



**Bank of New Madrid
Internet Banking Basic Services
Getting Started Guide**

11/10/2016

Online Banking Basic Services User's Guide

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Version 6.0

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Periodic revisions to this manual are issued to reflect technical changes and enhancements to the System, and to ensure that all information contained herein remains current and accurate.

Revision Guide August 2016

Topic Updated	Description of Change
All	Updated manual to use new standard document template.
Chapter 1: General Information	Messages Tab : Updated screenshot.
Chapter 5: Transfers Tab	Advanced Transfer Processing: Added Note that transfers to/from the "One" account are processed as multiple individual transfers.
Chapter 7: Messages Tab	<ul style="list-style-type: none"> ■ Navigating the Messages Tab: Updated Messages tab screenshots here and elsewhere throughout chapter to show enhanced user interface features. ■ Accessing Unread Messages: Updated first bullet item to change name of column from Date-Time to Sent. ■ Accessing the Messages Inbox: Deleted bullet items for unread and read message icons; added bullet item for attachment icon; updated icon for message reply. ■ Sending New Messages: Updated step 6 to describe new drag and drop attachment option, and to eliminate confirmation page, adding step 7 to send message. ■ Replying to a Message: Deleted previous step 5 describing confirmation dialog box. ■ Deleting Messages: Added that all messages can be selected using check box in header on page 202.
Chapter 8: User Services Tab	Sending A Secure Message: Updated step 6 to describe new drag and drop attachment option and to eliminate confirmation page, adding step 7 to send message.

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Chapter 1: General Information

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

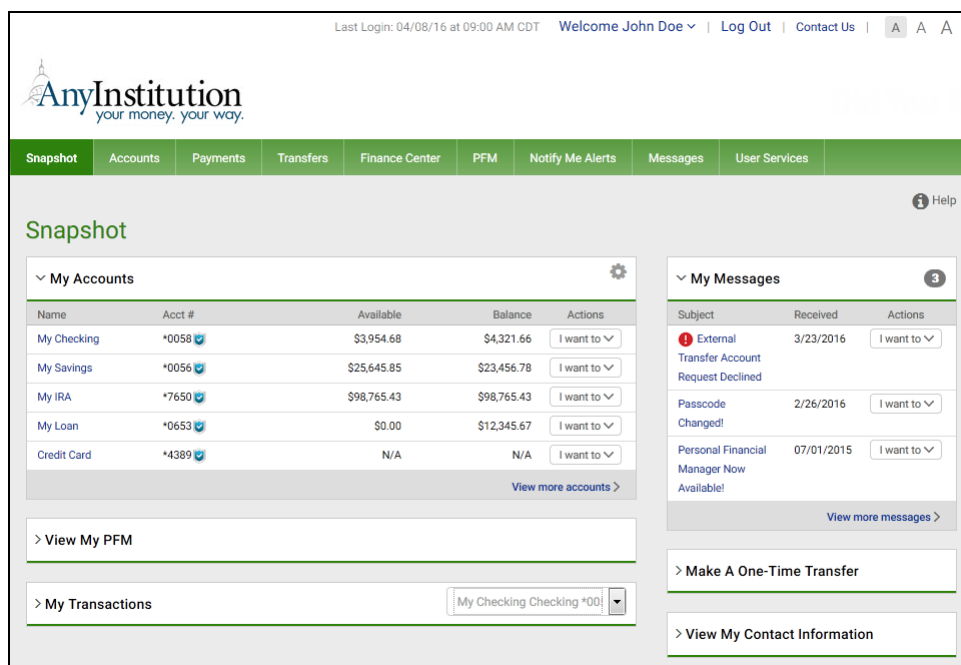
The Snapshot tab is the default Online Banking start page. It provides an overview of your Online Banking accounts in a compact, simplified format. Certain key functions can be performed right on the Snapshot tab. When you need more detail or functionality than the Snapshot tab provides, it has links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

- 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.

Last Login: 04/08/16 at 09:00 AM CDT

Welcome John Doe | Log Out | Contact Us | A A A

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SnapshotAccountsPaymentsTransfersFinance CenterPFMNotify Me AlertsMessagesUser Services

+ Add An Account

Print this page

Help

Accounts

To see an account's monthly statement, transaction history, or more details about the account, use an action from the "I want to..." column. Use the "Transfer" action to move funds between accounts. Click on a column title to sort information by account name, account number, or balance.

Checking

Name ▴ ▾	Owner ▴ ▾	Account # ▴ ▾	Balance ▴ ▾	As Of	Actions
My Checking	John Doe	*0058	\$4,321.66	02/26/2016	<div>I want to ▾</div>
CHECKING TOTAL			\$4,321.66		

Savings

Name ▴ ▾	Owner ▴ ▾	Account # ▴ ▾	Balance ▴ ▾	As Of	Actions
My Savings	John Doe	*0056	\$23,456.78	02/26/2016	<div>I want to ▾</div>
SAVINGS TOTAL			\$23,456.78		

Investment Accounts

Name ▴ ▾	Owner ▴ ▾	Account # ▴ ▾	Balance ▴ ▾	As Of	Actions
My IRA	John Doe	*7650	\$98,765.43	03/17/2016	<div>I want to ▾</div>
My CD	John Doe	*8817	\$56,789.11	03/17/2016	<div>I want to ▾</div>
INVESTMENT ACCOUNTS TOTAL			\$155,554.54		

Loans and Credit Cards

Name ▴ ▾	Owner ▴ ▾	Account # ▴ ▾	Balance ▴ ▾	As Of	Actions
My Loan	John Doe	*0653	\$12,345.67	03/17/2016	<div>I want to ▾</div>
Credit Card	John Doe	*4389	N/A	Unavailable	<div>I want to ▾</div>
LOANS AND CREDIT CARDS TOTAL			\$12,345.67		

Assets Total:

\$183,332.98

-

Liabilities Total:

\$12,345.67

=

Grand Total:

\$170,987.31

- 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.

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Snapshot Accounts Payments **Transfers** Finance Center PFM Notify Me Alerts Messages User Services

Print this page Help

Transfers

Schedule Single Transfer I want to ▾

Transfers to or from accounts at other financial institutions must be scheduled at least one business day in advance of the effective date of the transfer.

From: My Checking Checking *0058 ▾ *
Balance: \$3,954.68

To: My Checking Checking *0058 ▾ *
Balance: \$3,954.68

Transfer Description:

Amount: \$ *

Frequency: One-Time ▾

Period: Once ▾

Scheduled Transfer 04/11/2016 (MM/DD/YYYY)

Date:

☐ Create transfer template after this transfer is submitted

Cut-off Time: 3:30 pm CDT
External Transfer Cut-off Time: 4:00 pm CDT

Pending Transfers

Transfer Description	Amount	Date	Actions
need cash From: My Savings Savings ... To: My Checking Checking ...	\$500.00	03/14/2016	I want to ▾
College stipend From: My Checking Checki... To: My Ext Checking Extern...	\$150.00	03/31/2016	I want to ▾

Recent Transfers

Transfer Description	Amount	Date
test From: My Savings Savings *0056 To: My Checking Checking *0058	\$10.00	02/29/2016

[View Transfer History >](#)

Transfer

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.

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Snapshot Accounts Payments Transfers Finance Center PFM **Notify Me Alerts** Messages User Services

Notify Me Alerts

The Notify Me Alerts feature allows you to receive email and text notifications of important account related, security related activities and messages. [Click here](#) for important information about managing your email and text alerts.

Contact Information for Alerts I want to ▼

Primary Email Address: johndoe@example.com Secondary Email Address: johndoe2@example.com

Mobile Phone: 302-456-1234 [Enroll to receive text alerts*](#)

Click the "Enroll to receive text alerts" link above if you wish to receive text alerts on your mobile device. A text message containing a registration code will be sent to your mobile device*. Please enter the registration code provided in the message on the next screen to successfully enroll for text alerts.

* Carrier charges may apply.

Account Activity Alerts Messaging Alerts Security Alerts I want to ▼

You can elect to be notified whenever any of the following activity occurs on the selected accounts. [Click here](#) for a definition of each alert.

Choose "Edit Account Activity Alerts" from the Actions menu on this header to set alerts and their delivery methods for one or more accounts. To set an alert for one or more accounts choose "Edit" from the "I want to..." Actions menu located on the row with each alert type.

Account Activity Alerts	# of Accounts Selected	Actions
Account Balance	2 Accounts	I want to ▼
Account Overdrawn	2 Accounts	I want to ▼
Balance > \$	1 Account	I want to ▼
Balance < \$	1 Account	I want to ▼
Check #(s) Cleared	1 Account	I want to ▼
Deposit Made > \$	1 Account	I want to ▼
Transaction > \$	1 Account	I want to ▼
Account Document Now Available	3 Accounts	I want to ▼
Account Statement Now Available	5 Accounts	I want to ▼

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.

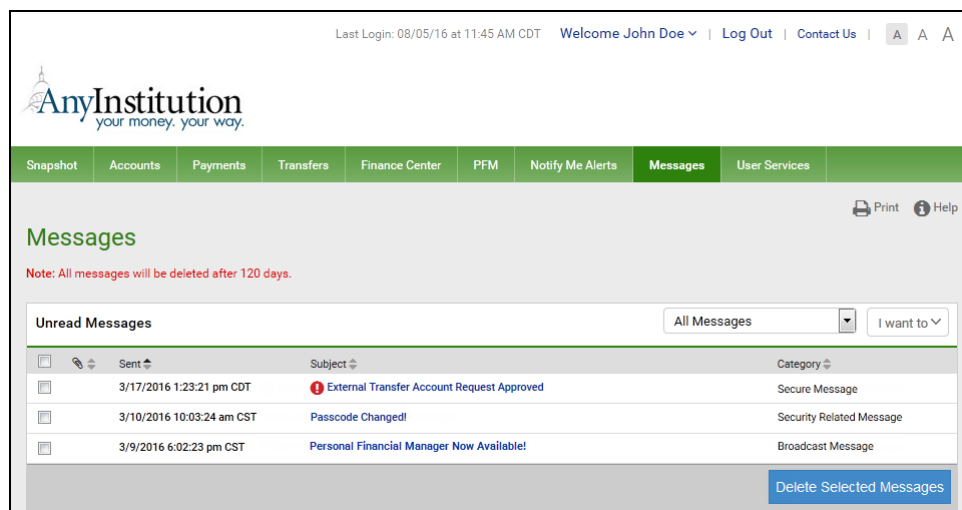
Messages Tab

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.



Refer to the [Messages Tab](#) chapter for more information.

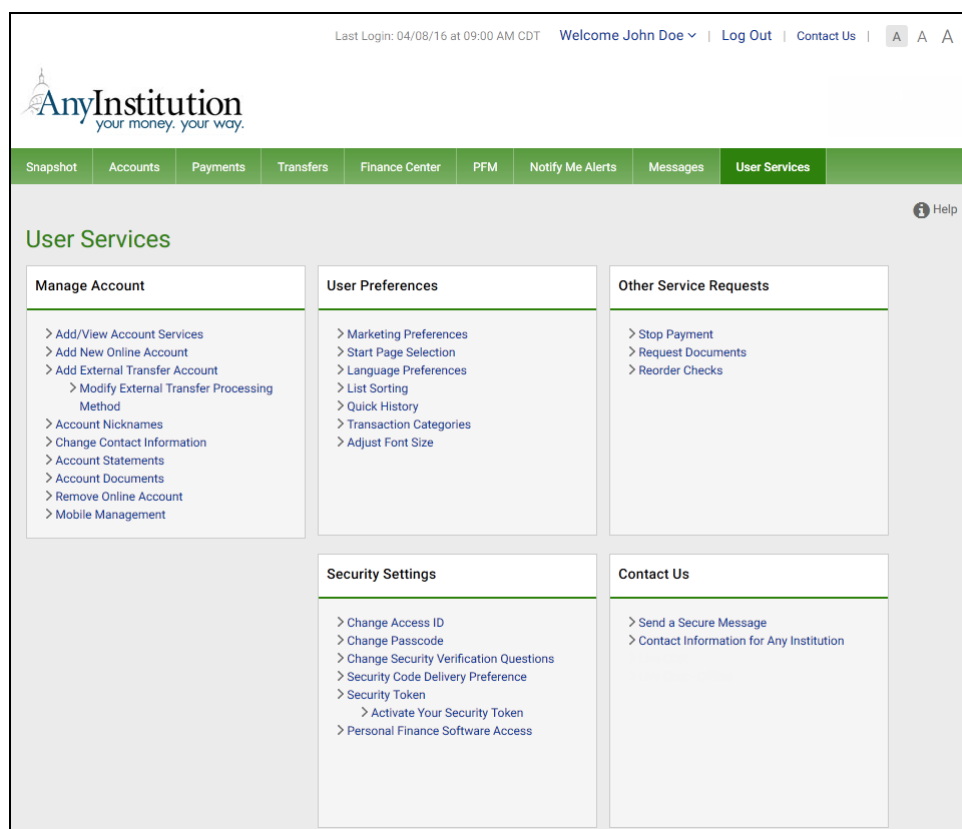
User Services Tab

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.

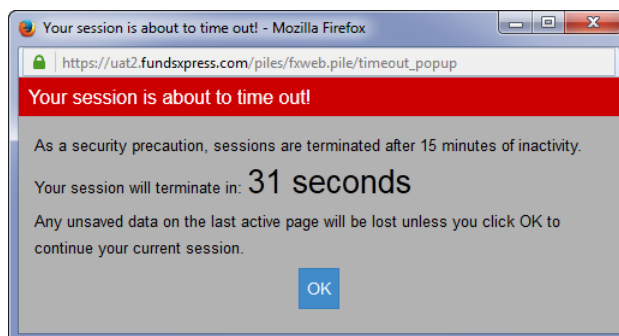
Three Strikes and Inactivity Time-out

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.

Note

An Internet browser indicates when it enters a secure session by changing the URL to begin with "**https://**".

Also, a small icon such as a padlock in the status bar or address bar serves as a graphical indicator. Mozilla® Firefox® and Microsoft Internet Explorer use .

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.

Note

Users are required to use an Internet browser that supports 128-bit key lengths. The latest Internet browsers support these security measures. The certificate authorities' keys are up-to-date on these browsers.

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.



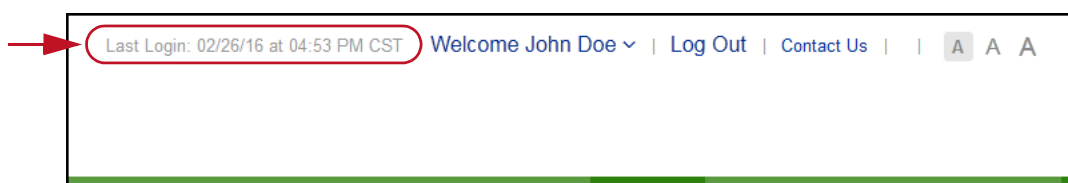
The Login page appears.

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

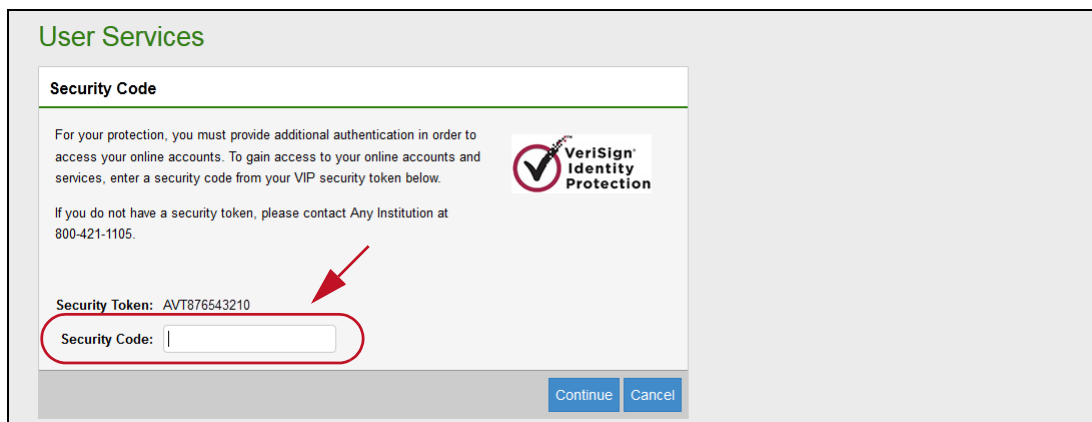
You may be required by your financial institution to use a security token as an additional form of authentication when logging in to Online Banking and/or conducting certain transactions.

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.

LOG IN ERROR

It appears that you have entered an invalid Access ID or Passcode. If you feel that you have entered your Access ID and Passcode correctly check the following probable causes:

1. Caps Lock on - Remember your Access ID and Passcode are each case sensitive.
2. Num Lock off - If this has been turned off then when you try to use the numbers on the right of your keyboard nothing will be entered.
3. Not Approved Yet - It's possible that your application has not been approved yet.
4. Typographical - You might have accidentally mistyped your Access ID or Passcode.

Did you know you can re-enable your account using our passcode reset feature?

[Reset your passcode?](#)

If none of the above apply, try to log on again. And, if you are still unable to log on to your account, contact Any Institution for assistance.

Any Institution
11950 Jollyville Rd
Austin, TX 78759
Phone: 800-421-1105
Fax: 512-493-2500

Download the latest 128-bit encrypted browser for increased security.

Download Firefox | Download chrome | Safari | Internet Explorer

ACCESS ID: PASSCODE:

SIGN ON TO: [Forgot your passcode?](#)

Select One

[Enroll](#) | [Businesses Enroll](#)
[Learn More](#) | [Demo](#) | [Español](#)

Sign Up Today!
It's as easy as 1-2-3.

ALERT:

As a security precaution, please remember to click the "Log Out" link when you finish your online session.

This site may be utilized for authorized purposes only. Unauthorized access or use is not permitted and constitutes a crime punishable by law. Activity on this site is monitored for security purposes.

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**.

Online Banking Passcode Reset

Account Validation

To reset your passcode, please enter your Access ID, tax identification number or social security number, and the account number of one of your online accounts.

Access ID:

Social Security Number:

Account Number:

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**.


The screenshot shows the 'Online Banking Passcode Reset' page with a section titled 'Security Verification Question'. It asks the user to answer two security questions. The first question is 'Company where you had your first job?' with a text input field for the answer. The second question is 'First name of your childhood best friend?' with a text input field for the answer. Below the questions is a link that says 'Show My Security Answers'. At the bottom right, there are 'Submit' and 'Cancel' buttons. A red arrow points to the 'Submit' button, which is also circled in red.

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**.

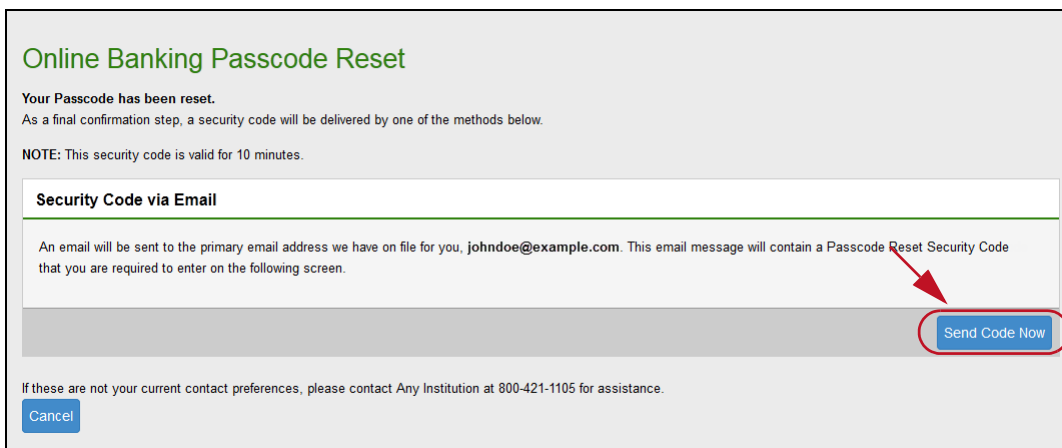
The screenshot shows the 'Online Banking Passcode Reset' page with a section titled 'Reset Your Passcode'. It asks the user to enter a new passcode. There are two input fields: 'Passcode:' and 'Verify Passcode:'. To the right of the input fields is a yellow box titled 'Your Passcode:' containing a list of requirements: 'Must be at least 8 characters long.', 'Must contain at least 1 numeric and 1 alpha character.', 'Must not be based on your personal information such as tax identification number, address or telephone number.', 'Must be different from any passcode used in the last 3 months.', 'Must be different from any of your last 6 passcodes used.', and 'Is case sensitive.' Below this box is a section titled 'TIPS FOR STRONG PASSCODES:' with two tips: 'Try using special characters in place of letters. (e.g. use symbols like @ or ! in place of "a", "e", "i", "o" or "u")' and 'Try not to use dictionary words. They are easy to guess.' At the bottom right, there are 'Submit' and 'Cancel' buttons. A red arrow points to the 'Submit' button, which is also circled in red.

Note

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

The Passcode Reset Confirmation page appears.

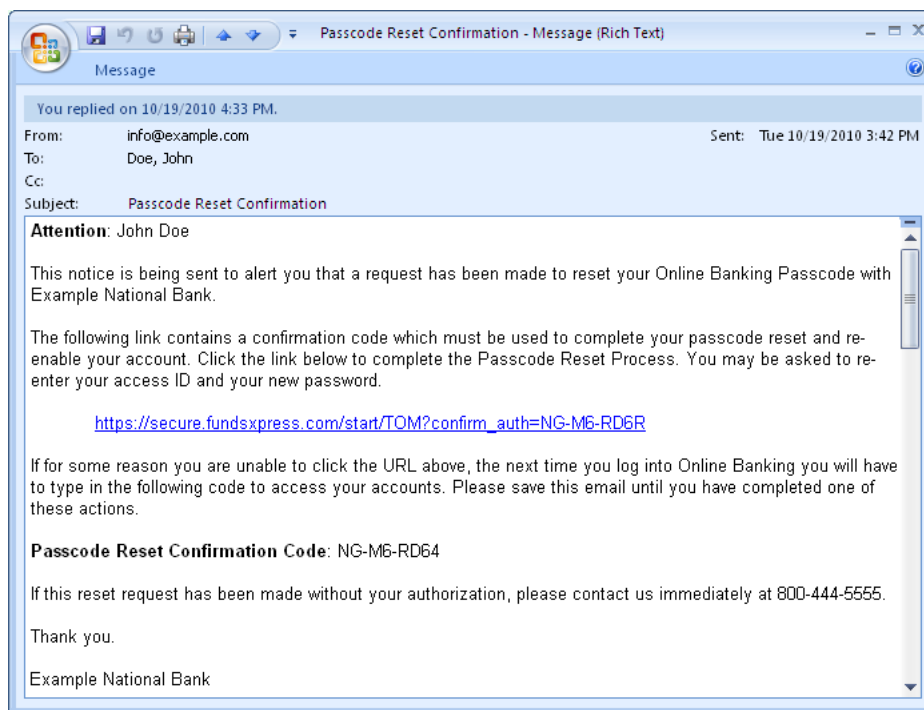
5. On the Security Code via Email page, click **Send Code Now** to send an email containing a security code to your primary email address.



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**.

A screenshot of a login page with a light gray background. It features two input fields: "ACCESS ID" with the text "mytestcust" and "PASSCODE" with a masked input (dots). Below these is a "SIGN ON TO:" dropdown menu showing "Select One". To the right of the dropdown is a "Log In" button, which is highlighted with a red circle and a red arrow pointing to it. Above the "Log In" button is a link that says "Forgot your passcode?". Below the login fields are links for "Enroll | Businesses Enroll" and "Learn More | Demo | Español". At the bottom, there is a "Sign Up Today!" section with the text "It's as easy as 1-2-3."

The Passcode reset Confirmation page appears.

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

Click here if you have not received the Security Code and would like to receive a new Security Code.' At the bottom right, there are two buttons: 'Submit' and 'Cancel'. A red arrow points to the 'Submit' button, which is circled in red." data-bbox="158 147 829 349"/>

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.

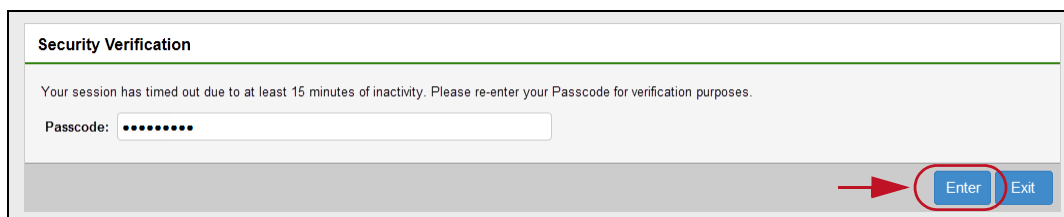
Security Verification

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 logout:

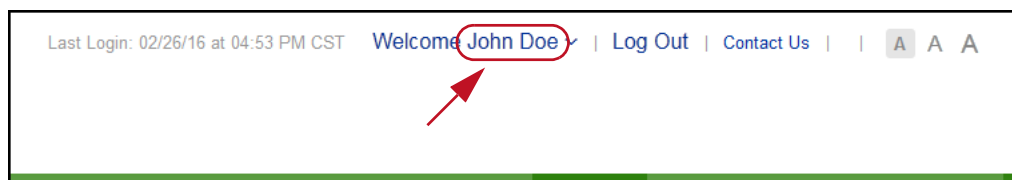
1. In the **Passcode** box, type your passcode, then click **Enter** to continue.

A screenshot of a 'Security Verification' screen. At the top, it says 'Your session has timed out due to at least 15 minutes of inactivity. Please re-enter your Passcode for verification purposes.' Below this is a 'Passcode:' label followed by a text input field containing seven dots. At the bottom right, there are two buttons: 'Enter' and 'Exit'. A red arrow points to the 'Enter' button, which is also circled in red.

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

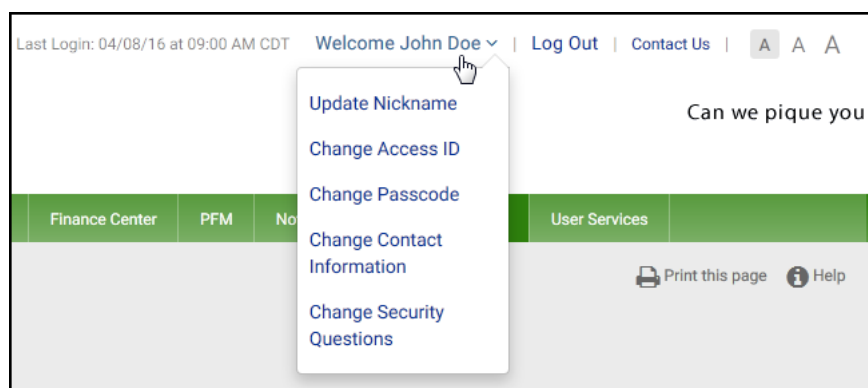
User (Profile) Nickname Shortcuts

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.

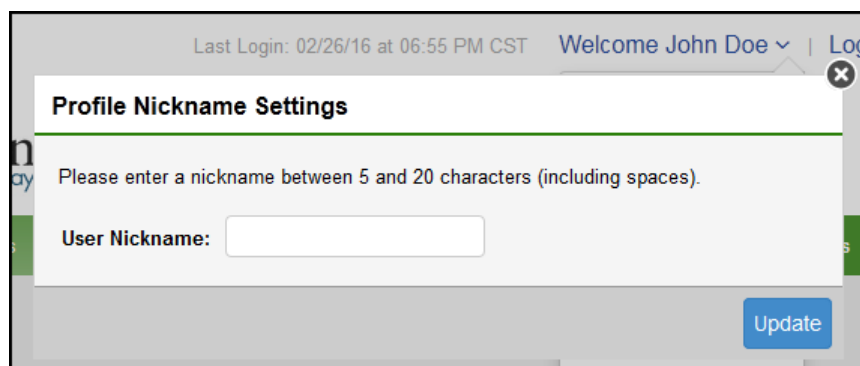
The nickname is also a link that opens a menu with shortcuts that let you quickly edit some basic features of your user profile.



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:

The screenshot shows a web application interface. At the top, there is a header bar with the text "Last Login: 02/26/16 at 06:55 PM CST" and "Welcome John Doe" with a dropdown arrow. Below this, a modal dialog box titled "Profile Nickname Settings" is open. Inside the dialog, there is a green border and a message: "Please enter a nickname between 5 and 20 characters (including spaces)." Below this message is a text input field labeled "User Nickname:". At the bottom right of the dialog is a blue button labeled "Update".

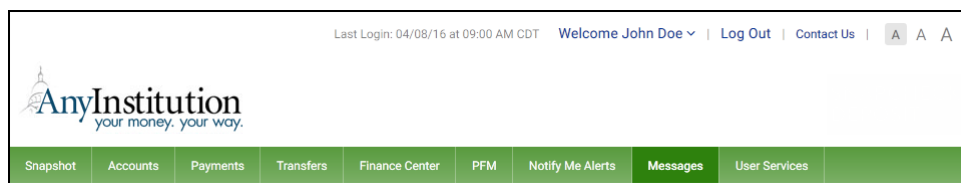
If you had already set up a nickname, it appears here. Enter or edit the nickname as necessary and click **Update**. The nickname you set appears as a link on all Online Banking pages, but does not appear on statements or any other account records.

- 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.

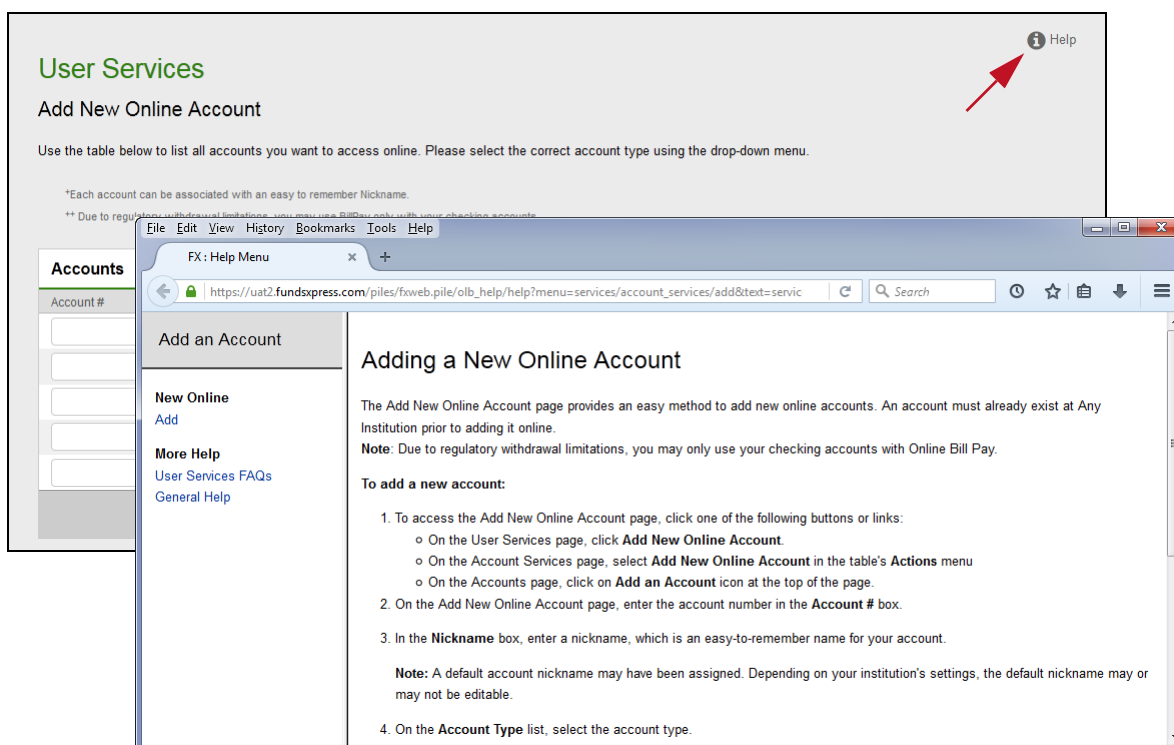
Note

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.

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).



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.

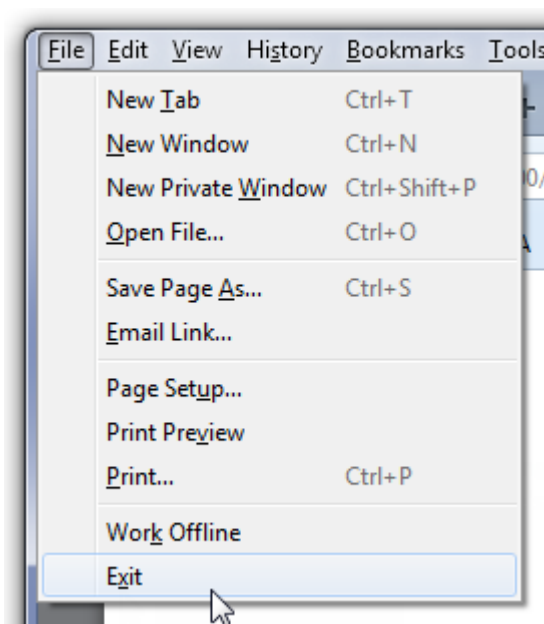
To securely log out from your session:

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.

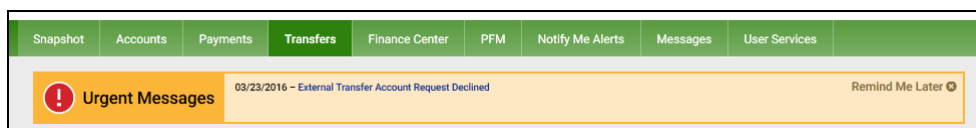


Online Tips

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 (  ) 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:

The screenshot displays the AnyInstitution online banking interface. At the top, it shows the user's name 'John Doe' and navigation links like 'Log Out' and 'Contact Us'. Below the header is a green navigation bar with tabs: Snapshot, Accounts, Payments, Transfers, Finance Center, PFM, Notify Me Alerts, Messages, and User Services. The 'Snapshot' tab is active.

The main content area is titled 'Snapshot' and contains two primary modules:

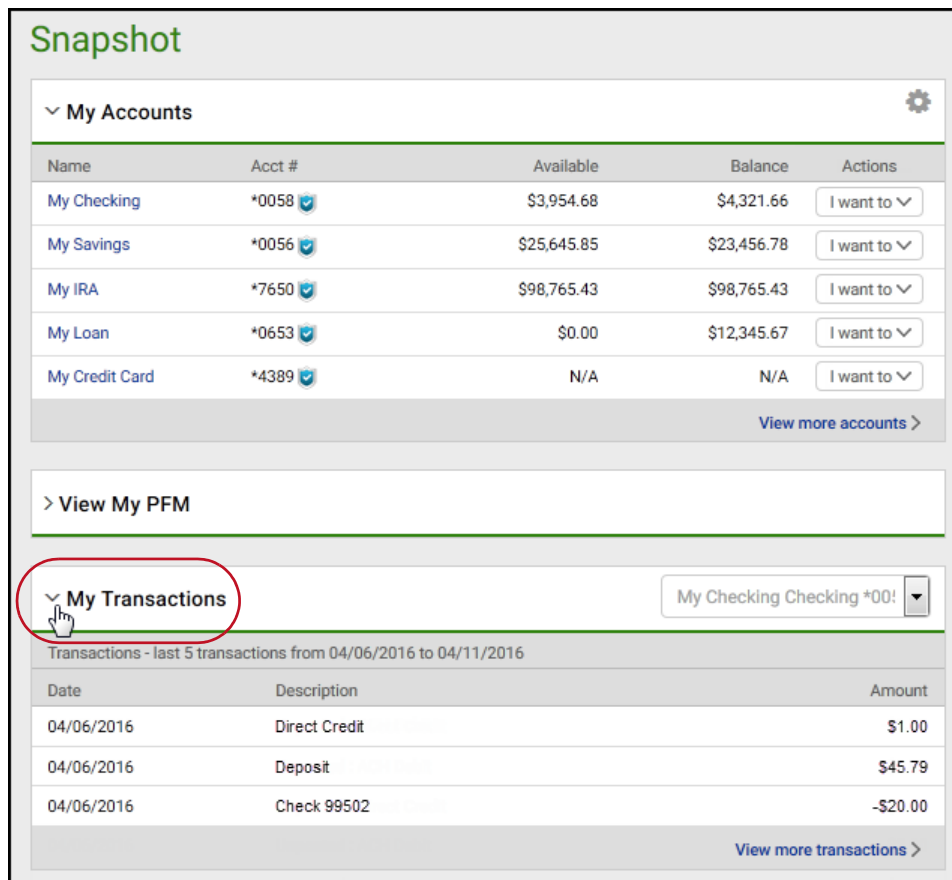
- My Accounts:** A table listing accounts with columns for Name, Acct #, Available, Balance, and Actions.

Name	Acct #	Available	Balance	Actions
My Checking	*0058	\$3,954.68	\$4,321.66	I want to ▾
My Savings	*0056	\$25,645.85	\$23,456.78	I want to ▾
My IRA	*7650	\$98,765.43	\$98,765.43	I want to ▾
My Loan	*0653	\$0.00	\$12,345.67	I want to ▾
Credit Card	*4389	N/A	N/A	I want to ▾
- My Messages:** A list of messages with columns for Subject, Received, and Actions.

Subject	Received	Actions
External Transfer Account Request Declined	3/23/2016	I want to ▾
Passcode Changed!	2/26/2016	I want to ▾
Personal Financial Manager Now Available!	07/01/2015	I want to ▾

Below these modules are expandable sections: 'View My PFM', 'My Transactions' (with a dropdown for 'My Checking Checking *00'), 'Make A One-Time Transfer', and 'View My Contact Information'.

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.



Snapshot

My Accounts

Name	Acct #	Available	Balance	Actions
My Checking	*0058	\$3,954.68	\$4,321.66	I want to <
My Savings	*0056	\$25,645.85	\$23,456.78	I want to <
My IRA	*7650	\$98,765.43	\$98,765.43	I want to <
My Loan	*0653	\$0.00	\$12,345.67	I want to <
My Credit Card	*4389	N/A	N/A	I want to <

View more accounts >

> View My PFM

My Transactions

My Checking Checking *00!

Transactions - last 5 transactions from 04/06/2016 to 04/11/2016

Date	Description	Amount
04/06/2016	Direct Credit	\$1.00
04/06/2016	Deposit	\$45.79
04/06/2016	Check 99502	-\$20.00

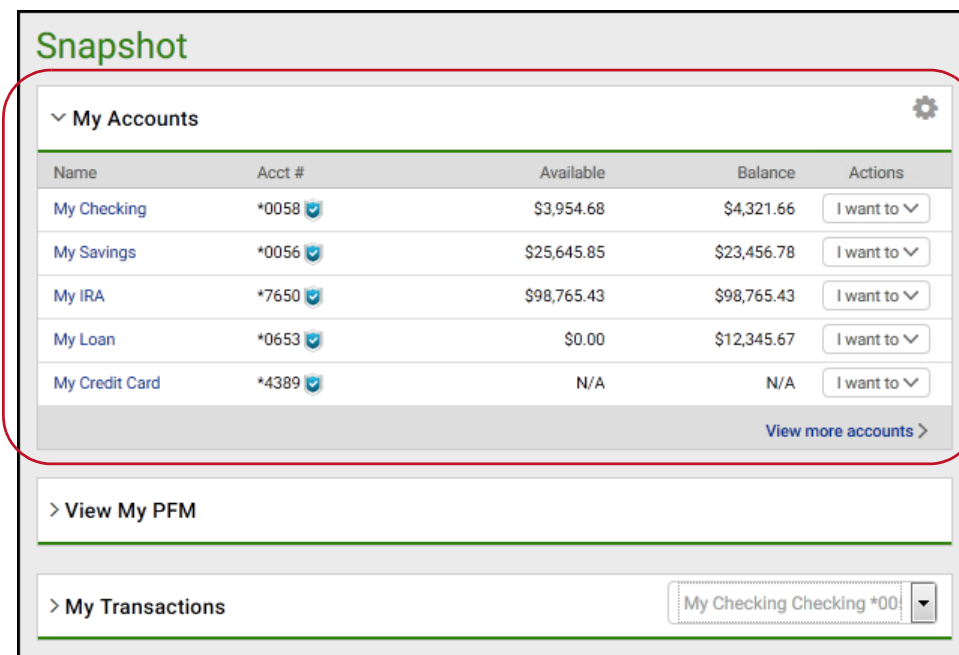
View more transactions >

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:

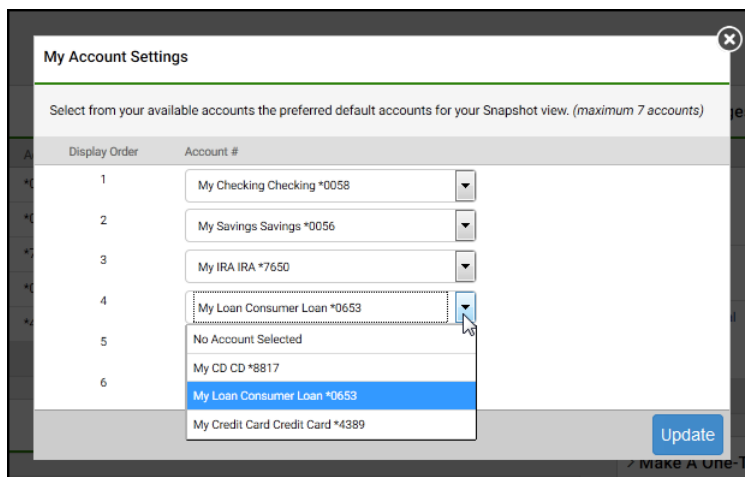
- Name (account nickname—a shortcut to the account detail)
- Account #
- Available (available balance)
- Balance (ledger balance)

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.



The dialog box is titled "My Account Settings" and contains the instruction: "Select from your available accounts the preferred default accounts for your Snapshot view. (maximum 7 accounts)". It features a table with two columns: "Display Order" and "Account #".

Display Order	Account #
1	My Checking Checking *0058
2	My Savings Savings *0056
3	My IRA IRA *7650
4	My Loan Consumer Loan *0653
5	No Account Selected
6	My CD CD *8817
	My Loan Consumer Loan *0653
	My Credit Card Credit Card *4389

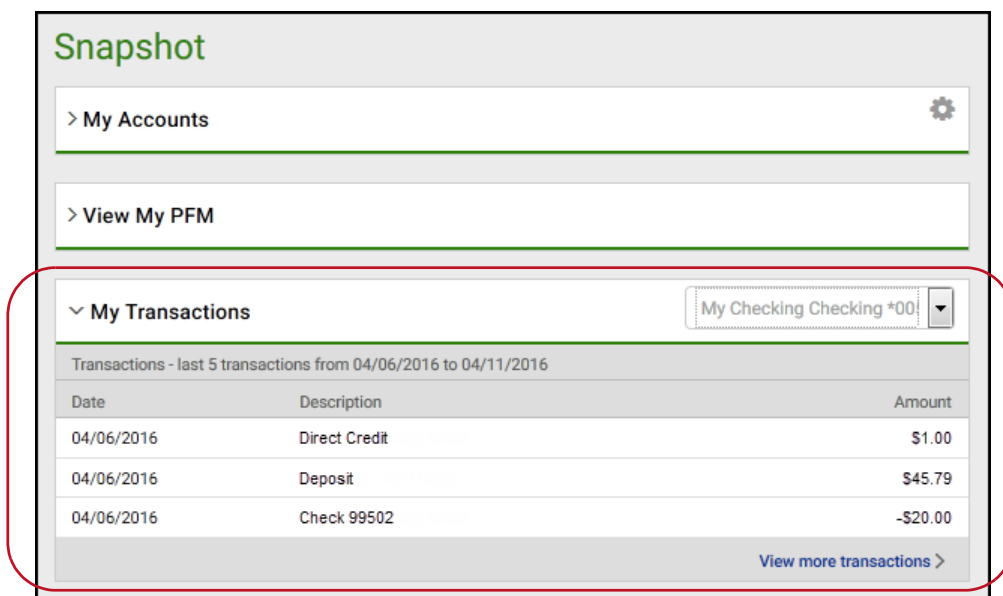
An "Update" button is located at the bottom right of the dialog box.

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:

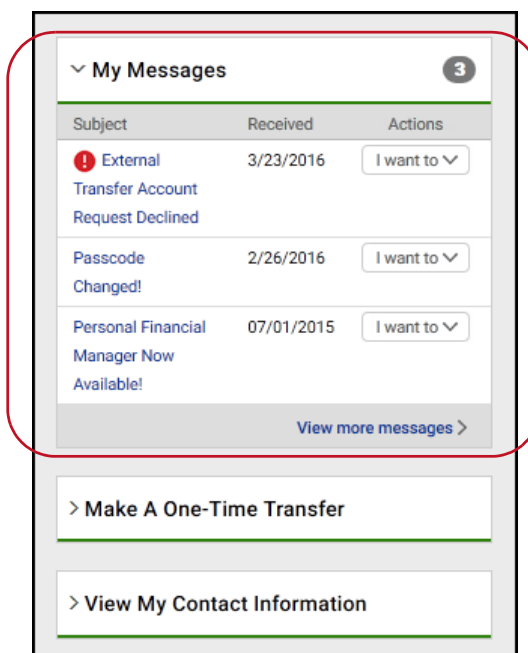
- Date
- Description
- Amount

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 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.

> My Messages 3

▼ Make A One-Time Transfer

From:
My Checking Checking *0058
Balance: \$3,954.68

To:
My Checking Checking *0058
Balance: \$3,954.68

Transfer Description:
[Text Field]

Amount:
\$ [Text Field]

Scheduled Transfer Date: 04/11/2016 [Calendar Icon]
(MM/DD/YYYY)

☐ Create transfer template after this transfer is submitted

Cut-off Time: 3:30 pm CDT
External Transfer Cut-off Time: 4:00 pm CDT

Transfer

More Transfer Options

Add New Account

Add External Account

> View My Contact Information

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.

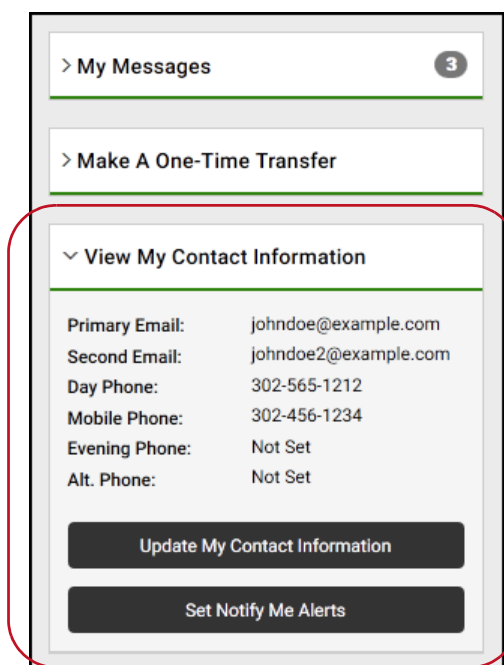
Note

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

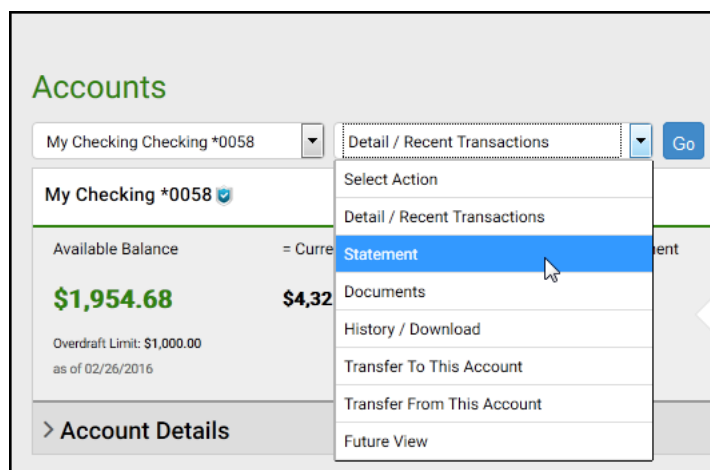
What's in this Chapter

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.

Snapshot

Accounts

Payments

Transfers

Finance Center

PFM

Notify Me Alerts

Messages

User Services

Add An Account

Print this page

Help

Accounts

To see an account's monthly statement, transaction history, or more details about the account, use an action from the "I want to..." column. Use the "Transfer" action to move funds between accounts. Click on a column title to sort information by account name, account number, or balance.

Checking

Name ▾	Owner ▾	Account # ▴ ▾	Balance ▴ ▾	As Of	Actions
My Checking	John Doe	*0058	\$4,321.66	02/26/2016	I want to ▾
CHECKING TOTAL			\$4,321.66		

Savings

Name ▾	Owner ▾	Account # ▴ ▾	Balance ▴ ▾	As Of	Actions
My Savings	John Doe	*0056	\$23,456.78	02/26/2016	I want to ▾
SAVINGS TOTAL			\$23,456.78		

Investment Accounts

Name ▾	Owner ▾	Account # ▴ ▾	Balance ▴ ▾	As Of	Actions
My IRA	John Doe	*7650	\$98,765.43	03/17/2016	I want to ▾
My CD	John Doe	*8817	\$56,789.11	03/17/2016	I want to ▾
INVESTMENT ACCOUNTS TOTAL			\$155,554.54		

Loans and Credit Cards

Name ▾	Owner ▾	Account # ▴ ▾	Balance ▴ ▾	As Of	Actions
My Loan	John Doe	*0653	\$12,345.67	03/17/2016	I want to ▾
My Credit Card	John Doe	*4389	N/A	Unavailable	I want to ▾
LOANS AND CREDIT CARDS TOTAL			\$12,345.67		

Assets Total:
\$183,332.98

—



Liabilities Total:
\$12,345.67

=

Grand Total:
\$170,987.31

The following information is provided for each account.

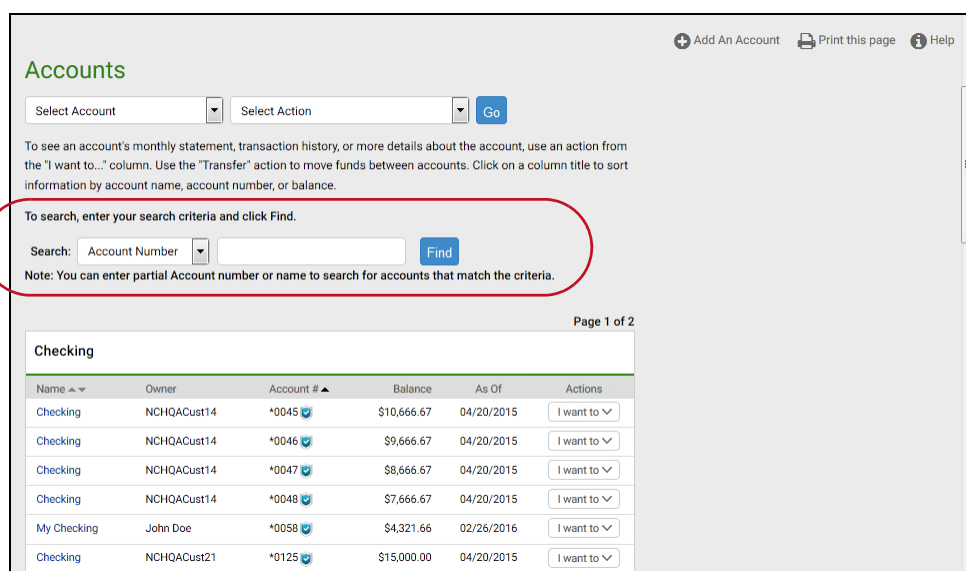
Account Summary Information

Field	Description
Name	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.
Owner	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.
Account #	<ul style="list-style-type: none"> ■ The account number. ■ 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. ■ Institutions can opt for certain account types not to be masked.
Balance	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).
As Of	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.
Actions	Contains an I want to 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.

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.



Accounts

To see an account's monthly statement, transaction history, or more details about the account, use an action from the "I want to..." column. Use the "Transfer" action to move funds between accounts. Click on a column title to sort information by account name, account number, or balance.

To search, enter your search criteria and click Find.

Search:

Note: You can enter partial Account number or name to search for accounts that match the criteria.

Page 1 of 2

Name	Owner	Account #	Balance	As Of	Actions
Checking	NCHQACust14	*0045	\$10,666.67	04/20/2015	I want to
Checking	NCHQACust14	*0046	\$9,666.67	04/20/2015	I want to
Checking	NCHQACust14	*0047	\$8,666.67	04/20/2015	I want to
Checking	NCHQACust14	*0048	\$7,666.67	04/20/2015	I want to
My Checking	John Doe	*0058	\$4,321.66	02/26/2016	I want to
Checking	NCHQACust21	*0125	\$15,000.00	04/20/2015	I want to

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.

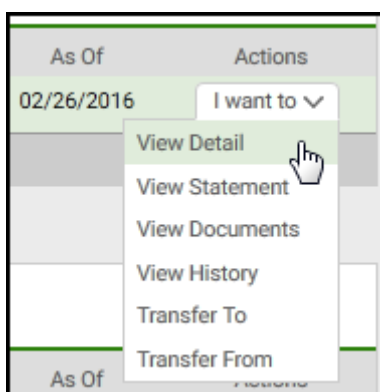
- History
- Statements
- Balance including Available Balance, and Unposted Transactions
- Ledger Balance including Ledger and Ledger Available Balance

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.

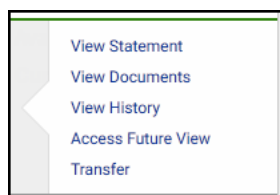


Note

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.

Print this page

Help

Accounts

My Checking Checking *0058

Detail / Recent Transactions

Go

My Checking *0058

Available Balance

\$4010.68

Overdraft Limit: \$1,000.00
as of 02/26/2016

= Current Balance

\$1,643.78

+/- Balance Adjustment

-\$2,366.90

View Statement

View Documents

View History

Access Future View

Transfer

Account Details

Account #:

*0058

Interest Accrued, Not Yet Paid:

\$0.00

Account Owner:

John Doe

Interest Paid This Year:

\$0.00

Account Nickname:

My Checking

Interest Paid Last Year:

\$0.00

Account Type:

Checking

Overdraft Limit:

\$1,000.00

Date Opened:

02/01/2008

Quick History

Transactions - shows up to the last 20 transactions from 02/16/2016 to 03/16/2016

Save Changes

Cancel Changes

I want to



Date	Ref/ Check	Description/ Memo	Category	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
03/11/2016		Unposted : ACH Debit		-\$9.80		\$4,010.68	
03/11/2016		Unposted : Direct Credit			+\$5.00	\$4,020.48	
03/10/2016	471	<input type="text"/> TG Travel	Select One	-\$77.33		\$4,015.48	
03/09/2016	470	<input type="text"/> HB	Select One	-\$57.40		\$4,092.81	
03/07/2016		<input type="text"/> RUNTX	Select One	-\$80.00		\$4,150.21	
03/07/2016		<input type="text"/> Nilecom	Select One	-\$8.00		\$4,230.21	
03/01/2016		<input type="text"/> LEWES	Select One	-\$83.45		\$4,238.21	
02/26/2016		Daily Ledger Balance				\$4,321.66	\$4,321.66

Save Changes

Cancel Changes

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

Field	Description
Available Balance	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.
Current Balance	The official balance of the account, as of the date shown.
Balance Adjustment	Additional adjustments to the balance due to unposted transactions, if any.
Account #	<ul style="list-style-type: none"> ■ The account number. ■ 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.
Account Owner	The owner of this account on record at the financial institution.
Account Nickname	A name given to your account for easy identification.
Account Type	What type of account this is (for example, checking or share draft).
Product	The product name.
Date Opened	The date the account was opened.
Overdraft Limit	The amount your financial institution will automatically lend you if you overdraw this account, if any.
Hold Amount	The amount your financial institution will hold if you overdraw this account, if any.

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.

Print this page
Help

Accounts

My Savings Savings *0056
Detail / Recent Transactions
Go

My Savings *0056

Available Balance	= Current Balance	+/- Balance Adjustment	View Statement View Documents View History Access Future View Transfer
\$26,145.85 <small>as of 02/26/2016</small>	\$23,456.78	\$2,689.07	

Account Details

Account #:	*0056
Account Owner:	John Doe
Account Nickname:	My Savings
Account Type:	Savings

Quick History



Transactions - shows up to the last 20 transactions from 02/16/2016 to 03/16/2016
Save Changes
Cancel Changes
I want to

Date	Ref/Check	Description/ Memo	Category	Debit/Withdrawal	Credit/Deposit	Balance	Ledger Balance
03/09/2016		Service Charge	Select One	-\$1.00		\$26,145.85	
03/07/2016		700260554 Internet Transfer From Interest Checkin XXXX0058 11/20/15 0:15	Select One		+\$50.00	\$26,146.85	
03/06/2016		350246 ATM WD SINGS 12/01 FOO BANK - AUSTIN TX LK535732 350246	Select One	-\$60.00		\$25,496.85	
03/05/2016		701426780 Internet Transfer From Interest Checkin XXXX0058 11/06/15 0:19	Select One		+\$50.00	\$25,556.85	
03/04/2016		Interest	Select One		+\$0.02	\$25,506.85	
03/02/2016		Interest	Select One		+\$0.05	\$25,506.83	
03/02/2016		703649514 Internet Transfer From Interest Checkin XXXX0058 12/04/15 0:22	Select One		+\$50.00	\$25,506.78	
02/27/2016		700274513 Internet Transfer From Basic Checking XXXXXX1202 11/01/15 15:32	Select One		+\$2,000.00	\$25,456.78	
02/26/2016		Daily Ledger Balance				\$23,456.78	\$23,456.78

Save Changes
Cancel Changes

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

Field	Description
Available Balance	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.
Current Balance	The official balance of the account as of the date shown.
Balance Adjustment	Additional adjustments to the balance due to unposted transactions, if any.
Account #	<ul style="list-style-type: none"> ■ The account number. ■ 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.
Account Owner	The owner of this account on record at the financial institution.
Account Nickname	A name given to your account for easy identification.
Account Type	What type of account this is (savings, share draft, etc.).
Product	The product name.
Date Opened	The date the account was opened.
Interest Rate (ITR)	Current interest rate for this account.
Interest Accrued, Not Yet Paid	The interest the account has earned that has not yet been paid into the account, if any.

Savings Account Detail Fields *(cont.)*

Field	Description
Interest Paid This Year	The interest that has been credited to the account so far this year, if any.
Interest Paid Last Year	The interest that was credited to the account last year, if any.
Overdraft Limit	The amount, if any, your financial institution will automatically lend you if you overdraw this account.
Hold Amount	The amount, if any, your financial institution will hold if you overdraw this account.

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.

Accounts

My Loan Consumer Loan *0653

Detail / Recent Transactions

Go

My Loan *0653

Current Balance

\$12,345.67

as of 03/17/2016

+/- Balance Adjustment

\$0.00

View Statement

View Documents

View History

Access Future View

Loan/Cash Advance

Make Loan Payment

Account Details

Account #:

*0653

Amount of Next Payment:

\$219.95

Account Owner:

John Doe

Date of Next Payment:

07/20/2012

Account Nickname:

My Loan

Interest Accrued, Not Yet Paid:

\$0.03

Account Type:

Loan

Interest Paid This Year:

\$312.50

Product:

Consumer Loan

Interest Paid Last Year:

\$377.56

Date Opened:

06/20/2011

Original Loan Amount:

\$6,596.42

Amount to Payoff:

\$4,633.27

Maturity Date:

06/20/2014

Interest Rate (ITR):

12.000000%

Quick History

Transactions - shows up to the last 20 transactions from 02/17/2016 to 03/17/2016

Save Changes

Cancel Changes

I want to



Date	Ref Check	Description/ Memo	Category	Advances	Payments	Balance
03/17/2016		Daily Ledger Balance				\$12,345.67
03/11/2016		INTERNET XFER FROM XXX0056			-\$2,374.04	\$14,719.71
03/10/2016		INTERNET XFER FROM XXX0056			-\$2,374.04	\$17,093.75
03/06/2016		INTERNET XFER FROM XXX0058			-\$2,803.93	\$19,897.68
03/05/2016		INTERNET XFER FROM XXX0058			-\$2,803.93	\$22,701.61
03/02/2016		INTERNET XFER FROM XXX0058			-\$919.63	\$23,621.24
03/01/2016		INTERNET XFER FROM XXX0058			-\$919.63	\$24,540.87
02/25/2016		INTERNET XFER FROM XXX0058			-\$2,803.93	\$27,344.80
02/25/2016		INTERNET XFER FROM XXX0056			-\$2,374.04	\$29,718.84
02/21/2016		INTERNET XFER FROM XXX0058			-\$919.63	\$30,638.47

Save Changes

Cancel Changes

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

Field	Description
Current Balance	The official balance of the account as of the date shown.
Balance Adjustment	Additional adjustments to the balance due to unposted transactions, if any.
Account #	<ul style="list-style-type: none"> ■ The account number. ■ 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.
Account Owner	The owner of this account on record at the financial institution.
Account Nickname	A name given to your account for easy identification.
Account Type	The type of account, such as loan.
Product	The product name.
Date Opened	The date the account was opened.
Credit Limit	The credit limit on any loan advances, if any.
Original Loan Amount	The original loan amount.
Amount to Payoff	The remaining payment amount.
Maturity Date	The date the loan will be paid off.
Interest Rate (ITR)	Current interest rate for this account.
Amount of Next Payment	The amount of the next payment.

Loan Account Detail Fields *(cont.)*

Field	Description
Date of Next Payment	The date due for the next payment.
Interest Accrued, Not Yet Paid	The interest the account is due but has not yet been paid into the account.
Interest Paid This Year	The interest that has been paid to the account so far this year.
Interest Paid Last Year	The interest that was paid to the account last year.

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.

[Print this page](#)
[Help](#)

Accounts

My CD CD *8817
Detail / Recent Transactions
Go

My CD *8817

Available Balance	= Current Balance	+/- Balance Adjustment	View Statement View Documents View History Access Future View Transfer
\$56,789.11 <small>as of 03/17/2016</small>	\$56,789.11	\$0.00	

Account Details

Account #:	*8817
Account Owner:	John Doe
Account Nickname:	My CD
Account Type:	CD

Quick History



Transactions - shows up to the last 20 transactions from 02/17/2016 to 03/17/2016
Save Changes
Cancel Changes
I want to

Date	Ref/ Check	Description/ Memo	Category	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
03/17/2016		Daily Ledger Balance				\$56,789.11	\$56,789.11
03/11/2016		TO ACCOUNT NO XXXXX0058	Select One	-\$304.93		\$56,789.11	
03/11/2016		INTEREST CREDIT	Select One		+\$304.93	\$57,094.04	
03/08/2016		TO ACCOUNT NO XXXXX0058	Select One	-\$44.59		\$56,789.11	
03/05/2016		INTEREST CREDIT	Select One		+\$43.15	\$56,833.70	
03/03/2016		TO ACCOUNT NO XXXXX0058	Select One	-\$43.15		\$56,790.55	
03/01/2016		TO ACCOUNT NO XXXXX0058	Select One	-\$43.15		\$56,833.70	
03/01/2016		INTEREST CREDIT	Select One		+\$43.15	\$56,876.85	
02/25/2016		INTEREST CREDIT	Select One		+\$44.59	\$56,833.70	

Save Changes
Cancel Changes

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

Field	Description
Available Balance	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.
Current Balance	The official balance of the account as of the date shown.
Balance Adjustment	Additional adjustments to the balance due to unposted transactions, if any.
Account #	<ul style="list-style-type: none"> ■ The account number. ■ 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.
Account Owner	The owner of this account on record at the financial institution.
Account Nickname	A name given to your account for easy identification.
Account Type	The type of account, such as CD.
Product	The product name.
Date Opened	The date the account was opened.
Term of Account	The length of time between the account opening date and the scheduled maturity date.
Maturity Date	The ending date of a time deposit, such as a certificate of deposit, at which all principal and accrued interest is due to the accountholder.

CD Account Detail Fields *(cont.)*

Field	Description
Interest Rate (ITR)	Current interest rate for this account.
Interest Accrued, Not Yet Paid	The interest the account is due but has not yet been paid into the account.
Interest Paid This Year	The interest that has been paid to the account so far this year.
Interest Paid Last Year	The interest that was paid to the account last year.

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.

Accounts

My IRA IRA *7650

Detail / Recent Transactions

Go

My IRA *7650

Available Balance

= Current Balance

+/- Balance Adjustment

View Statement

View Documents

View History

Access Future View

Transfer

\$98,765.43

as of 03/17/2016

\$98,765.43

\$0.00

Account Details

Account #:

*7650

Account Owner:

John Doe

Account Nickname:

My IRA

Account Type:

IRA

Quick History

Transactions - shows up to the last 20 transactions from 02/17/2016 to 03/17/2016

Save Changes

Cancel Changes

I want to



Date	Ref/ Check	Description/ Memo	Category	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
03/17/2016		Daily Ledger Balance				\$98,765.43	\$98,765.43
03/11/2016		Interest	Select One		+\$1.96	\$98,765.43	
03/10/2016		Federal Withholding	Select One	-\$303.06		\$98,763.47	
03/08/2016		Federal Withholding	Select One	-\$309.06		\$99,066.53	
02/29/2016		Interest	Select One		+\$13.89	\$99,375.59	
02/29/2016		Interest	Select One		+\$13.73	\$99,361.70	
02/29/2016		Interest	Select One		+\$14.77	\$99,347.97	
02/29/2016		Interest	Select One		+\$14.60	\$99,333.20	
02/18/2016		Interest	Select One		+\$11.60	\$99,318.60	

Save Changes

Cancel Changes

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

Field	Description
Available Balance	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.
Current Balance	The official balance of the account as of the date shown.
Balance Adjustment	Additional adjustments to the balance due to unposted transactions, if any.
Account #	<ul style="list-style-type: none"> ■ The account number. ■ 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.
Account Owner	The owner of this account on record at the financial institution.
Account Nickname	A name given to your account for easy identification.
Account Type	The type of account, such as IRA.
Product	The product name.
Date Opened	The date the account was opened.
Term of Account	The length of time between the account opening date and the scheduled maturity date.
Maturity Date	The ending date of a time deposit, such as an IRA, at which all principal and accrued interest is due to the accountholder.

IRA Account Detail Fields *(cont.)*

Field	Description
Interest Rate (ITR)	Current interest rate for this account.
Interest Accrued, Not Yet Paid	The interest the account is due but has not yet been paid into the account.
Interest Paid This Year	The interest that has been paid to the account so far this year.
Interest Paid Last Year	The interest that was paid to the account last year.

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.

Print this page
Help

Accounts

My Credit Card Credit Card *4389
Detail / Recent Transactions
Go

My Credit Card *4389

Balance
+/- Balance Adjustment

\$234.56
\$0.00

View Statement
View Documents
View History
Access Future View
Make Loan Payment

Account Details

Account #:
*4389

Account Owner:
John Doe

Account Nickname:
My Credit Card

Account Type:
Credit Card

Quick History



Transactions - shows up to the last 20 transactions from 02/17/2016 to 03/17/2016
Save Changes
Cancel Changes
I want to

Date	Ref/Check	Description/ Memo	Category	Charges/Purchases	Payments/Credits	Balance	Ledger Balance
03/17/2016		Daily Ledger Balance				\$234.56	\$234.56
03/07/2016		UnitedHealthcare PREMIUM 5623489701	Select One	+\$25.65		\$234.56	
03/07/2016		KROGER #410 CORDOVA TX 84736994 456123 456123 CARD PURCHASE 12/06	Select One	+\$55.37		\$208.91	
03/07/2016		SQ *ELEGANT NAIL Memphis TX 847362839 982345 982345 CARD PURCHASE 12/05	Select One	+\$19.00		\$153.54	
03/07/2016		RAFFERTY'S #78 CORDOVA TX 88774653 874653 874653 CARD PURCHASE 12/04	Select One	+\$9.79		\$134.54	
03/07/2016		MOSA ASIAN BISTR AUSTIN TX 99384756 876664 876664 CARD PURCHASE 12/03	Select One	+\$7.10		\$124.75	

Save Changes
Cancel Changes

The detail provides the following information for credit card accounts. Certain fields may not appear, depending on features supported by the financial institution.

Credit Card Account Detail Fields

Field	Description
Balance	The official balance of the account as of the date shown.
Balance Adjustment	Additional adjustments to the balance due to unposted transactions, if any.
Account #	<ul style="list-style-type: none"> ■ The account number. ■ 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.
Account Owner	The owner of this account on record at the financial institution.
Account Nickname	A name given to your account for easy identification.
Account Type	What type of account this is, such as CC.
Date Opened	The date the account was opened.
Credit Limit	The credit limit for the card.
Amount to Payoff	The remaining payment amount.
Interest Rate (ITR)	Current interest rate for this account.
Annual Percentage Rate (APR)	Current rate of interest charged for any balance carried on this account.
Amount of Next Payment	The amount of the next payment.
Date of Next Payment	The date due for the next payment.

Credit Card Account Detail Fields *(cont.)*

Field	Description
Amount of PAST DUE	The amount of any past due payments, if any.
Months PAST DUE	The number of months a payment was past due, if any.
Interest Accrued, Not Yet Paid	The interest the account is due but has not yet been paid into the account.
Interest Paid This Year	The interest that has been paid to the account so far this year.
Interest Paid Last Year	The interest that was paid to the account last year.

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.

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.

Accounts

My Checking Checking *0058

Detail / Recent Transactions

Go

My Checking *0058

Available Balance

\$4010.68

= Current Balance

\$1,643.78

+/- Balance Adjustment

-\$2,366.90

View Statement

View Documents

View History

Access Future View

Transfer

Overdraft Limit: \$1,000.00

as of 02/26/2016

Account Details

Account #:

*0058

Interest Accrued, Not Yet Paid:

\$0.00

Account Owner:

John Doe

Interest Paid This Year:

\$0.00

Account Nickname:

My Checking

Interest Paid Last Year:

\$0.00

Account Type:

Checking

Overdraft Limit:

\$1,000.00

Date Opened:

02/01/2008

Quick History

Transactions - shows up to the last 20 transactions from 02/16/2016 to 03/16/2016

Save Changes

Cancel Changes

I want to ▾

Date ▾	Ref/ Check ▾	Description/ Memo ▾	Category ▾	Debit/ Withdrawal ▾	Credit/ Deposit ▾	Balance	Ledger Balance
03/11/2016		Unposted : ACH Debit		-\$9.80		\$4,010.68	
03/11/2016		Unposted : Direct Credit			+\$5.00	\$4,020.48	
03/10/2016	471	<input type="text"/>	Select One ▾	-\$77.33		\$4,015.48	
		TG Travel					
03/09/2016	470	<input type="text"/>	Select One ▾	-\$57.40		\$4,092.81	
		HB					
03/07/2016		<input type="text"/>	Select One ▾	-\$80.00		\$4,150.21	
		RUNTX					
03/07/2016		<input type="text"/>	Select One ▾	-\$8.00		\$4,230.21	
		Nilecom					
03/01/2016		<input type="text"/>	Select One ▾	-\$83.45		\$4,238.21	
		LEWES					
02/26/2016		Daily Ledger Balance				\$4,321.66	\$4,321.66

Save Changes

Cancel Changes

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**.

Accounts

My Checking *0058 | Detail / Recent Transactions | Go

My Checking *0058

Available Balance	= Current Balance	+/- Balance Adjustment	
\$1,954.68	\$4,321.66	-\$2,366.98	View Statement View Documents View History Access Future View Transfer

Overdraft Limit: \$1,000.00
as of 02/26/2016

> Account Details

Quick History

Transactions - shows up to the last 50 transactions from 03/26/2016 to 04/26/2016

Date	Ref/ Check	Description/ Memo	Category	Debit/ Withdrawal	Credit/ Deposit	Balance
04/14/2016		Unposted : ACH Debit		-\$1,500.00		\$1,954.68
04/12/2016		Unposted : ACH Debit		-\$500.00		\$3,454.68
04/12/2016		Unposted : Direct Credit			+\$1.20	\$3,954.68
04/12/2016		Unposted : ACH Debit		-\$1.20		\$3,953.48

The Account Statement page appears.

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.

2. In the **Statement to Retrieve** field, enter the date to include in the statement.

Note

The search by default is set to **Match Closest**, which finds the statement closest to the date you entered. To find the statement ending in the month you entered above, select **Match Specified Month** instead.

3. Click **View**.

The screenshot shows the 'Accounts' tab interface. At the top, there's a search bar with 'My Checking Checking *0058' and a 'Statement' dropdown, followed by a 'Go' button. Below this is the 'Account Statement' section. It displays 'For Account: My Checking Checking *0058' and 'Account Name: John Doe'. The 'Statement to Retrieve' field contains '02/29/2016' with a '(MM/DD/YYYY)' placeholder. Below this, there are two radio buttons: 'Match Closest' (which is selected) and 'Match Specified Month'. At the bottom of this section, there are 'View' and 'Cancel' buttons. The 'View' button is circled in red, and a red arrow points to it. To the right of the 'Account Statement' section is the 'Electronic Statement Delivery Status' section. It contains text about opting in for electronic delivery, a link to the Electronic Disclosure Policy, and information about reinstating physical delivery. At the bottom of this section are three buttons: 'Opt Out For This Account', 'Opt Out For All Accounts', and 'Update Email'.

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.

Accounts Print this page Help

Checking *738 Statement Go

Save Statement To File Retrieve Check Images

Your FI MEMBER FOR:

P.O. Box 1099 (800) 555-1234
Anywhere, US 12345 Metro: (123) 555-1234
Fax: (123) 555-1235
<http://www.yourfurl.com>

JOHN AND MARY SMITH
123 PEGAN ST
SPRINGFIELD, IL 75053

10

ACCOUNT NUMBER
1027877

STATEMENT DATE
06/05/2012

Page 1 of 2

WE ARE NOW OFFERING ONLINE BILL PAYMENT FREE WITH DIRECT DEPOSIT TO REQUEST THIS SERVICE. PLEASE EMAIL US AT INFO@YOURFURL.COM

DATE	DESCRIPTION	AMOUNT	BALANCE
07/05/2012	Beginning Balance—FREE CHECKING	-	19,136.83
	3 Deposits and Other Additions	-	237,473
06/05/2012	Ending Balance	-	8,313.96
	30 Days in Statement Period	-	13,187.70

*** DEPOSITS AND OTHER ADDITIONS TO YOUR ACCOUNT ***

DATE	DESCRIPTION	AMOUNT
06/10/2012	DIRECT DEPOSIT USA EMPLOYER PAYROLL	1,259.77
07/28/2012	INTEREST PAYMENT	41.30
07/28/2012	DIRECT DEPOSIT USA PAYROLL	1,073.66

*** CHECKS LISTED IN NUMERICAL ORDER; * INDICATES GAP IN SEQUENCE ***

CHECK	DATE	AMOUNT	CHECK	DATE	AMOUNT
-------	------	--------	-------	------	--------

Note

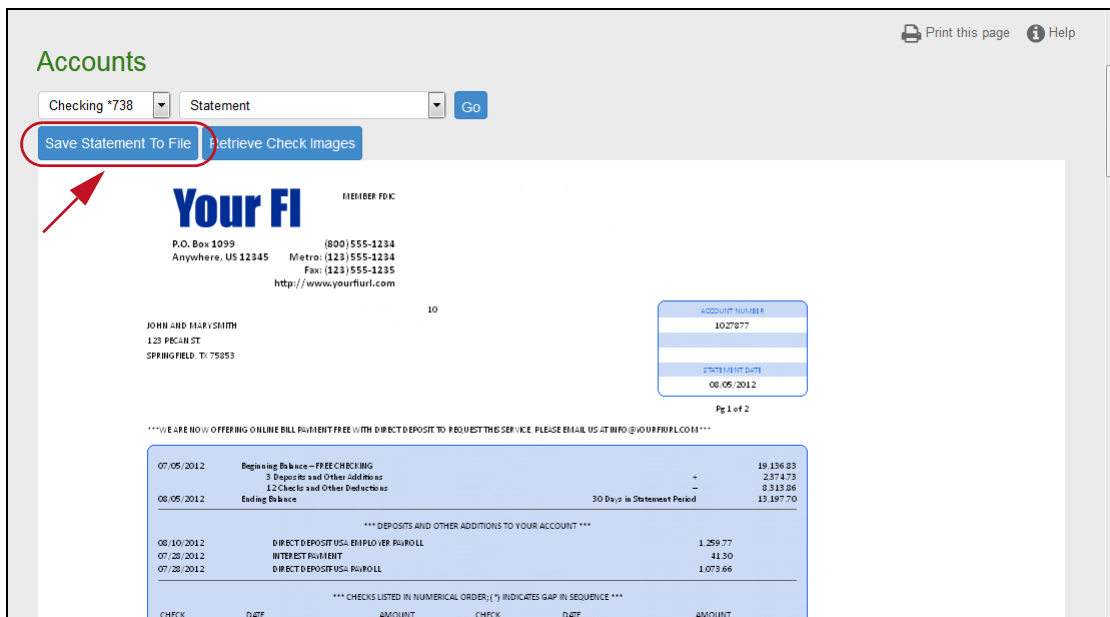
Your financial institution may have a different setup for their statements. You may be taken to an external site to access your statements, or may access a statement in plain text format.

Saving Monthly Statements

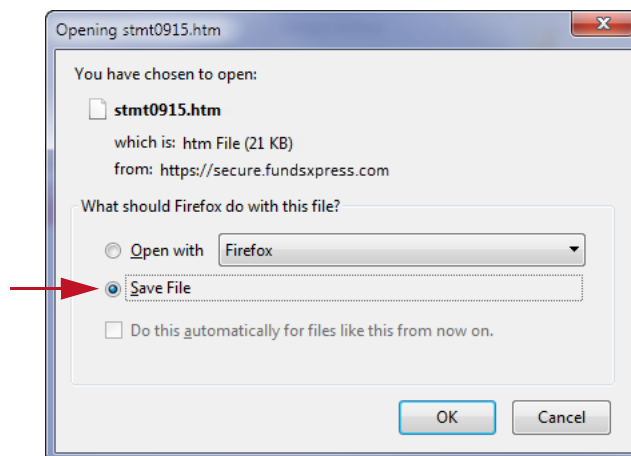
Users can save their monthly statements to their computer. The account statement filename is "stmt<MMYY>.<xxx>" where <MMYY> represents the month and the year of the account statement and <xxx> is "pdf" or "htm" depending on your institution's statement format.

To save monthly statements:

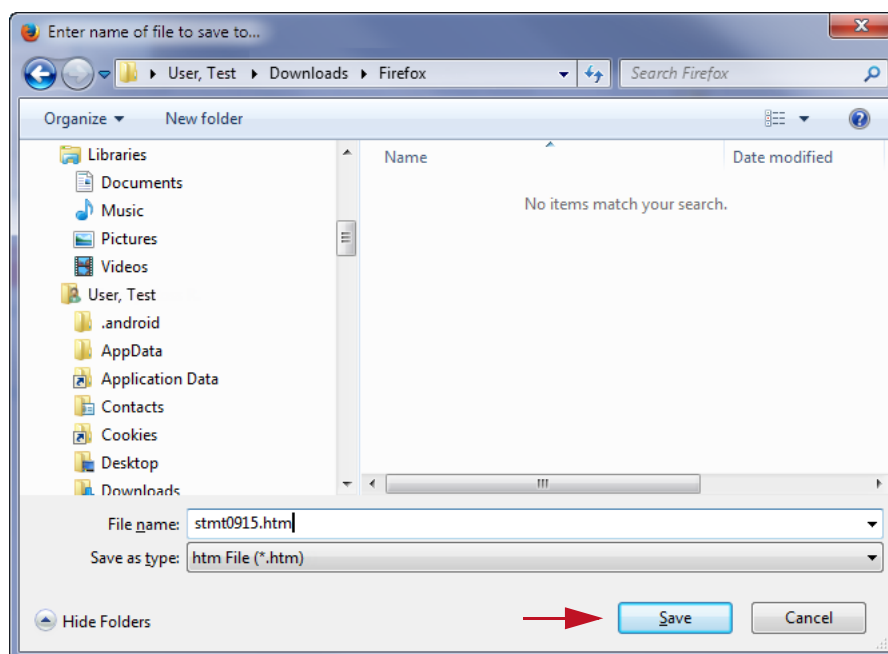
1. On the Account Statements page, click **Save Statement to File**. (For a PDF statement, use the PDF viewer's **Save** option.)



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**.

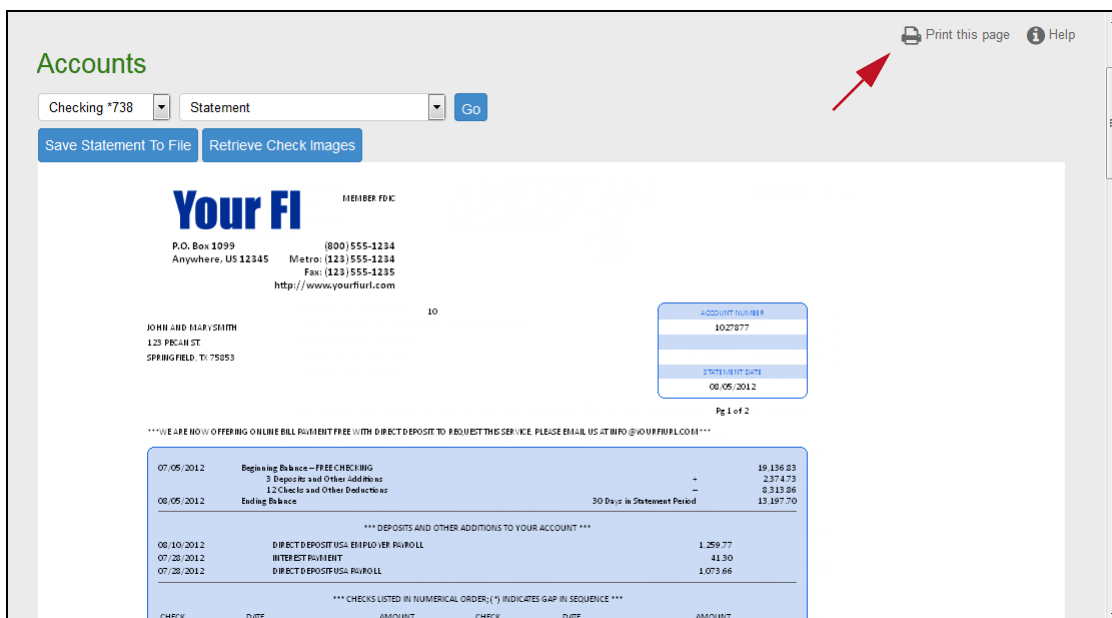


The account statement is saved to your folder on your PC.

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.

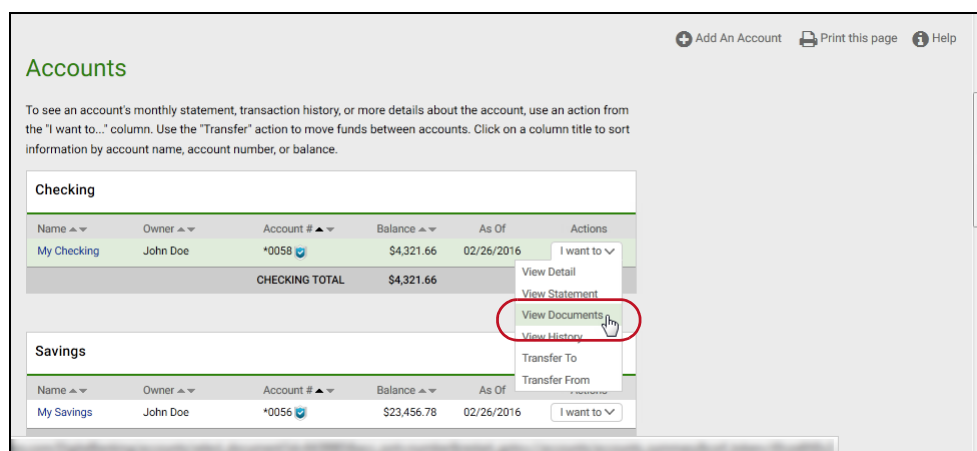


To print a monthly statement from a PDF-based statement display, use the Print function in the PDF viewer.

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.

The screenshot shows the 'Accounts' page with a header bar containing 'Add An Account', 'Print this page', and 'Help' links. Below the header, there's a section for 'My Savings Savings *0056' with a 'Documents' dropdown and a 'Go' button. A message states: 'Listed below are your most recent documents for the specified account. You have OPTED IN for electronic document delivery on this account. Click here to view our Electronic Disclosure Policy. You may request to reinstate document delivery to your physical address on file at Any Institution by clicking one of the buttons below. Online documents will still be available for viewing in Online Banking, but you will also receive your documents via US Mail.' A 'View e-Delivery Settings' button is present. Below this is a table titled 'Documents for *0056 - 03/11/2016 to 03/18/2016' with filters for 'Last 7 Days' and 'All Document Types'. The table has columns: Document Type, ID, Account, e-Delivery Status, and Date Received. Two documents are listed: 'Req E Opt in confirmation' (ID: 12345678, Date: 05/05/2016) and 'NSF Notice' (ID: 098765432, Date: 02/18/2016), both with 'ON' status.

Document Type	ID	Account	e-Delivery Status	Date Received
Req E Opt in confirmation	12345678	My Savings *0056	ON	05/05/2016
NSF Notice	098765432	My Savings *0056	ON	02/18/2016

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.

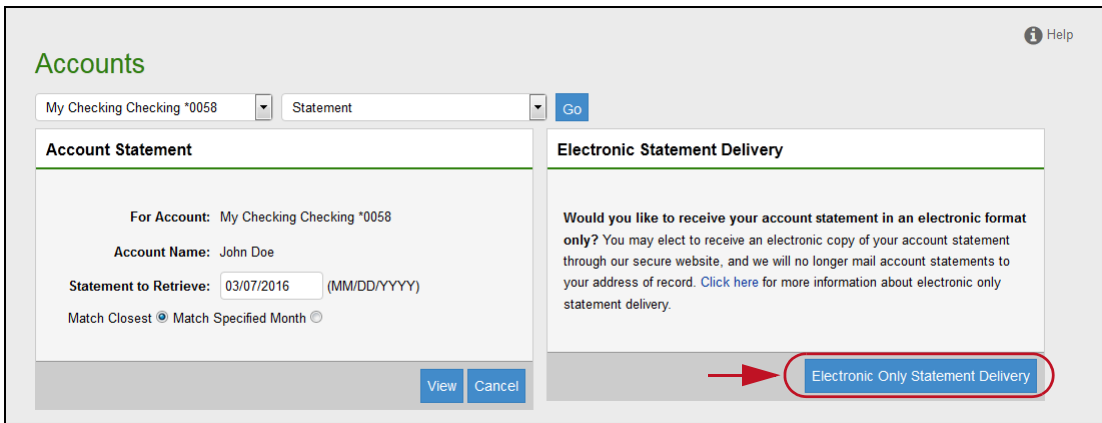
Account Statements with Electronic-only Delivery

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 screenshot shows a web interface for account statements. At the top, there's a header with "Accounts" and a "Help" icon. Below this, there are two dropdown menus: "My Checking Checking *0058" and "Statement", followed by a "Go" button. The main content area is divided into two panels. The left panel, titled "Account Statement", displays account details: "For Account: My Checking Checking *0058", "Account Name: John Doe", "Statement to Retrieve: 03/07/2016 (MM/DD/YYYY)", and radio buttons for "Match Closest" (selected) and "Match Specified Month". At the bottom of this panel are "View" and "Cancel" buttons. The right panel, titled "Electronic Statement Delivery", contains a question: "Would you like to receive your account statement in an electronic format only? You may elect to receive an electronic copy of your account statement through our secure website, and we will no longer mail account statements to your address of record. [Click here](#) for more information about electronic only statement delivery." At the bottom of this panel is a button labeled "Electronic Only Statement Delivery", which is highlighted with a red circle and a red arrow pointing to it from the left.

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.

Accounts Help

My Checking Checking *0058 Statement Go

Electronic Statement Disclosures

ANY INSTITUTION

Electronic Statement Disclosure

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. You should keep a copy of this disclosure for your records.

At the end of the disclosure, we will ask you to accept periodic deposit account statements in an electronic format. Before providing your consent, please read and consider the following information. Then, if you agree, you can click the "I Agree" button at the end of this disclosure.

E-Statement Delivery

Our Online Banking customers already experience the convenience of viewing periodic account statements online. Additional convenience and security can be achieved by E-Statement product.

We may revise our requirements, and if there are changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

Email Address Changes

In order to provide E-Statements, we must maintain current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

You should notify us of any changes to your personal contact information or you can update your personal information through "User Services" in the Online Banking Service.

Proceed with Acceptance of E-Statements

With your acceptance below, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing E-Statements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.

If you decide not to enroll for E-Statements, select the "cancel" button below. You can still enroll at later time within the Online Banking Service.

Accept Accept and Print Cancel

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.

Accounts Help

My Checking Checking *0058 Statement Go

Electronic Statement Delivery Request

You have submitted a request to receive all available Any Institution statements electronically for account *0058. By clicking "Submit" below, you acknowledge that you have read and understood our Electronic Disclosure Policy, and that you have access to a computer that meets the technical requirements set forth in this policy.

You may submit this request for this account only or for all accounts where statements are available for electronic viewing on our website. By submitting this request, Any Institution may discontinue the delivery of paper statements to those accounts.

So that we may alert you when your statement is available for viewing online, please verify we have your current email address and update your email address on our system as needed.

Primary Email Address: johndoe@example.com

Verify Email Address: johndoe@example.com

Submit for this Account Submit for All Accounts Cancel

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.

The screenshot shows the 'Accounts' tab interface. At the top, there's a header 'Accounts' with a 'Help' icon. Below it, a navigation bar shows 'My Checking Checking *0058' and 'Statement' with a 'Go' button. The main content area is split into two panels. The left panel, titled 'Account Statement', displays account details: 'For Account: My Checking Checking *0058', 'Account Name: John Doe', 'Statement to Retrieve: 02/29/2016 (MM/DD/YYYY)', and 'Match Closest' with radio buttons for 'Match Specified Month' (selected) and 'Match Specified Month'. The right panel, titled 'Electronic Statement Delivery Status', contains the following text: 'You have OPTED IN for electronic statement delivery on all accounts.', a link to 'Click here to view our Electronic Disclosure Policy.', a paragraph about reinstating physical delivery, and a note that 'Statement notifications are currently being delivered to: ross.hippely@firstdata.com (Primary Email)'. At the bottom of the right panel, three buttons are visible: 'Opt Out For This Account', 'Opt Out For All Accounts', and 'Update Email'. The first two buttons are highlighted with a red circle.

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.

The screenshot shows the 'Accounts' tab interface. At the top, there's a header 'Accounts' with a 'Help' icon. Below it, a navigation bar shows 'My Checking Checking *0058' and 'Statement' with a 'Go' button. The main content area is a single panel titled 'Electronic Only Statement Delivery Opt Out Request'. It contains the following text: 'You have requested to reinstate delivery of your account statement for all accounts to your physical address on file at Any Institution. Online statements will still be available for viewing in Online Banking, but you will also receive your statements via US Mail within the next statement cycle.' At the bottom of the panel, two buttons are visible: 'Accept' and 'Cancel'. The 'Accept' button is highlighted with a red circle and a red arrow pointing to it.

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**.

The screenshot shows the 'Accounts' section of a web interface. At the top, there are links for 'Add An Account', 'Print this page', and 'Help'. Below these, there's a search bar with 'My Savings Savings *0056' and a 'Documents' dropdown, followed by a 'Go' button. A message states: 'Listed below are your most recent documents for the specified account. You have OPTED IN for electronic document delivery on this account. Click here to view our Electronic Disclosure Policy. You may request to reinstate document delivery to your physical address on file at Any Institution by clicking one of the buttons below. Online documents will still be available for viewing in Online Banking, but you will also receive your documents via US Mail.' A button labeled 'View e-Delivery Settings' is circled in red, with a red arrow pointing to it. Below this, there's a table of documents for account *0056 from 03/11/2016 to 03/18/2016. The table has columns for Document Type, ID, Account, e-Delivery Status, and Date Received. Two documents are listed: 'Reg E Opt in confirmation' and 'NSF Notice', both with an 'OFF' status.

Document Type	ID	Account	e-Delivery Status	Date Received
Reg E Opt in confirmation	12345678	My Savings *0056	OFF	05/05/2016
NSF Notice	098765432	My Savings *0056	OFF	02/18/2016

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

The screenshot shows a dialog box titled 'e-Delivery Status for All Accounts'. It contains a table with columns 'Account' and 'Account e-Delivery Status'. The table lists several accounts with their current status: 'My Checking Checking *0058' (ON), 'My Savings Savings *0056' (ON), 'My Loan Consumer Loan *0653' (OFF), 'My CD CD *8817' (OFF), 'My IRA IRA *7650' (ON), and 'My Credit Card Credit Card *9939' (OFF). At the bottom of the dialog, there are two buttons: 'Opt-In for ALL Accounts' and 'Opt-Out For ALL Accounts'.

Account	Account e-Delivery Status
My Checking Checking *0058	ON
My Savings Savings *0056	ON
My Loan Consumer Loan *0653	OFF
My CD CD *8817	OFF
My IRA IRA *7650	ON
My Credit Card Credit Card *9939	OFF

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**.

- 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.

Note

Your financial institution's disclosure may be different from the one shown below.

Accounts Help

My Checking Checking *0058 Statement Go

Electronic Statement Disclosures

ANY INSTITUTION

Electronic Statement Disclosure

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. You should keep a copy of this disclosure for your records.

At the end of the disclosure, we will ask you to accept periodic deposit account statements in an electronic format. Before providing your consent, please read and consider the following information. Then, if you agree, you can click the "I Agree" button at the end of this disclosure.

E-Statement Delivery

Our Online Banking customers already experience the convenience of viewing periodic account statements online. Additional convenience and security can be achieved by using our E-Statement product.

We may revise our requirements, and if there are changes, we will notify you in advance. If you do not wish to receive E-Statements, we will mail your statements to you in paper format. If you wish to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees, please contact us.

Email Address Changes

In order to provide E-Statements, we must maintain current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

You should notify us of any changes to your personal contact information or you can update your personal information through "User Services" in the Online Banking Service.

Proceed with Acceptance of E-Disclosures

With your acceptance below, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing E-Statements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.

If you decide not to enroll for E-Statements, select the "cancel" button below. You can still enroll at later time within the Online Banking Service.

Accept Accept and Print Cancel

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.

Accounts Help

My Checking Checking *0058 Statement

Electronic Statement Delivery Request

You have submitted a request to receive all available Any Institution statements electronically for account *0058. By clicking "Submit" below, you acknowledge that you have read and understood our Electronic Disclosure Policy, and that you have access to a computer that meets the technical requirements set forth in this policy.

You may submit this request for this account only or for all accounts where statements are available for electronic viewing on our website. By submitting this request, Any Institution may discontinue the delivery of paper statements to those accounts.

So that we may alert you when your statement is available for viewing online, please verify we have your current email address and update your email address on our system as needed.

Primary Email Address: johndoe@example.com

Verify Email Address: johndoe@example.com

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**.

The screenshot shows the 'Accounts' section of a web interface. At the top, there are links for 'Add An Account', 'Print this page', and 'Help'. Below these, there are dropdown menus for 'My Savings Savings *0056' and 'Documents', followed by a 'Go' button. A message states: 'Listed below are your most recent documents for the specified account. You have OPTED IN for electronic document delivery on this account. Click here to view our Electronic Disclosure Policy. You may request to reinstate document delivery to your physical address on file at Any Institution by clicking one of the buttons below. Online documents will still be available for viewing in Online Banking, but you will also receive your documents via US Mail.' A button labeled 'View e-Delivery Settings' is highlighted with a red circle and an arrow. Below this, there is a table of documents for account *0056 from 03/11/2016 to 03/18/2016. The table has columns for Document Type, ID, Account, e-Delivery Status, and Date Received. Two documents are listed: 'Reg E Opt in confirmation' and 'NSF Notice', both with an 'ON' status.

Document Type	ID	Account	e-Delivery Status	Date Received
Reg E Opt in confirmation	12345678	My Savings *0056	ON	05/05/2016
NSF Notice	098765432	My Savings *0056	ON	02/18/2016

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

The screenshot shows a dialog box titled 'e-Delivery Status for All Accounts'. It contains a table with columns for 'Account' and 'Account e-Delivery Status'. The table lists six accounts: 'My Checking Checking *0058', 'My Savings Savings *0056', 'My Loan Consumer Loan *0653', 'My CD CD *8817', 'My IRA IRA *7650', and 'My Credit Card Credit Card *9939'. Each account has a corresponding status indicator: 'ON' (green) for the first two, and 'OFF' (red) for the others. At the bottom of the dialog box, there are two buttons: 'Opt-In for ALL Accounts' and 'Opt-Out For ALL Accounts'.

Account	Account e-Delivery Status
My Checking Checking *0058	ON
My Savings Savings *0056	ON
My Loan Consumer Loan *0653	OFF
My CD CD *8817	OFF
My IRA IRA *7650	ON
My Credit Card Credit Card *9939	OFF

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.

4. On the Electronic Only Document Delivery Opt Out Request page, click **Accept** to opt-out of the electronic-only document delivery service.

The screenshot shows a web interface for managing account statements. At the top, there's a header 'Accounts' and a navigation bar with 'My Checking Checking *0058' and a 'Statement' dropdown menu. Below this is a section titled 'Electronic Only Statement Delivery Opt Out Request'. The main content area contains a message explaining that the user has requested to reinstate physical statement delivery. At the bottom of this section, there are two buttons: 'Accept' and 'Cancel'. A red arrow points to the 'Accept' button.

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.

Account History Search Criteria

Field	Description
Date Range	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.

Account History Search Criteria *(cont.)*

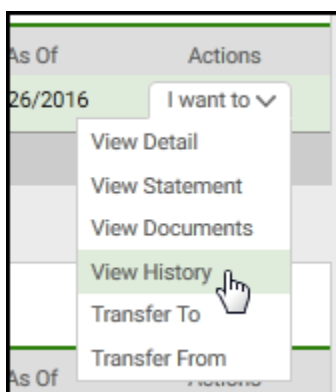
Field	Description
Sort By	Sort a history results by ascending or descending values, either by date, description, or amount.
Items per Page	Set the number of transactions viewable on each page. This feature is not necessary when downloading a transaction history.
Transaction Type	Search for all transactions, checks only, credits only, or debits only.
Check # Range	Search for all checks in a given check number range. Users can search for a single check number by entering the number in the "From" field and leaving the "To" field blank.
Amount Range	Search for any transactions in a given dollar amount range. Users can search for a single dollar amount by entering the amount in the "From" field and leaving the "To" field blank.

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**.

The screenshot shows the 'Accounts' tab interface. At the top, there's a header 'Accounts' and a 'Help' icon. Below it, a dropdown menu shows 'My Checking Checking *0058' and a 'History / Download' dropdown with a 'Go' button. The main section is titled 'Account History'. It is divided into two columns: 'Quick Search' and 'Advanced Options'. The 'Quick Search' column contains fields for 'Date Range' (02/07/2016 to 03/07/2016), 'Sort By' (Date Descending), 'Items Per Page' (100), 'Download Format' (Select Download Format), and 'Report' (Select Report). The 'Advanced Options' column contains fields for 'Transaction Type' (All transactions), 'Check # Range' (to), 'Amount Range' (\$ to \$), and 'Transaction Categories' (a list including [Unassigned], Bonus, Dividend, Gift Received, and Interest). At the bottom, there are five buttons: 'View History', 'Download', 'View Report', 'Clear Form', and 'Cancel'. A red circle highlights the 'View History' button, and a red arrow points to it from the left.

Your account history is displayed in the form of a checkbook ledger.

Print this page
Help

Accounts

My Checking Checking *0058
History / Download
Go

Account History

Search Details

For Account: My Checking : *0058 Account Name: John Doe

Transactions - from 02/16/2016 to 03/16/2016

Save Changes
Cancel Changes
I want to ▾

Date ▴ ▾	Ref/ Check ▴ ▾	Description/ Memo ▴ ▾	Category ▴ ▾	Debit/ Withdrawal ▴ ▾	Credit/ Deposit ▴ ▾	Balance	Ledger Balance
03/11/2016		Unposted : ACH Debit		-\$9.80		\$4,010.68	
03/11/2016		Unposted : Direct Credit			+\$5.00	\$4,020.48	
03/10/2016	471	<input type="text"/>	Select One ▾	-\$77.33		\$4,015.48	
		TG Travel					
03/09/2016	470	<input type="text"/>	Select One ▾	-\$20.00		\$4,092.81	
		B Jones					
03/07/2016		<input type="text"/>	Select One ▾	-\$80.00		\$4,150.21	
		RUNTX					
03/07/2016		<input type="text"/>	Select One ▾	-\$8.00		\$4,230.21	
		Nilecom					
03/01/2016		<input type="text"/>	Select One ▾	-\$83.45		\$4,238.21	
		LEWES					
02/26/2016		Daily Ledger Balance				\$4,321.66	\$4,321.66
02/16/2016		<input type="text"/>	Select One ▾	-\$31.25		\$4,321.66	
		WHALE FOODS					

Save Changes
Cancel Changes

No more history for the selected range

Account History Columns

Field	Description
Date	The date the transaction was processed.
Ref/Check	<p>A reference number for the transaction, or the check number of a check.</p> <p>If a check number is a link, you can click it to see an image of the check. Refer to Viewing Check Images below.</p>

Account History Columns *(cont.)*

Field	Description
Description/Memo	<p>A description of the transaction. Common transaction descriptions include:</p> <ul style="list-style-type: none"> ◆ Daily Ledger Balance. The official balance received from your financial institution. ◆ Check. Cleared check. <p>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.</p> <p>A text entry box for memo information may appear in this column. Refer to Check Register below for details.</p> <p>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.</p>
Category	<p>When visible, this column displays a drop-down list for most transactions allowing selection of a category, such as "Doctor" or "Salary".</p> <p>Refer to Check Register below for details on transaction categories.</p>
Debit/Withdrawal	Funds taken out of the account.
Credit/Deposit	Deposits into the account.
Balance	The account's running balance, including recent Internet transactions.
Ledger Balance	The official balance recorded at your financial institution on the date shown.

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.

Accounts

My Checking Checking *0058

Detail / Recent Transactions

Go

My Checking *0058

Available Balance

\$4010.68

Overdraft Limit: \$1,000.00
as of 02/26/2016

= Current Balance

\$1,643.78

+/- Balance Adjustment

-\$2,366.90

View Statement

View Documents

View History

Access Future View

Transfer

Account Details

Account #:

*0058

Interest Accrued, Not Yet Paid:

\$0.00

Account Owner:

John Doe

Interest Paid This Year:

\$0.00

Account Nickname:

My Checking

Interest Paid Last Year:

\$0.00

Account Type:

Checking

Overdraft Limit:

\$1,000.00

Date Opened:

02/01/2008

Quick History

Transactions - shows up to the last 20 transactions from 02/16/2016 to 03/16/2016

Save Changes

Cancel Changes

I want to

Date	Ref/ Check	Description/ Memo	Category	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
03/11/2016		Unposted : ACH Debit		-\$9.80		\$4,010.68	
03/11/2016		Unposted : Direct Credit			+\$5.00	\$4,020.48	
03/10/2016	471	<input type="text"/> TG Travel	Select One	-\$77.33		\$4,015.48	
03/09/2016	470	<input type="text"/> HB	Select One	-\$57.40		\$4,092.81	
03/07/2016		<input type="text"/> RUNTX	Select One	-\$80.00		\$4,150.21	
03/07/2016		<input type="text"/> Nilecom	Select One	-\$8.00		\$4,230.21	
03/01/2016		<input type="text"/> LEWES	Select One	-\$83.45		\$4,238.21	
02/26/2016		Daily Ledger Balance				\$4,321.66	\$4,321.66

Save Changes

Cancel Changes

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**.

Transactions - shows up to the last 20 transactions from 02/16/2016 to 03/16/2016

Save Changes Cancel Changes I want to ▾

Date ▾	Ref/ Check ▾	Description/ Memo ▾	Category ▾	Debit/ Withdrawal ▾	Credit/ Deposit ▾	Balance	Ledger Balance
03/11/2016		Unposted : ACH Debit		-\$9.80		\$4,010.68	
03/11/2016		Unposted : Direct Credit			+\$5.00	\$4,020.48	
03/10/2016	471	Albuquerque trip	Select One	-\$77.33		\$4,015.48	
		TG Travel	Clothing				
03/09/2016	470		Dining	-\$20.00		\$4,092.81	
		B Jones	Doctor				
03/07/2016			Education	-\$80.00		\$4,150.21	
		RUNTX	Entertainment				
03/07/2016			Federal Tax	-\$8.00		\$4,230.21	
		Nilecom	Gift				
03/01/2016			Groceries	-\$83.45		\$4,238.21	
		LEWES	Home Insurance				
02/26/2016		Daily Ledger Balance	Home Repairs			\$4,321.66	\$4,321.66
02/16/2016			Household	-\$31.25		\$4,321.66	
		WHALE FOODS	Internet				
			Medicare Tax				
			Medicine				
			Rent				
			State Tax				
			Telephone				
			Travel				
			Water & Trash				
			ADD NEW CATEGORY				

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Service Agreement

Save Changes Cancel Changes

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

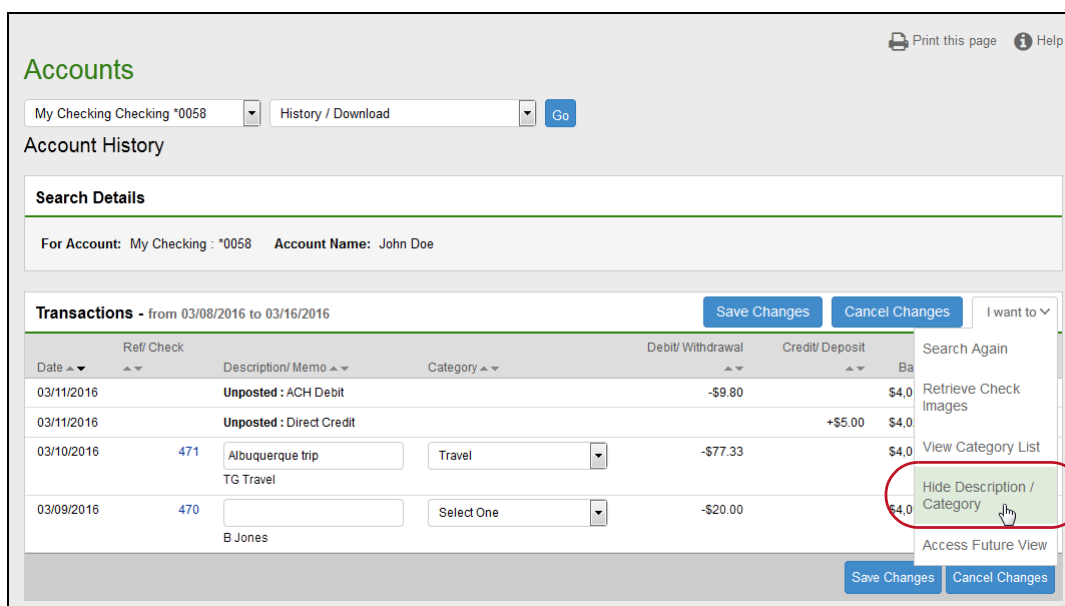
You have successfully entered your transaction description and category. For information on viewing, updating, and removing your categories, refer to chapter 7, [User Services Tab](#).

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.

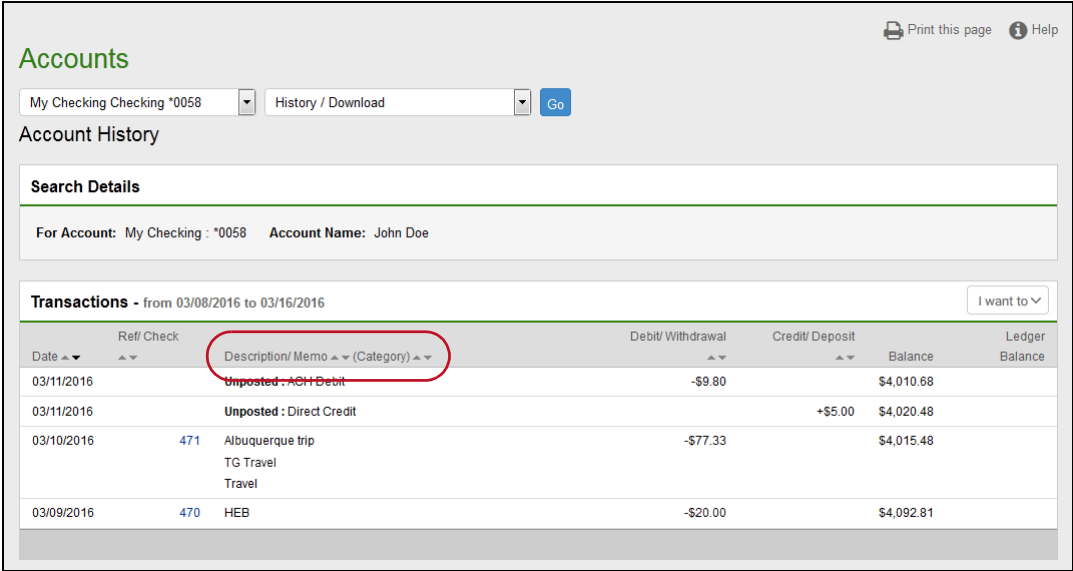
To hide your categories:

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.



The screenshot shows the 'Accounts' section with a dropdown menu set to 'My Checking Checking *0058' and a 'History / Download' button. Below this is the 'Account History' section with a 'Search Details' box. The 'Transactions' table is displayed for the period from 03/08/2016 to 03/16/2016. The table has columns: Date, Ref/Check, Description/Memo (Category), Debit/Withdrawal, Credit/Deposit, Balance, and Ledger Balance. The 'Description/Memo (Category)' column is circled in red. The transactions listed are:

Date	Ref/Check	Description/Memo (Category)	Debit/Withdrawal	Credit/Deposit	Balance	Ledger Balance
03/11/2016		Unposted : ACH Debit	-\$9.80		\$4,010.68	
03/11/2016		Unposted : Direct Credit		+\$5.00	\$4,020.48	
03/10/2016	471	Albuquerque trip TG Travel Travel	-\$77.33		\$4,015.48	
03/09/2016	470	HEB	-\$20.00		\$4,092.81	

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.

- Click the number link of a check that you want to view.

Accounts

My Checking Checking *0058 History / Download Go

Account History

Search Details

For Account: My Checking : *0058 Account Name: John Doe

Transactions - from 03/08/2016 to 03/16/2016 Save Changes Cancel Changes I want to ▾

Date ▾ ▾	Ref/ Check ▾ ▾	Description/ Memo ▾ ▾	Category ▾ ▾	Debit/ Withdrawal ▾ ▾	Credit/ Deposit ▾ ▾	Balance ▾ ▾	Ledger Balance ▾ ▾
03/11/2016		Unposted : ACH Debit		-\$9.80		\$4,010.68	
03/11/2016		Unposted : Direct Credit			+\$5.00	\$4,020.48	
03/10/2016	471	Albuquerque trip	Travel ▾	-\$77.33		\$4,015.48	
		TG Travel					
03/09/2016	470		Select One ▾	-\$20.00		\$4,092.81	
		B Jones					

Save Changes Cancel Changes

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

Item Image Actions ▾

John Doe
123 Main Street
Anytown, USA 98765

Mar 9, 2016

Pay to the order of Bob Jones
Twenty and 00/100 \$20.00

For John Doe

1:1234567891:0001**9876543210**

NOT NEGOTIABLE

Back of check: Bob Jones

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.

Transaction Download Formats

Field	Description
QuickBooks® Web Connect	<p>The QuickBooks Web Connect feature allows you to access your account history and download this information directly into your Intuit QuickBooks software on your PC. Your downloaded transactions will be reconciled against any transactions already entered in your account register. QuickBooks Web Connect also automatically matches any transactions you have entered in your register to eliminate duplicate download entries.</p> <p>Intuit officially offers Web Connect support for the most current version of QuickBooks plus the two previous versions. The file format has the extension “.qbo”.</p>

Transaction Download Formats *(cont.)*

Field	Description
Quicken Web Connect	<p>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.</p> <p>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”.</p>
Quicken QIF	<p>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.</p> <p>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).</p>
Microsoft Money Active Statement	<p>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.</p> <p>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.</p>

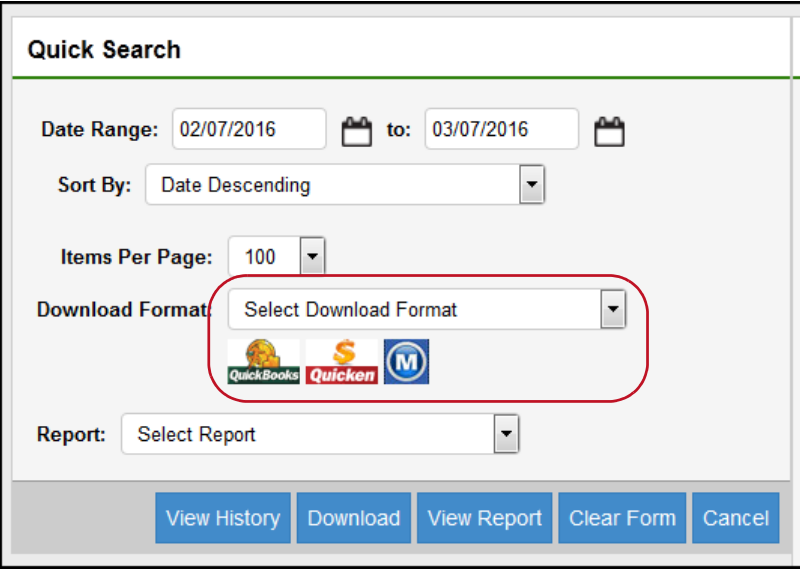
Transaction Download Formats *(cont.)*

Field	Description
Microsoft Money OFX	<p>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.</p> <p>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).</p>
BAI2 Format	<p>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.</p>
Fixed Length Check	<p>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.</p>
Comma Separated	<p>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.</p>
Tab Separated	<p>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.</p>

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.)



The screenshot shows a 'Quick Search' form with the following fields and options:

- Date Range:** 02/07/2016 to 03/07/2016
- Sort By:** Date Descending
- Items Per Page:** 100
- Download Format:** Select Download Format (highlighted with a red circle). Below the dropdown are three icons: QuickBooks, Quicken, and Microsoft Money.
- Report:** Select Report

At the bottom of the form are five buttons: View History, Download, View Report, Clear Form, and Cancel.

4. Click **Download**.

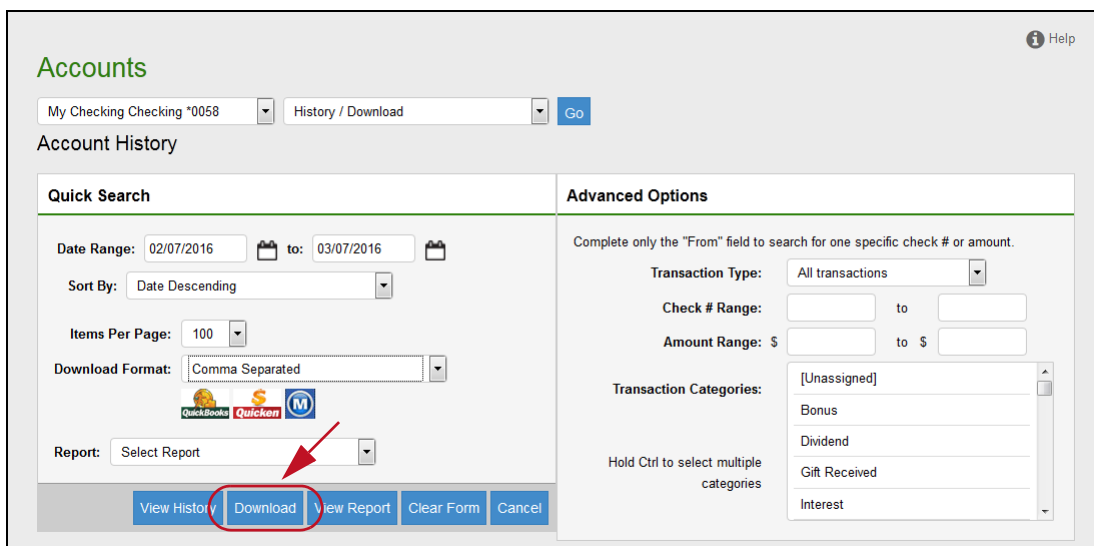
The next section presents procedures to download specific file types.

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'.

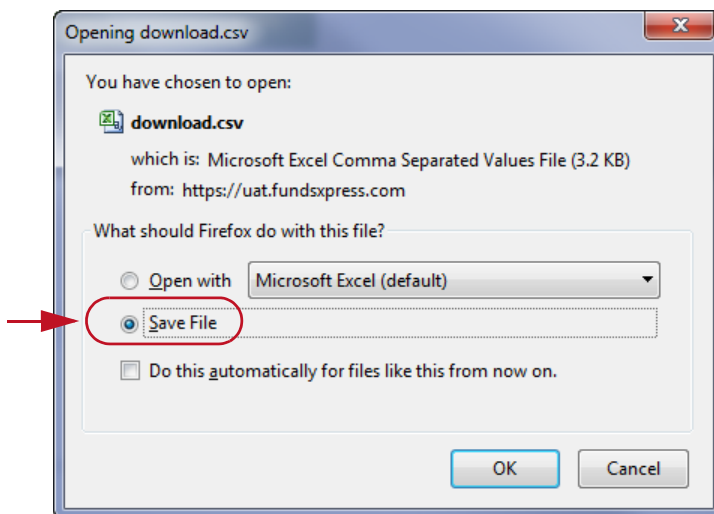
3. Click **Download**.



The screenshot shows the 'Accounts' section of a web application. At the top, there's a dropdown menu for 'My Checking Checking *0058' and a 'History / Download' link. Below this is the 'Account History' section. It features a 'Quick Search' panel on the left and an 'Advanced Options' panel on the right. The 'Quick Search' panel includes fields for 'Date Range' (02/07/2016 to 03/07/2016), 'Sort By' (Date Descending), 'Items Per Page' (100), 'Download Format' (Comma Separated), and a 'Report' dropdown. A red arrow points to the 'Download' button in the bottom navigation bar, which also contains 'View History', 'View Report', 'Clear Form', and 'Cancel' buttons. The 'Advanced Options' panel includes a 'Transaction Type' dropdown (All transactions), 'Check # Range' and 'Amount Range' fields, and a list of 'Transaction Categories' (Unassigned, Bonus, Dividend, Gift Received, Interest).

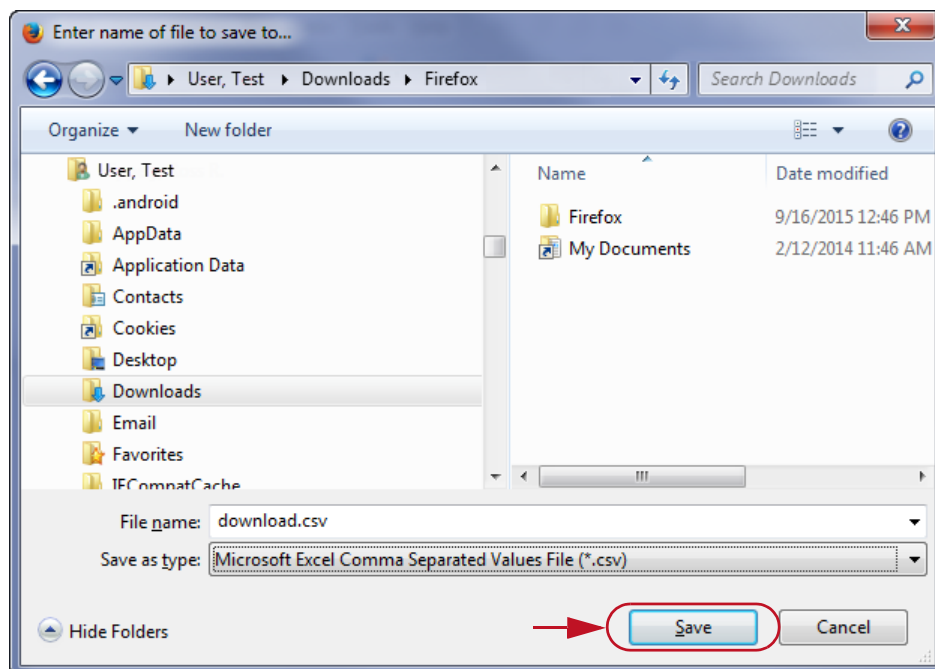
The browser file download dialog box appears.

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**.



Note

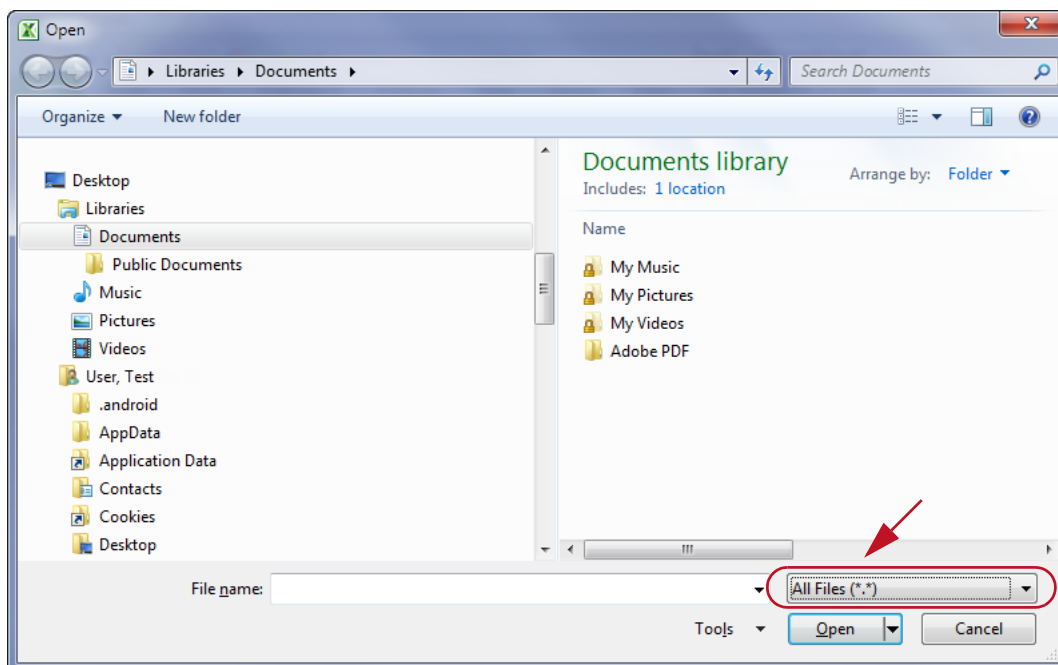
The download procedures for Tab Separated, Fixed Length Check, Quicken QIF, and Microsoft Money files are identical to the download procedure for comma separated files. The only difference is your selection for **Download Format**, and the resulting file names. For comma separated files, the file is *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.

- On the **Files of type** drop-down list, select **All Files (*.*)**.



- 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.

	A	B	C	D	E	F	G	H
1	Date	Ref/Check	Description	Amount	Balance			
2	6/14/2012		Opening Deposit	100	100			
3	6/14/2012		Daily Ledger Bal		100			
4	6/19/2012	101	Regular Check	-10	90			
5	6/19/2012		Daily Ledger Bal		90			
6	6/21/2012		Daily Ledger Bal		90			
7	6/22/2012		JD ENTERPRISES PAYROLL	1215	1520			
8	6/22/2012		Daily Ledger Bal		1520			
9	6/26/2012		Daily Ledger Bal		1520			
10	6/27/2012		ONLINE BANKING TRANSFER FROM SAVINGS ****	-50	1570			
11	6/27/2012		Daily Ledger Bal		1570			

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".

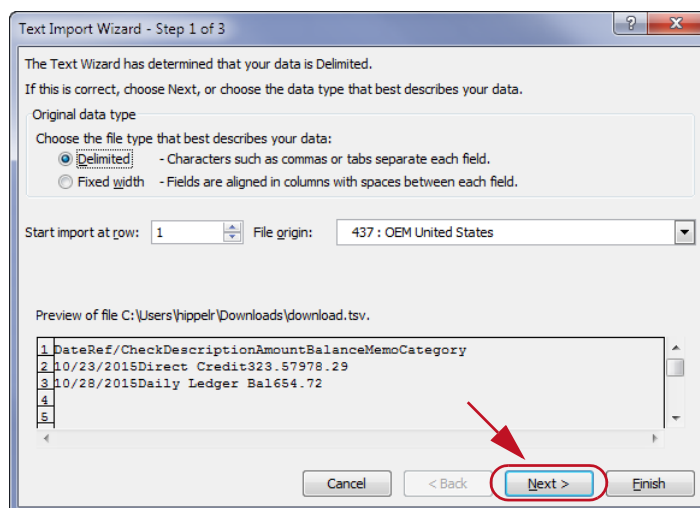
Viewing a Download.tsv File in Microsoft Excel

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

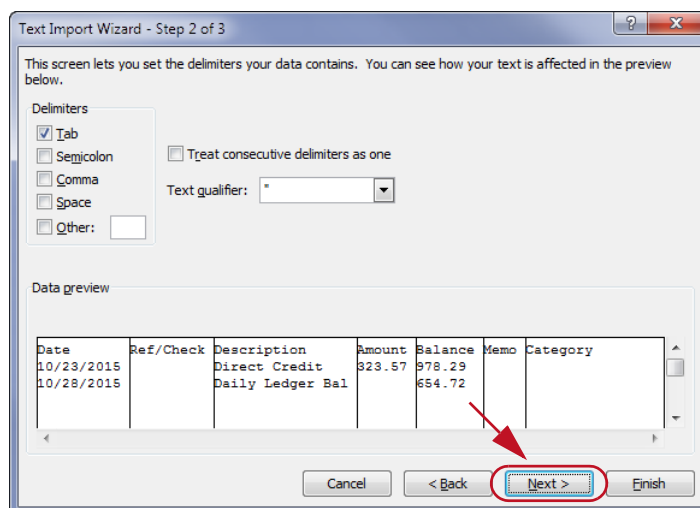
1. Open Microsoft Excel.
2. Click **Open**.
The **Open** dialog box appears.
3. In the **Files of type** drop-down list, select **All Files (*.*)**.
4. Locate the folder that contains download.tsv, and then double-click download.tsv.

The **Text Import Wizard** dialog box appears.

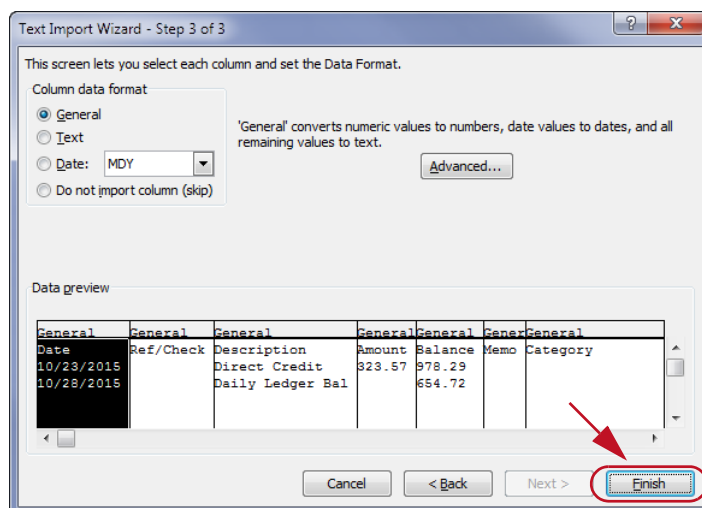
5. On the **Text Import Wizard** dialog box, click **Next >**.



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.

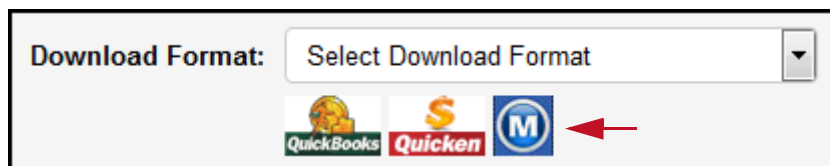
5. To view the downloaded history file, click the **Checking** link.
6. To add the account history to your register, click **Done**.

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.

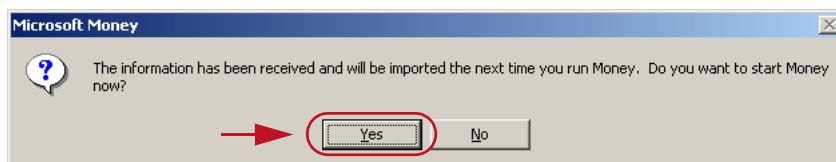
To download an account history using the Active Statement format into Microsoft Money, do the following:

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

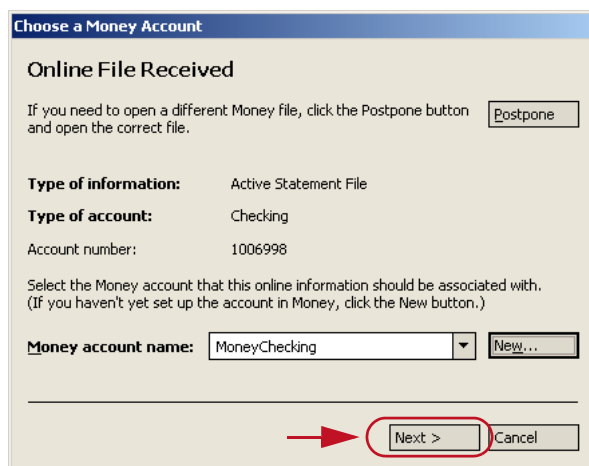


The Microsoft Money dialog box appears. It asks if you would like to start Money now.

3. Click **Yes** to start Microsoft Money.



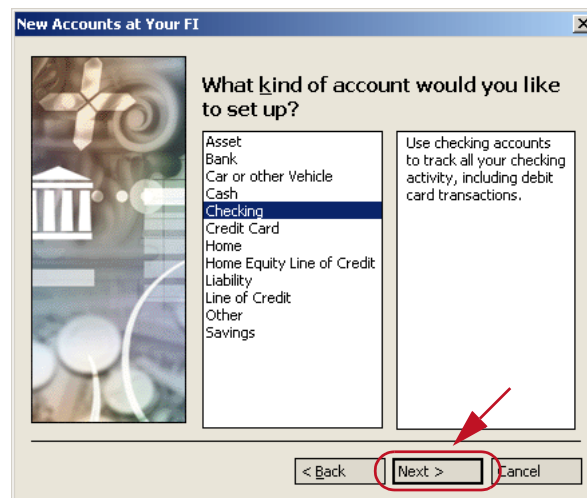
4. On the **Choose a Money Account** dialog box, select an account in the **Money account name** list, or click **New** to create an account, then click **Next**.



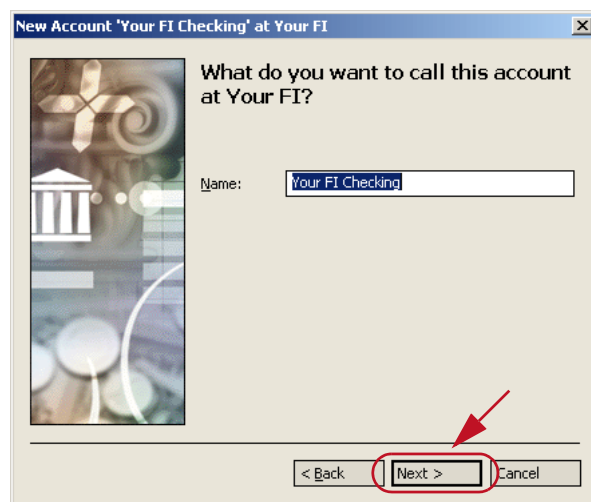
5. Enter your financial institution's name in the **Held at** field, and then click **Next**.



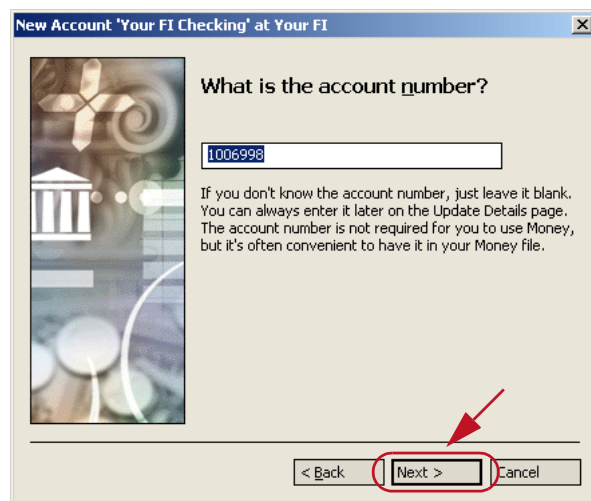
6. Select the account type, and then click **Next**.



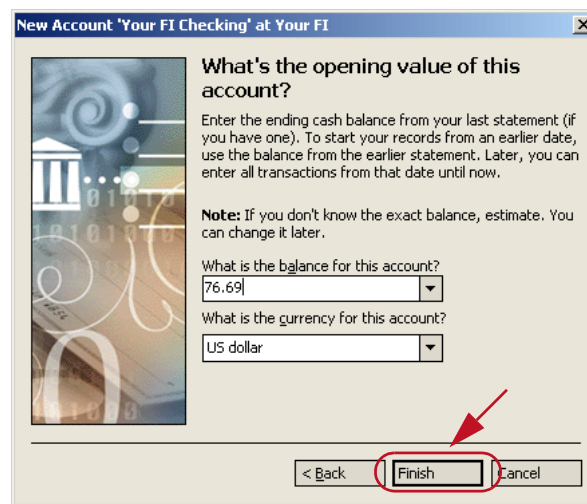
7. In the **Name** field, enter an account name (for example, "My Checking", "Business Checking", etc.), and then click **Next**.



8. Enter the account number, and then click **Next**.



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



New Account "Your FI Checking" at Your FI

What's the opening value of this account?

Enter the ending cash balance from your last statement (if you have one). To start your records from an earlier date, use the balance from the earlier statement. Later, you can enter all transactions from that date until now.

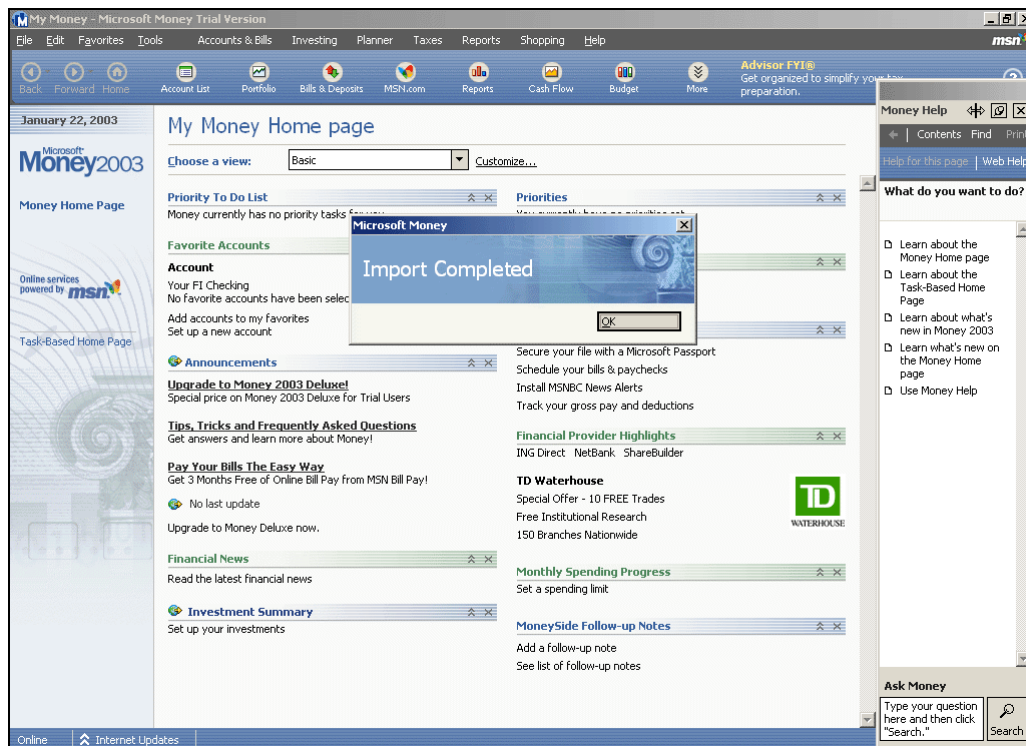
Note: If you don't know the exact balance, estimate. You can change it later.

What is the balance for this account?
76.69

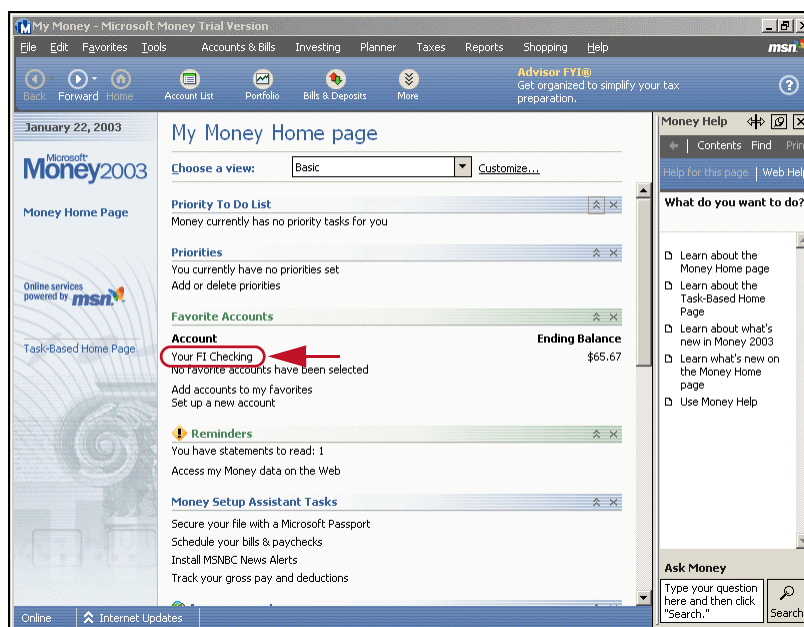
What is the currency for this account?
US dollar

< Back Finish Cancel

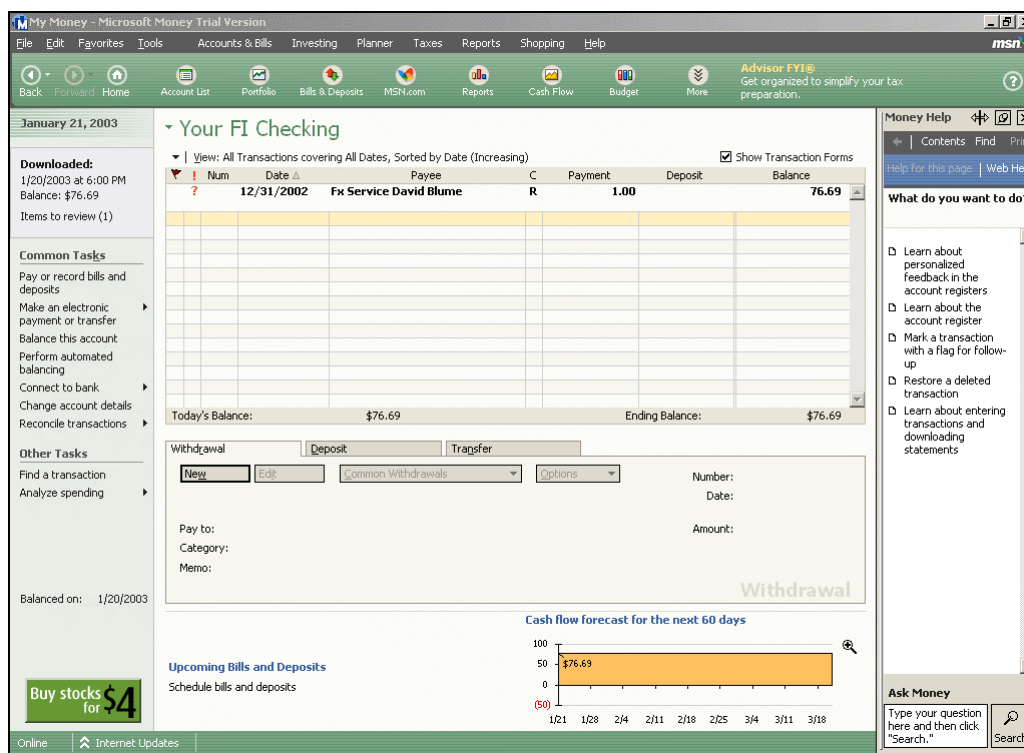
Microsoft Money opens with the Import Completed dialog.



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

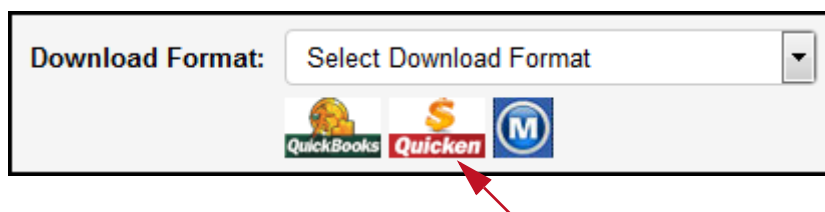
The Quicken Web Connect feature allows you to download your account history file, and then immediately import the file into a recent version of Quicken (current version plus two previous versions). If you have a current version of Quicken, you can import your account history directly. If you have an 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 Quicken.

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 Quicken 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).

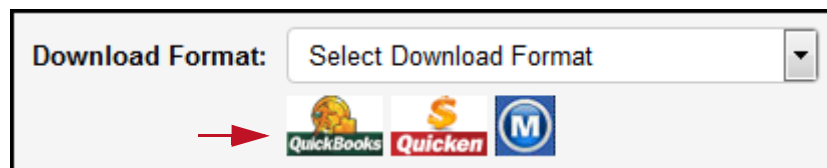
By using QuickBooks Web Connect, your downloaded transactions will be reconciled against any transactions already entered in your account register. QuickBooks Web Connect also automatically matches any transactions that you have already entered in your register to eliminate duplicate download entries. 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.



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.

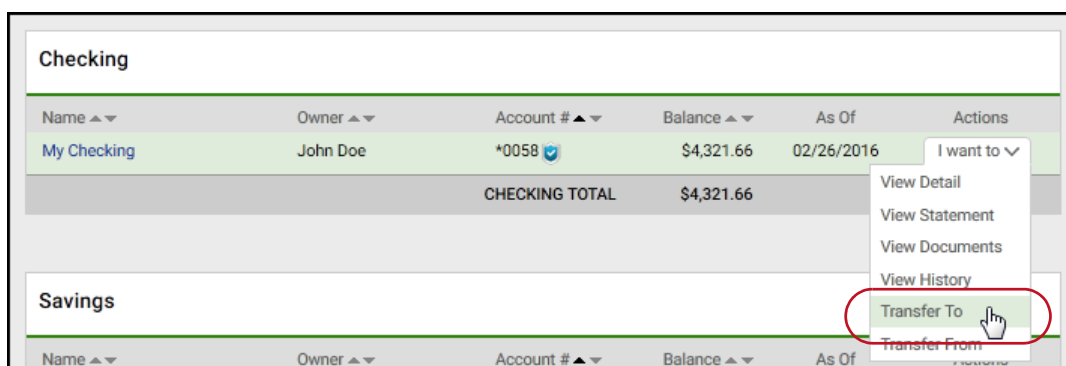
When you have completed recording the unmatched transactions, you will have successfully entered your transactions into your QuickBooks software.

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.



The Transfers page appears.

2. Refer to chapter 5, [Transfers Tab](#), for additional instructions.

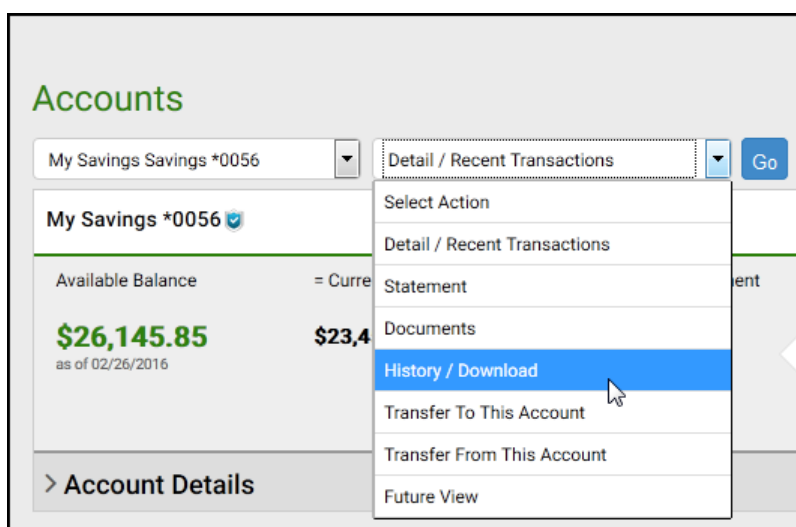
Frequently Asked Questions

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 indicates 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 *3336 to the right allows you to see the full number if necessary. When the number is exposed, the icon is red 10003336. 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 (  ) 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.

Transfers

Print this page Help

Schedule Single Transfer I want to ▾

From: My Checking Checking *0058
Balance: \$4,355.66

To: My Checking Checking *0058
Balance: \$4,355.66

Transfer Description:

Amount: \$

Frequency: One-Time ▾

Period: Once ▾

Scheduled Transfer Date: 03/07/2016 (MM/DD/YYYY)

☐ Create transfer template after this transfer is submitted

Cut-off Time: 3:30 pm CST

Pending Transfers

No pending transfers

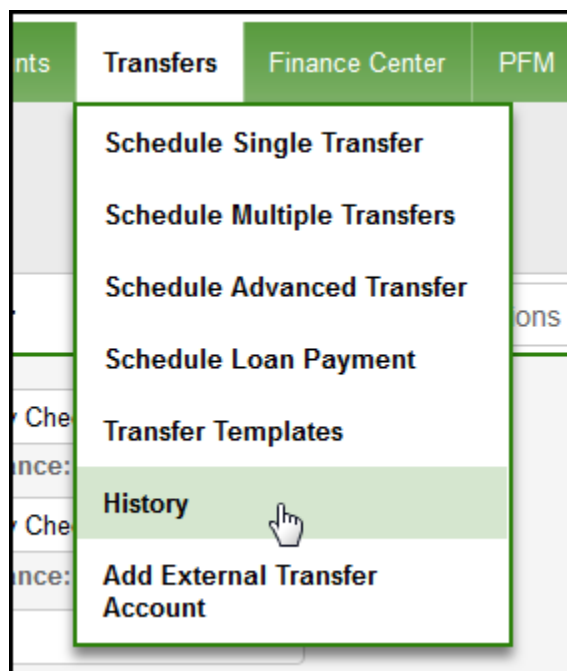
Recent Transfers

Transfer Description	Amount	Date
test From: My Savings Savings *0056 To: My Checking Checking *0058	\$10.00	02/29/2016
test 2 From: My Savings Savings *0056 To: My Checking Checking *0058	\$20.00	02/29/2016

[View Transfer History >](#)

Transfer

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:

Transfer Frequency Options

Field	Description
One Time	One-time only event. Transfers are not rescheduled automatically.
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.

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

Transfer Period Options

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

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**.

The screenshot shows the 'Transfers' section of a banking interface. On the left, the 'Schedule Single Transfer' form is visible. It includes fields for 'From' (My Savings Savings *0056), 'To' (My Checking Checking *0058), 'Transfer Description' (need cash), 'Amount' (\$ 500), 'Frequency' (One-Time), 'Period' (Once), and 'Scheduled Transfer Date' (03/14/2016). A red arrow points to a blue 'Transfer' button at the bottom right of the form. On the right, there are sections for 'Pending Transfers' (No pending transfers) and 'Recent Transfers' (a table with 2 entries). A 'View Transfer History' link is also present.

Transfer Description	Amount	Date
test From: My Savings Savings *0056 To: My Checking Checking *0058	\$10.00	02/29/2016
test 2 From: My Savings Savings *0056 To: My Checking Checking *0058	\$20.00	02/29/2016

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.

The screenshot shows the 'Transfers' page with a green header. Below the header, there is a message: 'If you are sure you want to make this transfer, click the "Transfer" button below.' followed by 'This transfer has been submitted after our transfer cutoff time and is not guaranteed to be processed until the next business day.' A 'Transfer Details' box contains the following information: From: My Savings Savings *0056, To: My Checking Checking *0058, Transfer Description: need cash, Amount: \$500.00, Frequency: One-Time, Period: Once, and Scheduled Transfer Date: 03/07/2016. At the bottom right of the box are three buttons: 'Transfer', 'Edit', and 'Cancel'.

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.

The screenshot shows the 'Transfers' page with a green header. Below the header, there is a message: 'If you are sure you want to schedule this transfer, click the "Schedule Transfer" button below.' A 'Transfer Details' box contains the following information: From: My Savings Savings *0056, To: My Checking Checking *0058, Transfer Description: need cash, Amount: 500.00, Frequency: One-Time, Period: Once, and Scheduled Transfer Date: 03/14/2016. At the bottom right of the box are three buttons: 'Schedule Transfer', 'Edit', and 'Cancel'.

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.

The screenshot shows a web interface titled "Transfers". At the top right, there are links for "Print this page" and "Help". The main message states: "You do not have sufficient funds at this time to make this transfer. Do you want to schedule it for the next processing day (Tuesday 03/08/2016)?". Below this is a "Transfer Details" section with the following information:

From:	My Savings Savings *0056
To:	My Checking Checking *0058
Transfer Description:	need cash
Amount:	\$50,000.00
Frequency:	One-Time
Period:	Once
Scheduled Transfer Date:	03/07/2016

At the bottom right of the details section, there are three buttons: "Try Again/Edit", "Next Processing Day", and "Cancel".

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.

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.

The screenshot shows the 'Transfers' page with a 'Schedule Single Transfer' form on the left and a 'Pending Transfers' table on the right. The 'Pending Transfers' table is highlighted with a red box. It contains one entry: a transfer from 'My Savings Savings...' to 'My Checking Checking...' for \$500.00 on 03/14/2016. The 'From' and 'To' fields are highlighted with a red box.

Transfer Description	Amount	Date	Actions
need cash From: My Savings Savings... To: My Checking Checking...	\$500.00	03/14/2016	I want to ▾

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

Pending Transfers Table

Heading	Description
Transfer Description	<ul style="list-style-type: none"> 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. 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. 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".

Pending Transfers Table (cont.)

Heading	Description
Amount	The dollar amount of the transfer.
Date	The date the payment is scheduled to be transferred (for recurring transfers, the date of the next transfer).
Actions	The column provides an I want to menu for each transfer, which allows you to edit or cancel the transfer.

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 screenshot shows the 'Transfers' section of an online banking interface. On the left is the 'Schedule Single Transfer' form, which includes fields for 'From' (My Checking Checking *0058), 'To' (My Checking Checking *0058), 'Transfer Description', 'Amount', 'Frequency' (One-Time), 'Period' (Once), and 'Scheduled Transfer Date' (03/07/2016). On the right is the 'Pending Transfers' table. The table has columns for 'Transfer Description', 'Amount', 'Date', and 'Actions'. The first row shows a transfer for 'need cash' with an amount of '\$500.00' and a date of '03/14/2016'. The 'From' account link 'From: My Savings Savings...' is circled in red, and a red arrow points to it. Below the Pending Transfers table is the 'Recent Transfers' section, which shows a list of recent transfers with their descriptions, amounts, and dates. A 'View Transfer History' link is at the bottom right of the Recent Transfers section.

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**.

Transfers Help

Edit Single Transfer

From: My Savings Savings *0056
Balance: \$23,426.78

To: My Checking Checking *0058
Balance: \$4,355.66

Transfer Description: need more cash

Amount: \$ 750.00 *

Frequency: One-Time

Period: Once

Scheduled Transfer Date: 03/14/2016 (MM/DD/YYYY)
☐ Create transfer template after this transfer is submitted

Cut-off Time: 3:30 pm CST

Transfer ID: 144552287

Update Transfer **Cancel Transfer** **Cancel**

A Confirm Transfer Instructions page appears.

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

Transfers Help

If you are sure you want to schedule this transfer, click the "Submit Changes" button below.

Transfer Details

From: My Savings Savings *0056
To: My Checking Checking *0058

Transfer Description: need more cash

Amount: \$750.00

Frequency: One-Time

Period: Once

Scheduled Transfer Date: 03/14/2016

Submit Changes **Edit** **Cancel**

A Scheduled Transfer Updated page appears.

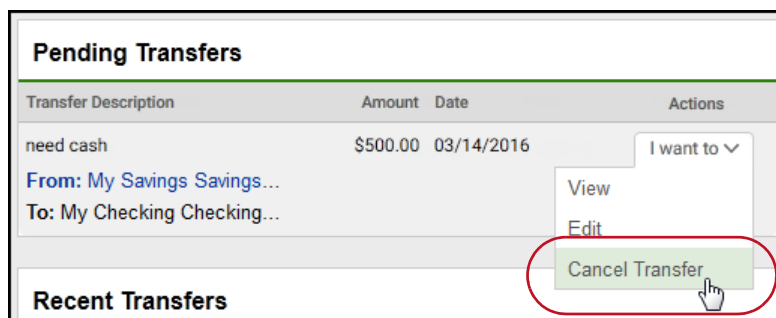
5. Click the Transfers tab to return to the Transfers page.

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.

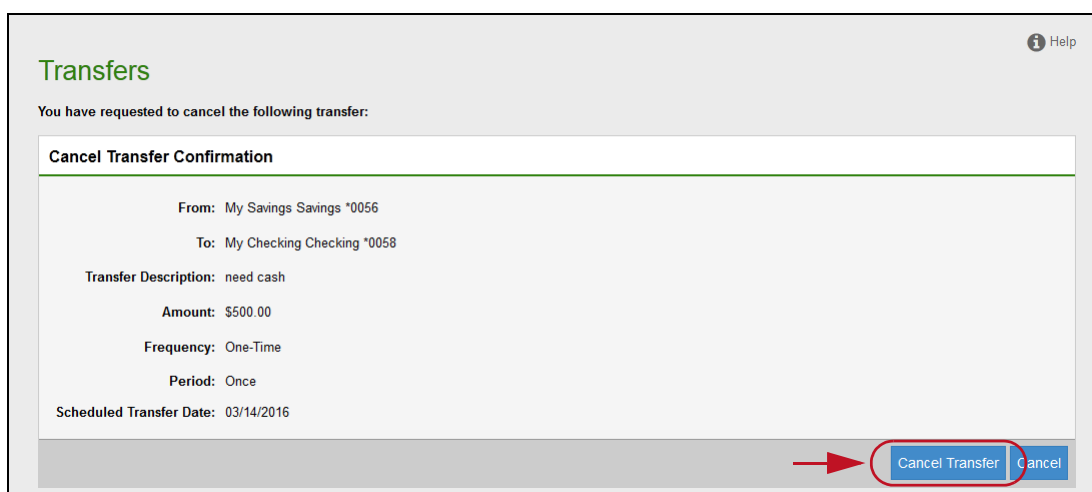
To cancel a transfer in the Pending Transfer table:

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



The Transfer Cancel page appears.

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



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 screenshot shows the 'Transfers' page with a 'Schedule Single Transfer' form on the left and a 'Recent Transfers' table on the right. The form includes fields for 'From' (My Checking Checking *0058), 'To' (My Checking Checking *0058), 'Transfer Description', 'Amount', 'Frequency' (One-Time), 'Period' (Once), 'Scheduled Transfer Date' (03/07/2016), and a 'Transfer' button. The 'Recent Transfers' table lists two transfers: 'test' and 'test 2', both from 'My Savings Savings *0056' to 'My Checking Checking *0058'. A red arrow points to the 'View Transfer History' link at the bottom right of the table.

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**.

Transfers

Schedule Single Transfer

From: My Checking
Balance: \$500.00

To: My Checking
Balance: \$500.00

Transfer Description: test

Amount: \$10.00

Frequency: One-Time

Period: Once

Scheduled Transfer Date: 03/07/2016 (MM/DD/YYYY)

☐ Create transfer template after this transfer is submitted

Cut-off Time: 3:30 pm CST

Transfer History

Transfer From: All Accounts

Transfer To: All Accounts

From: 02/06/2016 (MM/DD/YYYY)

To: 03/14/2016 (MM/DD/YYYY)

View History

Amount	Date	Actions
\$500.00	03/14/2016	I want to ▾

Transfer

Print this page Help

The Historical Transfers page appears.

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

Transfers

Historical Transfers

Transfer/Loan Payments - from 02/06/2016 to 03/14/2016

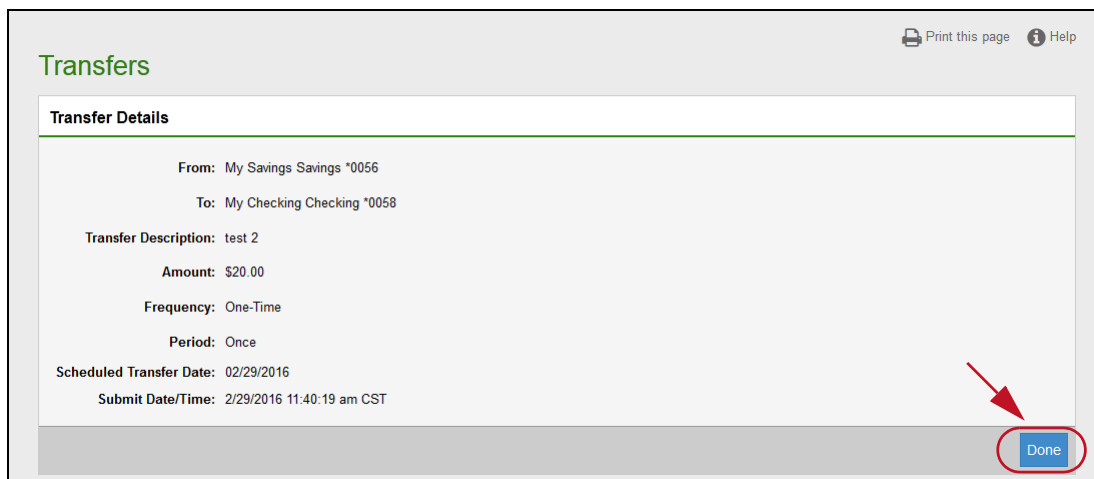
I want to ▾

Date ▴ ▾	Transfer From	Transfer To	Amount ▴ ▾	Type	Transfer ID ▴ ▾	Status
02/29/2016	test My Savings Savings *0056	My Checking Checking *0058	\$10.00	One-Time	144552271	Processed
02/29/2016	test 2 My Savings Savings *0056	My Checking Checking *0058	\$20.00	One-Time	144552272	Processed

Print this page Help

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".

The screenshot shows the 'Schedule Single Transfer' form. At the top, there is a title bar with 'Schedule Single Transfer' and a button 'I want to ▾'. Below the title bar, a note states: 'Transfers to or from accounts at other financial institutions must be scheduled at least one business day in advance of the effective date of the transfer.' The form contains several fields: 'From:' with a dropdown menu showing 'My Checking Checking *0058' and a balance of '\$4,355.66'; 'To:' with a dropdown menu showing 'My Checking Checking *0058'; 'Transfer Description:' with a dropdown menu showing 'My Ext Checking External Checking 99998888'; 'Amount: \$'; 'Frequency:' with a dropdown menu showing 'My IRA IRA *7650'; 'Period:' with a dropdown menu showing 'My CD CD *8817'; and 'Scheduled Transfer Date:' with a dropdown menu showing 'My Loan Consumer Loan *0653'. A red circle highlights the 'To:' dropdown menu, which is open, showing a list of accounts: 'My Checking Checking *0058', 'My Ext Checking External Checking 99998888' (highlighted in blue), 'My Savings Savings *0056', 'My IRA IRA *7650', 'My CD CD *8817', 'My Loan Consumer Loan *0653', and 'My Credit Card Credit Card *9939'.

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:

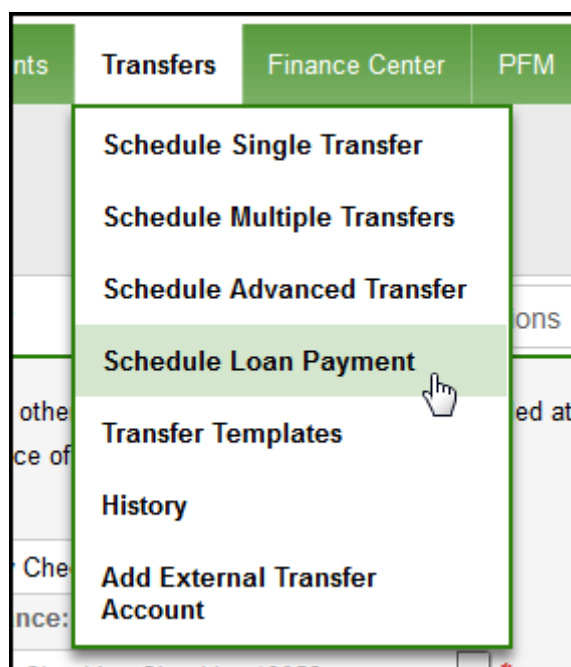
- External transfers may have their own cut-off time. If so, it is displayed below the cut-off time for normal accounts.
- External transfers may require additional security authentication to verify your identity before they will be processed.

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.

Schedule Single Transfer

Transfers to or from accounts at other financial institutions must be made at least one business day in advance of the effective date of the transfer.

From: My Checking Checking *0058
Balance: \$4,355.66

To: My Checking Checking *0058
Balance: \$4,355.66

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

Name	Owner	Account #	Balance	As Of	Actions
My Loan	John Doe	*0653	\$12,345.67	03/17/2016	I want to
My Credit Card	John Doe	*4389	N/A	Unavailab	View Detail View Statement View Documents View History Make Loan Payment Transfer From
LOANS AND CREDIT CARDS TOTAL			\$12,345.67		

Assets Total: \$183,332.98 Liabilities Total: \$12,345.67 = \$170,996.29

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

Accounts

My Loan Consumer Loan *0653 Detail / Recent Transactions Go

My Loan *0653

Current Balance	+/- Balance Adjustment	Actions
\$12,345.67 as of 03/17/2016	\$0.00	View Statement View Documents View History Access Future View Loan/Cash Advance Make Loan Payment

> Account Details

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

Field	Description
One Time	One-time only event. Transfers are not rescheduled automatically.
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.

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

Payment Period Options

Field	Description
Once	Use this period if you selected One Time or Occasional as the frequency.
Weekly	Every week on or near the same day of the week you scheduled the first payment.
Every Two Weeks	Every other week on or near the same day of the week you scheduled the first payment.
Monthly	Every month on or near the same day of the week you scheduled the first payment
Every Two Months	Every other month on or near the same day of the week you scheduled the first payment

Payment Period Options *(cont.)*

Field	Description
Quarterly	Every three months on or near the same day of the week you scheduled the first payment.
Twice a Year	Every six months on or near the same day of the week you scheduled the first payment.
Yearly	Every 12 months on or near the same day of the week you scheduled the first payment

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**.

Transfers

Schedule Loan Payment I want to ▾

Transfers to or from accounts at other financial institutions must be scheduled at least one business day in advance of the effective date of the transfer.

From: My Checking Checking *0058
Balance: \$4,355.66

To: My Loan Consumer Loan *0653
Balance: \$12,345.67

Transfer Description: pay my home loan

Amount: \$ 220 *
Regular Payment Amount: \$219.95

Frequency: Fixed Recurring ▾

Period: Monthly ▾

Scheduled Payment Date: 03/14/2016 (MM/DD/YYYY)
Due Date: 07/20/2012
Cut-off Time: 3:30 pm CST
External Transfer Cut-off Time: 4:00 pm CST

Pending Transfers

Transfer Description	Amount	Date	Actions
need cash From: My Savings Savings... To: My Checking Checking...	\$500.00	03/14/2016	I want to ▾

Recent Transfers

Transfer Description	Amount	Date
test From: My Savings Savings *0056 To: My Checking Checking *0058	\$10.00	02/29/2016
test 2 From: My Savings Savings *0056 To: My Checking Checking *0058	\$20.00	02/29/2016

[View Transfer History >](#)

Make Payment **Cancel**

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.

The screenshot shows a web interface titled "Transfers" with a "Help" icon. Below the title, there is a message: "If you are sure you want to make this payment, click the 'Make Payment' button below." followed by a note: "This payment has been submitted after our transfer cutoff time and is not guaranteed to be processed until the next business day." A section titled "Payment Details" contains the following information: "From: My Checking Checking *0058", "To: My Loan Consumer Loan *0653", "Transfer Description: pay my home loan", "Amount: \$220.00", "Frequency: Fixed Recurring", "Period: Monthly", "Scheduled Payment Date: 03/07/2016", and "Due Date: 07/20/2012". At the bottom right of the details section are three buttons: "Make Payment", "Edit", and "Cancel".

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.

Transfers Help

If you are sure you want to schedule this payment, click the "Schedule Payment" button below.

Payment Details	
From:	My Checking Checking *0058
To:	My Loan Consumer Loan *0653
Transfer Description:	pay my home loan
Amount:	220.00
Frequency:	Fixed Recurring
Period:	Monthly
Scheduled Payment Date:	03/14/2016
	Due Date: 07/20/2012

[Schedule Payment](#) [Edit](#) [Cancel](#)

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.

Transfers Print this page Help

You do not have sufficient funds at this time to make this transfer.

Do you want to schedule it for the next processing day (Tuesday 03/08/2016)?

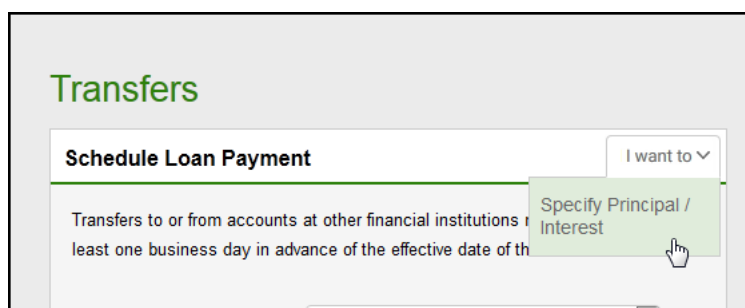
Payment Details	
From:	My Checking Checking *0058
To:	My Loan Consumer Loan *0653
Transfer Description:	pay my home loan
Amount:	\$160,000.00
Frequency:	Fixed Recurring
Period:	Monthly
Scheduled Payment Date:	03/07/2016
	Due Date: 07/20/2012

[Try Again/Edit](#) [Next Processing Day](#) [Cancel](#)

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**.

 A screenshot of a web application interface for scheduling a loan payment. The page is titled 'Transfers' in green. Below the title is a section 'Schedule Loan Payment'. A note states: 'Transfers to or from accounts at other financial institutions must be scheduled at least one business day in advance of the effective date of the transfer.' The form contains the following fields and information:

- From:** My Checking Checking *0058 (dropdown menu). Balance: \$4,355.66.
- To:** My Loan Consumer Loan *0653 (dropdown menu). Balance: \$12,345.67.
- Regular Payment Amount:** \$219.95
- Regular Payment Due Date:** 07/20/2012
- Transfer Description:** (text input field)
- Amount to be applied to Principal:** (text input field)
- Amount to be applied to Interest:** (text input field)
- Frequency:** One-Time (dropdown menu)
- Period:** Once (dropdown menu)
- Scheduled Payment Date:** 03/07/2016 (calendar icon) (MM/DD/YYYY)
- Due Date:** 07/20/2012
- Cut-off Time:** 3:30 pm CST
- External Transfer Cut-off Time:** 4:00 pm CST

 At the bottom right, there are two buttons: 'Make Payment' and 'Cancel'.

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

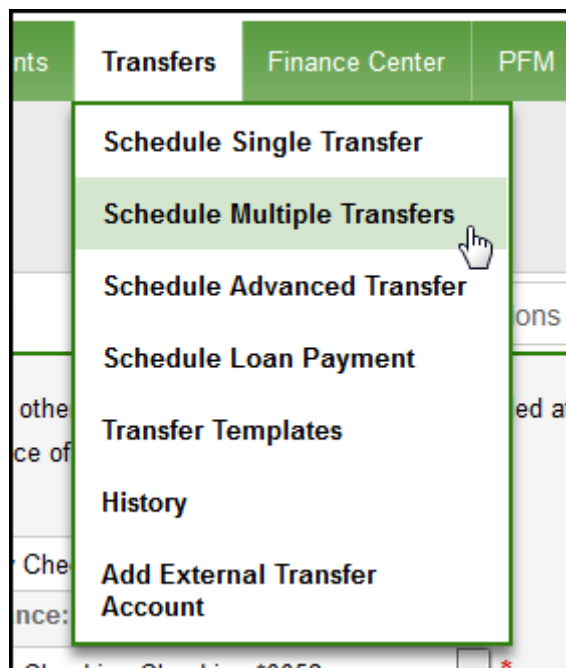
Principal Only or Interest Only loan payments cannot be scheduled on the Multiple Transfers page.

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**.

A confirmation page appears.

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.

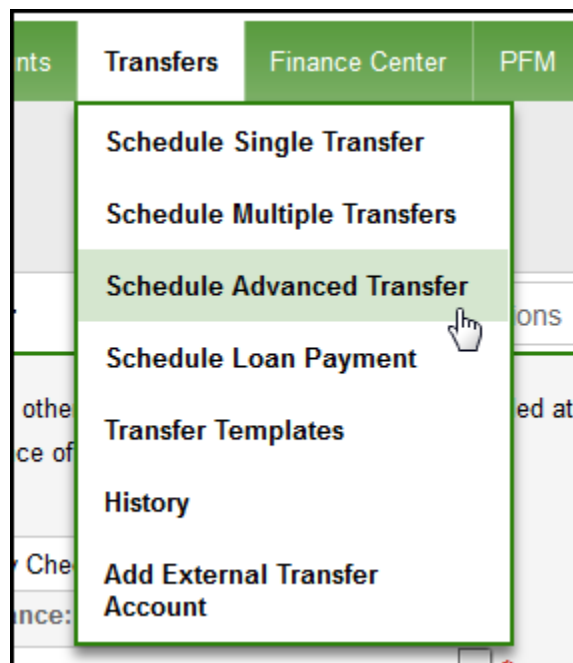
Advanced Transfer Processing

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.



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).

Note

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

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.

Advanced Transfers

Schedule Advanced Transfer

Step 1: Accounts | Step 2: Amounts | Step 3: Schedule | Step 4: Confirm & Submit

Transfer Type: ☒ From One(1) to Many ☐ From Many to One(1)

From: My Savings Savings *0056 Balance: \$23,426.78

To:

- ☐ My Savings Savings *0056
- ☐ My IRA IRA *7650
- ☐ My CD CD *8817
- ☒ My Loan Consumer Loan *0653 Balance: \$12,345.67
- ☒ My Credit Card Credit Card *9939 Balance: \$234.56

Check All Uncheck All

Description: pay down debt

☐ Create transfer template after this transfer is submitted

Continue Cancel

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.

Note

The total of the individual amounts you enter must equal what you entered for **Total Transfer Amount**. The **Total** field at the bottom automatically calculates the sum of the individual amounts. As illustrated below, the field is yellow while the sum and **Total Transfer Amount** disagree, and turns green when the totals are equal.

10. Click **Continue** to move to the Schedule tab.

Advanced Transfers

Schedule Advanced Transfer

Step 1: Accounts | **Step 2: Amounts** | Step 3: Schedule | Step 4: Confirm & Submit

Total Transfer Amount: \$ 300

Transfer Amounts:

- My Loan Consumer Loan *0653 \$ 125
- My Credit Card Credit Card *9... \$ 175

Amounts add up to **Total Transfer Amount** 300.00

Total: 125.00

Total is yellow until amounts match

Continue **Cancel**

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.

The screenshot shows the 'Advanced Transfers' interface with the 'Schedule Advanced Transfer' form. The form is in 'Step 3: Schedule' and includes the following fields:

- Frequency:** Fixed Recurring (dropdown menu)
- Period:** Monthly (dropdown menu)
- Schedule On:** 03/14/2016 (calendar icon)
- Cut-off Time:** 3:30 pm CST

A red arrow points to the 'Continue' button, which is circled in red. The 'Cancel' button is also visible next to it.

15. Review all the transfer details, and if all are correct, click **Confirm & Schedule Transfer** to submit the transfer.

Advanced Transfers

Schedule Advanced Transfer

Step 1: Accounts Step 2: Amounts Step 3: Schedule Step 4: Confirm & Submit

If you are sure you want to make this transfer, click the "Confirm & Schedule Transfer" button below.

Transfer Type: From One(1) to Many

Total Transfer Amount: \$300.00 Amount:

From: null

To: My Loan Consumer Loan *0653 \$125.00

My Credit Card Credit Card *9939 \$175.00

Transfer Description: pay down debt

Frequency: Fixed Recurring

Period: Monthly

Scheduled Transfer Date: 03/14/2016

Confirm & Schedule Transfer Cancel

The Advanced Transfer Details page appears with a verification message.

Advanced Transfers

Advanced Transfer Scheduled Successfully!

Advanced Transfer Details

Advanced Transfer ID: 144552289

Transfer Type: From One(1) to Many

Total Transfer Amount: \$300.00

From: My Savings Savings *0056

To:

Scheduled	My Loan Consumer Loan *0...	\$ 125.00	Transfer ID: 144552290
Scheduled	My Credit Card Credit Card ...	\$ 175.00	Transfer ID: 144552291

Transfer Description: pay down debt

Scheduled Transfer Date: 03/14/2016

Frequency: Fixed Recurring

Period: Monthly

Done

- ◆ 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.

Note

When advanced transfers are processed, each transfer to or from the "One" account is processed and posted on the core as two or more individual transfers.

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.

Note

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

- ◆ **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.

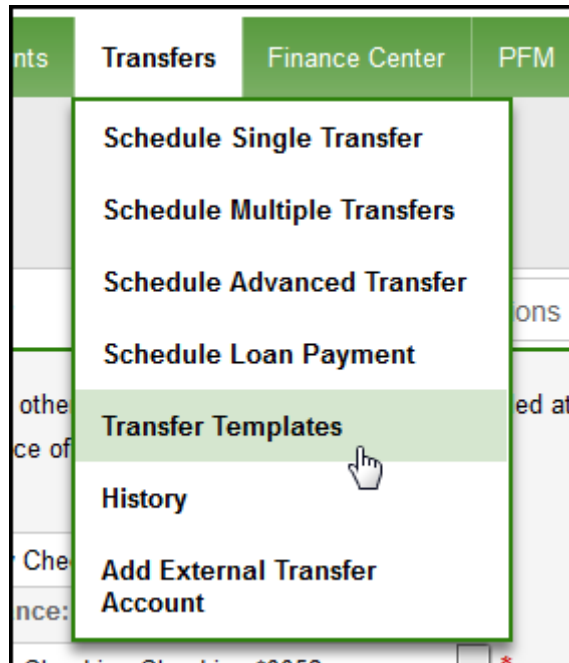
From this page you can create a new template from scratch. Remember that when you create a transfer directly, you can always select an option that will save the transfer parameters as a template once you confirm the transfer.

Creating a Transfer Template

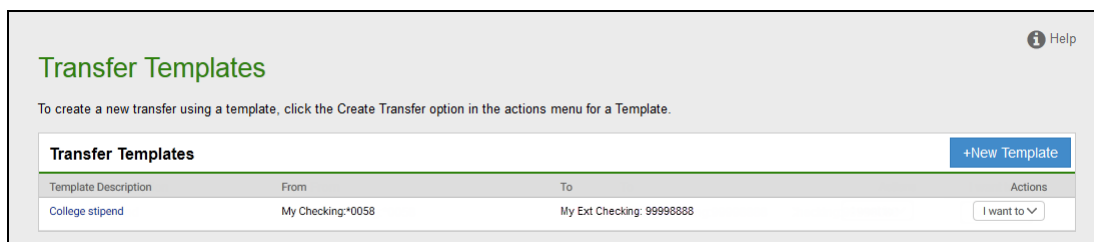
You can create transfer templates from scratch, or create a template based on a transfer you are creating. In either case, the transfer parameters you enter are saved to establish the template and become the default values for any new transfer created from that template.

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.



Transfer Templates Page

Column	Description
Template Description	<ul style="list-style-type: none"> ■ Displays the name given to describe the purpose or function of the transfer defined in the template. ■ The name is a link that goes to the Edit Transfer Template page. ■ The name(s) of whoever created and last modified the template also may appear.
From	<ul style="list-style-type: none"> ■ The account that funds should be transferred from. ■ For a Many to One transfer, this reads "Multiple Accounts". Refer to Scheduling Advanced Transfers for information on Many to One transfers.
To	<ul style="list-style-type: none"> ■ The account that should receive the transfer funds. ■ For a One to Many transfer, this reads "Multiple Accounts". Refer to Scheduling Advanced Transfers for information on One to Many transfers.

Transfer Templates Page *(cont.)*

Column	Description
Actions	<p>Contains an I want to menu for each template with the following options:</p> <ul style="list-style-type: none"> ◆ Create Transfer - Begins the creation of a transfer based on this template. ◆ Edit - Goes to the Edit Transfer Template page. This is the same as clicking the name link in the Template Description column. ◆ Delete - Deletes the template.

Note

A given template is visible only to those who have edit privileges on all the accounts the template specifies.

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 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.

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.

Transfer Templates

Create Transfer Template

Step 1: Accounts | Step 2: Amounts | Step 3: Confirm & Save

Template Description: College stipend *

Transfer Type: ☒ From One(1) to One(1) ☐ From One(1) to Many ☐ From Many to One(1)

From: My Checking Checking *0058 *

Balance: \$4,355.66

To: My Ext Checking External Checking 99 *

Transfer to Limit: \$2,500.00

Continue **Cancel**

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:

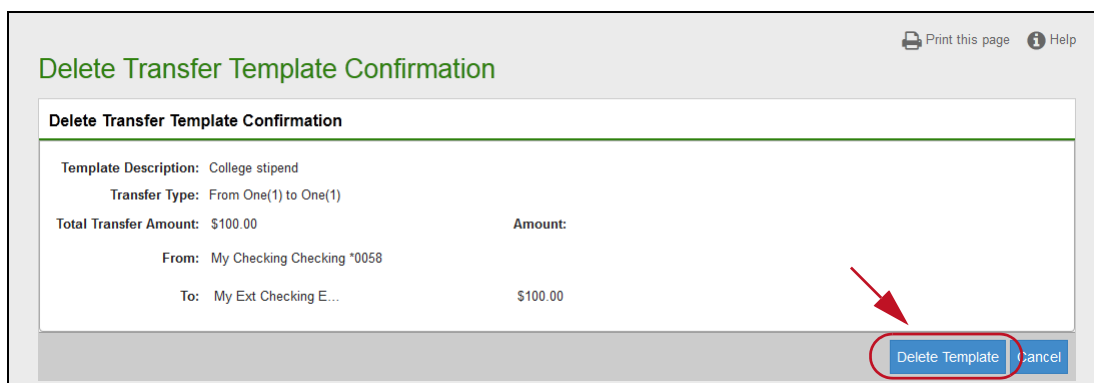
1. Click the **Transfers** tab, and select **Transfer Templates** from the drop-down menu.

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**.



Print this page Help

Delete Transfer Template Confirmation

Delete Transfer Template Confirmation

Template Description: College stipend
Transfer Type: From One(1) to One(1)

Total Transfer Amount:	\$100.00	Amount:
From:	My Checking Checking *0058	
To:	My Ext Checking E...	\$100.00

Delete Template Cancel

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

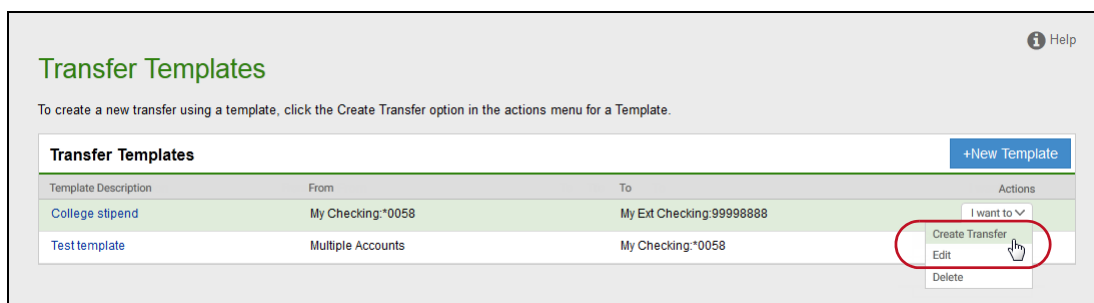
You can create a transfer from a template at any time. The template provides a description, the account selection, and the amounts as defaults. You supply the schedule, updating any of the default information if necessary.

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.



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**.

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 **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.

- ◆ **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.

Transfer from Template

Schedule Transfer from Template

Step 1: Accounts Step 2: Amounts **Step 3: Schedule** Step 4: Confirm & Submit

Frequency: One-Time
 Period: Once
 Schedule On: 03/18/2016
 Cut-off Time: 3:30 pm CST
 External Transfer Cut-off Time: 4:00 pm CST

Continue **Cancel**

- 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.

Transfer from Template

Schedule Transfer from Template

Step 1: Accounts Step 2: Amounts Step 3: Schedule **Step 4: Confirm & Submit**

If you are sure you want to make this transfer, click the "Confirm & Schedule Transfer" button below.

Transfer Type: From One(1) to One(1)
 Total Transfer Amount: \$100.00 Amount: \$100.00
 From: My Checking Checking *0058
 To: My Ext Checking External Checking ...
 Transfer Description: College stipend
 Frequency: One-Time
 Period: Once
 Scheduled Transfer Date: 03/18/2016

Confirm & Schedule Transfer **Cancel**

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.

The screenshot shows a web interface for 'Transfers'. At the top right is a 'Print this page' link. Below the title 'Transfers' is a green message 'Transfer Scheduled Successfully'. A section titled 'Transfer Details' contains the following information:

- From: My Checking Checking *0058
- To: My Ext Checking External Checking ...
- Transfer Description: College stipend
- Transfer Amount: \$100.00
- Frequency: One-Time
- Period: Once
- Scheduled Transfer Date: 03/18/2016
- Transfer ID: 144552294
- Submit Date/Time: 3/8/2016 12:19:10 pm CST

A 'Done' button is located at the bottom right of the details section.

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.

Notify Me Alerts Help

The Notify Me Alerts feature allows you to receive email and text notifications of important account related, security related activities and messages. [Click here](#) for important information about managing your email and text alerts.

Contact Information for Alerts I want to ▾

Primary Email Address: johndoe@example.com Secondary Email Address: johndoe2@example.com

Mobile Phone: 302-456-1234 [Enroll to receive text alerts*](#)

Click the "Enroll to receive text alerts" link above if you wish to receive text alerts on your mobile device. A text message containing a registration code will be sent to your mobile device*. Please enter the registration code provided in the message on the next screen to successfully enroll for text alerts.

* Carrier charges may apply.

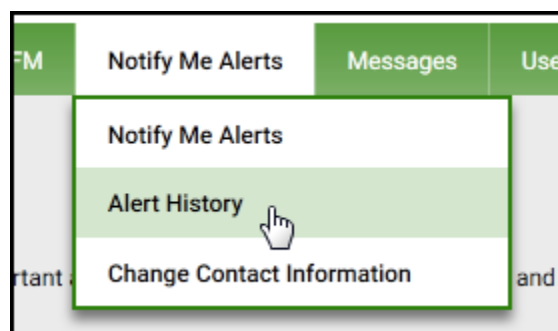
Account Activity Alerts Messaging Alerts Security Alerts I want to ▾

You can elect to be notified whenever any of the following activity occurs on the selected accounts. [Click here](#) for a definition of each alert.

Choose "Edit Account Activity Alerts" from the Actions menu on this header to set alerts and their delivery methods for one or more accounts. To set an alert for one or more accounts choose "Edit" from the "I want to..." Actions menu located on the row with each alert type.

Account Activity Alerts	# of Accounts Selected	Actions
Account Balance	1 Account	I want to ▾
Account Overdrawn	1 Account	I want to ▾
Balance > \$	1 Account	I want to ▾
Balance < \$	1 Account	I want to ▾
Check #(s) Cleared	1 Account	I want to ▾
Deposit Made > \$	1 Account	I want to ▾
Transaction > \$	1 Account	I want to ▾
Account Document Now Available	3 Accounts	I want to ▾
Account Statement Now Available	5 Accounts	I want to ▾

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**.

Notify Me Alerts

Accounts Selection

Select the account(s) for which you wish to edit the alerts and click the "Edit Alert on Selected Accounts" button.
Click "Cancel" to return to the previous page.

Select	Account Name	Account Type	Account #
<input checked="" type="checkbox"/>	My Checking	Checking	*0058
<input checked="" type="checkbox"/>	My Savings	Savings	*0056
<input type="checkbox"/>	My IRA	IRA	*7650
<input type="checkbox"/>	My CD	CD	*8817
<input type="checkbox"/>	My Loan	Consumer Loan	*0653
<input type="checkbox"/>	My Credit Card	Credit Card	*9939

The Edit Account Activity Alert page appears.

Help

Notify Me Alerts

Edit Account Activity Alert

Add or edit your account activity alerts. Select your preferred delivery method for receiving each of the Account Activity alerts. Click "Submit" to process your request or "Cancel" to return to the previous page.

Select Account Activity	
Selected Account: My Checking:*0058	
Alert	Send to
Account Balance Notify me biweekly ▼ every other Monday ▼ of the balance in account My Checking:*0058	<input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
Account Overdrawn Notify me when the balance is below \$0.00 in account My Checking:*0058	<input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
Account Statement Now Available Notify me when a new statement is available for viewing for account My Checking:*0058 .	You are OPTED IN for electronic only delivery. <input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email) To set up this alert go to the Notify Me Alerts main page and select Edit from the Action menu for the Online Statement Available . On the following page you can opt-in your accounts for e-Delivery as desired.
Account Document Now Available Notify me when a new statement is available for viewing for account My Checking:*0058 .	You are OPTED IN for electronic only delivery. <input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email) To set up this alert go to the Notify Me Alerts main page and select Edit from the Action menu for the Online Statement Available . On the following page you can opt-in your accounts for e-Delivery as desired.
Balance > \$ Notify me when the balance is greater than \$ 5000.00 in account My Checking:*0058	<input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
Balance < \$ Notify me when the balance is less than \$ 300.00 in account My Checking:*0058	<input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
Check #(s) Cleared Notify me when check(s) # 1234 clear account My Checking:*0058	<input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
Deposit Made > \$ Notify me when a deposit over \$ 2000.00 is made in account My Checking:*0058	<input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
Transaction > \$ Notify me when a transaction over \$ 500.00 clears the account My Checking:*0058	<input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
Selected Account: My Savings:*0056	

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 `<dddddd>.<cc>`, where *d*=dollars, *c*=cents; for example, 0.99, 100.00, 99.50.

Account Activity Alerts

Alert	Description
Account Balance	<ul style="list-style-type: none"> ■ 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 > \$	<ul style="list-style-type: none"> ■ 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 < \$	<ul style="list-style-type: none"> ■ 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.)*

Alert	Description
Check #(s) Cleared	<ul style="list-style-type: none"> ■ 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 > \$	<ul style="list-style-type: none"> ■ Receive a notification when one or more deposits over a specified amount are made on the account. ■ Enter a deposit amount.
Transaction > \$	<ul style="list-style-type: none"> ■ 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	<ul style="list-style-type: none"> ■ Receive a notification when an incoming wire transfer has arrived on the account. (no parameter setting) ■ Available only to customers with Incoming Wire Transfer privileges.

Account Activity Alerts (cont.)

Alert	Description
Outgoing Wire Transfer Confirmation	<ul style="list-style-type: none"> Receive a notification when processing information for a submitted wire transfer has arrived. (no parameter setting) Available only to customers with Outgoing Wire Transfer privileges.

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

the following page you can opt-in your accounts for e-Delivery as desired.

You are **OPTED IN** for electronic only delivery.

☒ johndoe@example.com (Primary email)
☐ johndoe2@example.com (Secondary email)

To set up this alert go to the Notify Me Alerts main page and select Edit from the Action menu for the Electronic Account Document Available alert. On the following page you can opt-in your accounts for e-Delivery as desired.

<p>Account Document Now Available</p> <p>Notify me when a new document is available for viewing for account My Savings:*0056.</p>	<p><input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)</p>
<p>Balance > \$</p> <p>Notify me when the balance is greater than \$ <input type="text"/> in account My Savings:*0056</p>	<p><input type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)</p>
<p>Balance < \$</p> <p>Notify me when the balance is less than \$ <input type="text"/> in account My Savings:*0056</p>	<p><input type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)</p>
<p>Check #(s) Cleared</p> <p>Notify me when check(s) # <input type="text"/> clear account My Savings:*0056</p>	<p><input type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)</p>
<p>Deposit Made > \$</p> <p>Notify me when a deposit over \$ <input type="text"/> is made in account My Savings:*0056</p>	<p><input type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)</p>
<p>Transaction > \$</p> <p>Notify me when a transaction over \$ <input type="text"/> clears the account My Savings:*0056</p>	<p><input type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)</p>

Submit **Reset** **Cancel**

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.

Help

Notify Me Alerts

The Notify Me Alerts feature allows you to receive email and text notifications of important account related, security related activities and messages. [Click here](#) for important information about managing your email and text alerts.

Contact Information for Alerts
I want to ▾

Primary Email Address: johndoe@example.com Secondary Email Address: johndoe2@example.com
 Mobile Phone: 302-456-1234 [Enroll to receive text alerts*](#)

Click the "Enroll to receive text alerts" link above if you wish to receive text alerts on your mobile device. A text message containing a registration code will be sent to your mobile device*. Please enter the registration code provided in the message on the next screen to successfully enroll for text alerts.

* Carrier charges may apply.

Account Activity Alerts
Messaging Alerts
Security Alerts
I want to ▾

You can elect to be notified whenever any of the following activity occurs on the selected accounts. [Click here](#) for a definition of each alert.

Choose "Edit Account Activity Alerts" from the Actions menu on this header to set alerts and their delivery methods for one or more accounts. To set an alert for one or more accounts choose "Edit" from the "I want to..." Actions menu located on the row with each alert type.

Account Activity Alerts	# of Accounts Selected	Actions
Account Balance	2 Accounts	I want to ▾
Account Overdrawn	2 Accounts	I want to ▾
Balance > \$	1 Account	I want to ▾
Balance < \$	1 Account	I want to ▾
Check #(s) Cleared	1 Account	I want to ▾
Deposit Made > \$	1 Account	I want to ▾
Transaction > \$	1 Account	I want to ▾
Account Document Now Available	3 Accounts	I want to ▾
Account Statement Now Available	5 Accounts	I want to ▾

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.

Account Activity Alerts
Messaging Alerts
Security Alerts
I want to ▾

You can elect to be notified whenever any of the following activity occurs on the selected accounts. [Click here](#) for a definition of each alert.

Choose "Edit Account Activity Alerts" from the Actions menu on this header to set alerts and their delivery methods for one or more accounts. To set an alert for one or more accounts choose "Edit" from the "I want to..." Actions menu located on the row with each alert type.

Account Activity Alerts	# of Accounts Selected	Actions
Account Balance	2 Accounts	I want to ▾
Account Overdrawn	2 Accounts	I want to ▾
Balance > \$	1 Account	I want to ▾
Balance < \$	1 Account	I want to ▾
Check #(s) Cleared	1 Account	I want to ▾
Deposit Made > \$	1 Account	I want to ▾
Transaction > \$	1 Account	I want to ▾
Account Document Now Available	3 Accounts	I want to ▾
Account Statement Now Available	5 Accounts	I want to ▾ Edit

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.

Notify Me Alerts

Account Document Now Available Alert

Notify me when online documents become available for the account(s) selected below.

Send alert to: ☒ johndoe@example.com (Primary email)
☐ johndoe2@example.com (Secondary email)

Select the account(s) for which you would want the alert to be delivered. Click "Submit" to process your request.

[View e-Delivery Settings](#)

Select	Account	Account e-Delivery Status	Delivery Mode
<input checked="" type="checkbox"/>	My Checking Checking *0058	ON	johndoe@example.com (Primary email)
<input checked="" type="checkbox"/>	My Savings Savings *0056	ON	johndoe@example.com (Primary email)
<input type="checkbox"/>	My Loan Consumer Loan *0653	OFF	Not Set
<input type="checkbox"/>	My CD CD *8817	OFF	Not Set
<input checked="" type="checkbox"/>	My IRA IRA *7650	ON	johndoe@example.com (Primary email)
<input type="checkbox"/>	My Credit Card Credit Card *9939	OFF	Not Set

[Check All](#) [Uncheck All](#) [Submit](#) [Opt In For ALL Accounts](#) [Cancel](#)

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:

The screenshot shows the 'Messaging Alerts' sub-tab selected. It includes a header with three tabs: 'Account Activity Alerts', 'Messaging Alerts', and 'Security Alerts'. A dropdown menu 'I want to' is visible. Below the tabs, there is a text block explaining that users can elect to be notified when messages are sent to their online inbox, and they can choose 'Edit Messaging Alerts' from the Actions menu. A table follows with two columns: 'Notify Me When:' and 'Current Delivery Mode:'. The table lists six message categories with their corresponding delivery modes.

Notify Me When:	Current Delivery Mode:
Any new message is sent to my online inbox	johndoe@example.com (Primary email)
A secure message is sent to my online inbox	Not Set
A transaction-related message is sent to my online inbox	Not Set
A new online service privilege has been granted or removed	Not Set
A broadcast message is sent to my online inbox	Not Set
Advanced Transfers Summary is ready	johndoe@example.com (Primary email)

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

The screenshot shows the 'Security Alerts' sub-tab selected. It includes a header with three tabs: 'Account Activity Alerts', 'Messaging Alerts', and 'Security Alerts'. A dropdown menu 'I want to' is visible. Below the tabs, there is a text block explaining that all mandatory Security alerts are delivered to the primary email address, and users can also elect to be notified at a secondary email address and/or mobile device. They can choose 'Edit Security Alerts' from the Actions menu. A table follows with two columns: 'Notify Me When:' and 'Current Delivery Mode:'. The table lists six security-related events with their corresponding delivery modes.

Notify Me When:	Current Delivery Mode:
Login is successful	Not Set
A security-related change is made	johndoe@example.com (Primary email)
Online transfer is processed	johndoe@example.com (Primary email)
External transfer is processed	johndoe@example.com (Primary email)
New external transfer account request submitted	johndoe@example.com (Primary email)

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

- 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 Help

Contact Information for Alerts I want to ▾

Primary Email Address: johndoe@example.com Secondary Email Address: johndoe2@example.com

Mobile Phone: **Not Set**

Messaging Alerts

You can elect to be notified whenever any of the following messages are sent to your online inbox (i.e. messages accessed under the "Messages" tab).
Select your preferences and click "Save" to process your request. Click "Cancel" to return to the previous page.

Notify Me When:	Current Delivery Mode:
Any new message is sent to my online inbox	<input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
A secure message is sent to my online inbox	<input type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
A transaction-related message is sent to my online inbox	<input type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
A new online service privilege has been granted or removed	<input type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
A broadcast message is sent to my online inbox	<input type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)
Advanced Transfers Summary is ready	<input checked="" type="checkbox"/> johndoe@example.com (Primary email) <input type="checkbox"/> johndoe2@example.com (Secondary email)

Save Cancel

- 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.

- 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

Contact Information for Alerts

Primary Email Address: johndoe@example.com

Secondary Email Address: johndoe2@example.com

Mobile Phone: Not Set

Security Alerts

You can elect to be notified at a secondary email address and/or mobile device in addition to your primary email address for any of the following security alerts. Select your preferences and click "Save" to process your request. Click "Cancel" to return to the previous page.

Notify Me When:	Current Delivery Mode:
<div>Login is successful</div> <div><div><input checked="" type="radio"/> Anytime</div><div><input type="radio"/> Between <div><div>12</div><div>AM</div></div> and <div><div>12</div><div>AM</div></div> (Time in CST)</div></div>	<div><input type="checkbox"/> johndoe@example.com (Primary email)</div> <div><input type="checkbox"/> johndoe2@example.com (Secondary email)</div>
<div>A security-related change is made</div>	<div><input checked="" type="checkbox"/> johndoe@example.com (Primary email)</div> <div><input type="checkbox"/> johndoe2@example.com (Secondary email)</div>
<div>Online transfer is processed for amount > \$ <div>100.00</div></div>	<div><input checked="" type="checkbox"/> johndoe@example.com (Primary email)</div> <div><input type="checkbox"/> johndoe2@example.com (Secondary email)</div>
<div>External transfer is processed for amount > \$ <div>100.00</div></div>	<div><input checked="" type="checkbox"/> johndoe@example.com (Primary email)</div> <div><input type="checkbox"/> johndoe2@example.com (Secondary email)</div>
<div>New external transfer account request submitted</div>	<div><input checked="" type="checkbox"/> johndoe@example.com (Primary email)</div> <div><input type="checkbox"/> johndoe2@example.com (Secondary email)</div>

Save

Cancel

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 screenshot shows the 'Account Activity Alerts' tab selected. Below the header, there is a table with columns: Account Activity Alerts, # of Accounts Selected, and Actions. The 'Balance > \$' alert is highlighted in green, and its 'Edit' button in the Actions column is circled in red.

Account Activity Alerts	# of Accounts Selected	Actions
Account Balance	2 Accounts	I want to ▾
Account Overdrawn	2 Accounts	I want to ▾
Balance > \$	1 Account	I want to ▾ Edit (circled in red) Delete
Balance < \$	1 Account	I want to ▾
Check #(s) Cleared	1 Account	I want to ▾
Deposit Made > \$	1 Account	I want to ▾
Transaction > \$	1 Account	I want to ▾
Account Document Now Available	3 Accounts	I want to ▾
Account Statement Now Available	5 Accounts	I want to ▾

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

The screenshot shows the 'Balance > \$ Alert' edit page. It includes a form to set the alert threshold and a table of accounts to select for the alert. The 'Select' column checkboxes are circled in red.

Balance > \$ Alert

Notify me when a balance is greater than \$ in the account(s) selected below.

Send alert to: ☐ johndoe@example.com (Primary email)
☐ johndoe2@example.com (Secondary email)

Select the account(s) for which you would want the alert to be delivered. Click "Submit" to process your request.

Select	Account	Balance(> \$)	Delivery Mode
<input checked="" type="checkbox"/>	My Checking Checking *0058	\$5,000.00	johndoe@example.com (Primary email)
<input type="checkbox"/>	My Savings Savings *0056		Not Set
<input type="checkbox"/>	My IRA IRA *7650		Not Set
<input type="checkbox"/>	My CD CD *8817		Not Set
<input type="checkbox"/>	My Loan Consumer Loan *0653		Not Set
<input type="checkbox"/>	My Credit Card Credit Card *9939		Not Set

Check All Uncheck All Submit Cancel

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.

The screenshot shows the 'Account Activity Alerts' tab in a web application. At the top, there are tabs for 'Account Activity Alerts', 'Messaging Alerts', and 'Security Alerts'. A dropdown menu 'I want to' is visible. Below the tabs, there is instructional text: 'You can elect to be notified whenever any of the following activity occurs on the selected accounts. [Click here](#) for a definition of each alert. Choose "Edit Account Activity Alerts" from the Actions menu on this header to set alerts and their delivery methods for one or more accounts. To set an alert for one or more accounts choose "Edit" from the "I want to..." Actions menu located on the row with each alert type.'

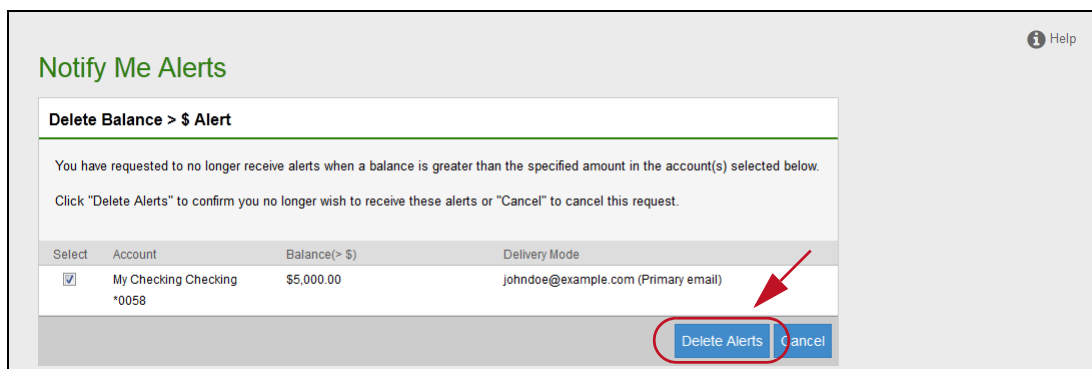
Account Activity Alerts	# of Accounts Selected	Actions
Account Balance	2 Accounts	I want to ▾
Account Overdrawn	2 Accounts	I want to ▾
Balance > \$	1 Account	I want to ▾
Balance < \$	1 Account	<div> Edit Delete I want to ▾ </div>
Check #(s) Cleared	1 Account	I want to ▾
Deposit Made > \$	1 Account	I want to ▾
Transaction > \$	1 Account	I want to ▾
Account Document Now Available	3 Accounts	I want to ▾
Account Statement Now Available	5 Accounts	I want to ▾

In the row for 'Balance < \$', the 'Delete' button is highlighted with a red circle. A mouse cursor is pointing at the 'Delete' button.

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 Help

Delete Balance > \$ Alert

You have requested to no longer receive alerts when a balance is greater than the specified amount in the account(s) selected below.

Click "Delete Alerts" to confirm you no longer wish to receive these alerts or "Cancel" to cancel this request.

Select	Account	Balance(> \$)	Delivery Mode
<input checked="" type="checkbox"/>	My Checking Checking *0058	\$5,000.00	johndoe@example.com (Primary email)

Delete Alerts **Cancel**

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 I want to ▾

Primary Email Address: johndoe@example.com Secondary Email Address: johndoe2@example.com

Mobile Phone: 302-456-1234 [Enroll to receive text alerts*](#) 

Click the “Enroll to receive text alerts” link above if you wish to receive text alerts on your mobile device. A text message containing a registration code will be sent to your mobile device*. Please enter the registration code provided in the message on the next screen to successfully enroll for text alerts.

* Carrier charges may apply.

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 Help

Enroll your mobile phone number for text alerts

A text message was sent on 3/8/2016 1:46:09 pm CST to your mobile phone number 302-456-1234.*

Please enter the registration code provided in the message:

Click "Submit" to process your request. Click "Cancel" to return to the previous page.

[Click here](#) if you have not received the registration code on your mobile device and would like to receive a new registration code.

*** This service is supported on the following cellular carriers:**

AT&T, Sprint, Verizon Wireless, US Cellular®, T-Mobile®, Cellular One Dobson, Cincinnati Bell, Alltel, Virgin Mobile USA, Cellular South, Unicel, Centennial, Ntelos.

*** Message and Data Rates May Apply.**

By enrolling your mobile phone number for text alerts, you certify that you are the account holder (or) have the account holder's permission to do so.

For help or information on these programs, send "HELP" to 49432. For additional assistance, contact Any Institution at 800-421-1105.

***To cancel your plan, send "STOP" to 49432 anytime.**

Message frequency depends on the alert settings.

To cancel your plan, send "STOP" to 49432 anytime.

☐ I have read and agree to the Terms and Conditions.

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.

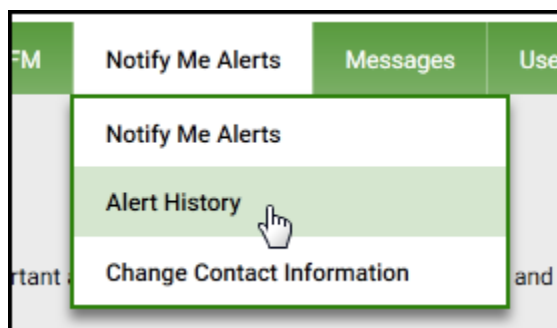
The Text Alert Enrollment Confirmation page appears.

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.

Alert History		
Type of Alert	Sent	Sent to
A security-related change is made (Mobile phone number changed)	3/8/2016 1:43:09 pm CST	johnndoe@example.com (Primary email address)
A security-related change is made (Contact Information Change Request)	3/8/2016 1:43:08 pm CST	johnndoe@example.com (Primary email address)
Secure Message (Any new message is sent to my online inbox)	3/7/2016 6:08:34 pm CST	johnndoe@example.com (Primary email address)
External Account Request Submitted - Validation Required	3/7/2016 6:06:46 pm CST	johnndoe@example.com (Primary email address)
A security-related change is made (Passcode changed)	2/26/2016 6:14:41 pm CST	johnndoe@example.com (Primary email address)
A security-related change is made (Passcode changed)	2/26/2016 4:54:04 pm CST	johnndoe@example.com (Primary email address)
Welcome to Internet Banking	2/26/2016 4:47:57 pm CST	johnndoe@example.com (Primary email address)

2. Review the alert list.

For some alerts, the left-hand column contains a link.

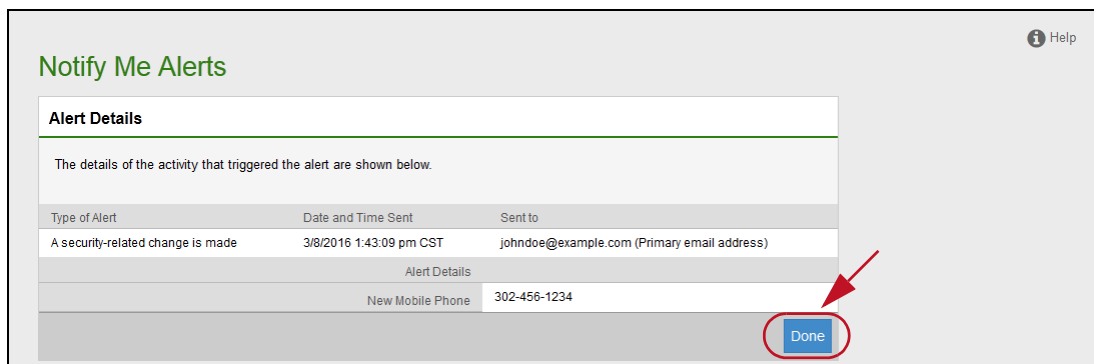
3. Click a Type of Alert link to view details of the alert.

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.

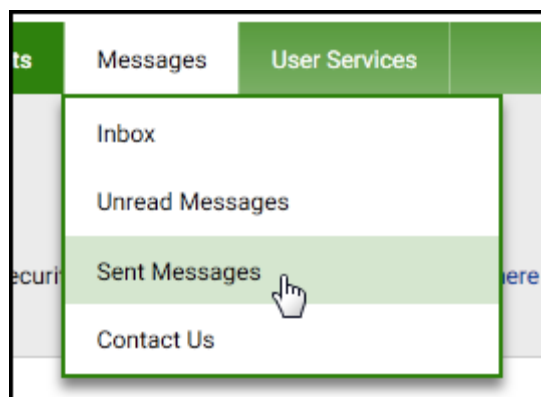
Introduction

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.

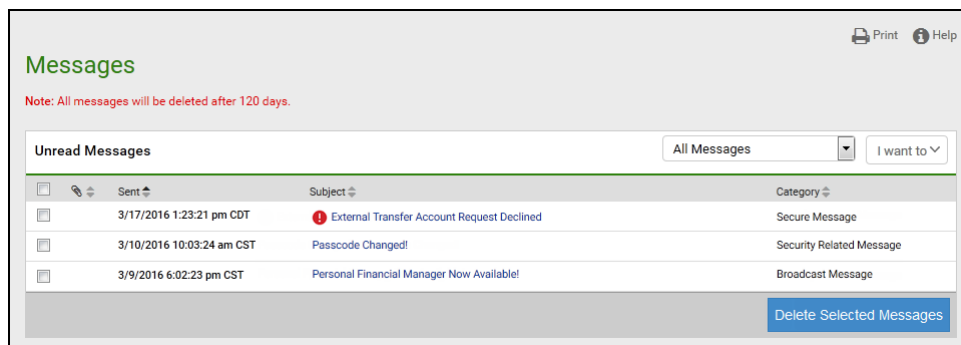
Navigating the Messages Tab

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:

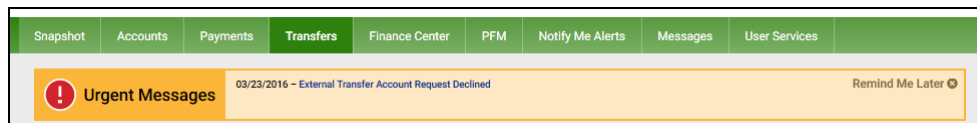


- **Inbox.** Contains links to all the messages that you have received and have not yet deleted.
- **Unread Messages.** Contains links to new messages that you have not read yet.
- **Sent Messages.** Contains links to view all sent messages from the past 120 days.
- **Contact Us.** Starts a secure message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

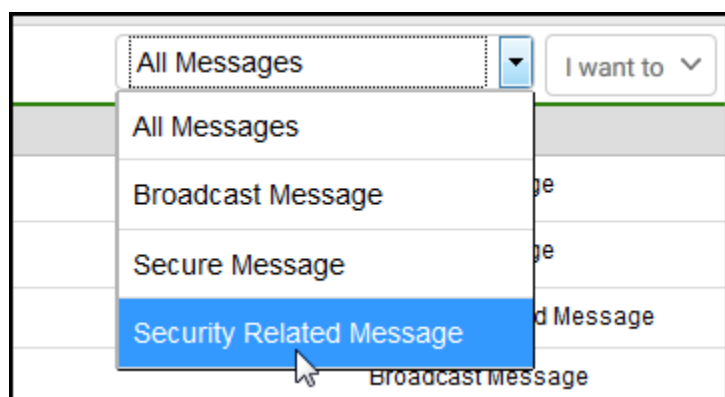


You can temporarily hide the bar by clicking the **Remind Me Later** link on the right.

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

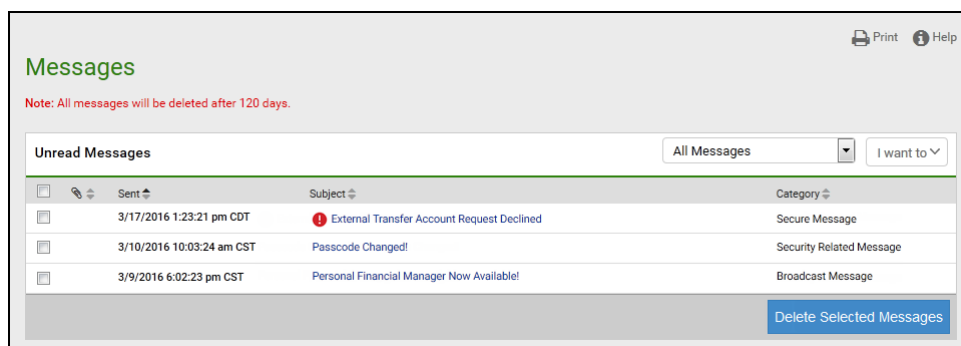
The Unread Messages page displays all messages you have received but have not yet opened.

- 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 .
- 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.



The Unread Messages page appears by default if you have any unread messages.

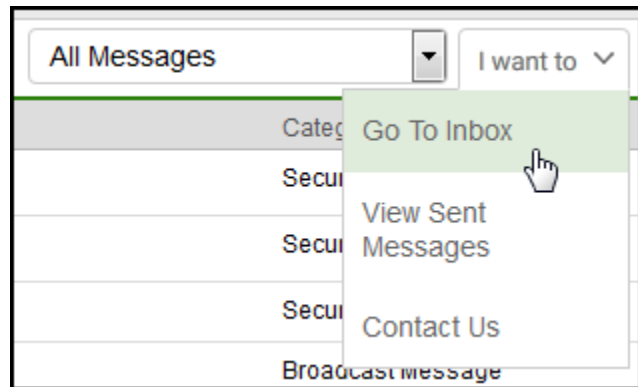
Accessing the Messages Inbox

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  indicates a message that has an attachment.
- The icon  indicates a message that is a reply that you sent.
- The urgent message icon  in the Subject column indicates that a message requires your immediate attention.

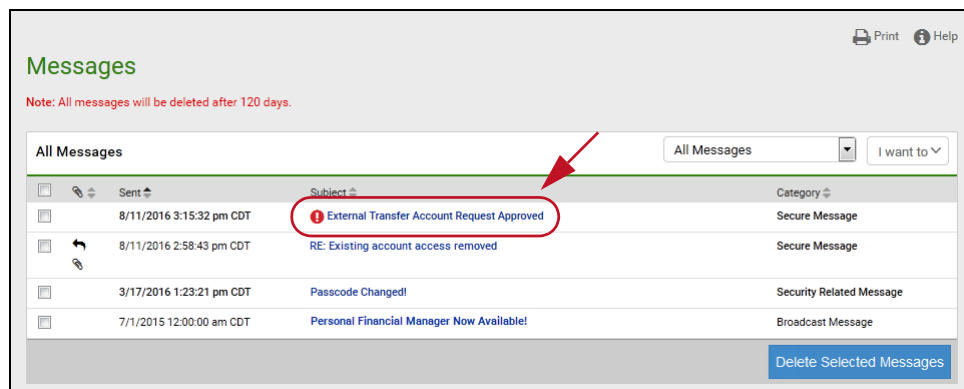
To access the All Messages page:

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.

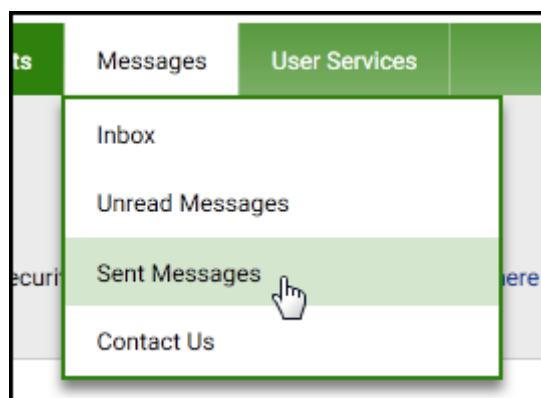


Accessing Sent Messages

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.

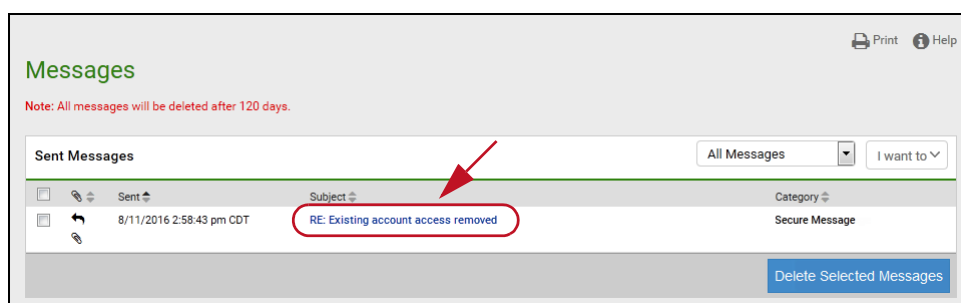
To access the Sent Messages page:

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 screenshot shows the 'Messages' tab interface. At the top, there's a 'Send A Message' section. Below it, there are four input fields: 'Regarding' (with a dropdown menu showing 'Checking *0045'), 'Category' (with a dropdown menu showing 'About a Transaction'), 'Subject' (with the text 'Why do some transactions say UNPOSTED?'), and 'Message' (with the text 'Some transactions in my quick history say "UNPOSTED". What does this mean? I am attaching an image file showing what I am seeing.'). Below the message field is an attachment area with the text 'Drop file here... or browse' and 'Max file size - 5 MB'. Below that, it says 'Files with the following extensions are not allowed: .exe, .bat, .com, .sys'. Under the 'Attachment:' label, there is a list of attached files: 'account_info.jpg (67 kB)'. At the bottom right of the form, there are two buttons: 'Cancel' and 'Send Message'. The 'Send Message' button is circled in red, and a red arrow points to it from the right.

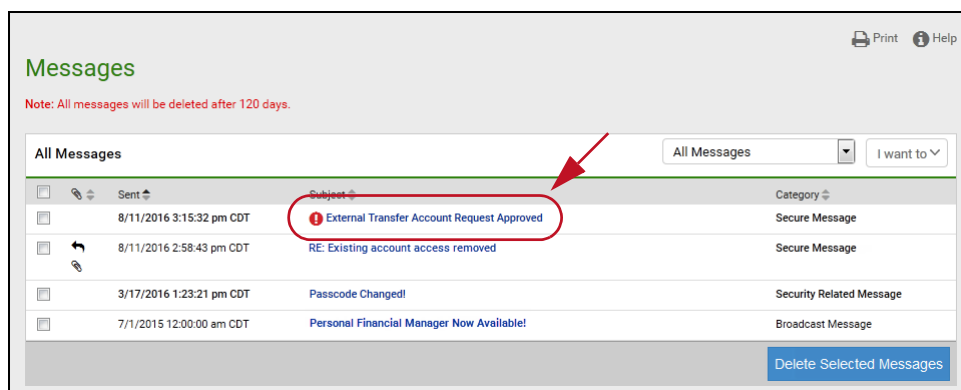
The Secure Message Sent page appears. You have successfully sent a secure message to the financial institution.

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.

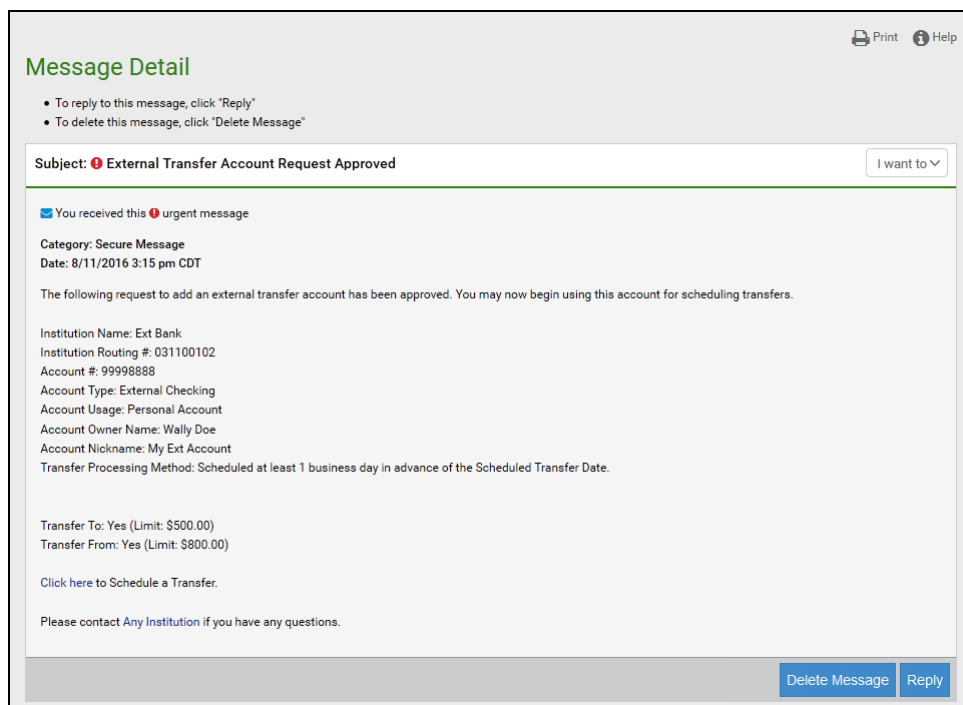
To read a message:

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



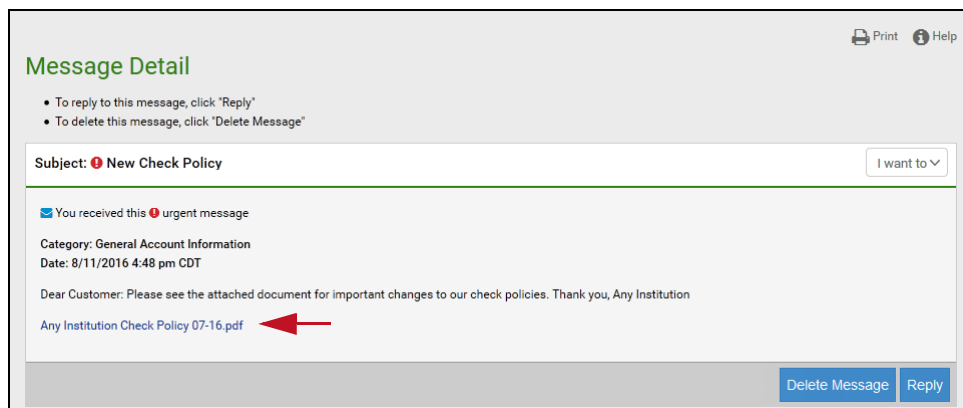
The Message page appears.

2. View the message.



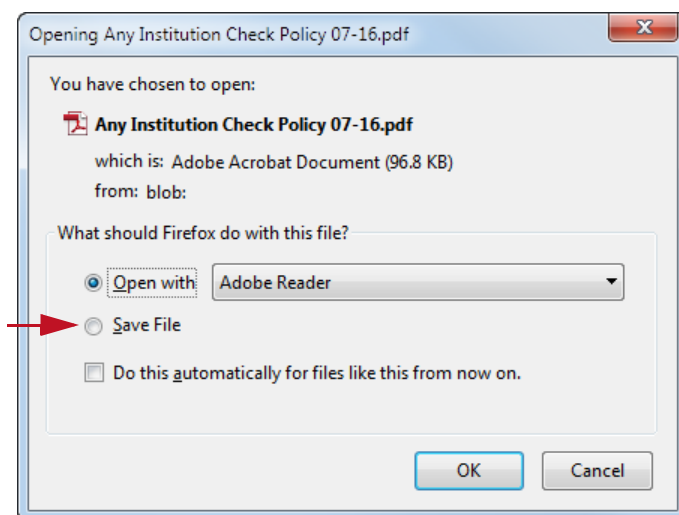
You have successfully accessed the message.

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

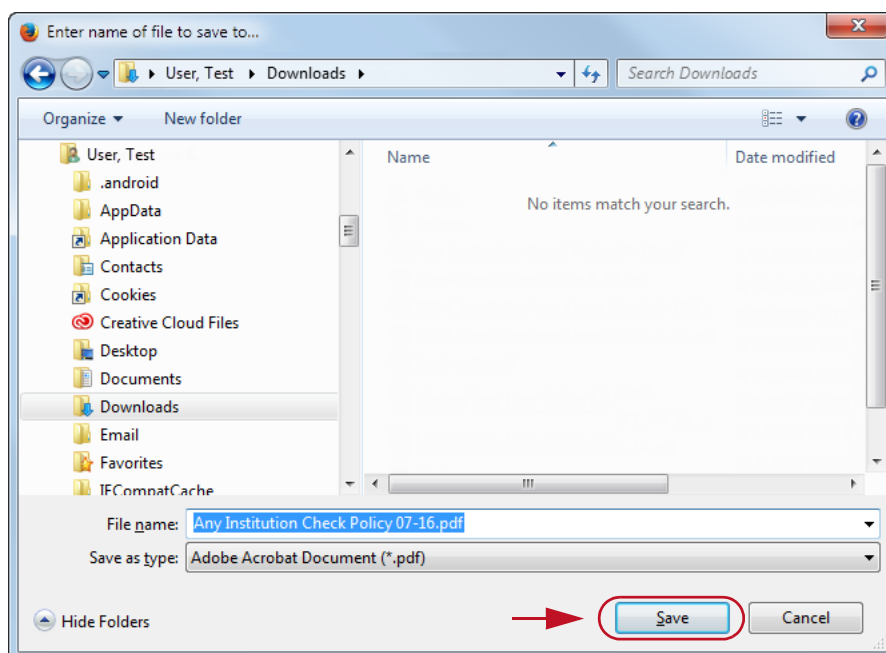


Your browser's download dialog box opens.

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**.



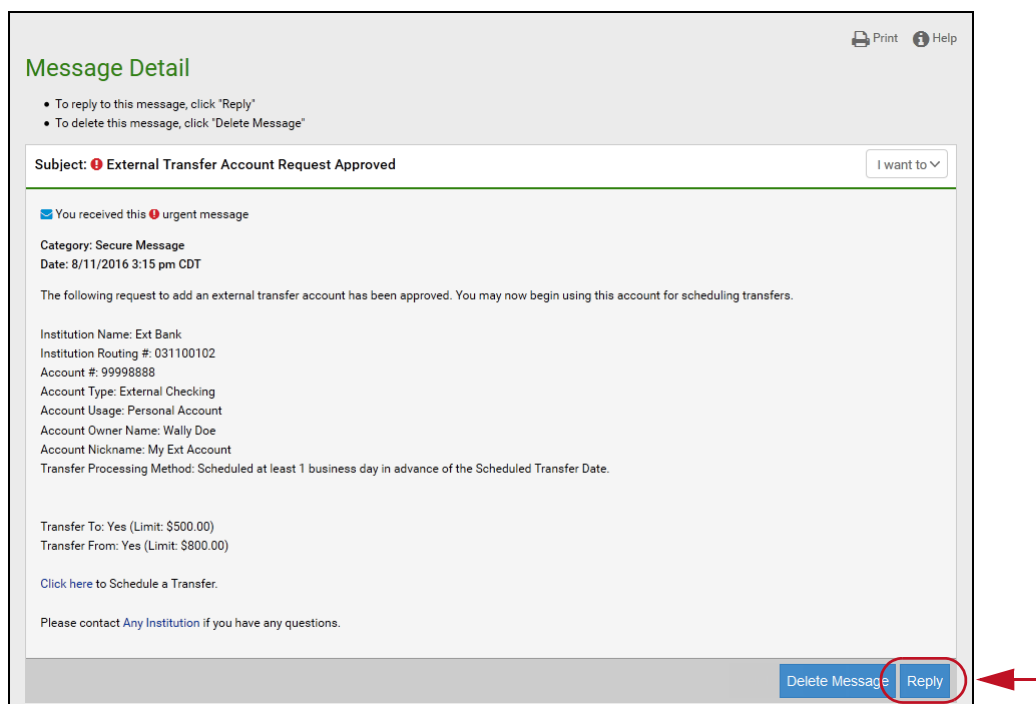
The file is downloaded to your computer. You have successfully downloaded the attachment.

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 Help

Send A Message

Category: Secure Message

Subject: RE: External Transfer Account Request Approved

Message: How do I raise the Transfer To limit?

Drop file here... or [browse](#)
Max file size - 5 MB
Files with the following extensions are not allowed: .exe, .bat, .com, .sys

[Cancel](#) [Send Message](#)

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: Ext Bank
Institution Routing #: 031100102
Account #: 99998888
Account Type: External Checking
Account Usage: Personal Account
Account Owner Name: Wally Doe
Account Nickname: My Ext Account
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: \$800.00)

[Click here to Schedule a Transfer.](#)

Please contact [Any Institution](#) if you have any questions.

You received this message - 8/11/2016 3:15 pm CDT

You have successfully replied to a message.

Deleting Messages

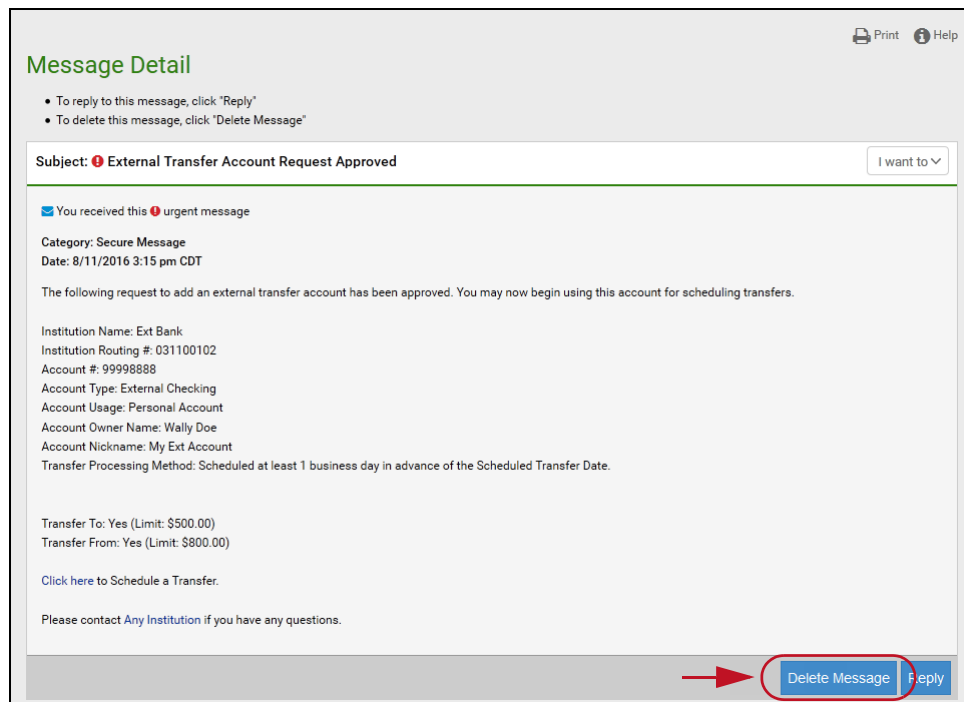
You can delete unwanted messages from the system at any time.

Note

The system automatically deletes all messages older than 120 days.

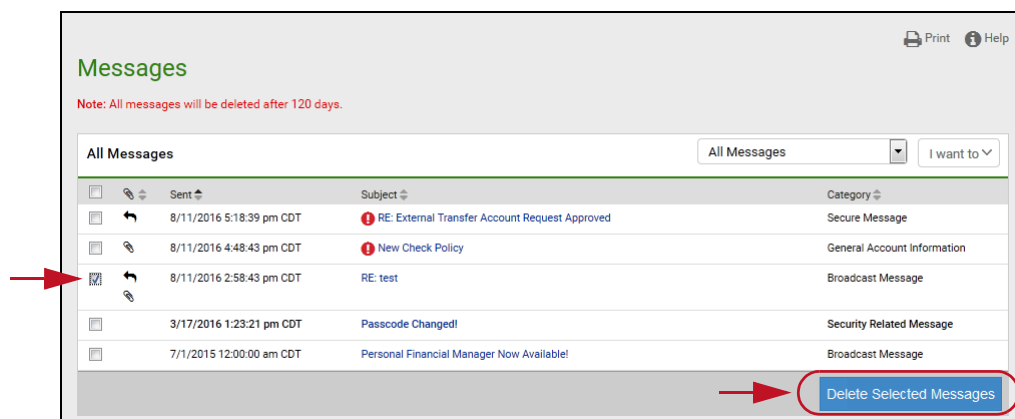
There are several ways to delete a message:

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



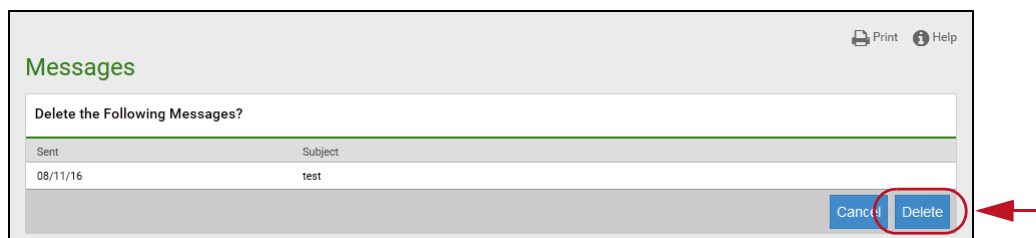
A confirmation page appears briefly on the page, then the Messages Inbox appears. The message is immediately deleted.

- 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.

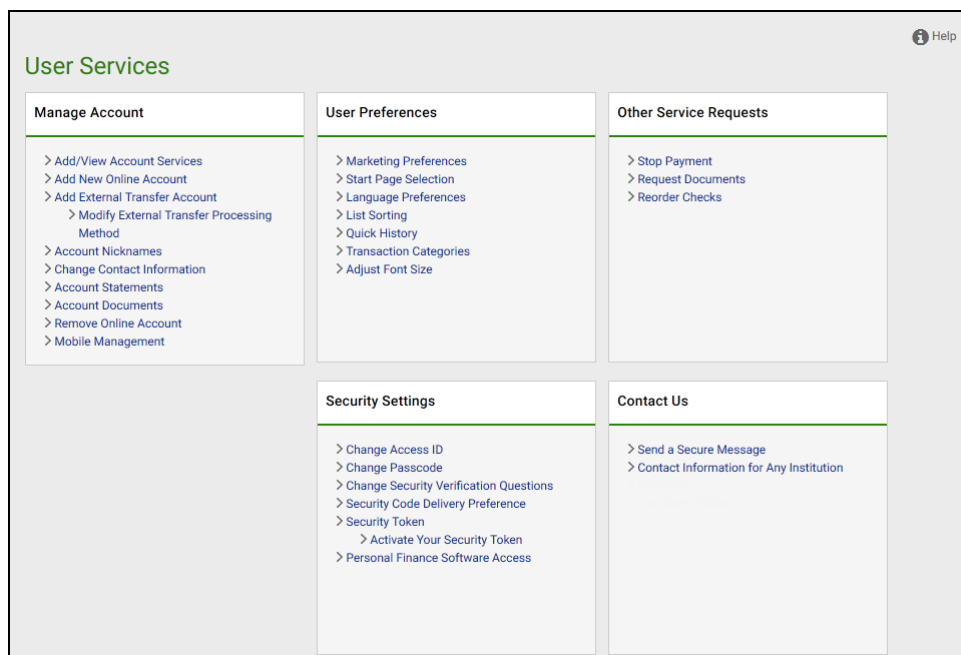
Note

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

Link	Description
Add/View Account Services	Add, edit or remove online accounts. Refer to page 208 .
Add New Online Account	Add a new online account. Refer to page 212 .
Add External Transfer Account	Enter an external transfer account request. Refer to page 214 .
Account Nicknames	Edit your account nicknames. Refer to page 224 .
Change Contact Information	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 .
Account Statements	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 .
Account Documents	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 .
Account Statements & Documents	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 .
Remove Online Account	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 .
Mobile Management	For financial institutions that offer Mobile Manager mBanking, allows you to enroll for the service and manage your devices. Refer to page 235 .

User Preferences Links

Link	Description
Marketing Preferences	Opt-in or opt-out of marketing messages from your financial institution. Refer to page 236 .
Start Page Selection	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 .
Language Preferences	For financial institutions that offer multiple language support, select the language to use for the Online Banking site. Refer to page 237 .
List Sorting	Set how the accounts are sorted on your pages. Refer to page 238 .
Quick History	Set the number of recent transactions and the time range for the transactions seen on the Account Detail page. Refer to page 240 .
Transaction Categories	Set, edit or remove transaction categories. Refer to page 241 .
ACH Batches-Display Items per Page	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 .
Adjust Font Size	Adjust the default size of the font displayed on the screen. Refer to page 245 .

Other Service Requests Links

Link	Description
Stop Payment	Request a stop payment of a check, electronic payment, or recurring draft on your financial institution. This is <i>not</i> for Online Bill Pay. Refer to page 246 .
Request Documents	Request copies of statements or checks. Refer to page 251 .
Reorder Checks	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 .

Other Service Requests Links *(cont.)*

Link	Description
Secure File Transfer	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 .

Security Settings Links

Link	Description
Change Access ID	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 .
Change Passcode	Change the passcode you use to log in to the Online Banking web site. Refer to page 260 .
Change Security Verification Questions	Change your security verification questions and/or answers on the system. Refer to page 262 .
Security Code Delivery Preference	Change the delivery method by which you can have a security code sent to you. Refer to page 264 .
Security Token	View or activate your security token. Refer to page 264 .
Personal Finance Software Access	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 .

Contact Us Links

Link	Description
Send a Secure Message	Send an encrypted message to OLB Support at your financial institution. Refer to page 271 .
Contact Information for <financial institution name>	Find basic contact information for your financial institution. Refer to page 273 .

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.

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 main Actions menu 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.

Accounts I want to ▾

External Account Number	Account Type	Account Name	Services	Actions
99998888	External Checking	My Ext Checking	Transfer To Account Transfer From Account	I want to ▾
Account Number	Account Type	Account Name	Services	Actions
*0058	Checking	My Checking	Basic (View/Transfer Funds)	I want to ▾
*0056	Savings	My Savings	Basic (View/Transfer Funds)	I want to ▾
*6381	Regular Savings	Old Savings	No View	I want to ▾
*7650	IRA	My IRA	Basic (View/Transfer Funds)	I want to ▾
*8817	CD	My CD	Basic (View/Transfer Funds)	I want to ▾
*0653	Consumer Loan	My Loan	Basic (View/Transfer Funds) Loan Advance	I want to ▾
*4389	Credit Card	My Credit Card	Basic (View/Transfer Funds)	I want to ▾

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

Account Services Table

Column Heading	Description
Account #	<ul style="list-style-type: none"> The account number of 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.
Account Type	The type of account.
Account Name	The account nickname, or the account owner name.
Services	The current services that are assigned to the account.

Account Services Table *(cont.)*

Column Heading	Description
Actions	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.
Pending Online Accounts	If any pending account activations/approvals by the financial institution are outstanding, they are listed below the account information and displayed in red text.

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

Column Heading	Description
Account Owner	The official name of the account holder on the system.
Account Type	The type of account.
Account Number	<ul style="list-style-type: none"> ■ The account number. ■ Account numbers are masked by default, displaying only the final few digits.
Services	The current services that are assigned to the account.
Account Nickname	The nickname given to the account.
Available Services	The additional online services available on the account. If the account already has access to all available online services, the message, "This account has no additional services available" appears.

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**.

Accounts I want to ▾				
External Account Number	Account Type	Account Name	Services	Actions
99998888	External Checking	My Ext Checking	Transfer To Account Transfer From Account	I want to ▾
Account Number	Account Type	Account Name	Services	Actions
*0058	Checking	My Checking	Basic (View/Transfer Funds)	I want to ▾
*0056	Savings	My Savings	Basic (View/Transfer Funds)	I want to ▾
*6381	Regular Savings	Old Savings	No View	I want to ▾
*7650	IRA	My IRA	Basic (View/Transfer Funds)	I want to ▾
*8817	CD	My CD	Basic (View/Transfer Funds)	I want to ▾
*0653	Consumer Loan	My Loan	Basic (View/Transfer Funds) Loan Advance	I want to ▾
*4389	Credit Card	My Credit Card	Basic (View/Transfer Funds)	I want to ▾

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**.

User Services

Account Services

Account Access Information

Account Type: Consumer Loan

Account Number: *0653

Account Owner: John Doe

Account Nickname:

Available Services: This account has no additional services available.

Submit

Cancel

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.

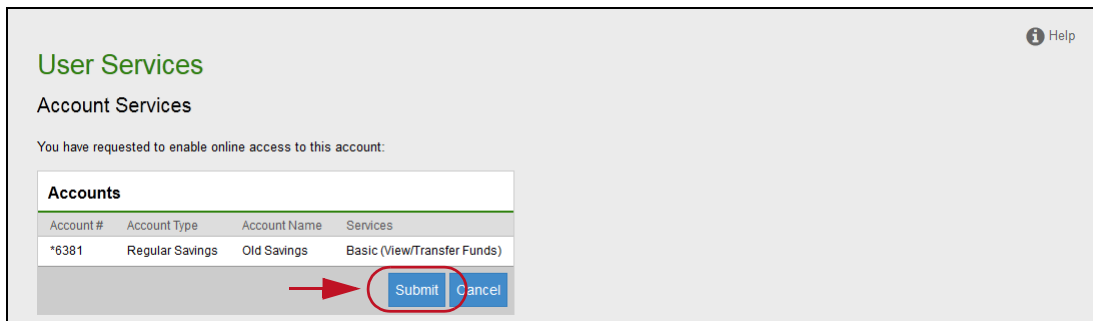
2. In the **I want to** menu of an account that has had its online access removed, click **Enable Access**.

Accounts I want to ▾				
External Account Number	Account Type	Account Name	Services	Actions
99998888	External Checking	My Ext Checking	Transfer To Account Transfer From Account	I want to ▾
Account Number	Account Type	Account Name	Services	Actions
*0058	Checking	My Checking	Basic (View/Transfer Funds)	I want to ▾
*0056	Savings	My Savings	Basic (View/Transfer Funds)	I want to ▾
*6381	Regular Savings	Old Savings	No View	I want to ▾
*7650	IRA	My IRA	Basic (View/Transfer Funds)	Enable Access
*8817	CD	My CD	Basic (View/Transfer Funds)	I want to ▾
*0653	Consumer Loan	My Loan	Basic (View/Transfer Funds) Loan Advance	I want to ▾
*4389	Credit Card	My Credit Card	Basic (View/Transfer Funds)	I want to ▾

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**.



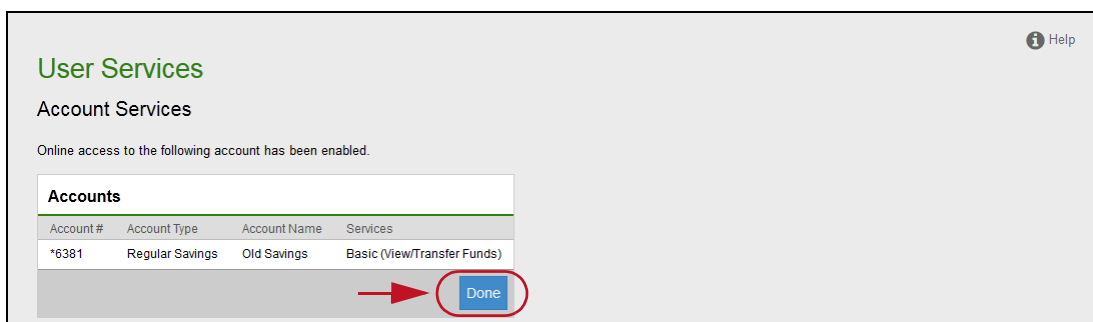
The screenshot shows the 'User Services' header and 'Account Services' sub-header. Below the header, it states 'You have requested to enable online access to this account:'. A table titled 'Accounts' is displayed with the following data:

Account #	Account Type	Account Name	Services
*6381	Regular Savings	Old Savings	Basic (View/Transfer Funds)

Below the table, there are two buttons: 'Submit' and 'Cancel'. The 'Submit' button is highlighted with a red circle, and a red arrow points to it from the left.

A final confirmation page appears.

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



The screenshot shows the 'User Services' header and 'Account Services' sub-header. Below the header, it states 'Online access to the following account has been enabled.'. A table titled 'Accounts' is displayed with the following data:

Account #	Account Type	Account Name	Services
*6381	Regular Savings	Old Savings	Basic (View/Transfer Funds)

Below the table, there is a 'Done' button. The 'Done' button is highlighted with a red circle, and a red arrow points to it from the left.

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)**.

User Services

Add New Online Account

Use the table below to list all accounts you want to access online. Please select the correct account type using the drop-down menu.

*Each account can be associated with an easy to remember Nickname.

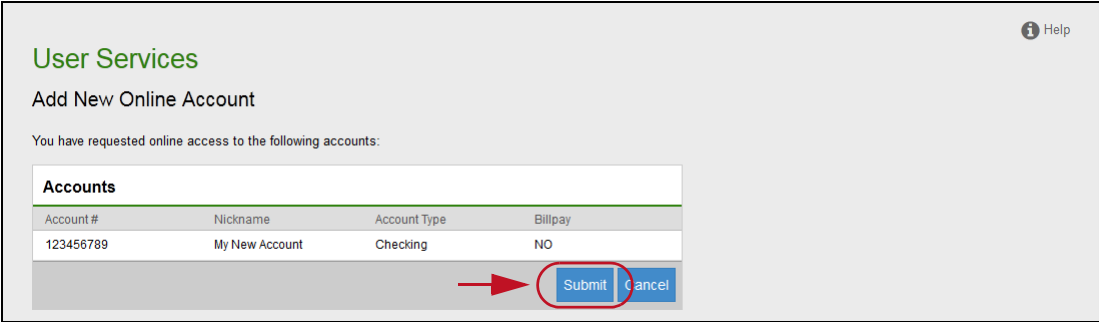
** Due to regulatory withdrawal limitations, you may use BillPay only with your checking accounts.

Account #	Nickname*	Account Type	Billpay**
123456789	My New Account	Checking	<input type="checkbox"/>
		Checking	<input type="checkbox"/>
		Checking	<input type="checkbox"/>
		Checking	<input type="checkbox"/>
		Checking	<input type="checkbox"/>

Add Account(s) **Cancel**

The **Add New Online Account Confirmation** page appears with your request.

8. On the Confirmation page, click **Submit**.



User Services Help

Add New Online Account

You have requested online access to the following accounts:

Account #	Nickname	Account Type	Billpay
123456789	My New Account	Checking	NO

Submit **Cancel**

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.

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 main Actions menu 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.

Accounts

External Account Number	Account Type	Account Name	Services	I want to ▾
99998888	External Checking	My Ext Checking	Transfer To Account Transfer From Account	Add New Online Account Add External Transfer Account
Account Number	Account Type	Account Name	Services	I want to ▾
*0058	Checking	My Checking	Basic (View/Transfer Funds)	I want to ▾
*0056	Savings	My Savings	Basic (View/Transfer Funds)	I want to ▾
*6381	Regular Savings	Old Savings	No View	I want to ▾
*7650	IRA	My IRA	Basic (View/Transfer Funds)	I want to ▾
*8817	CD	My CD	Basic (View/Transfer Funds)	I want to ▾
*0653	Consumer Loan	My Loan	Basic (View/Transfer Funds) Loan Advance	I want to ▾
*4389	Credit Card	My Credit Card	Basic (View/Transfer Funds)	I want to ▾

- ◆ 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 screenshot shows the 'Transfers' tab selected in the top navigation bar. A dropdown menu is open from the 'Transfers' tab, with 'Add External Transfer Account' highlighted. The main content area is titled 'Transfers' and contains a 'Schedule Single Transfer' section. This section has fields for 'From' (My Checking Checking *0058), 'To' (My Savings Savings *0056), 'Amount' (\$4,355.66), 'Frequency' (One-Time), 'Period' (Once), and 'Scheduled Transfer Date' (03/08/2016). There are also sections for 'Pending Transfers' and 'Recent Transfers'.

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**.

User Services

Add External Transfer Account

To transfer funds to/from your accounts at another financial institution, please provide the account information for the external account and click "Submit". By clicking "Submit," you authorize Any Institution to verify the existence and ownership of the account, and to transfer funds electronically between this account and your designated online accounts according to your online instructions.

In order to validate this external account request two (2) small deposits (and a single withdrawal of these deposits) will be submitted for posting at the financial institution identified. After processing of these transactions you will be required to validate the amounts of the deposits that posted to the requested external account.

* **Financial Institution Name:**

* **Account Owner Name:**

* **Account Usage:** This is a ☒ Personal Account or a ☐ Business Account

* **Account Type:**

* **Routing & Transit #:**

* **Account #:**

* **Verify Account #:**

* **Account Nickname:**

☒ Transfer **TO** this account.
Desired limit: \$ (Maximum allowed \$10,000.00)

* **Available Services and External Transfer Limits:**

☒ Transfer **FROM** this account.
Desired limit: \$ (Maximum allowed \$7,500.00)

* **Transfer Processing Method:**

☒ Scheduled at least **1 business day in advance** of the Scheduled Transfer Date.
A fee of \$2.00 per transfer is assessed.

☐ Scheduled at least **4 business days in advance** of the Scheduled Transfer Date.

Joe Smith
1234 Anystreet Court
Anycty, AA 12345 1234

Pay to the order of _____ Dollars

Bank Anywhere
123456789 1234 1234

Routing Number Account Number Check Number

Nicknames are limited to 50 characters total and individual words in the nickname are limited to 30 characters.

Mark the checkbox next to the desired service(s) for the account.

Limits set will apply to **this external account only**. Available limit balance is calculated based on the processing period of all external account transfers scheduled for this account. *Allowed limit(s) may vary from requested - subject to Any Institution review.*

Choose the desired processing method. This method will apply to **ALL** external accounts to which you are granted access.

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 Print this page Help

Add External Transfer Account Confirmation

You have requested the following account be approved for External Transfers. Please verify the information below and click "Submit" to send your request to Any Institution, or "Back" to modify your request.

By clicking submit, you also acknowledge the following:

1. The external account information provided is an account for which you have authorized access to at the identified financial institution.
2. Any Institution is not responsible for any resulting overdraft charges and/or fees that may be incurred at the identified financial institution holding this external account and that are related to the validation deposit and withdrawal transactions processed and posted to the external account being submitted.

Financial Institution Name: TestBank

Routing & Transit #: 031100102

Account #: 90000456

Account Type: Checking

Account Usage: Personal Account

Account Owner Name: Wally Doe

Account Nickname: New Ext Account

Transfer Processing Method: Scheduled at least **1 business day in advance** of the Scheduled Transfer Date. **A fee of \$2.00 per transfer is assessed.**

Allow Transfer TO This Account: Yes (\$500.00 limit)

Allow Transfer FROM This Account: Yes (\$800.00 limit)

Submit Back Cancel

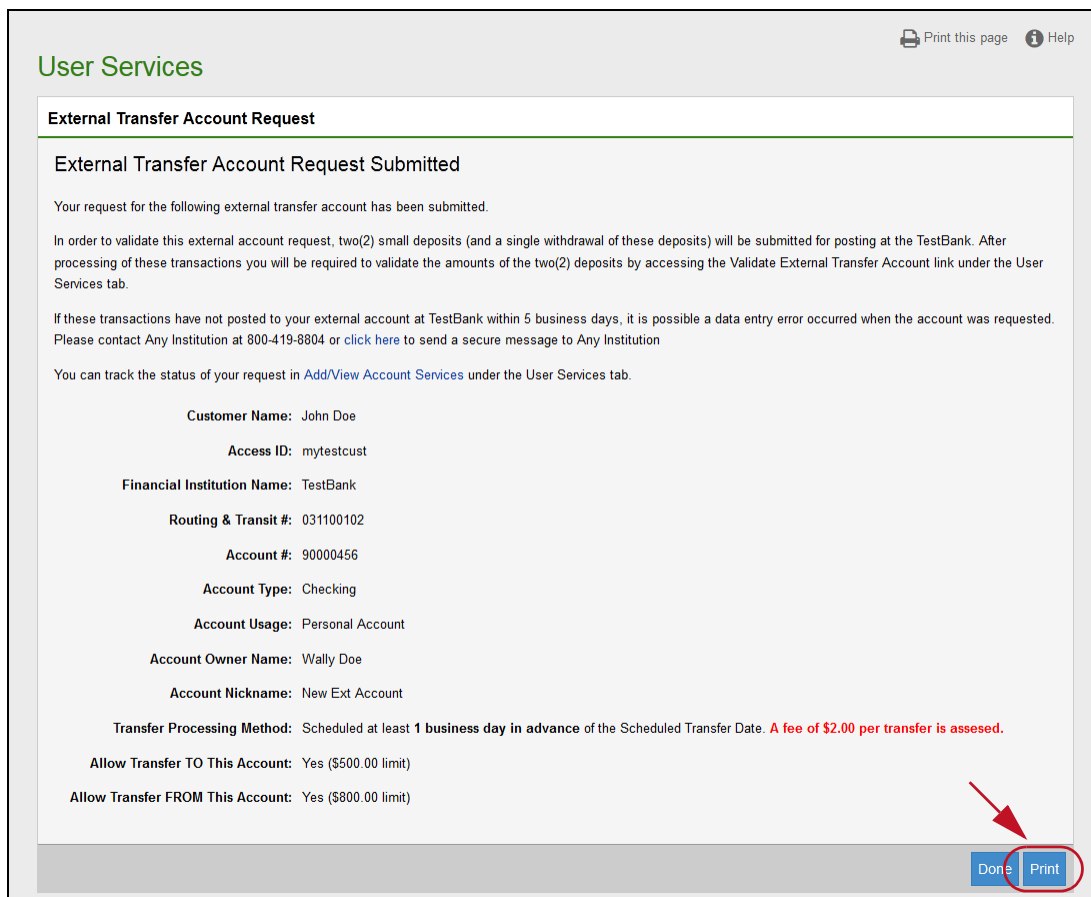
Note

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.



User Services Print this page Help

External Transfer Account Request

External Transfer Account Request Submitted

Your request for the following external transfer account has been submitted.

In order to validate this external account request, two(2) small deposits (and a single withdrawal of these deposits) will be submitted for posting at the TestBank. After processing of these transactions you will be required to validate the amounts of the two(2) deposits by accessing the Validate External Transfer Account link under the User Services tab.

If these transactions have not posted to your external account at TestBank within 5 business days, it is possible a data entry error occurred when the account was requested. Please contact Any Institution at 800-419-8804 or [click here](#) to send a secure message to Any Institution

You can track the status of your request in [Add/View Account Services](#) under the User Services tab.

Customer Name: John Doe

Access ID: mytestcust

Financial Institution Name: TestBank

Routing & Transist #: 031100102

Account #: 90000456

Account Type: Checking

Account Usage: Personal Account

Account Owner Name: Wally Doe

Account Nickname: New Ext Account

Transfer Processing Method: Scheduled at least **1 business day in advance** of the Scheduled Transfer Date. **A fee of \$2.00 per transfer is assessed.**

Allow Transfer TO This Account: Yes (\$500.00 limit)

Allow Transfer FROM This Account: Yes (\$800.00 limit)

Done Print

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:

Verification by FI Authentication (manual approval)

Account Number	Account Type	Account Name	Services
90000456	External Checking	Other Ext Checking	Pending Approval: External Transfers (Transfer Funds To/From)

Verification by Customer Validation (automated)

Account Number	Account Type	Account Name	Services
****	External Checking	Other Ext Checking	Pending Validation: External Transfers (Transfer Funds To/From)

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:

User Services Help

Validate External Transfer Account(s)

In order to validate this external account request, two (2) small deposits were submitted for posting at the financial institution identified.

To validate and gain access to a requested external account, choose the account (by nickname) from the list below and enter the requested information.

If the transactions have not posted to your external account and 5 business days have passed, it is possible a data entry error occurred when the account was requested. If you believe this to be the case, please contact Any Institution at 800-421-1105 or [click here](#) to send a secure message to Any Institution Online Banking support.

* **External Account Submitted:** External Checking: New Ext Acco...

* **Account # Submitted:** Last 4 digits only

* **Total amounts of 2 Deposits:** (0.00) For example, if the 2 deposits were \$0.35 and \$0.23 you would enter \$0.58. "\$" is allowed but not required.

Submit Reset Cancel

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

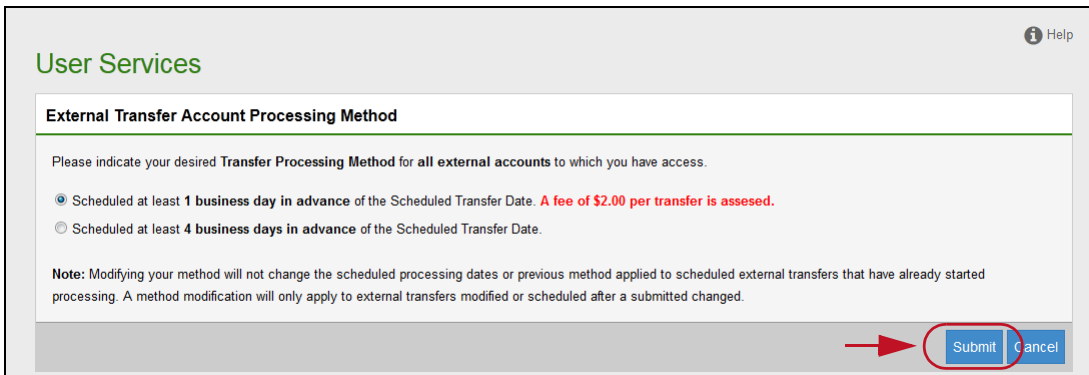
Some financial institutions allow the OLB user to select a transfer processing method. In such cases, the processing method is specified as part of the external transfer account request. Under **Transfer Processing Method**, the user selects one of the following:

- 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 screenshot shows a web form titled "User Services" with a "Help" icon. The main heading is "External Transfer Account Processing Method". Below it, a text prompt asks the user to indicate their desired transfer processing method for all external accounts. There are two radio button options: "Scheduled at least 1 business day in advance of the Scheduled Transfer Date. A fee of \$2.00 per transfer is assessed." (which is selected) and "Scheduled at least 4 business days in advance of the Scheduled Transfer Date." A note below the options states: "Note: Modifying your method will not change the scheduled processing dates or previous method applied to scheduled external transfers that have already started processing. A method modification will only apply to external transfers modified or scheduled after a submitted change." At the bottom right, there are "Submit" and "Cancel" buttons. A red arrow points to the "Submit" button, which is also circled in red.

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.

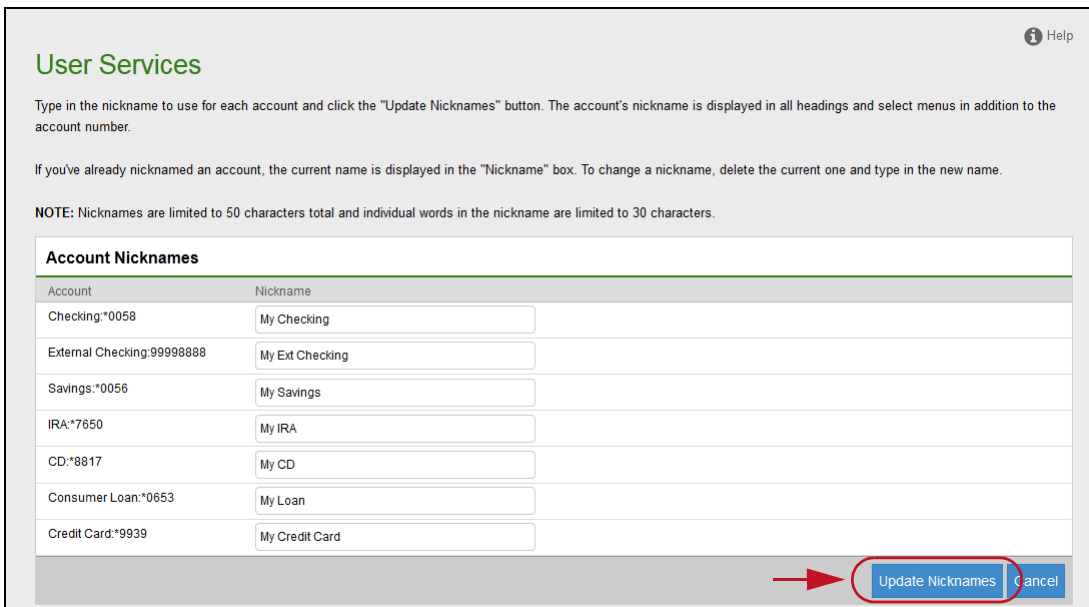
To assign an account nickname:

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.



User Services Help

Type in the nickname to use for each account and click the "Update Nicknames" button. The account's nickname is displayed in all headings and select menus in addition to the account number.

If you've already nicknamed an account, the current name is displayed in the "Nickname" box. To change a nickname, delete the current one and type in the new name.

NOTE: Nicknames are limited to 50 characters total and individual words in the nickname are limited to 30 characters.

Account	Nickname
Checking:*0058	My Checking
External Checking:99998888	My Ext Checking
Savings:*0056	My Savings
IRA:*7650	My IRA
CD:*8817	My CD
Consumer Loan:*0653	My Loan
Credit Card:*9939	My Credit Card

Update Nicknames **Cancel**

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 screenshot shows a web interface titled "User Services" with a "Help" icon. The main heading is "Change Contact Information". Below this, there is a section for selecting accounts to update:

* For which accounts do you wish to change your contact information at Any Institution?

☒ All of my accounts with Any Institution

☐ Some of my accounts with Any Institution

For changing contact information on all of your accounts with Any Institution simply update any information below. The information has been populated with your Online Banking user profile information.

Once you have modified the information click Submit to send your requested change(s) to Any Institution.

Note: This change will also be applied to your Online Banking user profile information.

Below this is a section titled "Email Addresses" which is expanded. It contains two rows of input fields:

* Primary Email Address:	<input type="text" value="johndoe@example.com"/>	Secondary Email Address:	<input type="text" value="johndoe2@example.com"/>
* Verify Primary Email Address:	<input type="text"/>	Verify Secondary Email Address:	<input type="text"/>

At the bottom of the "Email Addresses" section are two collapsed sections: "> Phone Numbers" and "> Name and Address". At the very bottom of the form are three buttons: "Submit", "Reset", and "Cancel".

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:

User Services

Change Contact Information

* For which accounts do you wish to change your contact information at Any Institution?

☐ All of my accounts with Any Institution

☒ Some of my accounts with Any Institution *(Pending verification of ownership by Any Institution)*
Choose the desired accounts.

☐ My Loan Consumer Loan *0653

☐ My Checking Checking *0058

☐ My CD CD *8817

☐ My Savings Savings *0056

* Do you wish these changes be applied to your Online Banking user profile information also? ☐ Yes ☐ No

For changing contact information on some of your accounts simply update any information below. Once you have modified the information click Submit to send your requested change(s) to Any Institution.

The information has been populated with your current Online Banking user profile information which may not be the account specific information at Any Institution. If you are unsure of the specific address information on a desired account record please call 800-421-1105 before submitting your change request(s).

IMPORTANT NOTE: Some changes (email addresses and mobile/alternate phone numbers) will still update immediately even if you choose for your changes not to apply to your Online Banking user profile.

Once you have modified the information click Submit to send your requested change(s) to Any Institution.

Email Addresses

- ◆ 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:

The screenshot shows a panel titled "Phone Numbers" with a collapse icon (v) on the left. Below the title bar is a note: "Note: Any changes to the phone numbers already enrolled for Voice Delivery of Security Codes will result in the original phone number being disabled for the feature." The panel contains several input fields: "Day Phone" (302-565-1212), "Evening Phone", "Fax", "Mobile Phone" (302-456-1234), and "Alternate Phone". To the right of the "Mobile Phone" field is a note: "This mobile phone number can be designated to receive any Notify Me Alert notifications. If you add or update your mobile phone number, you will be prompted to enroll your mobile number for receiving text alerts* on the next screen." Below this is a small asterisk note: "* Message and data rates may apply." To the right of the "Alternate Phone" field is a note: "Can be a landline or a mobile number."

- ◆ **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:

The screenshot shows a panel titled "Name and Address" with a collapse icon (v) on the left. The panel contains several input fields: "Name" (John Doe), "Address" (1100 Carr Road), "City" (Wilmington), "State" (DE), "Zip Code" (19809), and "Country" (United States). At the bottom right of the panel are three buttons: "Submit", "Reset", and "Cancel".

- ◆ **Name/Business Name** (your financial institution may not allow editing of this field via Online Banking)

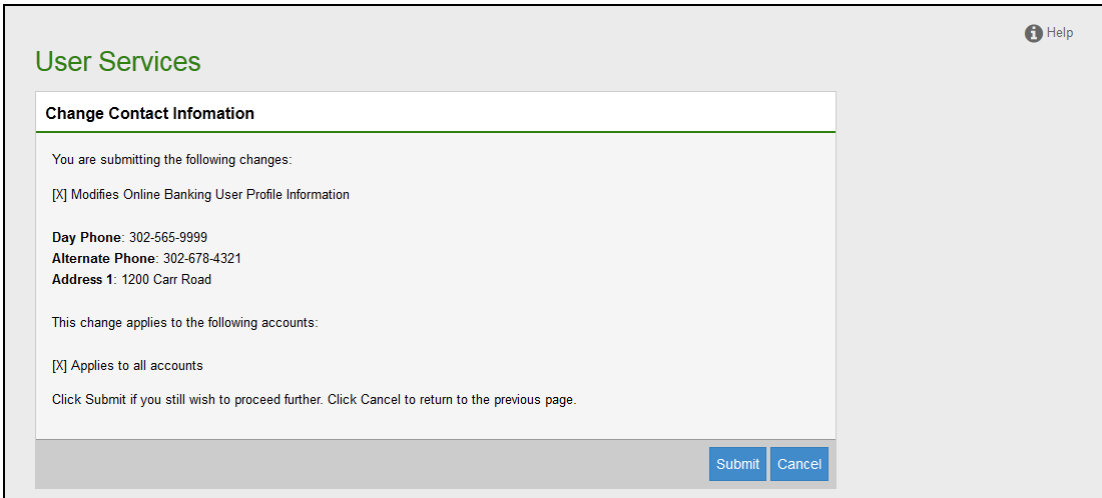
- ◆ **Contact Name** (Commercial users only)
- ◆ **Address**
- ◆ **City**
- ◆ **State**
- ◆ **Zip Code**
- ◆ **County**

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.



The screenshot shows a web interface titled "User Services" with a "Help" icon in the top right. The main heading is "Change Contact Information". Below this, it states "You are submitting the following changes:" followed by a list item "[X] Modifies Online Banking User Profile Information". Specific changes listed are: "Day Phone: 302-565-9999", "Alternate Phone: 302-678-4321", and "Address 1: 1200 Carr Road". Below this, it says "This change applies to the following accounts:" followed by "[X] Applies to all accounts". At the bottom, a message reads "Click Submit if you still wish to proceed further. Click Cancel to return to the previous page." and there are "Submit" and "Cancel" buttons.

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

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 main Actions menu 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.

External Account Number	Account Type	Account Name	Services	Actions
99998888	External Checking	My Ext Checking	Transfer To Account Transfer From Account	I want to ▾
Account Number	Account Type	Account Name	Services	Actions
*0058	Checking	My Checking	Basic (View/Transfer Funds)	I want to ▾
*0056	Savings	My Savings	Basic (View/Transfer Funds)	I want to ▾
*6381	Regular Savings	Old Savings	Basic (View/Transfer Funds)	I want to ▾
*7650	IRA	My IRA	Basic (View/Transfer Funds)	I want to ▾
*8817	CD	My CD	Basic (View/Transfer Funds)	I want to ▾
*0653	Consumer Loan	My Loan	Basic (View/Transfer Funds) Loan Advance	I want to ▾
*4389	Credit Card	My Credit Card	Basic (View/Transfer Funds)	I want to ▾

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.

User Services Help

Remove Online Access

By clicking the "Submit" button below, all pending online transactions on the accounts listed below that have not yet begun processing will be cancelled and will not be processed, including scheduled transfers and online bill payments.

You have requested to remove online access to the following account:

Account #	Account Type	Account Name	Services
*6381	Regular Savings	Old Savings	Basic (View/Transfer Funds)

Submit Cancel

Click "Submit" to process this request, or "Cancel" to cancel this request.

A confirmation page appears.

5. Click **Return to Account Services**.

User Services Help

Account Services

Online access to the following account has been disabled:

Account #	Account Type	Account Name	Services
*6381	Regular Savings	Old Savings	Basic (View/Transfer Funds)

Return to Account Services

The Account Services page appears.

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 main Actions menu 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.

Accounts I want to ▾

External Account Number	Account Type	Account Name	Services	Actions
99998888	External Checking	My Ext Checking	Transfer To Account Transfer From Account	I want to ▾
Account Number	Account Type	Account Name	Services	Actions
*0058	Checking	My Checking	Basic (View/Transfer Funds)	I want to ▾
*0056	Savings	My Savings	Basic (View/Transfer Funds)	I want to ▾
*6381	Regular Savings	Old Savings	No View	I want to ▾
*7650	IRA	My IRA	Basic (View/Transfer Funds)	I want to ▾
*8817	CD	My CD	Basic (View/Transfer Funds)	I want to ▾
*0653	Consumer Loan	My Loan	Basic (View/Transfer Funds) Loan Advance	I want to ▾
*4389	Credit Card	My Credit Card	Basic (View/Transfer Funds)	I want to ▾

The account that is no longer viewable online is marked with an icon (🚫) 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.

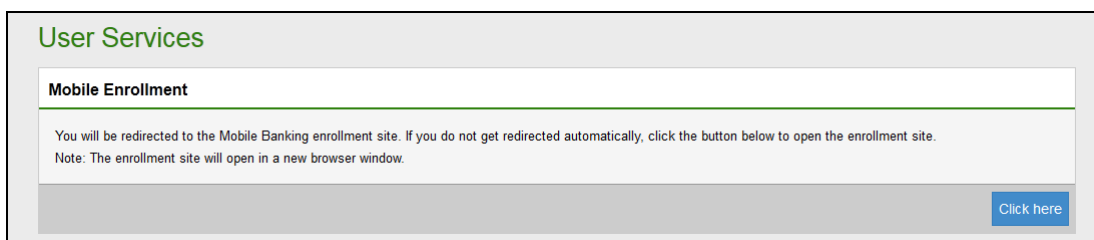
Mobile Management

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 screenshot shows a web page titled "User Services" with a sub-header "Mobile Enrollment". Below the header, there is a text block that reads: "You will be redirected to the Mobile Banking enrollment site. If you do not get redirected automatically, click the button below to open the enrollment site. Note: The enrollment site will open in a new browser window." At the bottom right of the page, there is a blue button labeled "Click here".

The Mobile Management Center then opens in a new window.

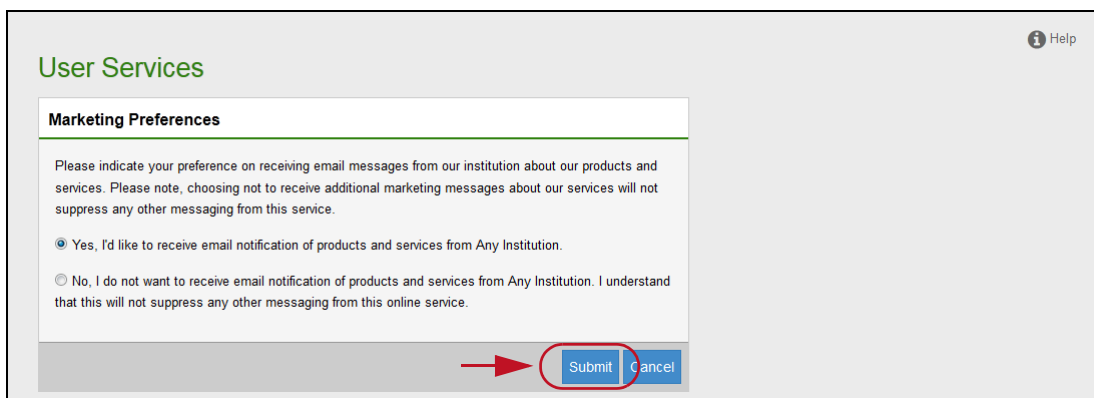
2. Follow the instructions on the Mobile Management Center pages to manage your mBanking devices.

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**.



The screenshot shows a web page titled "User Services" with a sub-header "Marketing Preferences". Below the header, there is a text block that reads: "Please indicate your preference on receiving email messages from our institution about our products and services. Please note, choosing not to receive additional marketing messages about our services will not suppress any other messaging from this service." Below this text, there are two radio button options: "Yes, I'd like to receive email notification of products and services from Any Institution." (which is selected) and "No, I do not want to receive email notification of products and services from Any Institution. I understand that this will not suppress any other messaging from this online service." At the bottom right of the page, there are two buttons: "Submit" and "Cancel". A red arrow points to the "Submit" button.

Setting Your Start Page

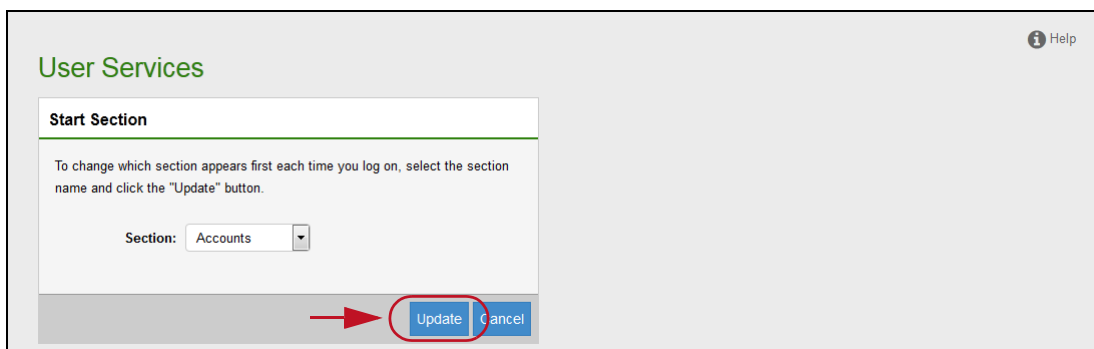
The Snapshot tab is the default start page for OLB sessions. However, you can select any page as the first page that appears when you log in to Online Banking using the **Start Page Selection** option. You can start on the main page of any tab. For example, you can select 'Accounts' to always start your 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

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.

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 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**.

User Services Help

To choose how the following lists are initially sorted, select a sort style and click the Update button.

List Name/Screen	Sort Style
Account Summary	No Change
Account History	By Date Descending

Update **Cancel**

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**.

User Services Help

Quick History Configuration

To change the display settings for Quick History on the Account Detail page, select the values and click the "Update" button.

Number of Items displayed: 10

Reporting Period: last 30 Days

Update **Cancel**

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.

User Services

- To add a category, choose Add Transaction Category from the Actions menu.
- To modify a category, click the Category Name.
- To delete categories, click the checkbox for each category you want to delete and then click Delete Selected Categories.

Transaction Categories I want to ▾

Category Type ▴ ▾	Category Name ▴ ▾	Category Description ▴ ▾
<input type="checkbox"/> Income	Bonus	Bonus
<input type="checkbox"/> Income	Dividend	Dividend
<input type="checkbox"/> Income	Gift Received	Gift Received
<input type="checkbox"/> Income	Interest	Interest
<input type="checkbox"/> Income	Other Inc	Other Income
<input type="checkbox"/> Income	Salary	Salary
<input type="checkbox"/> Expense	Auto Fuel	Auto Fuel
<input type="checkbox"/> Expense	Auto Insurance	Auto Insurance
<input type="checkbox"/> Expense	Medicare Tax	Medicare Tax
<input type="checkbox"/> Expense	Medicine	Medicine
<input type="checkbox"/> Expense	Rent	Rent
<input type="checkbox"/> Expense	State Tax	State Tax
<input type="checkbox"/> Expense	Telephone	Telephone
<input type="checkbox"/> Expense	Travel	Travel
<input type="checkbox"/> Expense	Water & Trash	Water & Trash

Clicking a category link opens the Edit Transaction Category page.

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**.

User Services Help

Edit Transaction Category

Category Type:

Category Name:

Category Description:

Save Changes **Cancel**

A confirmation page appears.

User Services Print this page Help

Category 'My Salary' was updated successfully.

- To add a category, choose Add Transaction Category from the Actions menu.
- To modify a category, click the Category Name.
- To delete categories, click the checkbox for each category you want to delete and then click Delete Selected Categories.

Transaction Categories I want to ▾

Category Type ▴ ▾	Category Name ▴ ▾	Category Description ▴ ▾
<input type="checkbox"/> Income	Bonus	Bonus
<input type="checkbox"/> Income	Dividend	Dividend
<input type="checkbox"/> Income	Gift Received	Gift Received
<input type="checkbox"/> Income	Interest	Interest
<input type="checkbox"/> Income	My Salary	TestCorp payroll
<input type="checkbox"/> Income	Other Inc	Other Income
<input type="checkbox"/> Expense	Auto Fuel	Auto Fuel

You have successfully edited a transaction category.

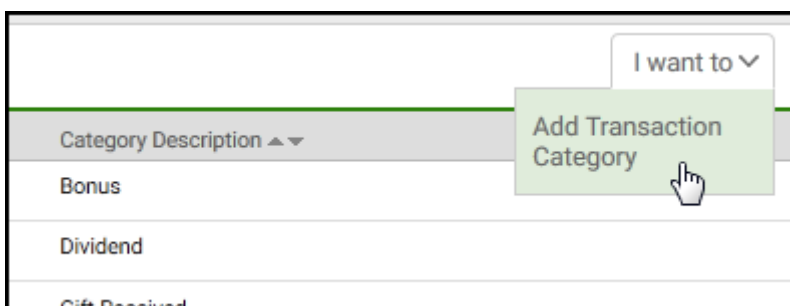
Adding a Transaction Category

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 screenshot of the 'User Services' section in a web application. The main heading is 'Add New Transaction Category'. Below this, there are three input fields: 'Category Type' with a dropdown menu set to 'Income', 'Category Name' with the text 'Lottery', and 'Category Description' with the text 'Winnings'. At the bottom right, there are three buttons: 'Save & Return', 'Save & Add Another Category', and 'Cancel'. A red arrow points to the 'Save & Return' button, which is also circled in red.

A confirmation message appears at the top of the page.

You have successfully added a new transaction category.

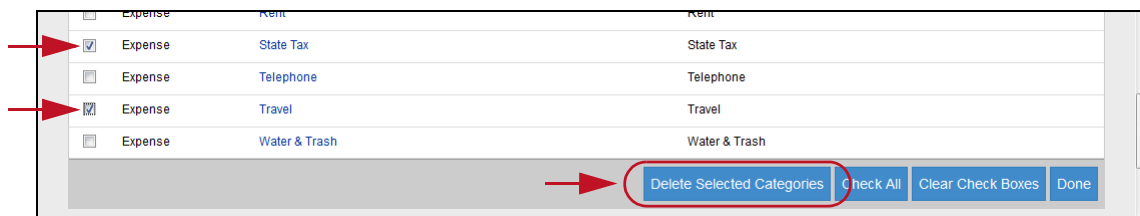
Deleting a Transaction Category

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.

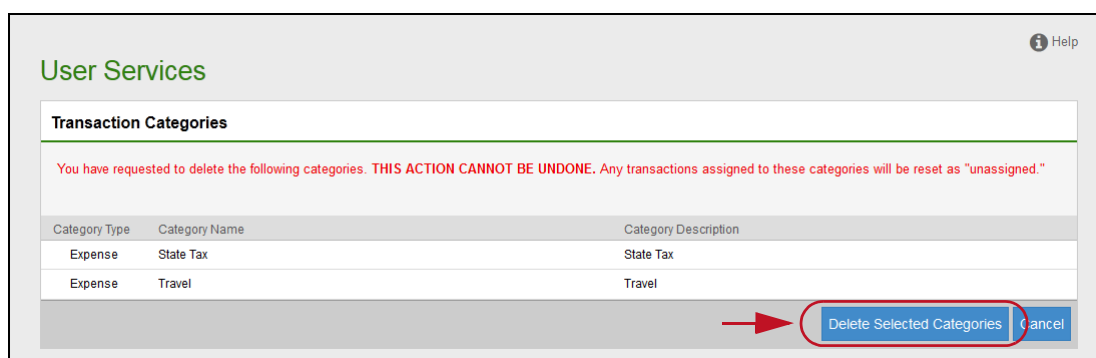
To delete a transaction category:

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**.



3. On the Confirmation page, review your category, and then click **Delete Selected Categories**.



A confirmation message appears at the top of the page.

You have successfully deleted a transaction category.

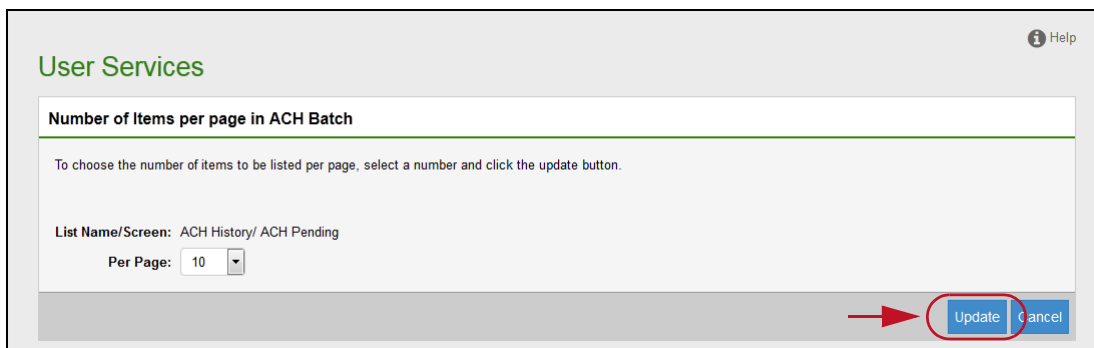
Setting Batch Items Displayed per Page

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

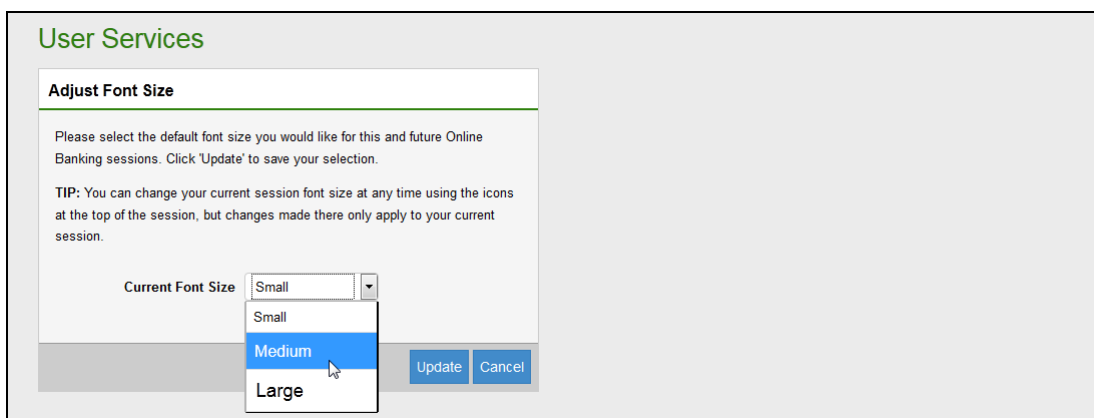
Depending on your browser settings and monitor size, you may find the Online Banking screen displays difficult to read with the default font size. You can always adjust the font size for your current session using the font adjuster icons (  ) in the upper right corner of any page. The Adjust Font Size 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

Adjust Font Size

Please select the default font size you would like for this and future Online Banking sessions. Click 'Update' to save your selection.

TIP: You can change your current session font size at any time using the icons at the top of the session, but changes made there only apply to your current session.

Current Font Size: Small Small **Medium** Large

Update Cancel

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.

User Services Help

Stop Payment Confirmation

You have requested a stop payment on the following item:

Please confirm the information below is correct, and click the "Submit Stop Payment Request" button below. If the information is not correct, click the "Back" button to return to the Stop Payment Request form to make your corrections.

Account: My Checking:*0058
Payment Date: 03/10/2016
Type of Payment: Check
Check Number to Stop: 2001
Payee Name: Q Brick
Amount: 1,234.56
Reason Stopped: Cancelled Service or Contract

NOTE: THIS IS A STOP PAYMENT REQUEST ONLY. To complete the process and for XYZ Bank to issue the Stop Payment all the steps listed below must be completed.

STEP 1: Read and print our **STOP PAYMENT INSTRUCTIONS AND DISCLOSURE** (at the link below) for details related to the handling of this stop payment request.

[READ AND PRINT STOP PAYMENT REQUEST INSTRUCTIONS AND DISCLOSURE](#)

STEP 2: You are **required** to mail a signed copy of the stop payment request disclosure to the bank within 14 days of placing this order.

STEP 3: Please print the **STOP PAYMENT CONFIRMATION** page two (2) times - it is the page that displays all information you entered in the fields on the form for your request - and is labeled **STOP PAYMENT CONFIRMATION** at the top of the page. Enclose one (1) copy along with the **Stop Payment Instructions and Disclosure** you mail or fax to the bank and retain one (1) copy for your own records.

STEP 4: After printing the **STOP PAYMENT CONFIRMATION** page 2 times be sure and click the FINAL " Stop Payment Request" button to obtain a confirmation number.

[PRINT THIS REQUEST](#)

Be sure you have followed **ALL** steps to complete your Stop Payment Request.

The final approval will present you with a **CONFIRMATION NUMBER**, if you do not receive that confirmation number your stop payment will **NOT** be honored.

By clicking the "Submit Stop Payment Request" button, I agree with the disclosed **terms** and authorize the Stop Payment Fee to be charged to the account that is affected by the order indicated above.

[Submit Stop Payment Request](#) [Back](#)

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**.

User Services

Print this page Help

Online Stop Payment Request

Your stop payment request has been submitted.

Name : My Test Company

Account #: My Checking.*0058

Payable to: Q Brick

Check #: 2001

Issue Date#: 03/10/2016

Amount: \$1234.56

Date/Time Submitted: 03/08/2016 18:01:21

Confirmation #: FX449384

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.

User Services

Request Documents

DOCUMENT INFORMATION

Account:

Name on Account:

Daytime Phone:

Email:

Type of Document:

Check No. or Description:

Amount (if applicable):

SEND REQUESTED ITEM TO

Specify either an address or fax number:

Name:

Address line 1:

Address line 2:

City:

State:

ZIP Code:

Fax Number:

Upon submission of the request, I certify that I am an authorized signer on the account. By clicking on the "Order Documents" button below, I agree to pay any applicable fees for the requested copy.

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 Help

For security reasons, you cannot use this online form to order checks with different styles or contact information (e.g., address or phone number) from your last check order. If you need to make changes, please contact Any Institution directly to place your order.

Type over any incorrect information and click "Submit Order". You should receive your checks within 7 to 10 business days.

Reorder Checks

Account:

Ordered By:

Daytime Phone#:

Starting Check Number:

Number of Boxes:

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.

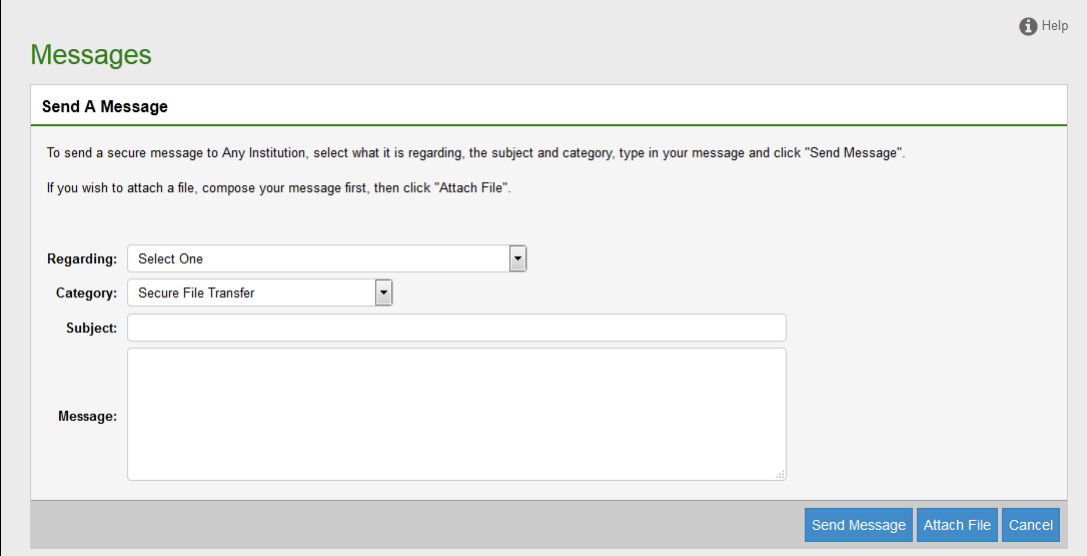
Making a Secure File Transfer

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.



The screenshot shows a web interface titled "Messages" with a sub-header "Send A Message". Below the header, there is instructional text: "To send a secure message to Any Institution, select what it is regarding, the subject and category, type in your message and click 'Send Message'." and "If you wish to attach a file, compose your message first, then click 'Attach File'". The form includes three dropdown menus: "Regarding:" with "Select One" as the selected option, "Category:" with "Secure File Transfer" as the selected option, and "Subject:" which is currently empty. Below these is a large text area labeled "Message:". At the bottom right of the form, there are three buttons: "Send Message", "Attach File", and "Cancel". A "Help" link is visible in the top right corner of the Messages section.

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.

- Click **Confirm** to send the message with the attachment.

Messages

Message Review/Confirmation

To send the message click "Confirm".
If you would like to send an attachment with the message, select file by clicking "Browse" and then click "Confirm".

Category: Secure File Transfer

Subject: Checking:*0058 (1000058):File to analyze

Date / Time: 3/9/2016 1:16 pm CST

Attachment: transactions.txt
Max file size - 20 MB.

Message: This is my transaction file. Please compare it with your records.

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:

- On the User Services page, click **Change Access ID** in the Other Service Requests section.

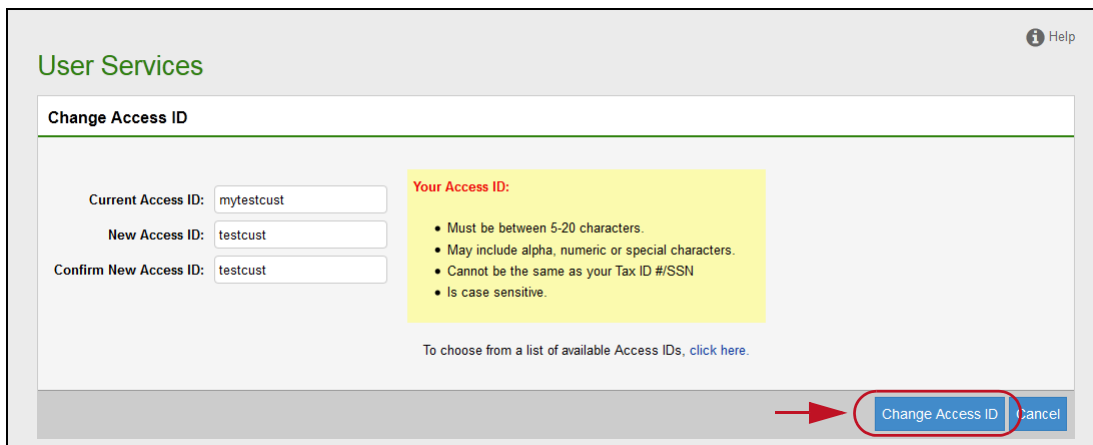
The Change Access ID page appears.

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.

- Enter your current access ID in the **Current Access ID** field.
- Enter your new access ID in the **New Access ID** field.

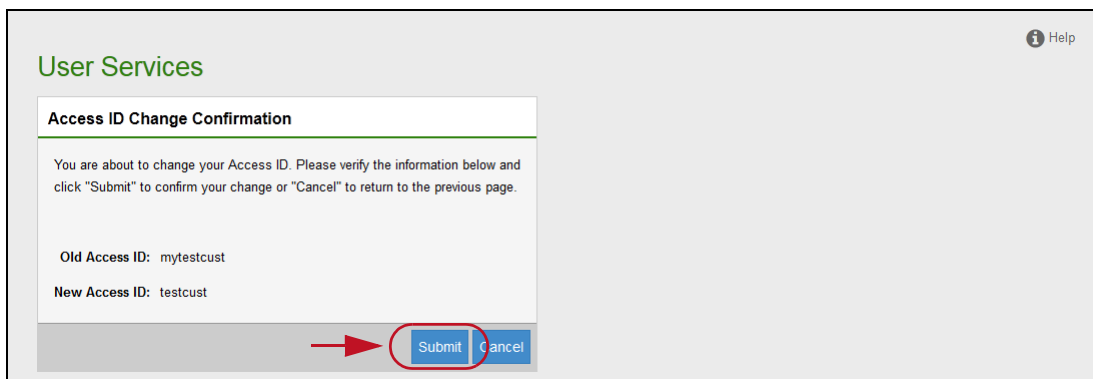
4. In the **Confirm New Access ID** field, retype your new access ID.
5. Click **Change Access ID**.



The screenshot shows the 'User Services' tab with a 'Change Access ID' form. The form has three input fields: 'Current Access ID' (mytestcust), 'New Access ID' (testcust), and 'Confirm New Access ID' (testcust). To the right of these fields is a yellow box titled 'Your Access ID:' containing a bulleted list of requirements: 'Must be between 5-20 characters.', 'May include alpha, numeric or special characters.', 'Cannot be the same as your Tax ID #/SSN', and 'Is case sensitive.' Below this box is a link: 'To choose from a list of available Access IDs, [click here](#).' At the bottom right of the form, there are two buttons: 'Change Access ID' and 'Cancel'. A red arrow points to the 'Change Access ID' button.

The Access ID Change Confirmation page appears.

6. Click **Submit** to confirm the change.



The screenshot shows the 'User Services' tab with an 'Access ID Change Confirmation' page. The page contains a message: 'You are about to change your Access ID. Please verify the information below and click "Submit" to confirm your change or "Cancel" to return to the previous page.' Below this message are two lines of text: 'Old Access ID: mytestcust' and 'New Access ID: testcust'. At the bottom of the page, there are two buttons: 'Submit' and 'Cancel'. A red arrow points to the 'Submit' button.

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.

User Services

Change Access ID

Current Access ID:

New Access ID:

Confirm New Access ID:

Your Access ID:

- Must be between 5-20 characters.
- May include alpha, numeric or special characters.
- Cannot be the same as your Tax ID #/SSN
- Is case sensitive.

To choose from a list of available Access IDs, [click here](#).

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**.

User Services

Change Access ID

Current Access ID: mytestcust

New Access ID: john0

Confirm New Access ID: john0

Your Access ID:

- Must be between 5-20 characters.
- May include alpha, numeric or special characters.
- Cannot be the same as your Tax ID #/SSN
- Is case sensitive.

Available Access IDs:

Choose an Access ID from the following list by clicking on that Access ID, or enter your own Access ID

- john0
- 1100carroad
- wilmington
- wilmingtonde
- john0

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.

User Services Help

Change Access ID

Errors Were Encountered:

New Access ID and Confirm New Access ID do not match.

Red asterisks (*) indicate fields in error.

Current Access ID: mytestcust

New Access ID: * testcust

Confirm New Access ID: * ttestcust

Your Access ID:

- Must be between 5-20 characters.
- May include alpha, numeric or special characters.
- Cannot be the same as your Tax ID #/SSN
- Is case sensitive.

To choose from a list of available Access IDs, [click here](#).

Change Access ID Cancel

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**.

User Services

Change Passcode

Current Passcode: [masked]
New Passcode: [masked]
Confirm New Passcode: [masked]

Your passcode:

- Must be at least 8 characters long.
- Must contain at least 1 numeric and 1 alpha character.
- Must not be based on your personal information such as tax identification number, address or telephone number.
- Must be different from any passcode used in the last 3 months.
- Must be different from any of your last 6 passcodes used.
- Is case sensitive.

TIPS FOR STRONG PASSCODES:

- Try using special characters in place of letters. (e.g. use symbols like @ or ! in place of "a", "e", "i", "o" or "u")
- Try not to use dictionary words. They are easy to guess. For tips on choosing a secure passcode you can remember, [click here](#).

Change Passcode Cancel

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”: “@ppl3s@uc3”
- Capitalizing a letter: “@ppl3S@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:

1. On the User Services page, click **Change Security Verification Questions** in the Security Settings section.
The Security Verification Questions page appears.
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.)

User Services

Security Verification Questions I want to ▾

The Security Verification Questions are used to verify your identity in the event that you forget your Access ID and/or Passcode or for other security reasons.

As an extra security precaution, you are required to select three different security questions and answers. You may be required to answer these security questions correctly when you access the online system or submit an online transaction.

Choose “Edit Security Questions” from the Actions menu to update your security verification questions and answers. Click the “Cancel” button to return to User Services.

Security Verification Question	Answer
Company where you had your first job?	*****
First name of your childhood best friend?	*****
Last name of the best man at your wedding?	*****

Show My Security Answers Cancel

3. Click **Edit Security Questions** in the **I want to** menu to change a question/answer.

The Change Security Verification Question page appears.

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**.

User Services Help

Change Security Verification Questions

The Security Verification Questions are used to verify your identity in the event that you forget your Access ID and/or Passcode or for other security reasons.

As an extra security precaution, you are required to select three different security questions and answers. You may be required to answer these security questions correctly when you access the online system or submit an online transaction.

Security Verification Question	Answer
Company where you had your first job?
First name of your childhood best friend?	...
Last name of the best man at your wedding?

Submit **Show My Security Answers** **Cancel**

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:

1. On the User Services page, click **Security Code Delivery Preference** in the Security Settings section.

The Security Code Delivery Preference page appears.

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.

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.

5. Click **Submit**.

User Services Help

Security Code Delivery Preference

A Security Code can be sent to your chosen delivery modes when additional authentication is required.

Please select your preferred delivery method for receiving these alerts and click "Submit" to process your request. Click "Done" to return to the User Services page.

Send Security Code via Email: ☒ johndoe@example.com (Primary email)
☐ johndoe2@example.com (Secondary email)

Send Security Code via Text Alert: ☐ 302-456-1234 (Mobile) [Enroll to receive text alerts](#)

Send Security Code via Voice Message: ☐ 302-565-1212(Day Phone) [Enable delivery of voice messages to this phone](#)
☐ 302-456-1234(Mobile Number) [Enable delivery of voice messages to this phone](#)

Submit **Done**

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.

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:

Note

The enrollment process requires you to enter a security code that is sent to your selected number, so you should be where you can answer that number before starting to enable it.

1. Click the **Enable delivery of voice messages to this phone** link.

The link goes to the Security Code Delivery Preference Declaration page.

User Services Help

Security Code Delivery Preference Declaration

☐ By checking here, I am choosing to receive voice messages for Security Code delivery to my Day Phone 302-565-1212 and I understand that incoming call minutes and rates may apply.

By enrolling for voice messages I certify that I am the account holder or have the account holder's permission to do so. Clicking "Submit" will send a voice message with a Security Code to the phone number indicated above.

By enrolling, I acknowledge and agree that:

1. This Service is intended to assist with authentication of myself as an Online Banking user and increase the level of security of my Online Banking transactions, and may be used solely for this purpose.
2. This Service is not fail proof nor can it be used as a substitute official proof of my Online Banking user identity.
8. I, the Online Banking user, permit my financial institution (or its agent(s)) to revoke any credential upon my request, and I agree to comply with the Provider's Policy or if I, the Online Banking user, compromise the security or integrity of the Service.

I understand and acknowledge that my financial institution disclaims, to the extent permitted by applicable law: (a) all warranties, indemnification and representations relating to the Service and any related services; and, (b) liability for any damages, whether direct, indirect, incidental or consequential, arising from use of the Service or any related services for the institution and any of its providers.

I understand and acknowledge that my sole and exclusive remedy for any malfunction, deficiency or other dissatisfaction related to the service or any related services is to request the service be disabled if allowed or obtain a new functioning device (mobile phone or landline phone) at my own expense.

Submit **Cancel**

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.

The screenshot shows a web interface for 'User Services'. The main heading is 'Enable your phone number for voice messages'. Below this, a message states: 'A voice message was sent on 3/17/2016 1:51:35 pm CDT to your Day Phone 512-565-7890.' It then asks the user to 'Please enter the Security Code provided in the message:' with a text input field. A note says 'The Security Code is valid for 10 minutes.' Below that, instructions read: 'Click "Submit" to process your request. Click "Cancel" to skip the enrollment process and return to your main page.' There is a link: 'Click here if you have not received a call with the Security Code and would like to receive a new Security Code.' At the bottom, it says 'For additional assistance, contact Any Institution at 800-421-1105.' At the bottom right are 'Submit' and 'Cancel' buttons. A 'Help' icon is in the top right corner.

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.

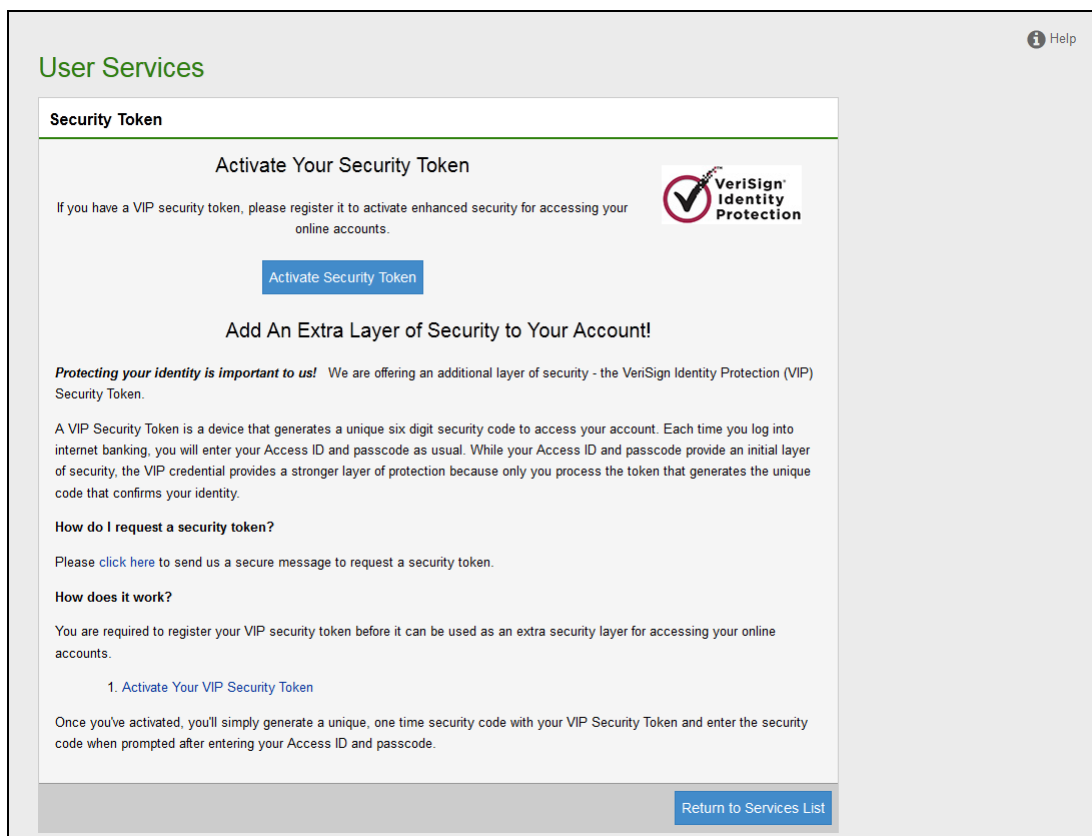
A confirmation page appears.

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.

Note

You must have your security token in your possession in order to activate the security token service.

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

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.

User Services Help

Activate Your Security Token

For security reasons you are required to use a VIP Security Token as additional authentication to access your online accounts.

You must have your Security Token in order to activate the Security Token services. Locate your Security Token and follow the steps below. If you do not have a Security Token, please contact Any Institution at 800-421-1105.

Step 1: Locate the Security Token ID printed on the token device (typically 12 alpha-numeric characters) and verify with the Security Token ID displayed below.

Step 2: Generate Security Code
Press the button on the credential to generate a security code number. Security codes are valid for only 30 seconds. After 30 seconds, a new security code must be generated.

Step 3: Enter Security Code
Enter the security code in the field below.

Security Token: VSMT87787131

Security Code:

[Continue](#) [Cancel](#)

A confirmation page appears when you have successfully activated your security token.

User Services Help

Activation Response

Activation Successful!

Congratulations! Your VIP security token has been activated and you now have an additional layer of security to protect your identity.

[Continue to your account](#)

Controlling Personal Finance Software Access

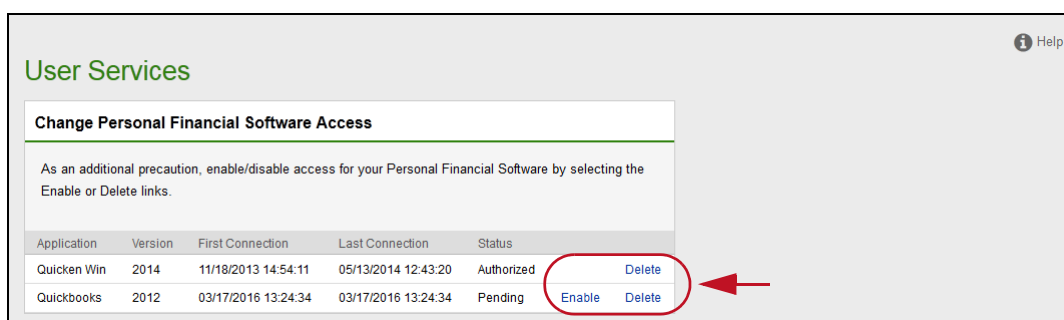
Financial institutions that support the Intuit® Quicken/QuickBooks DirectConnect feature provide the **Personal Finance Software Access** link in User Services. The Personal Finance Software Access page allows you to indicate that a particular Personal Financial Software application is or is not authorized by you to access your accounts.

To authorize a Personal Finance Software application:

1. On the User Services page, click **Personal Finance Software Access** in the Security Settings section.

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**.

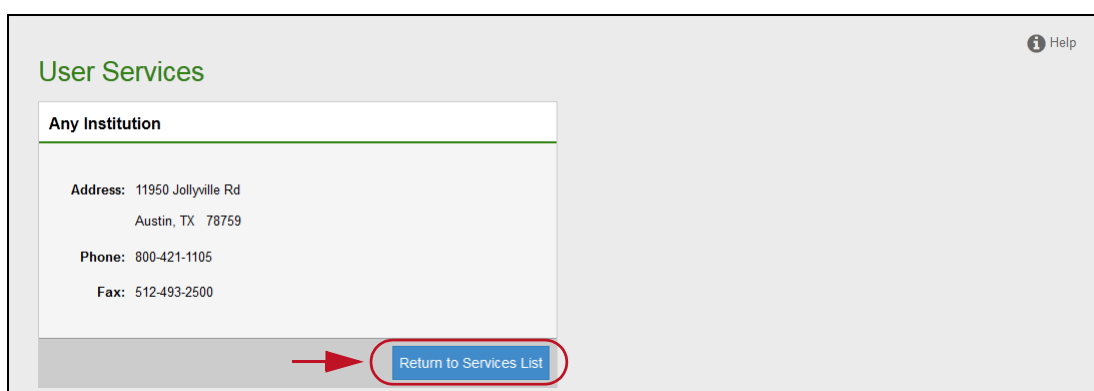
The screenshot shows a web interface for sending a message. The title is 'Messages' with a 'Help' icon. The form is titled 'Send A Message'. It has four main sections: 'Regarding' (a dropdown menu with 'Checking *0045' selected), 'Category' (a dropdown menu with 'About a Transaction' selected), 'Subject' (a text box with 'Why do some transactions say UNPOSTED?'), and 'Message' (a large text area with the text 'Some transactions in my quick history say "UNPOSTED". What does this mean? I am attaching an image file showing what I am seeing.'). Below the message field is an attachment area with the text 'Drop file here... or browse' and 'Max file size - 5 MB'. A file named 'account_info.jpg (67 kB)' is listed under the 'Attachment:' section. At the bottom right, there are 'Cancel' and 'Send Message' buttons. A red arrow points to the 'Send Message' button.

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 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 an 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 web sites 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).

D

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

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.

F

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.

G

General Help

An area within the online help system that provides overview information and FAQs on all areas of Online Banking.

I

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 (*3336 ) 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.

R

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.

S

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.