Edit all alerts on all accounts at once using the **Edit Account Activity Alerts** action from the **I want to** menu in the sub-tab header. You also have the option of editing individual alerts, using the links in the sub-tab’s **# of Accounts Selected** column or the **Edit** action in an alert’s **I want to** menu.

- **Messaging Alert editing options** – Edit delivery modes for all messaging alerts by clicking **Edit Messaging Alerts** in the Messaging Alerts sub-tab **I want to** menu.

- **Security Alert editing options** – Edit delivery modes and other settings for all security alerts by clicking **Edit Security Alerts** in the Security Alerts sub-tab **I want to** menu.

**Setting Up Delivery Modes**

Delivery modes are the ways in which Notify Me Alert notifications can be sent to you. The following delivery modes are supported:

- Primary email address (default)
- Secondary email address (optional)
- Mobile phone number (optional; available only with financial institutions that offer SMS text messaging service)

You should set up the delivery modes you may want to use before editing your alerts. Once you have entered your email address(es) and mobile phone number, as applicable, you can select them as delivery modes for alert notifications.
On the Notify Me Alerts tab, you can click **Change Contact Information** in the Notify Me Alerts tab drop-down menu or the Contact Information for Alerts section **I want to** menu, or go to the update page under User Services. Refer to **Changing Your Contact Information** in Chapter 8 for detailed information on editing email addresses and entering/enrolling a mobile phone number.

### Setting Up Account Activity Alerts

Account Activity alerts notify you of online account activity and balances. This feature allows you to avoid unnecessary service charges, ensure transactions are processed, and be notified of unusual activity on your accounts.

The lower part of the Account Activity Alert edit page lists your accounts and the current settings for this alert on each account.

“Not set” under **Delivery Mode** indicates that the alert is not active for that account. Otherwise, the email address(es)/mobile phone number shown under **Delivery Mode** indicate that the alert is active and show where the notifications are being sent for each account. Option settings, if any, are listed to the left of the delivery modes.

You can edit your alert settings at any time. The changes take effect immediately. Account activity alert notifications are sent at the end of the day.

To set up Account Activity alerts:

1. Click the **Notify Me Alerts** tab.
   - The Notify Me Alerts page appears. The **Account Activity Alerts** sub-tab is displayed by default, showing the available alerts and indicating which ones, if any, are currently set.

2. Click **Edit Account Activity Alerts** from the **I want to** menu in the sub-tab header.
   - The Accounts selection page appears, showing all accounts.
3. Use the check boxes to select the accounts on which to edit alerts, then click **Edit Alert on Selected Accounts**.

The Edit Account Activity Alert page appears.
This page provides a separate Select Account Activity section for each of the accounts you selected. In each section, all possible Account Activity alerts are listed, and for each alert, your available delivery modes. If you have already set up some alerts, they show the delivery modes you selected in the **Send to** column, as well as any other settings (such as an amount) that you have specified for them.
4. For each account, use the check boxes in the **Send to** column to select delivery modes for the alerts you want to receive, or remove delivery modes for the ones you do not want.

**Note**
The Account Statement and Account Document alerts, when available, are an exception. To select delivery modes for these alerts, select **Edit** from the **I want to** menu for the individual alert on the main Notify Me Alerts page. Refer to **Setting Up Statement and Document Alerts** for details.

5. For each alert (other than those with no parameter) that has at least one delivery mode selected, set the alert’s parameter.

For dollar amounts, use the format `<ddddd>.<cc>`, where `d`=dollars, `c`=cents; for example, 0.99, 100.00, 99.50.

<table>
<thead>
<tr>
<th>Alert</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Account Balance** | ▪ Receive a notification at regular intervals containing the amount of the current account balance.  

▪ Select a frequency for the alert: daily, weekly, biweekly, or monthly. |
| **Account Overdrawn** | ▪ Receive a notification when the account has been overdrawn. (no parameter setting) |
| **Balance > $** | ▪ Receive a notification when the account’s balance is above the specified amount. The balance information is based on the account’s current (ledger) balance.  

▪ Enter a balance amount. |
| **Balance < $** | ▪ Receive a notification when the account’s balance is below the specified amount. The balance information is based on the account’s current (ledger) balance.  

▪ Enter a balance amount. |
### Account Activity Alerts (cont.)

<table>
<thead>
<tr>
<th>Alert</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Check #(#s) Cleared**      | - Receive a notification when the specified checks clear on the selected account.  

- Enter an individual check number (for example, 101; several check numbers (for example, 101, 102, 103); or a range of numbers (for example, 103-4, 1100-200). |
| **Deposit Made > $**         | - Receive a notification when one or more deposits over a specified amount are made on the account.  

- Enter a deposit amount. |
| **Transaction > $**         | - Receive a notification when one or more transactions over the specified amount are made on the account.  

- Enter a transaction amount. |
| **Account Statement Now Available** | Receive a notification when the current statement for an account has become available for viewing online. (no parameter setting) |
| **Account Document Now Available** | Receive a notification when an electronic document has become available for viewing online. For some institutions, this may include the current statement for an account. (no parameter setting) |
| **Incoming Wire Transfer**   | - Receive a notification when an incoming wire transfer has arrived on the account.  

- Available only to customers with Incoming Wire Transfer privileges. |
6. To change a balance amount, check number, deposit amount, or transaction amount, enter a value in the text box. To cancel a notification, clear all the check boxes in an alert’s Send to section.

7. Click **Submit** to save your changes.

A confirmation screen appears briefly, and then the Notify Me Alerts page appears with the Account Activity Alerts list showing the number of accounts that have alerts set.
Chapter 6: Notify Me Alerts Tab

Setting Up Statement and Document Alerts

The process for setting up delivery modes for e-statement and e-document alerts is different from other Account Activity alerts. These alerts—for institutions that offer the e-statement and/or e-document services—must be set up by editing them individually. On the lower part of the Account Activity Alert edit page, select **Edit** from the **I want to** menu for the individual alert.
This opens the edit page for the alert. The edit pages for the Account Statement Now Available and Account Document Now Available alerts have essentially the same features.

The e-Delivery Status column indicates whether you have opted in to electronic-only delivery of documents or statements for each account. For opted-in accounts (e-Delivery Status ON), the delivery mode(s) currently selected are shown.

To update delivery mode for an opted-in account:

1. Select or clear check boxes for the delivery mode(s) at the top of the page as needed. Your primary email address is selected by default and cannot be deselected.
2. Select the account(s) to which the selected delivery modes should apply. You can use the Check All or Uncheck All buttons to select or deselect all available accounts at once.
3. Click Submit.

A message noting the change appears briefly. Then you return to the main Notify Me Alerts page.
If you want to set up alerts for accounts that are not yet set up for electronic-only delivery, you can opt in starting from the alert edit page. Click the NO indicator to go to the opt-in page for that account. Or click **Opt in For ALL Accounts** to request e-delivery for all your accounts. In either case, an Accounts page appears, displaying a disclosure that must be accepted.

Refer to *Account Statements with Electronic-only Delivery* for more on opting-in to electronic only delivery of statements and documents.

**Setting Up Messaging and Security Alerts**

Setting up Messaging alerts and Security alerts is almost the same as Account Activity alerts, except that there is no need to select accounts.

1. Select the appropriate sub-tab on the Notify Me Alerts page.

   * The **Messaging Alerts** sub-tab looks like this:

   ![Messaging Alerts Sub-tab](image)

   *(The alert “A security-related change is made” always appears. You see other alerts only when you have corresponding Online Banking services.)*

   * The **Security Alerts** sub-tab looks like this:

   ![Security Alerts Sub-tab](image)
2. Click **Edit Messaging Alerts** or **Edit Security Alerts** in the **I want to** menu of either sub-tab to go to the editing page for the selected alert type. For Messaging Alerts, the page looks like this:

![Alert Notification Options](image)

3. On the editing page, select delivery mode(s) to indicate where the desired alerts should be sent.

**Note**

Most Security alerts are not optional. They have the primary email address selected as a delivery mode by default, and it cannot be removed.

4. In the case of Security alerts, as illustrated below, some alerts take a parameter value. Change the system default value if necessary.
5. Click **Save** to save the changes.

![Alert Notification Options](image)

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Login is successful</td>
<td></td>
</tr>
<tr>
<td>A security-related change is made</td>
<td></td>
</tr>
<tr>
<td>Online transfer is processed for amount</td>
<td></td>
</tr>
<tr>
<td>External transfer is processed for amount</td>
<td></td>
</tr>
<tr>
<td>New external transfer account request</td>
<td></td>
</tr>
</tbody>
</table>

**Contact Information**

- Primary Email Address: john@ex.com
- Secondary Email Address: johndoe2@ex.com
- Mobile Phone: Not Set
Chapter 6: Notify Me Alerts Tab

Editing Account Activity Alerts

Notify Me Alerts allows you to edit or remove Account Activity alerts at any time. The changes take effect immediately.

To edit individual Account Activity alerts:

1. On the Notify Me Alerts page, click Edit in the appropriate alert I want to menu.

The edit page for that alert appears. The current alert settings, if any, for each account are listed.

2. Use the Select check boxes to select which accounts the changes should affect.
3. Specify delivery mode(s) and, if necessary, a parameter value.

4. Click **Submit** to make the changes.

   A confirmation page flashes on the screen. The Notify Me Alerts page appears.

### Removing an Account Activity Alert

You can remove or delete your Account Activity alerts at any time. The change takes effect immediately.

**To remove an Account Activity alert:**

1. On the Notify Me Alerts page, click **Delete** in the **I want to** menu for the alert you want to remove.

   ![](image1.png)

   The Delete Alert page appears, with the accounts that currently use the alert listed and selected.

2. Clear the **Select** check box for any account from which the alert should NOT be deleted.
3. Click **Delete Alerts**.

![Notify Me Alerts](image)

A confirmation page appears briefly, and then the Notify Me Alerts page appears with the changes.

**Note**

You can also remove an Account Activity alert by clearing all **Send to** boxes on for the alert on the **Edit Account Activity Alert** page.

### Editing Messaging and Security Alerts

You can use the same process to edit Messaging alerts and Security alerts as you do to set them up, described above (see **Setting Up Messaging and Security Alerts**).

As noted previously, Security alerts are always sent to the primary email address, and this cannot be changed. However, you can edit the other available delivery modes for your Security alerts, and edit the amount parameters that some Security alerts require.

### Enrolling for Text Message Alerts

For financial institutions that offer text messaging notification (SMS alerts), you have the option of entering the phone number of your mobile device and enrolling to receive alert notifications as text messages.
If you have not yet entered a mobile number, or have entered one but not enrolled, you see on-screen messages prompting you to do so. On the Notify Me Alerts page, under **Mobile Phone** in the Contact Information for Alerts section, the message “Not Set” appears in red to remind you that no mobile number has been entered. Once a number is on file but not enrolled, an **Enroll to receive text alerts** link appears next to the number.

![Contact Information for Alerts](image)

When you enter or change an email address or mobile number, the Change Contact Information confirmation page also has an **Enroll to receive text alerts** link to let you begin the enrollment process at that point. The link goes to the **Enroll your mobile phone number for text alerts** page.

Standard Terms and Conditions about enrolling in text messaging are shown in the shaded box on this page:

- Cellular carriers that support Notify Me Alerts via text messaging are listed.
- You are advised that a cellular carrier may charge message and data rates for text messaging service. You must be the account holder for the mobile number given.
- A short code is provided, to which you can text “HELP” for assistance via text message, or “STOP” to stop receiving ANY Online Banking text messages.

**Note**

If you only want to cancel Notify Me Alerts text messages, we recommend that you edit your Notify Me Alerts settings online rather than sending a “STOP” command via your mobile phone.
To enroll for text message alerts:

**Note**

The enrollment process requires you to enter a registration code that is texted to your mobile number, so you should have your mobile device at hand before starting to enroll.

1. Click the **Enroll to receive text alerts** link.
   The **Enroll your mobile phone number for text alerts** page appears.

![User Services](image)

You should receive a text message from your financial institution on the mobile device, containing a registration code.

2. In the text box, enter the registration code that was received.
   If you did not receive a registration code, you can use the **Click here** link provided on this page to request that another code be sent.

3. Click the **I have read and agree to the Terms and Conditions** check box.
   If a financial institution has its own special agreement, **Terms and Conditions** is a link and opens a content file to read.
4. Click **Submit** to complete enrollment.
   The Text Alert Enrollment Confirmation page appears.

**Viewing Alert History**

The Online Banking system keeps track of all recent Account Activity, Messaging and Security alerts that have been sent to you within the last 30 days. To verify whether you have been receiving the alerts you have selected, you can view this history of recent alerts on the Alert History page.

To view recent alerts that have been sent to you:

1. From the Notify Me Alerts tab or any other page in Online Banking, point to the **Notify Me Alerts** tab heading and click **Alert History** from the tab drop-down menu.

   The Alert History page appears.

   For each alert listed, the type of alert, the date and time it was sent, and where it was sent are given.
2. Review the alert list.  
   For some alerts, the left-hand column contains a link.

3. Click a Type of Alert link to view details of the alert.  
   The Alert Details page appears.  
   The page shows the details of the activity that triggered the alert. Details can include:
   ◆ Date and time when the alert was sent
   ◆ Type of alert triggered
   ◆ Criteria that caused the alert to trigger
   ◆ Delivery modes by which the alert was sent

4. Click **Done** to return to the Alert History page, or **Notify Me Alerts** in the tab heading drop-down menu to go back to the Notify Me Alerts page.
Chapter 7: Messages Tab

What’s in this Chapter

This chapter presents procedures to send secure messages to your financial institution and to reply to any alert or broadcast message sent to your Unread Messages box.

Introduction

The Messages tab allows you to read messages from your financial institution and to send secure messages to OLB Support in the event of a problem. The Messages tab is also used to keep you informed of activity in your accounts. You will be notified when scheduled payments have been made, and when changes have been made in your account. For example, you receive confirmation every time your passcode is changed or funds are transferred between your accounts. You will also be notified if there were insufficient funds in your account to make a scheduled payment, or if any other problems occur with a bill payment.

Because the messaging system is secure and encrypted, you can send your account number in the body of the message. But please do not send your passcode. OLB Support does not need it to assist you.
Navigating the Messages Tab

The Messages tab allows you to securely communicate with your financial institution concerning topics related to your online accounts. The Unread Messages page is the main page for the Messages tab. You can always reach the following messaging pages using the I want to menu, or the tab header drop-down menu:

- **Inbox.** Contains links to all the messages that you have received and have not yet deleted.
- **Unread Messages.** Contains links to new messages that you have not read yet.
- **Sent Messages.** Contains links to view all sent messages from the past 120 days.
- **Contact Us.** Starts a secure message through which you can communicate your concerns to your financial institution.

To read or send messages, click the Messages tab. The Unread Messages page appears.
If any urgent messages are waiting for you when you log in, an **Urgent Messages** bar appears at the top of most Online Banking pages until you read the message. All urgent messages are listed by date. Click a message subject link to open the Messages tab.

You can temporarily hide the bar by clicking the **Remind Me Later** link on the right.

**Filtering by Message Category**

The different message lists available from the Messages tab—Unread Messages, Messages Inbox, and Sent Messages—have a Category column to help you distinguish various types of message. Categories include Broadcast Message, Secure Message, and the categories available for a message you sent. By default, all messages in the list are shown at once, regardless of category.

At any time, you can filter the message list to display just one category using the category filter, immediately to the left of the **I want to** menu. Click the filter and select a category to show messages of that category only.

To remove the filtering, select **All Messages**.
Accessing Unread Messages

The Unread Messages page displays all messages you have received but have not yet opened.

- The Sent column indicates the date and time of the most recent message in a message history.
- Urgent messages are indicated by the urgent message icon ¹.
- All messages (read or unread) are deleted after 120 days.

To access the Unread Messages page, do one of the following:

- Click the Messages tab.
- Click Unread Messages from the tab header drop-down menu.
- Click Unread Messages in the I want to menu of any other page on the Messages tab.

The Unread Message page appears.

Accessing the Messages Inbox

The All Messages page displays all read and unread messages sent to you within the past 120 days, and any message replies that you have sent. The system automatically removes any message older than 120 days. All unread messages are displayed in bold font.

- The icon ² indicates a message that has an attachment.
- The icon ³ indicates a message that is a reply that you sent.
- The urgent message icon ⁴ in the Subject column indicates that a message requires your immediate attention.
To access the All Messages page:

1. Point to the **Messages** tab and click **Inbox** from the Messages tab drop-down menu, or click **Go To Inbox** in the I want to menu on any Messages tab page.

The All Messages page appears.

2. Click a link in the Subject column to view a message.

### Accessing Sent Messages

The Sent Messages page displays all messages and service requests that you sent to the financial institution in the last 120 days. After 120 days, all messages will be deleted. The Sent column indicates the date and time of the most recent message in a message history.

To access the Sent Messages page:

1. Point to the **Messages** tab and click **Sent Messages** from the Messages tab drop-down menu, or click **View Sent Messages** in the I want to menu on any Messages tab page.
The Sent Messages page appears.

2. Click a link in the Subject column to view a message.

Sending New Messages

You can send a secure message to the financial institution in any of the following ways:

- The Contact Us link at the top of the page, next to the Log Out link.
- The Contact Us item in the Messages tab header drop-down menu.
- The Send a Secure Message link in the Contact Us section of the User Services tab.
- Any link in the Other Service Requests section of the User Services tab (for example, Stop Payment, Reorder Checks, or Request Documents).
- The Send a Secure Message to <financial institution name> link on any error page.
- The Secure File Transfer link on the User Services page if the financial institution offers the service.

If your financial institution allows file uploads, you can send attachments with your messages.
To send a secure message:

1. Use one of the methods listed above to start your secure message. The Send a Message page appears.

2. In the Regarding list, select the account that you are inquiring about, or select Other if it concerns some other issue. This field is required.

3. In the Category list, select the message type. This field is required and helps the system transmit the message to the responsible OLB Support representative at the financial institution.

4. In the Subject box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.

5. In the Message box, type your message. Do not include your passcode in the message; OLB Support does not need it to help you.

6. To attach a file to the message before sending (if your financial institution offers this service), do the following:
   - Drag a file from another window and drop it in the attachment area below the Message box.
   - OR -
   - Click browse to find and attach the file to the message.

You can attach a file of up to 5 MB. Some file types are not allowed. If you have secure file transfer privileges, the maximum file size is 20 MB. Any attached files are listed at the bottom of the page.

7. Click Send Message.
The Secure Message Sent page appears. You have successfully sent a secure message to the financial institution.

Viewing Messages

You can view a message from the Unread Messages page, the Sent Messages page, or from the All Messages page by clicking the subject line of the message. If the message is part of an existing message history, all previous messages appear at the bottom of the page.

To read a message:

1. In the Subject column, click the message link you want to read.

The Message page appears.
2. View the message.

You have successfully accessed the message.

3. If your financial institution sent an attachment, click the attachment link to open or download the attached file.

Your browser’s download dialog box opens.
4. Select the Save option in the dialog box.

5. In the Save dialog box, specify a folder to download to and then click **Save**.

The file is downloaded to your computer. You have successfully downloaded the attachment.
Chapter 7: Messages Tab

Replying to a Message

You can reply to a message from the message view page. The original or previous message(s) will be included in the reply in the Message History section. You can reply to broadcast and system-generated messages in addition to direct communication from the financial institution.

To reply to a message:

1. On the Message page, click **Reply**.

The Reply To A Message page appears.

2. Scroll down to **Message History** to review the previous related messages sent or received from the financial institution.

3. In the **Message** box, type your message. Do not include your passcode in the message. OLB Support does not need it to help you.
4. Click **Send Message** to transmit the message.

---

**Messages**

Send A Message

**Category:** Secure Message  
**Subject:** RE: External Transfer Account Request Approved  
**Message:** How do I raise the Transfer To limit?

---

**Message History**

**External Transfer Account Request Approved**

The following request to add an external transfer account has been approved. You may now begin using this account for scheduling transfers.

Institution Name: East Bank  
Institution Routing #: 001100102  
Account #: 999999999  
Account Type: External Checking  
Account Usage: Personal Account  
Account Owner Name: Sally Doe  
Account Nickname: My ExtAccount  
Transfer Processing Method: Scheduled at least 1 business day in advance of the Scheduled Transfer Date.

Transfer To: Yes (Limit: $500.00)  
Transfer From: Yes (Limit: $500.00)

Click here to Schedule a Transfer.

Please contact Any Institution if you have any questions.

---

You have successfully replied to a message.

**Deleting Messages**

You can delete unwanted messages from the system at any time.

**Note**

The system automatically deletes all messages older than 120 days.
There are several ways to delete a message:

- Open the message, then click **Delete Message** at the bottom of the page.

A confirmation page appears briefly on the page, then the Messages Inbox appears. The message is immediately deleted.

- Or, select the check box next to the message(s) you want to delete on the Unread Messages, All Messages, or Sent Message pages. You can use the check box in the header row to select all messages for deletion. Then click **Delete Selected Messages**.

The confirmation page appears.
You can click a message link on the confirmation page to verify that it is the message you want to delete. Click **Delete** to delete the listed message(s).

A page confirming the deletion appears briefly. The message(s) you selected are immediately deleted.

You have successfully deleted the message(s).

**Frequently Asked Questions**

**Q:** Why is secure messaging necessary?

A: The information you are sending is sensitive. A secure message ensures that your information will stay confidential. However, never send your passcode. OLB Support does not need it to help you.

**Q:** How do I read a message from my financial institution?

A: Click the **Messages** tab, and then click the message you wish to read in the list.

**Q:** How do I send a secure message?

A: Click the **Contact Us** link that appears at the top of every page next to the **Log Out** link.
Chapter 8: User Services Tab

What’s in this Chapter

This chapter covers a suite of account management tools available on the User Services tab. These tools allow users to manage, and update their accounts.

Navigating the User Services Tab

The User Services page provides a one-stop location to manage your online accounts. The page contains links to various online services, such as sending a secure message to your financial institution, changing your passcode, requesting documentation or transaction items, updating your contact information, reordering your current checks, and requesting stop payments.

Note

Your financial institution may not offer all of these features.

To access User Services:

1. Click the User Services tab.

   The User Services page appears.
2. Click the link of the service you need. The links are grouped in several sections.

### Manage Account Links

<table>
<thead>
<tr>
<th>Link</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Add/View Account Services</td>
<td>Add, edit or remove online accounts. Refer to page 208.</td>
</tr>
<tr>
<td>Add New Online Account</td>
<td>Add a new online account. Refer to page 212.</td>
</tr>
<tr>
<td>Add External Transfer Account</td>
<td>Enter an external transfer account request. Refer to page 214.</td>
</tr>
<tr>
<td>Account Nicknames</td>
<td>Edit your account nicknames. Refer to page 224.</td>
</tr>
<tr>
<td>Change Contact Information</td>
<td>Update your primary or secondary email addresses, phone numbers, or mailing address so that your institution can send you notifications and security codes. Refer to page 225.</td>
</tr>
<tr>
<td>Account Statements</td>
<td>For financial institutions that offer E-statements, allows you to receive only the electronic form of your monthly statement on the system. The paper form, which is identical to the electronic form, will no longer be mailed to you. Refer to page 231.</td>
</tr>
<tr>
<td>Account Documents</td>
<td>For financial institutions that offer E-documents, allows you to receive only the electronic form of your account documents (disclosures, legal notices, etc.) on the system. The paper form, which is identical to the electronic form, will no longer be mailed to you. Refer to page 232.</td>
</tr>
<tr>
<td>Account Statements &amp; Documents</td>
<td>For financial institutions that offer E-statements and E-documents managed jointly, allows you to receive only the electronic forms of these documents on the system. The paper forms, which are identical to the electronic forms, will no longer be mailed to you. Refer to page 232.</td>
</tr>
<tr>
<td>Remove Online Account</td>
<td>Set any of your accounts to a “No View” state. The account will no longer be viewable online but balances, histories, and statements, if any, will continue to process. Refer to page 232.</td>
</tr>
<tr>
<td>Mobile Management</td>
<td>For financial institutions that offer Mobile Manager mBanking, allows you to enroll for the service and manage your devices. Refer to page 235.</td>
</tr>
</tbody>
</table>
### User Preferences Links

<table>
<thead>
<tr>
<th>Link</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing Preferences</td>
<td>Opt-in or opt-out of marketing messages from your financial institution. Refer to page 236.</td>
</tr>
<tr>
<td>Start Page Selection</td>
<td>Set the start page for your online session. The start page is the first page that appears after you log in. Refer to page 237.</td>
</tr>
<tr>
<td>Language Preferences</td>
<td>For financial institutions that offer multiple language support, select the language to use for the Online Banking site. Refer to page 237.</td>
</tr>
<tr>
<td>List Sorting</td>
<td>Set how the accounts are sorted on your pages. Refer to page 238.</td>
</tr>
<tr>
<td>Quick History</td>
<td>Set the number of recent transactions and the time range for the transactions seen on the Account Detail page. Refer to page 240.</td>
</tr>
<tr>
<td>Transaction Categories</td>
<td>Set, edit or remove transaction categories. Refer to page 241.</td>
</tr>
<tr>
<td>ACH Batches-Display Items per Page</td>
<td>For commercial users with ACH batch privileges, this link appears and lets you set the number of batch items that appear per page when viewing an ACH batch. Refer to page 244.</td>
</tr>
<tr>
<td>Adjust Font Size</td>
<td>Adjust the default size of the font displayed on the screen. Refer to page 245.</td>
</tr>
</tbody>
</table>

### Other Service Requests Links

<table>
<thead>
<tr>
<th>Link</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stop Payment</td>
<td>Request a stop payment of a check, electronic payment, or recurring draft on your financial institution. This is not for Online Bill Pay. Refer to page 246.</td>
</tr>
<tr>
<td>Request Documents</td>
<td>Request copies of statements or checks. Refer to page 251.</td>
</tr>
<tr>
<td>Reorder Checks</td>
<td>Reorder your current checks from your financial institution. For security reasons, your checks must have the same name, address, and style as your last order. Refer to page 253.</td>
</tr>
</tbody>
</table>
### Other Service Requests Links (cont.)

<table>
<thead>
<tr>
<th>Link</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secure File Transfer</td>
<td>For financial institutions that offer secure file transfer capability, allows you to send a message with an attachment of up to 20 MB to the financial institution. Refer to page 254.</td>
</tr>
</tbody>
</table>

### Security Settings Links

<table>
<thead>
<tr>
<th>Link</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change Access ID</td>
<td>For financial institutions that allow access ID editing, lets you change the access ID you use to log in to the Online Banking web site. Refer to page 256.</td>
</tr>
<tr>
<td>Change Passcode</td>
<td>Change the passcode you use to log in to the Online Banking web site. Refer to page 260.</td>
</tr>
<tr>
<td>Change Security Verification Questions</td>
<td>Change your security verification questions and/or answers on the system. Refer to page 262.</td>
</tr>
<tr>
<td>Security Code Delivery Preference</td>
<td>Change the delivery method by which you can have a security code sent to you. Refer to page 264.</td>
</tr>
<tr>
<td>Security Token</td>
<td>View or activate your security token. Refer to page 264.</td>
</tr>
<tr>
<td>Personal Finance Software Access</td>
<td>For financial institutions that support the Quicken®/QuickBooks® DirectConnect feature, lets you control access the software has to your Online Banking data. Refer to page 270.</td>
</tr>
</tbody>
</table>

### Contact Us Links

<table>
<thead>
<tr>
<th>Link</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Send a Secure Message</td>
<td>Send an encrypted message to OLB Support at your financial institution. Refer to page 271.</td>
</tr>
<tr>
<td>Contact Information for &lt;financial institution name&gt;</td>
<td>Find basic contact information for your financial institution. Refer to page 273.</td>
</tr>
</tbody>
</table>
Adding and Editing Account Services

The Account Services page provides a suite of account management tools that you can use to add new accounts, edit existing accounts, and remove access to current online accounts.

The Account Services page shows all current accounts with the following information.

<table>
<thead>
<tr>
<th>User Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Services</td>
</tr>
<tr>
<td>The accounts listed below are authorized for online access. You can perform the following functions on this page:</td>
</tr>
<tr>
<td>• Choose &quot;Edit&quot; from the &quot;I want to:&quot; Actions menu to add or modify the nickname for your account and request additional services such as bill pay.</td>
</tr>
<tr>
<td>• Choose &quot;Remove Access&quot; from the &quot;I want to:&quot; Actions menu to remove online access to the account.</td>
</tr>
<tr>
<td>On this page you can also:</td>
</tr>
<tr>
<td>• Choose &quot;Add new online Account&quot; from the main Actions menu if you would like to add a new online account.</td>
</tr>
<tr>
<td>• Choose &quot;Add External Transfer Account&quot; from the main Action menu if you would like to add a new external account.</td>
</tr>
</tbody>
</table>

The Account Services page shows all current accounts with the following information.

Account Services Table

<table>
<thead>
<tr>
<th>Column Heading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account #</td>
<td>The account number of the account.</td>
</tr>
<tr>
<td></td>
<td>Account numbers are masked by default, displaying only the final few digits <em>3336</em>. Click the green unmask icon to see the full number. The red mask icon 10003336 conceals the number again.</td>
</tr>
<tr>
<td>Account Type</td>
<td>The type of account.</td>
</tr>
<tr>
<td>Account Name</td>
<td>The account nickname, or the account owner name.</td>
</tr>
<tr>
<td>Services</td>
<td>The current services that are assigned to the account.</td>
</tr>
</tbody>
</table>
Account Services Table (cont.)

<table>
<thead>
<tr>
<th>Column Heading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Actions</strong></td>
<td>For each account, provides an I want to menu that lets you edit account nicknames or add services to an account if available. Also allows you to remove access to online accounts.</td>
</tr>
<tr>
<td><strong>Pending Online Accounts</strong></td>
<td>If any pending account activations/approvals by the financial institution are outstanding, they are listed below the account information and displayed in red text.</td>
</tr>
</tbody>
</table>

Editing an Account

The Account Services Edit page provides an account nickname field as well as buttons to upgrade services. The following information is provided.

Account Services Edit Table

<table>
<thead>
<tr>
<th>Column Heading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account Owner</strong></td>
<td>The official name of the account holder on the system.</td>
</tr>
<tr>
<td><strong>Account Type</strong></td>
<td>The type of account.</td>
</tr>
<tr>
<td><strong>Account Number</strong></td>
<td>The account number. Account numbers are masked by default, displaying only the final few digits.</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td>The current services that are assigned to the account.</td>
</tr>
<tr>
<td><strong>Account Nickname</strong></td>
<td>The nickname given to the account.</td>
</tr>
<tr>
<td><strong>Available Services</strong></td>
<td>The additional online services available on the account. If the account already has access to all available online services, the message, &quot;This account has no additional services available&quot; appears.</td>
</tr>
</tbody>
</table>
To edit an online account or service:

1. On the User Services page, click Add/View Account Services in the Manage Account section.

2. In the **I want to** menu of the appropriate account, click **Edit**.

   ![Account Services Detail page](image)

The Account Services Detail page appears.

3. In the **Account Nickname** box, enter or change the account nickname, up to 50 characters.

   **Note**

   A default account nickname may have been assigned. Depending on your institution’s settings, default nicknames may or may not be editable.

4. If you would like to add an online service to your account, click it under **Available Services**.

   (Not all accounts have additional services available.)

5. Click **Submit**.
Account nickname changes happen immediately. Account service requests are sent to the financial institution for processing, and you see a confirmation screen.

**Enabling Access**

The Account Services page allows you to re-enable online access to an account you have previously removed from your online account list. When you re-enable an account, you will see the current online services assigned to the account, as well as any additional services that may be available for the account, such as Bill Pay.

To enable an account for use:

1. On the User Services page, click **Add/View Account Services** in the Manage Account section.
   The Account Services page appears.
2. In the **I want to** menu of an account that has had its online access removed, click **Enable Access**.

   ![Account Services Table]

   A Confirmation page appears with your request.

3. On the Confirmation page, verify the account that you would like to re-enable for online access. Select the Bill Pay service if you want to request Bill Pay services on a checking account.
4. Click **Submit**.

![User Services - Account Services](image)

A final confirmation page appears.

5. Click **Done** to return to the Account Services main page.

![User Services - Account Services](image)

Your request for Online Bill Pay will be processed by your financial institution.

### Adding a New Online Account

The Add New Online Account page provides an easy method to add an account for online access. An account must already exist at your financial institution prior to requesting online access.

**Note**

Due to regulatory withdrawal limitations, you may request Bill Pay for checking accounts only.

To add a new account:

1. To access the Add New Online Account page, do one of the following:
   - On the User Services page, click **Add New Online Account** in the Manage Account section.
On the Account Services page, click **Add New Online Account** in the main **I want to** menu.

On the Accounts page, click the **Add An Account** icon at the top of the page.

2. On the Add New Online Account page, enter the account number in the **Account #** box.

3. In the **Nickname** box, enter a nickname, up to 50 characters, to help you identify the account when you view it online.

**Note**
A default account nickname may have been assigned. Depending on your institution’s settings, default nicknames may or may not be editable.

4. On the **Account Type** drop-down list, select the account type.

5. If you would like to add Online Bill Pay to a checking account, select its **Bill Pay** check box.

6. Repeat steps 2-4 for additional accounts.

7. Review your information, and then click **Add Account(s)**.

The **Add New Online Account Confirmation** page appears with your request.
8. On the Confirmation page, click **Submit**.

Your request will be reviewed and processed by the financial institution. You receive an in-session alert noting the results of the request.

**Entering an External Transfer Account Request**

The External Transfer approval process allows you to easily enter a new request for an external transfer account. Refer to **External Transfers** in chapter 5 for general information on external transfer accounts.

To enter an External Transfer Account request:

1. Use any one of these methods to begin the Add External Transfer Account process:
   - On the Snapshot page, click **Add External Account** in the Make a One-Time Transfer module.
On the User Services/Account Services page, click **Add External Transfer Account** in the **I want to** menu.

On the User Services page, click **Add External Transfer Account** in the Manage Account section.
From the Transfers tab or any other page in Online Banking, point to the Transfers tab heading and click Add External Transfer Account from the tab drop-down menu.

The User Services Online Banking External Transfer Service Agreement page appears.

2. Read the Service Agreement page, and then click Accept at the bottom of the page to continue.

The Add External Transfer Account page appears.

3. On the Add External Transfer Account page, enter the account information. All fields are required.

   - **Financial Institution Name** – The name of the financial institution where the external account is located.
   - **Account Owner Name** – The name on the external account.
   - **Account Usage** – Whether the external account is used for Personal or Business purposes.
   - **Account Type** – The type of external account:
     - Checking
     - Savings
     - Loan (available only for institutions that offer external loan accounts)
- **Routing & Transit #** – The 9-digit routing and transit number that identifies the external financial institution.
- **Account # / Verify Account #** – The account number of the external account.
- **Account Nickname** – A nickname to be used in Online Banking for the external account. The nickname must be unique.

4. Select the type(s) of transfer to enable for the account in the **Transfer TO This Account** and/or **Transfer FROM This Account** check boxes. Transfer FROM is not available if ‘Loan’ is selected for **Account Type**.

5. The institution may offer the option to specify transfer limit amounts. If so, enter a dollar amount for the transfer service(s) selected (To/From). (The amount cannot exceed the institution’s allowed maximum, which can vary for transfers To and From. The institution limits are displayed for reference.)

6. Your institution may offer the option to select a transfer processing method. The method governs how far in advance of the Scheduled Transfer Date that the funds are moved out of the source account. If the option is available, select either 1-day or 4-day processing. (If your institution does not offer this option, the selection shown under **Transfer Processing Method** cannot be edited.)
7. Click **Submit**.

A confirmation page appears.

**Note**

The illustrations in this manual show pages as they appear for an institution using Customer Validation, with all available options visible.
8. On the Confirmation page, review the information, and then click **Submit** to continue.

![User Services](image)

**Note**

Entries on the Confirmation page should be verified carefully before submitting. When Customer Validation is being used, erroneous entries—such as an incorrect Routing & Transit number—cannot be corrected once the request has been submitted.

In such cases, the request will be declined and must be resubmitted with correct information.

The Request Submitted page appears.
9. Print the page.

10. Depending on the external account approval method used by your institution, you may need to sign the page and then mail it with a canceled check, deposit slip or the like to your institution for authorization. (Some financial institutions may not require you to sign the application.) Follow the instructions on the page.

You have successfully submitted an external transfer account request.

**Tracking the External Account Verification Process**

You can track the progress of your pending external account requests on the User Services/Account Services page. All pending external account requests appear at the bottom of the page until the processing of the request is complete. Once the account is available, you will receive notification. The account will then be available for use on the Transfers page and on the Account Services page.
The pending section of the page looks slightly different depending on the type of verification used by your institution:

Validating External Transfer Accounts

Your institution may provide the Customer Validation method of verifying your authorization to access a requested external Checking or Savings account. (External Loan accounts are not eligible for Customer Validation even for institutions that offer external Loan transfers and support this verification method.) The process is automated, but it requires your participation.

The process works by sending two small deposits to the external account within a few days of your request for access. (A single withdrawal of the total amount of the deposits follows shortly afterward.) You must monitor the external account for these deposits.

To validate a requested external account:

1. When the validation deposits have appeared in your external account, record their values, or have your external account statement or external account banking web site available.
2. Return to Online Banking and go to the User Services tab.
3. Click the Validate External Transfer Account link, which appears in the Manage Account section when an external transfer account request is in progress.
The Validate External Transfer Account(s) page appears:

4. If you have more than one pending external account request, select the one you are ready to validate from the **External Account Submitted** list by the nickname you entered in the request.

5. In the **Account # Submitted** box, enter the last 4 digits of the external account number. (For security reasons, the requested external account number does not appear within Online Banking.)

6. Referring to your external account online site or account statement, find the two small deposits made after your account request. The amounts vary randomly from request to request.

7. Enter the sum of the two amounts in the **Total amounts of 2 Deposits** box. For example, if the two deposits were $0.35 and $0.23, you would enter 0.58.

8. Click **Submit**.

Provided the total amount entered agrees with the actual total of the two deposit transactions submitted to the specified external account, and the account number matches, you are granted access to the external account for transfers within Online Banking immediately.

**Unsuccessful Validations**

Customer Validation may not succeed for various reasons:

- Invalid user response – If the user enters an incorrect account number or an incorrect total amount on the Validation page, access is not granted. The user can make additional attempts at entering the correct information. After a certain number of unsuccessful attempts, the request fails.
Invalid user input – If the user entered an incorrect account number, routing number or other information on the request itself, the deposits to the external account will fail, making validation impossible.

If for any reason the OLB user cannot successfully complete the validation of an external account request, the OLB institution should be contacted for assistance. Validation deposits can be sent again on request. Failed requests can be resubmitted if some clarification about the required information was needed. Ultimately, the institution can always have the user submit printed documentation and use the manual approval process (FI Authentication) for an external account request.

**Request Expiration**

The institution can be configured to have external account requests (Customer Validation or FI Authentication) eventually expire if they are not acted upon. The length of time from request submission to expiration is configurable by your institution. If the institution is not configured for expiration, requests not approved/validated or declined remain in the system indefinitely.

**Modifying External Transfer Processing Method**

Some financial institutions allow the OLB user to select a transfer processing method. In such cases, the processing method is specified as part of the external transfer account request. Under **Transfer Processing Method**, the user selects one of the following:

- Scheduled at least 1 business day in advance of the Scheduled Transfer Date.
- Scheduled at least 4 business days in advance of the Scheduled Transfer Date.

The processing method controls when the transferred funds can be expected to actually be credited to or debited from the destination account. The selected processing method is effective for all external transfer accounts, not just the one in the request in which it was selected.

Institutions that offer the option provide the **Modify External Transfer Processing Method** link in User Services under the Manage Account section. To change the transfer processing method for their external accounts, click this link to open the Modify External Transfer Processing Method page.
To modify the processing method, select the appropriate option and click **Submit**.

The change is effective for any future external transfers the user schedules. It does not affect external transfers that already have been scheduled or are already in process, which proceed under the processing method in effect at the time the transfer request was created.

### Changing Account Nicknames

The Account Nicknames page allows you to name your accounts, making them easier to recognize in lists and drop-down menus. For example, if you have one checking account you pay bills from, you can name the account “Bill Pay” to identify it.

To assign an account nickname:

1. On the User Services page, click **Account Nicknames** in the Manage Account section.

2. In the **Nickname** box, enter a nickname for the account, up to 50 characters. The current nickname, if any, is shown.

**Note**

A default account nickname may have been assigned. Depending on your institution’s settings, default nicknames may or may not be editable.
3. Click **Update Nicknames** to save your changes.

The User Services page appears. Your account will now be displayed by nickname in addition to account number.

## Changing Your Contact Information

Your contact information—email addresses, phone numbers, and mailing address—allow your financial institution to get in touch with you when necessary.

Anytime you update personal information on the system, such as your passcode or security question/answer, etc., you will receive a notification. This notification is delivered by either email or mobile phone. It verifies your updates and ensures that no outside unauthorized party has changed your personal information.

You can have two email addresses: a primary address and a secondary address. You can also have a mobile phone number or an alternate phone number as a contact option, and for delivery of security codes. Entering a secondary email address, mobile phone number, or an alternate phone number is optional. These can be used as alternate or additional delivery methods for Notify Me Alert notifications and/or security codes.
User Services allows you to edit all your Online Banking contact information from a single page. Edits can be applied to all your accounts as well as your Online Banking user profile, or to selected accounts only (with the option to update your Online Banking profile).

**Note**

Many financial institutions present an occasional Email Reminder that you see at login. You can choose to update your email address at that time, or at a later date.

To update your email addresses, phone numbers and/or mailing address:

1. Access the Change Contact Information page. Do one of the following:
   - On the User Services page, click **Change Contact Information** in the Manage Account section.
   - On the Notify Me Alerts tab, click **Change Contact Information** in the Contact Information for Alert section’s **I want to** menu.
   - On the Accounts tab, from the Electronic Statement Delivery Status section of the Account Statement page (after opting-in to e-statements), click the **Update Email** button.
   - On the Email and Phone Verification page, click the **Update Contact Information** button.
The Change Contact Information page appears.

The page organizes contact information into several expandable panels: **Email Addresses**, **Phone Numbers**, and **Name and Address**. Initially, the **Email Addresses** panel is expanded and the other two are collapsed.

Above the panels is a section that allows you to specify whether to apply changes to all your accounts (the default), or only selected accounts.
2. If you want to have changes apply only to certain accounts, select the **Some of my accounts** option. Options for selecting your accounts appear:

   - From the list, select the accounts to which the contact information changes should apply.
   - Below the account list, select either **Yes** or **No** to indicate whether the changes should be applied to your Online Banking user profile.

3. Enter or edit your email addresses in the **Primary Email Address** and **Secondary Email Address** box(es), as necessary.

4. In the appropriate **Verify Email Address** box(es), re-enter your email address(es).
5. Expand the **Phone Numbers** panel by clicking the expand icon (>) in the panel title bar, and enter or edit any of the phone numbers in the panel:

![Phone Numbers panel](image)

- **Phone/Main Phone**
- **Contact Phone** (Commercial users only)
- **Fax**
- **Mobile Phone**
- **Alternate Phone**

**Note**
For financial institutions that do not offer text messaging, the Mobile Phone enrollment instructions do not appear. For financial institutions that do not offer voice delivery of security codes, the related note does not appear.

6. Expand the **Name and Address** panel by clicking the expand icon (>) in the panel title bar, and enter or edit any of the address information in the panel:

![Name and Address panel](image)

- **Name/Business Name** (your financial institution may not allow editing of this field via Online Banking)
- **Contact Name** (Commercial users only)
- **Address**
- **City**
- **State**
- **Zip Code**
- **County**

**Note**

For sub-users, and for all users of financial institutions that do not allow editing of the contact address, the **Name and Address** panel is not available.

7. Click **Submit**.

   A verification page appears, listing the changes you made.

   ![User Services Change Contact Information](image)

8. Click **Submit** on the verification page to save your changes.

   A confirmation page appears.

   An email notification will be sent to both your old and new email addresses. If you changed your mobile phone number (and it was enabled for text alerts), a notification text message will be sent to your mobile phone.
If you added or changed a mobile phone number, but have not yet enrolled for text message alerts, the page includes a Proceed button to take you to the Security Code Delivery Preferences page. It contains information on enrolling, and an Enroll button. To start receiving text message alerts, you need to select the “I have read and agree to the Terms and Conditions” check box, then click Enroll to begin the enrollment process. Refer to Mobile Management for information on mobile phone number enrollment.

9. If there is no Proceed button, or you choose not to update your security code delivery preferences, click Done on the confirmation page.

Your contact information has been successfully changed.

**Note**
Refer to Enrolling for Text Message Alerts in chapter 6 for details on enrolling a mobile phone number for text message Notify Me Alerts notifications.

### Controlling E-Statement Delivery

When your institution offers electronic-only statements, controlled independently, the Account Statements link appears in the Manage Account section of User Services. You can opt in or opt out of electronic-only statements by clicking this link to go to the Account Statement page. From this page on the Accounts tab, you can select which accounts to affect, and begin the opt-in or opt-out process.

**Note**
Refer to Account Statements with Electronic-only Delivery in chapter 4 for details on opting in and opting out of e-statement delivery.
Controlling E-Document Delivery

When your institution offers electronic-only account documents, controlled independently, the Account Documents link appears in the Manage Account section of User Services. You can opt in or opt out of electronic-only account documents, such as disclosures, legal statements, and terms, by clicking this link to go to the Account Statement page. From this page on the Accounts tab, you can select which accounts to affect, and begin the opt-in or opt-out process.

Note
Refer to Account Documents with Electronic-only Delivery in chapter 4 for details on opting in and opting out of e-document delivery.

Controlling Delivery of Statements and Documents Jointly

When your institution offers both account statements and account documents in electronic-only form, managed jointly, the Account Statements & Documents link appears in the Manage Account section of User Services. Account Documents and Account Documents links do not appear. You can opt in or opt out of electronic-only forms of account statements and account documents such as disclosures, legal statements, and terms by clicking this link to go to the Documents page. From this page on the Accounts tab, you can select which accounts to affect, and begin the opt-in or opt-out process.

Note
Refer to Account Documents with Electronic-only Delivery in chapter 4 for details on opting in and opting out of e-statement/e-document delivery.

Removing an Account

This function allows you to remove an account from your online account list. When you remove an account, it will no longer be displayed online and can no longer be used for any online transactions.

Any transactions that are assigned to the account at the time online access is removed that have not already begun processing will be unscheduled and will not be processed.
All scheduled transfers and bill payments assigned to the account that have not begun processing will be unscheduled and will not be processed. All affected transactions will be displayed on the Remove Access confirmation page. You can go to the Pending Transfers page (click the Transfers tab) and/or the Pending Payments page (click the Payments tab) to re-assign another account to any affected transaction.

**Note**

If this account is the only account with Online Bill Payment services, all access to Bill Pay will be removed.

Once you remove online access to an account, you can always re-enabled the account for online access at a later date.

To remove access to an account:

1. On the User Services page, click **Remove Online Account** in the Manage Account section.
   The Add/View Account Services page appears.

2. In the **I want to** menu of the account you want to change, click **Remove Access**.

   ![User Services](image)

   **User Services**

   **Account Services**

   The accounts listed below are authorized for online access. You can perform the following functions on this page:

   - Choose "Edit" from the "I want to..." Actions menu to add or modify the nickname for your account and request additional services such as bill pay.
   - Choose "Remove Access" from the "I want to..." Actions menu to remove online access to the account.

   On this page you can also:

   - Choose "Add New Online Account" from the menu Actions if you would like to add a new online account.
   - Choose "Add External Transfer Account" from the main Action menu if you would like to add a new external account.

   ![Account Services Table](table)

   **Accounts**

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Account Type</th>
<th>Account Name</th>
<th>Services</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>99999999</td>
<td>External Checking</td>
<td>My Ext Checking</td>
<td>Transfer To Account</td>
<td>I want to</td>
</tr>
<tr>
<td>99999999</td>
<td>Checking</td>
<td>My Checking</td>
<td>Basic (View/Transfer Funds)</td>
<td>I want to</td>
</tr>
<tr>
<td>99999999</td>
<td>Savings</td>
<td>My Savings</td>
<td>Basic (View/Transfer Funds)</td>
<td>I want to</td>
</tr>
<tr>
<td>99999999</td>
<td>Regular Savings</td>
<td>My Savings</td>
<td>Basic (View/Transfer Funds)</td>
<td>I want to</td>
</tr>
<tr>
<td>99999999</td>
<td>IRA</td>
<td>My IRA</td>
<td>Basic (View/Transfer Funds)</td>
<td>I want to</td>
</tr>
<tr>
<td>99999999</td>
<td>CD</td>
<td>My CD</td>
<td>Basic (View/Transfer Funds)</td>
<td>I want to</td>
</tr>
<tr>
<td>99999999</td>
<td>Consumer Loan</td>
<td>My Loan</td>
<td>Basic (View/Transfer Funds)</td>
<td>I want to</td>
</tr>
<tr>
<td>99999999</td>
<td>Credit Card</td>
<td>My Credit Card</td>
<td>Basic (View/Transfer Funds)</td>
<td>I want to</td>
</tr>
</tbody>
</table>

   A confirmation page appears.
3. Review the account information and any pending or scheduled transactions that may be affected by your request. You can also print the page for your records by clicking the **Print** button on your browser.

4. Click **Submit** to remove online access to the account.

5. Click **Return to Account Services**.

A confirmation page appears.

The Account Services page appears.
The account that is no longer viewable online is marked with an icon (ורוד) next to the account number and is listed as “No View” in the Services column. The account does not appear on other tabs in Online Banking and cannot be used with any online transactions.

**Re-enabling Access**

An account that has been disabled from online access can be re-enabled at any time. Refer to *Enabling Access* above for details.

**Mobile Management**

By default, for financial institutions that have a license for the Mobile Manager mBanking service, all users (Retail and Commercial) will have access to the Mobile Management page. These financial institutions may permit access to the Mobile Management page for only specific Commercial users, if desired.

To access the Mobile Management page:

1. On the User Services page, click **Mobile Management** in the Manage Account section.
A redirection page appears first.

The Mobile Management Center then opens in a new window.

2. Follow the instructions on the Mobile Management Center pages to manage your mBanking devices.

**Changing Marketing Preferences**

The Marketing Preferences page allows you to opt-in or opt-out of any marketing messages from your financial institution. The marketing messages give timely information about the state of your account and includes information that could be helpful in using your online account.

To configure your marketing preferences:

1. On the User Services page, click **Marketing Preferences** in the User Preferences section.
2. On the Marketing Preferences page, click **Yes** or **No** if you want to opt-in or opt-out, respectively, and then click **Submit**.
Setting Your Start Page

The Snapshot tab is the default start page for OLB sessions. However, you can select any page as the first page that appears when you log in to Online Banking using the **Start Page Selection** option. You can start on the main page of any tab. For example, you can select ‘Accounts’ to always start your session on the Account Summary page.

To customize your start page:

1. On the User Services page, click **Start Page Selection** in the User Preferences section.
   
   The Start Section page appears.

2. In the **Section** list, select the page to appear when you log in to the system.

3. Click **Update** to save your selection.

A brief Confirmation Message page appears with your change. You will see the selected page the next time you log in to the system.

Setting a Preferred Language

Some financial institutions offer the Online Banking in languages other than English. For users of those financial institutions, the Language Preferences page allows selection of languages for the web site text.

To select your preferred language:

1. On the User Services page, click **Language Preferences** in the User Preferences section.
   
   The Language Preferences page appears.
2. In the **Language Selection** list, select the language for text on the Online Banking pages.

3. Click **Update** to save your selection.

A brief Confirmation Message page appears with your change. Text in Online Banking now appears in the language you selected.

**Customizing Your List Sorting**

The List Sorting page allows you to select the default sorting style for lists, tables, and histories on this site. You will still be able to re-sort the lists using the sort arrows by the column name on the page displaying the list.

To change the way a list is initially sorted:

1. On the User Services page, click **List Sorting** in the User Preferences section.

2. Under List Name/Screen, find the name of the page to work with. You can set the following pages:
   - Account Summary
   - Account History
   - Pending Payments (Good Funds financial institutions only)
   - Payment History (Good Funds financial institutions only)

3. To sort the Account Summary page, select from the Sort Style list:
   - No Change
   - Account Available Balance
   - Account Balance
   - Account Name
   - Account Number
   - Owner Name
Chapter 8: User Services Tab

4. To sort the Account History page, select from the Sort Style list:
   - No Change
   - By Date Descending
   - By Date Ascending
   - By Transaction Description

5. To sort the Pending Payments page, select from the Sort Style list:
   - No Change
   - By Date Descending
   - By Date Ascending
   - By Payee Name

6. To sort the Payment History page, select from the Sort Style list:
   - No Change
   - By Date Descending
   - By Date Ascending
   - By Payee Name

Note

Users with more than 20 accounts see a Search Accounts section on the Accounts page. This feature let you narrow the account list by searching on the Account Name, Account Number, or Owner Name fields.

Note

Users who have Bill Payments (Good Funds only) and Cash Management will see additional list sorting options for those pages.

7. To restore the default sorting method for any screen, select ‘No Change’.
8. To update and save your selection, click **Update**.

### Updating Your Quick History

The Quick History page displays the last 20 transactions. You can update the number of items displayed and the date range of your transactions displayed on the Quick History page.

To update your Quick History:

1. On the User Services page, click **Quick History** in the User Preferences section. The Quick History Configuration page appears.

   In the **Number of Items Displayed** list, select a number.

2. In the **Reporting Period** list, select the date range of your transactions.

3. Click **Update**.

   The confirmation page appears briefly and then the system takes you to the User Services page.

   You have successfully updated your Quick History.
Changing Transaction Categories

If your financial institution offers the Check Register service, you can view, update and delete your transaction categories from the User Services page. Transaction categories are descriptions and labels that you assign to each category, so that you can organize your Income and Expense reports.

Updating Your Transaction Categories

To update your transaction categories:

1. On the User Services page, click **Transaction Categories** in the User Preferences section.
2. On the **Transaction Categories** page, look over your categories. If you want to update a category, click the Category Name link.
3. On the Edit Transaction Category page, select ‘Income’ or ‘Expense’ in the **Category Type** list.
4. In the **Category Name** box, change the name.
5. In the **Category Description** box, change the description of the category.

6. Click **Save Changes**.

A confirmation page appears.

You have successfully edited a transaction category.

**Adding a Transaction Category**

If you require additional transaction categories other than those listed, you can add any number of transaction categories to suit your needs.

To add a new transaction category:

1. On the User Services page, click **Transaction Categories** in the User Preferences section.
2. On the Transaction Categories page, click **Add Transaction Category** in the **I want to** menu.

3. In the **Category Type** list, select a category type, either ‘Income’ or ‘Expense’.
4. In the **Category Name** box, enter a new category name, up to 64 characters.
5. In the **Category Description** box, enter a brief description.
6. Click **Save & Return** to add your category, or **Save & Add Another Category** to add more categories.

A confirmation message appears at the top of the page.

You have successfully added a new transaction category.

**Deleting a Transaction Category**

You can delete any transaction category when it is no longer needed. Once you delete a category, transactions will no longer have the category assigned to them. You must reassign a new category to the item.

To delete a transaction category:

1. On the User Services page, click **Transaction Categories** in the User Preferences section.
2. On the **Transaction Categories** page, look over your categories. Click the check boxes next to the categories you want to remove, and then click **Delete Selected Categories**.

![Image of Transaction Categories]

3. On the Confirmation page, review your category, and then click **Delete Selected Categories**.

![Image of Confirmation Page]

A confirmation message appears at the top of the page.

You have successfully deleted a transaction category.

## Setting Batch Items Displayed per Page

Commercial users of Online Banking often work with ACH batches that contain many batch items. Depending on the number of items typically found in batches one works with, it may be more convenient to view more or fewer batch items on a single page. The number of batch items displayed per page in ACH History and ACH Pending lists can be adjusting during a session with controls on those pages. The items per page setting can be saved as a default for future sessions in User Services.

To set the number of ACH batch items to be displayed by default:

1. On the User Services page, click **ACH Batches-Display Items per Page** in the User Preferences section. Only Commercial users have this option.

   The Number of Items per page in ACH Batch page appears.

2. In the **Per Page** list, select the number items to be displayed by default.
3. Click **Update** to save your selection.

A brief Confirmation Message page appears with your change. The number of batch items you selected now appears by default when you view a batch in ACH History or Pending ACH Batches. You can still change the number of items displayed during the session using the view controls on the page.

**Adjusting Font Size**

Depending on your browser settings and monitor size, you may find the Online Banking screen displays difficult to read with the default font size. You can always adjust the font size for your current session using the font adjuster icons (A A A) in the upper right corner of any page. The Adjust Font Size page lets you set the overall font size used on Online Banking so that it remains the default for future sessions.

To adjust the font size:

1. On the User Services page, click **Adjust Font Size** in the User Preferences section.

   The Adjust Font Size page appears.
2. Select a new size from the **Current Font Size** list. The list displays the resulting sizes.

```
User Services
```

3. Click **Update**.

You see a brief confirmation message, then are returned to the User Services page.

You have successfully changed your Online Banking font size.

**Requesting a Stop Payment**

The Stop Payment feature allows you to stop any payments that you have made by check, one-time draft (ACH), or recurring draft (ACH) by completing and submitting the online Stop Payment form. Your financial institution may charge an additional fee for the Stop Payment feature. Please contact your financial institution for more information.

**Warning!**

The Stop Payment feature is not for Online Bill Pay payments or Online Banking-generated ACH batches. To stop an online bill payment, click the **Payments** tab and delete or unschedule the pending payment.

Some financial institutions require you to read the Stop Payment Disclosure form prior to completing the Stop Payment Request form. Please read the disclosure form carefully.
Some financial institutions require you to print and sign a copy of the Disclosure form and mail it to the financial institution before the request for stop payment can become permanent. Follow the instructions as you complete the request for Stop Payment process and be sure to mail in the signed Disclosure form if this is required.

To request a stop payment:

1. On the User Services page, click **Stop Payment** in the Other Service Requests section.
   
   The Stop Payment page appears (seen on page 249).

2. In the **Your Information** section, review the name, daytime phone number, and email address at the top of the form. Change any incorrect entries.

3. In the **Payment to Stop** section, select the account from which the payment was made from the **Account** drop-down list.

4. In the **Payment Date** field, type the date on the check or payment. The format is mm/dd/yyyy (for example, 01/12/2010). This box is optional.

5. From the **Type of Payment** drop-down list, select the payment type. The options are the following:
   
   - **Check**
   - **One-Time Draft (ACH)**
   - **Recurring Draft (ACH)**

6. In the **Check Number to Stop** box, enter the check number of the payment that you want to stop if the payment was made by check. This information is required if you have selected “Check” as the payment type.
   
   - If you are stopping a range of checks, enter the starting check number in the first box, and then enter the ending check number in the second box. Both boxes are required if you want to stop a range of checks.

   - If you are stopping an electronic payment or recurring draft, the **Check Number to Stop** box is not required.

7. In the **Payee Name** box, enter the payee’s name.

8. In the **Amount** box, enter the amount of the payment. To ensure we stop the correct payment, the amount must be the exact dollar amount of the payment. If you are stopping an electronic payment or recurring draft, this box is required.
9. On the **Reason Stopped** drop-down list select the reason you are requesting the stop payment. The options are the following:

- Cancelled Service or Contract
- Dissatisfied
- Lost or Stolen Blank Check(s)
- Lost or Stolen Completed Check(s)
- Other

10. In the Payment Replacement Information section, do one of the following.

- If you haven’t replaced the payment (for example, you wouldn’t need to replace a blank check), skip this section.
- If you have replaced the payment (for example, if a check you sent was lost in the mail and you sent a second one):
  - From the **Type of Payment** drop-down list, select the replacement payment type.
  - In the **Check/Payment Number** box, enter the check number of the replacement check. If this is a Recurring Draft or Electronic Payment, leave this box blank.
  - In the **Date** box, enter the date you wrote or issued the replacement payment. This information is optional.

11. If the Disclosure form must be printed, signed and sent to your financial institution, follow the Disclosure instructions to print and mail the Disclosure form.
12. Click the **Submit Stop Payment Request** button.

The Stop Payment Confirmation page appears.
13. On the Stop Payment Confirmation page, review the stop payment information for accuracy and then click **Submit Stop Payment Request**. If you want to correct any information, click **Back** and then re-enter your information.

The Online Stop Payment Request page appears.
14. On the Online Stop Payment Request page, note the request confirmation number and then click **Return to User Services**.

Your stop payment request has been submitted for processing.

**Requesting Documents**

The Request Documents page allows you to request copies of transaction items (for example, canceled checks) or documents (for example, Service Charge Information) filed at your financial institution.

**Note**

Please read the disclosure before submitting your request. There may be additional fees for this request. Please contact your financial institution for more details.

To request a copy of a check, deposit, or statement:

1. On the User Services page, click **Request Documents** in the Other Service Requests section.
   
   The Request Documents page appears (seen on page 253).

2. In the **DOCUMENT INFORMATION** section, select the account that was used in the transaction in the **Account** list.

3. In the **Name on Account**, **Daytime Phone**, and **Email** fields, make sure the name, phone number and email address are correct.
4. In the **Type of Document** list, select type of item you are requesting:
   - Check
   - Statement
   - Deposit Slip
   - Deposit Item
   - Service Charge Information
   - Terms & Conditions
   - Signature Card
   - Internet Banking Agreement
   - Privacy Policy

5. In the **Check No. or Description** field, do one of the following:
   - For checks: Enter the check number.
   - For deposit slips or items: Enter the date of the deposit.
   - For statements: Enter the relevant month.

6. In the **Amount** field, do one of the following:
   - For checks or deposit slips, enter the amount.
   - For other items, leave this blank.

7. In the **SEND REQUESTED ITEM TO** section, do one of the following:
   - To receive the item in the mail, make sure the address is correct, and delete the fax number if one is listed.
   - To receive the item by fax, delete the address and make sure the **Fax Number** field is filled in.
8. Read the disclosure at the bottom of the page, and then click the **Order Documents** button.

![](image)

Your request will be processed by your financial institution.

**Reordering Checks**

The Reorder Checks page allows you to reorder checks with the same style and contact information as their last order. For security reasons, you must contact your financial institution’s OLB Support directly to order checks with a new style, or to change the address, phone number, or driver’s license number printed on them.

**Note**

Financial institutions that offer access to a check provider’s secure site may allow their users to change contact information and check styles for all reorders.

To reorder checks:

1. On the User Services page, click **Reorder Checks** in the Other Service Requests section.
2. In the **Account** list, select the account used with the checks.
3. In the **Ordered by** and **Daytime Phone** fields, change the name of the person ordering and the daytime phone if necessary. Changing this information does not affect what is printed on the checks.
4. In the **Starting Check Number** field, enter the number to start your new check series (usually the number printed on the final check in your current series plus one).

5. In the **Number of Boxes** field, enter the number of boxes of checks you need.

6. Click **Submit Order**.

If you are normally charged for new checks, that fee is debited from your account. Your checks are sent to the same address as your last order, usually arriving in 7 to 10 business days.

![User Services Screen](image)

**Note**

Some financial institutions provide a direct link to a check printer’s web site. The check printer’s site is not affiliated with the Online Banking web site.

**Making a Secure File Transfer**

If your financial institution offers the secure file transfer option and you have been granted the corresponding privileges, you can securely send files of up to 20 megabytes to your financial institution. Files sent this way must be text files (including .tsv and .csv) and can include sensitive information.

To change make a secure file transfer:

1. On the User Services page, click **Secure File Transfer** in the Other Service Requests section.
The Send A Message page appears.

2. In the **Regarding** list, select the account that you are inquiring about, or select ‘Other’ if it concerns some other issue. This field is required.
   
   In the **Category** list, ‘Secure File Transfer’ is set by default.

3. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.

4. In the **Message** box, type your message. Do not include your passcode in the message; OLB Support does not need it to help you.

5. Click **Attach File**.

6. Click **Browse** to find and attach the file to the message. You can attach a text file of up to 20 MB.
7. Click **Confirm** to send the message with the attachment.

The Secure Message Sent page appears. You have successfully made a secure file transfer.

**Changing Your Access ID**

If your financial institution offers this option, the Change Access ID page allows you to change your access ID at any time.

Your access ID must contain from 5 to 20 characters, cannot contain your tax ID/Social Security Number or account number, and cannot have been used by your financial institution for any other user. It can contain a combination of alpha, numeric, or special characters. Access IDs are case-sensitive: ‘johndoe’ and ‘JOHNDOE’ are two different access IDs.

To change your access ID:

1. On the User Services page, click **Change Access ID** in the Other Service Requests section.
   
   The Change Access ID page appears.

   **Note**

   You can also get to this page from any OLB page using the **Change Access ID** item in the Welcome Center drop-down. Refer to xx for an illustration.

2. Enter your current access ID in the **Current Access ID** field.

3. Enter your new access ID in the **New Access ID** field.
4. In the **Confirm New Access ID** field, retype your new access ID.

5. Click **Change Access ID**.

The Access ID Change Confirmation page appears.

6. Click **Submit** to confirm the change.

The Change Access ID page appears, stating your new access ID, and informing you that an email has been sent to you advising you of the change.
If you would rather choose a new access ID from a list of available IDs, do the following.

1. On the Change Access ID page, instead of entering a new access ID, select the link in the “To choose from a list of available Access IDs, click here” statement at the bottom of the page.

   ![Change Access ID Page](image)

   The Access ID/Available Access IDs page appears.

2. Choose one of the available IDs by clicking on it.

   The access ID you selected appears in the **New Access ID** field.

3. In the **Confirm New Access ID** field, type the new access ID.

4. Click **Change Access ID**.

   ![Change Access ID Process](image)

   The Access ID Change Confirmation page appears.
5. Click **Submit** to confirm the change. The Change Access ID page appears stating your new access ID, and informing you that an email has been sent to you advising you of the change.

### Keeping Sensitive Information Out of Your Access ID

If you attempt to change your access ID to something containing personal sensitive/banking information, the error screen appears warning you that your new access ID contains sensitive/personal information. You will have to select a different ID.

If your access ID contains personal sensitive/banking information, such as your social security number or account number, you will be forced to change it when you attempt to log in to Online Banking. When you attempt to log in, the Change Access ID Security Warning page appears.

- You can ask to be reminded to change your access ID at a later time (predetermined by your financial institution) by clicking the **Remind Me Later** button, provided you have not already exceeded the limit on reminders. You will be directed back to your default start screen.
- Or, you can change your access ID at this time. Refer to page 256 for details on changing your access ID.
Changing Your Passcode

The Change Passcode page allows you to change your passcode at any time. Your passcode must contain a minimum number of characters with at least one number and one alphanumeric character. It must not be based on any information you gave on your enrollment form and must not be similar to your old passcode. Passcodes are case-sensitive: ‘APPLES1’ and ‘apples1’ are two different passcodes.

To change your passcode:

1. On the User Services page, click Change Passcode in the Security Settings section.

   The Change Passcode page appears.

   **Note**
   You can also get to this page from any OLB page using the Change Passcode item in the Welcome Center drop-down. Refer to xx for an illustration.

2. On the Change Passcode page, type your old passcode in the Old Passcode field. (Characters are displayed as dots.)

   **Note**
   The icon appears in the Passcode fields to alert you if your keyboard has Caps Lock set to on.

3. In the New Passcode field, type your new passcode.

4. In the Confirm New Passcode field, retype your new passcode.
5. Click **Change Passcode**.

The Change Passcode Confirmation page appears. Remember to use your new passcode the next time you log in.

**Passcode Tips**

Here are some passcode tips to increase your security online:

- Passcodes with numbers and symbols as well as letters are more secure.
- Passcodes that use both uppercase and lowercase characters are more secure.
- Longer passcodes are more secure. (Minimum length is 8 characters—your financial institution’s requirement could differ and is given on the Change Passcode page; maximum length is 64 characters.)

Choose a word that is easy for you to remember, for example, the word “applesauce”. Replace letters with symbols or other characters. Ideas include:

- Replace “to” and “too” with “2”
- Replace “and” with “&”
- Replace “for” with “4”
- Replace “is” with “=”
- Capitalize one or more letters
Using “applesauce:”
- Replace any “a” with “@”: “@pples@uce”
- Replace any “e” with “3”: “@pl3s@uc3”
- Capitalizing a letter: “@pl3S@uc3”

Changing Security Verification Questions

Security Verification Questions and Answers are used by a financial institution and the system to identify you in the event that you forget your access ID or passcode. Normally, the security verification questions are set when enrolling online for banking service. Users who do not have security verification questions and answers on file can set them on the User Services page.

To change your security verification questions and answers:

2. On the Security Verification Questions page, review your current questions and answers. (Answers are masked by default; click Show My Security Answers to display them.)

4. In the **Security Verification Question** list, select a question. Some possible questions are as follows (your financial institution may offer different questions).
   - Company where you had your first job?
   - Name of your first grade teacher?
   - Your mother’s date of birth (mm/dd)?
   - Your father’s date of birth (mm/dd)?
   - Your father’s middle name?
   - Your mother’s maiden name?

5. In the **Answer** box, enter the answer to the question you selected. Enter the simplest, most easy to recall form of the answer, so that you will not have to guess if you need to type the answer to log in. For example, if the answer is a person’s name, enter just the last name. Answers are not case-sensitive.

6. Click **Submit**.

A confirmation page appears.

You have successfully changed your security verification question and/or answer. This security verification question/answer does not expire, but should be changed if you feel it has been compromised in any way.

**Note**

Some financial institutions require that their users answer more than one security verification question. Simply repeat the above steps for the other questions.
Changing Security Code Delivery Preference

The Security Code Delivery Preference page allows you to select additional delivery modes for security codes to be sent to you. A Security Code is sent when additional authentication is required or when you submit a request for passcode reset online. Codes can be sent to your primary email address, a secondary email address, a phone and/or a mobile device.

To configure your security code delivery preferences:

   

2. In the Send Security Code via Email section, select the check boxes for Primary and/or Secondary email address as necessary.

3. In the Send Security Code via Text Alert section, select the check box for Mobile device as necessary.

Notes

- If either the Secondary email address or Mobile number has not yet been set up, its check box cannot be selected.

- The **Enroll to receive text alerts** link on the page can be used to enroll a Mobile number so that it can be selected. Refer to Enrolling for Text Message Alerts in chapter 6 for details.

4. If your institution offers the voice messaging service you also see the Send Security Code via Voice Message section, as illustrated here. Select the check boxes for the Main Phone, Mobile Number, and/or the Alternate Phone as necessary.
5. Click **Submit**.

A confirmation page appears briefly, then you return to the User Services page.

**Enabling Voice Message Security Code Delivery**

For financial institutions that offer voice message delivery of security codes, you have the option of enrolling a number you have entered to receive security codes via voice messaging. Any phone number you have on file can be enabled.

**Notes**

- If a phone number has not been entered or has not yet been set up for voice messaging, its check box cannot be selected.

- The **Enable delivery of voice messages to this phone** links can be used to enroll a phone number so that it can be selected. Refer to **Enabling Voice Message Security Code Delivery** below for details.
If you have not yet enabled any number for voice messaging, you see on-screen messages prompting you to do so. Once a number is on file but not enabled, an **Enable delivery of voice messages to this phone** link appears next to the number, as illustrated above.

**To enable a number for voice message security code delivery:**

1. Click the **Enable delivery of voice messages to this phone** link.

   The link goes to the Security Code Delivery Preference Declaration page.

   You are advised that charges may apply to the voice messages. You must be the account holder for the number given.

2. Select the confirmation check box.
3. Click **Submit**.

The Enable your phone number for voice messages page appears.

You should receive a voice message from your financial institution at the number you selected to enable, containing a security code.

4. In the text box, enter the security code that was received.

   If you did not receive a security code, you can use the **Click here** link provided on this page to request that another code be sent.

5. Click **Submit** to enable the number.

   A confirmation page appears.

**Security Tokens**

You may be required by your financial institution to use a security token as an additional form of authentication when logging in to Online Banking and/or conducting certain transactions. If you are required to use a security token for authentication, you will be notified by your financial institution on how to obtain your security token.

To view the Security Token page, click **Security Token** on the User Services page in the Security Settings section.
The Security Token page provides general information about security tokens, and provides access to certain token related options.

If you have a token that needs to be activated, an **Activate Security Token** button appears on this page, and takes you to the activation page. You can also go directly to the activation page from the User Services main page using the Activate Your Security Token link.

### Activating a Security Token

Tokens that have been issued must be activated before they can be used. Activation can be performed by you, or may have already been done for you by your financial institution.

The Activating Your Security Token page allows you to register and activate your security token for dual authentication purposes. Once you've activated, you'll simply generate a unique, one time security code with your VIP Security Token and enter the security code when prompted after entering your access ID and passcode.
To activate your security token:

1. On the User Services page, click **Activate Your Security Token** in the Security Settings section.

2. On the Activate Your Security Token page, enter the token number in the **Security Token ID** field.
   
   The security token ID is the 12-digit alphanumeric code located on the back of the security token.

3. Press the button on the token and enter the six-digit number it displays in the **Security Code** field.

**Note**

You must have your security token in your possession in order to activate the security token service.

**Note**

Security codes are valid for only 30 seconds. If more than 30 seconds pass between generating a code and entering it, you must generate a new security code.
4. Click **Continue** to activate the security token.

A confirmation page appears when you have successfully activated your security token.

**Controlling Personal Finance Software Access**

Financial institutions that support the Intuit® Quicken/QuickBooks DirectConnect feature provide the **Personal Finance Software Access** link in User Services. The Personal Finance Software Access page allows you to indicate that a particular Personal Financial Software application is or is not authorized by you to access your accounts.
To authorize a Personal Finance Software application:


   The Change Personal Financial Software Access page appears, listing installed personal finance software applications.

2. Click the **Enable** link for any personal finance software application that you authorize to access your account information, or the **Delete** link for any application that you did not authorize or no longer wish to authorize.

   The update page appears.

3. Click **Confirm** to confirm the action shown.

   A confirmation page appears briefly and then the User Services page reappears.

### Sending a Secure Message

The Send a Message page allows you to send an encrypted message to OLB Support at your financial institution. Because a message is transmitted securely, you can confidently inquire about sensitive information, such as account numbers or balances. However, you should never reveal your passcode. OLB Support does not need it to help you.

To send a secure message:

1. On the User Services page, click **Send a Secure Message** in the Contact Us section.

   The Send A Message page appears.

2. In the **Regarding** list, select the account that you are inquiring about, or select ‘Other’ if it concerns some other issue. This field is required.
3. In the **Category** list, select the message type. This field is required and helps the system transmit the message to the responsible OLB Support representative at the financial institution.

4. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.

5. In the **Message** box, type your message. Do not include your passcode in the message; OLB Support does not need it to help you.

6. To attach a file to the message before sending (if your financial institution offers this service), do the following:
   - Drag a file from another window and drop it in the attachment area below the **Message** box.
   - OR -
   - Click **browse** to find and attach the file to the message.

   You can attach a file of up to 5 MB. Some file types are not allowed. If you have secure file transfer privileges, the maximum file size is 20 MB. Any attached files are listed at the bottom of the page.

7. Click **Send Message**.

   ![Message Attachment Example]

   The Secure Message Sent page appears. You have successfully sent a secure message to the financial institution.
Obtaining Financial Institution Contact Information

To view information about your financial institution’s contact information:

1. On the User Services page, click **Contact Information for** `<financial institution>` in the Contact Us section, where `<financial institution>` is the name of your financial institution.

2. The page shows the contact information for your financial institution. (Some financial institutions offer an additional “Locate a Branch” link that displays branch hours and address information.)

3. Click **Return to Services List**.

Frequently Asked Questions

**General**

**Q: What are user services?**

A: User services allow you to request many standard financial services, including reordering checks, requesting stop payments, updating contact information, and ordering copies of documents, such as canceled checks, disclosure forms, and loan agreements.

You can also send questions or comments to your financial institution through encrypted message, change your passcode, and look up contact information for your financial institution, including addresses, phone numbers, and fax numbers.
Q: Can I default to a different page when I log in rather than going straight to payments?

A: Yes, you can select which section you want to view first. Go to the User Services tab and in the User Preferences section click Start Page Selection. Use the Section list to choose which page will appear first when you log in.

Managing Your Account

Q: How do I change my address?

A: Click the User Services tab and select Change Address Information. This information will be sent to your financial institution via a secure message to request changes to your address for all of your accounts.

Q: If I change my address on the site, does it change the address on my account at my financial institution?

A: No, changing your address on the system sends a secure message to your financial institution notifying them of the requested change.

Q: Why does it say "Information Received" when I change my address, and not "Address Updated"?

A: The address change information you have entered does not automatically change your address. This information is sent via secure messaging to your financial institution. They will make the change.

Q: How do I change my passcode?

A: Click the User Services tab and select Change Passcode to change your passcode.

Q: How often do I have to change my passcode?

A: Changing your passcode is at your discretion. If you feel that your passcode has been compromised, you should immediately change it and contact your financial institution. Otherwise, you can change the passcode at any time from the User Services tab.

Some financial institutions may require passcode changes periodically; check with your institution for details.
Q: Why can’t I change my passcode without getting an error message?

A: The passcode you entered does not pass our security check. In order to maintain tight security you must choose a passcode that is meets the minimum required length, is unique, and cannot easily be deciphered. Observe the requirements and tips shown on the Change Passcode page when changing your passcode.

Q: What do I do if I forget my passcode?

A: If your financial institution offers the Automated Passcode Reset feature, click the **Forgot Passcode** link on the login page. If your financial institution does not offer this service, call your financial institution to reset your passcode. They will assign you a new temporary passcode. As soon as you use it to log in, you will be required to change it again to ensure security.

**Accessing Banking Services**

Q: How do I reorder checks?

A: Go to the User Services tab and click **Reorder Checks**. For security reasons, you can only reorder checks with the same style and address as your current checks.

Q: Can I specify if I want a different check style when I reorder checks on the Internet?

A: No. To change the check style, contact your financial institution directly.

Q: How do I send a message to my financial institution?

A: Go to the User Services tab and click **Send a Secure Message**, or click the **Contact Us** link at the top of the page next to the **Log Out** link.

Q: Can I change my access ID?

A: Yes, if your financial institution offers this option. Go to the **User Services** tab and click **Change Access ID**.

Q: What type of files can be used with Secure File Transfer?

A: You may only send text files using Secure File Transfers.
Contacting Your Financial Institution

Q: How do I report a problem?

A: For most problems, go to the User Services tab and click Send a Secure Message, or click the Contact Us link at the top of the page next to the Log Out link. Describe your problem in the message and send it to your financial institution.
Chapter 9: Glossary

A

Access ID
The username that you enter along with a passcode to identify yourself when you log in to Online Banking. Your access ID must contain from 5 to 20 characters, cannot contain your tax ID/Social Security Number, and cannot have been used by your financial institution for any other user. It can contain a combination of alpha, numeric, or special characters, and is case-sensitive.

Account Detail
A page with more detailed information about the account, including a history of transactions made with the account in the past month.

Account Number
A number identifying your account. Many companies, such as credit card companies, utilities, and magazines, assign their users an account number. This number usually appears somewhere on your bill from them. If you have a credit card, for example, your account number would be your credit card number.

It is very important that you fill in this number when making a payment to a company that uses them, so the payee knows whose account to credit. Many companies require their users to write their account number on paper checks as well.

If you don’t have an account number with the payee (for example, if you are making a payment to a relative), we suggest that you enter your name into the account number space. You may enter up to 25 characters.

Account Statement
The monthly tally of transactions on your account. You can view or print statements for past months from within Online Banking.

Account Summary Table
A table showing all of your online accounts by type and number that allows you to click a link to see the Account Detail, Account Statement, or Account History for a specific account.

Account Transfer
Moves funds from the selected Online Banking account into another Online Banking account.

ACH (Automated Clearing House)
An electronic funds transfer system, which provides for the transferring of interbank funds electronically.
**Actions**
A column on some Online Banking pages containing I want to menus that provide access to information and editing options for each account or other item listed.

**Alert**
An event or condition as defined on the Notify Me Alerts tab that can generate an automatic notification to the user via email and/or text message. Account activity alerts, messaging alerts, and security alerts are provided. Users can set parameters and delivery options for alerts, and opt in or out of receiving them. (Most security alerts do not allow opting out.)

**As Of**
The date for which the balance is accurate; that is, the date of the last known transaction and/or balance update.

**Automated Passcode Reset**
A feature that allows a user to reset his or her passcode if it is forgotten. The process takes the Online Banking user through a number of validation pages to verify the user's identity. After the validation process, the user can enter a new passcode. A passcode reset confirmation is sent to the user. The user is directed to record the passcode reset confirmation code and enter it on the Passcode Reset Confirmation page after logging on to the system.

**Available Balance**
The amount currently available for withdrawal or transfers from the account, which reflects any recent, unposted transactions or holds on the account balance.

**B**

**Balance Adjustment**
The difference between an account’s Current Balance and its Available Balance, which is the total of any recent transactions that have not yet posted.

**Browser**
The program that allows you to access websites on the Internet. Mozilla Firefox and Microsoft Internet Explorer are two popular web browsers.

**Button**
A clickable on-screen graphic image that looks like a button. Click the button image to execute a command.

**C**

**Click**
Press and release the mouse button once. (If your mouse has more than one button, “click” refers to the primary mouse button, normally the left button.)
Confirmation Code
An alphanumeric security code sent to you by the system when you submit a request for passcode reset online. You must enter the code in the system in order to proceed.

Current Balance
The account’s balance at the start of the current banking day, which reflects transactions posted up to that point. Current Balance does not include any recent, unposted transactions.

Customer Validation
An automated method of authorizing access to an external account for transfers to and from Online Banking accounts. Customer Validation requires the OLB user to verify the amount of two small deposits made to the external account after a request is submitted. This is an optional feature that institutions may offer customers, and is available only with external Checking and Savings accounts (not Loan accounts, which must use the FI Authentication method).

Daily Ledger Balance
The official balance received from your financial institution during the daily update.

Delivery Mode
A method by which Notify Me Alerts notification messages can be sent to users. Available delivery modes are Primary email address, Secondary email address, and for financial institutions that offer SMS text messaging, a mobile phone number.

E-Document
A document, such as a legal notice, disclosure or terms and conditions, offered by some financial institutions for their Online Banking users, that is delivered online in electronic format. For institutions that combine the management of statements with other documents, e-statements are also considered e-documents.

E-Statement
An account statement, offered by some financial institutions for their Online Banking users, that is delivered online in electronic format.

Electronic Payment
A funds transfer to another party made electronically, directly through your financial institution.

Error Message
Information that helps OLB Support advise you about an unexpected computer event.
External Transfers
An enhancement to the existing internal transfer service. This service allows retail users to transfer funds between their Online Banking accounts and an external account at another financial institution.

FI Authentication
A manual method of authorizing access to an external account for transfers to and from Online Banking accounts. FI Authentication requires the OLB user to submit documentation to their financial institution verifying that the user is authorized to access the requested external account. On that basis, the FI approves or declines the request.

Field
A labeled box on the Online Banking page where you can enter information. Type the requested information in the blank space.

Financial Institution
A bank, credit union, lender, or other company that holds and manages financial accounts for users, and provides the Online Banking service.

General Help
An area within the online help system that provides overview information and FAQs on all areas of Online Banking.

ID No. (Pending Payments page)
A unique ID number assigned to each payment you make. The number is used to track any payments you have questions or concerns about.

Internet Transfer
A movement of funds from the selected account into another Online Banking account.

I want to menu
A dynamic drop-down menu that provides options related to the page or table item it is associated with. "I want to" menus are found throughout the Online Banking system, and the available actions they contain can vary depending on the page or the current state of an associated item. Selecting something from an “I want to” menu normally opens another page or dialog box.
L

Ledger Balance
The official balance recorded on the date shown. Note: If you made any Internet transactions, this balance may be different from the same day’s current balance because recent transactions may not have completed processing.

Link
A short section of text, usually underlined and colored blue, that you can click on. Clicking on a link makes another page appear.

Log In
To begin an Online Banking session securely by identifying yourself using a unique Access ID and a secret passcode.

Log Out
To exit an Online Banking session using the Log Out link, in order to properly disconnect from the online system.

M

Masking
A security measure that reduces the exposure of sensitive information. By default, account numbers for most types of accounts are partially hidden, displaying only the last several digits. An accompanying “unmask” icon allows the full number to be temporarily revealed when necessary.

Mobile Enrollment
Enrollment in the Mobile Manager mBanking mobile banking service. By default, for financial institutions that have a license for the Mobile Manager service, all users (Retail and Commercial) have access to the Mobile Banking Enrollment page. These financial institutions can request a setting that will allow them to permit access to the Mobile Banking Enrollment page for only specific Commercial users.

Mobile Phone
An optional phone number that users can enter. When the number has been enrolled, it can be used as delivery mode for Notify Me Alert text message notifications.
N

Notify Me Alerts
A feature providing automated notification to the user of important account activity, messages, and other events. Users can configure Notify Me Alerts to send notifications on just the alerts that they want, send them to preferred email address(es), and qualify certain alerts with trigger settings (such as a balance threshold). Financial institutions can opt to support notification via SMS text messages.

O

Online Banking
The web-based financial site described in this guide, provided by your financial institution for you to access their financial services.

Online Bill Pay
A service that allows you to set up automated online payments. You select the person or company to make a payment to, and the payments system withdraws the money from your account and sends the payee a paper check or an electronic payment. You can schedule payments in advance. You can even set up payments to reschedule themselves automatically.

Owner
The owner of the account. For joint checking accounts, only one name will appear if each account owner has a separate file at your financial institution.

P

Passcode
The password you enter along with an access ID to log in to Online Banking. Passcodes can be up to 64 characters in length, must contain at least one number and one letter, and are case-sensitive. Passcodes should be kept secure, and never revealed to anyone.

Payee
The person, business, or organization to which you make a payment.

Payment Made Online
An indication that a payment was made through this Web site.

PFM (Personal Financial Manager)
An optional service that aggregates and displays financial account information from multiple financial institutions on a single tab in Online Banking. Users of financial institutions that offer PFM see a PFM tab, and do not see the transaction category features of the Check Register service.
Primary Email Address
Your main email address, entered when you signed up for Online Banking. The Primary email address is the default method of email communication with users. Security alerts are always sent to the Primary email address.

Privileges
A set of permissions associated with a login identity that serves to control a user’s access to services.

Remove Online Account
A User Services feature that allows an online user to disable any viewable accounts (i.e., set the account to a “No View” state). The account is still active for balance, history, or statements updates but can no longer be viewed or used for an online transactions on the system.

Scroll
Moving up and down or right to left to see all of the information on the page. Often done by clicking the mouse in a special bar on the side or bottom of the page.

Secondary Email Address
An optional, alternative email address that users can enter. Used as another possible delivery mode for Notify Me Alert notifications.

Security Code
An alphanumeric code sent to you by the system when additional authentication is required. You must enter the code in the system in order to proceed.

Security Key Certificate
An electronic credential. Your browser must have a current security key certificate to connect securely to the system.

Security Verification Questions/Answers
A series of generic questions about personal information and their user-supplied answers, used by a financial institution and the system to identify you in the event that you forget your access ID or passcode.

Sensitive Message
An Online Banking message that contains personal information such as account numbers, and therefore needs to be kept private.
SMS
Short Messaging Service, a standard for transmission of brief text messages to and from cell phones and other mobile devices.

T

Text Messaging
Communication by short, text-only messages, commonly sent and received using a cell phone or other mobile device. Online Banking allows financial institutions that support the service to send Notify Me Alert notifications by SMS text message.

Transaction History
A list of the account’s transactions covering a given date range.

Transfer Description
A brief note that can be entered to explain the reason for a transfer. This memo appears in your Online Banking account history.

Transfer ID
A transfer’s confirmation number. Refer to the Transfer ID number if you have any questions or problems with a transfer.

U

Urgent Message
A message that is important for you to read as soon as possible. For example, a notification that the server will be unavailable for an hour during an upgrade.