



Internet Banking Basic Services User's Manual



Revision Guide: December 2013

Topic Updated	Description of Change
Chapter 3: Snapshot Tab	<p data-bbox="573 531 1421 573">Using the Make a One-Time Transfer Module:</p> <ul style="list-style-type: none"> <li data-bbox="605 604 1421 720">◆ Updated description of account selection to say that for external accounts, credit/debit limit is shown in place of a balance. <li data-bbox="605 751 1421 835">◆ Added description of the Add New Account and Add External Account buttons and updated screenshot.
Chapter 5: Transfers Tab	<ul style="list-style-type: none"> <li data-bbox="573 846 1421 982">■ Scheduling a New Transfer: In step 1, added that for external accounts, a credit/debit limit is shown in place of a balance. <li data-bbox="573 1014 1421 1098">■ Viewing and Editing a Transfer: Updated screenshot in step 3 to show addition of Cancel Transfer button. <li data-bbox="573 1129 1421 1255">■ Canceling a Pending Transfer: In step 1, changed item in Actions menu from Cancel to Cancel Transfer, updated screenshot accordingly. <li data-bbox="573 1287 1421 1465">■ How are External Accounts Established?: Expanded step 2, listing FI Authentication and Customer Validation as methods to verify access to an external account.
Chapter 6: Notify Me Alerts Tab	<ul style="list-style-type: none"> <li data-bbox="573 1476 1421 1606">■ Updated Security sub-tab screenshots on page 143 and page 145 to show “New external transfer account request submitted” alert.

Topic Updated	Description of Change
Chapter 7: User Services Tab	<ul style="list-style-type: none">■ Entering an External Transfer Account Request:<ul style="list-style-type: none">◆ In step 1, added item on Add External Account button on Snapshot page.◆ Expanded step 3, adding information on the account fields required.◆ Created a step 4 for selecting TO and FROM transfers, step 5 for setting limit amounts and step 6 for selecting a transfer processing method.◆ Updated step 10 on what to do with the Request Submitted page.◆ Updated screenshots throughout the procedure.■ Added new sections Tracking the External Account Verification Process and Modifying External Transfer Processing Method.
Chapter 9: Glossary	<ul style="list-style-type: none">■ Added terms Customer Validation and FI Authentication.



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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 five tabs: Accounts, Transfers, Notify Me Alerts, User Services, and Messages. The Snapshot tab, an optional feature, is also covered.

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

- If your financial institution offers the Snapshot feature, all users see the **Snapshot** tab.
- 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.

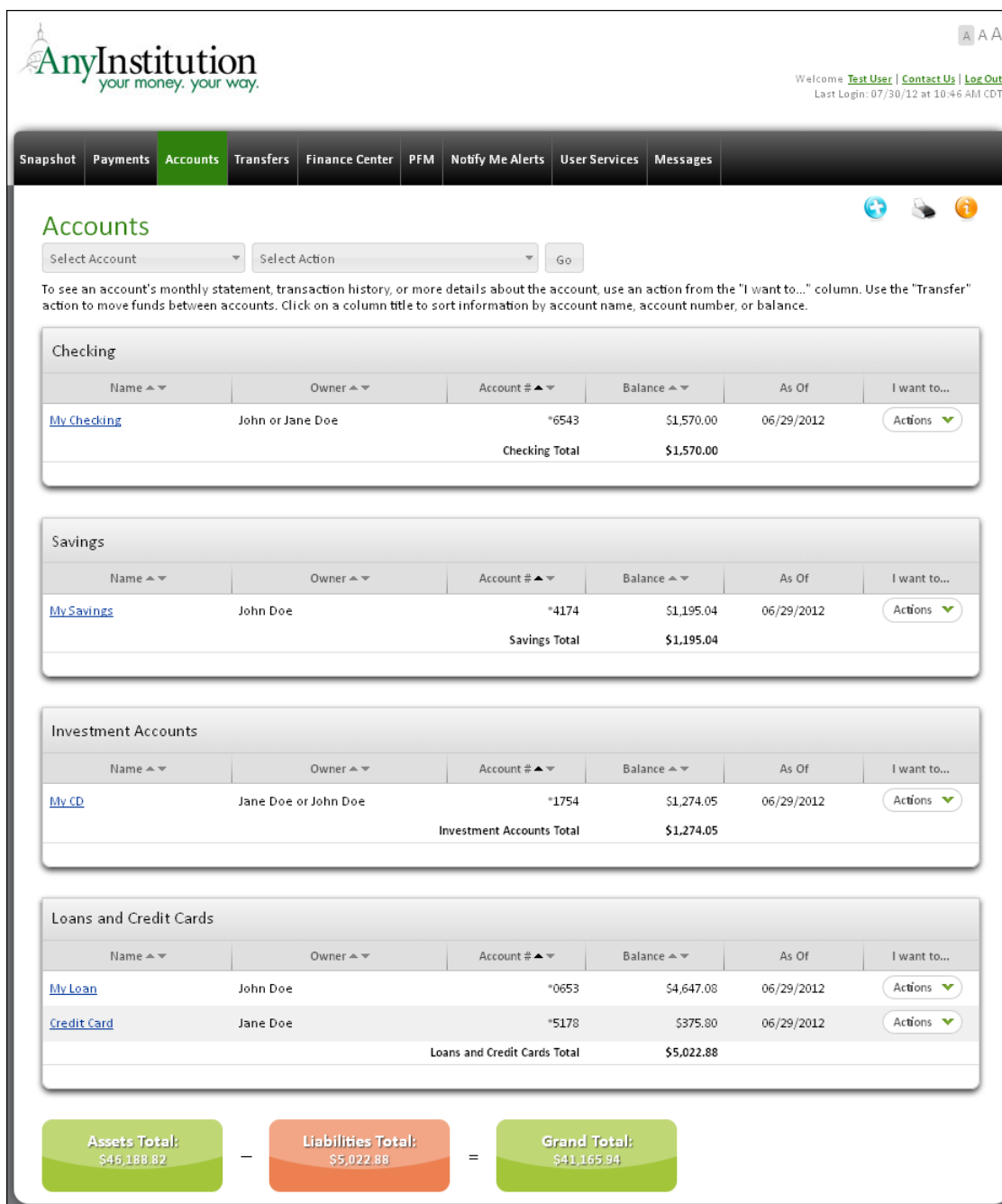
Basic Services

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 or statement images online.

The Account Summary page—the main Accounts page—lists all available online financial accounts, including the account balance and the date this balance was obtained.



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Last Login: 07/30/12 at 10:46 AM CDT

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

Accounts

Select Account ▼ Select Action ▼ Go

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.

Name ▲▼	Owner ▲▼	Account # ▲▼	Balance ▲▼	As Of	I want to...
Checking					
My Checking	John or Jane Doe	*6543	\$1,570.00	06/29/2012	Actions ▼
Checking Total			\$1,570.00		
Savings					
My Savings	John Doe	*4174	\$1,195.04	06/29/2012	Actions ▼
Savings Total			\$1,195.04		
Investment Accounts					
My CD	Jane Doe or John Doe	*1754	\$1,274.05	06/29/2012	Actions ▼
Investment Accounts Total			\$1,274.05		
Loans and Credit Cards					
My Loan	John Doe	*0653	\$4,647.08	06/29/2012	Actions ▼
Credit Card	Jane Doe	*5178	\$375.80	06/29/2012	Actions ▼
Loans and Credit Cards Total			\$5,022.88		

Assets Total:
\$46,188.82

—

Liabilities Total:
\$5,022.88

=

Grand Total:
\$41,165.94

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

Transfers Tab

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

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

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

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

Transfers

Schedule Transfer Actions

From Account: My Checking DDA *6543
Balance: \$1,570.00

To Account: My Checking DDA *6543
Balance: \$1,570.00

Transfer Description:

Amount:

Frequency: One-Time

Period: Once

Scheduled Transfer Date: 07/30/2012 (MM/DD/YYYY)

Cut-off Time: 11:38 pm CDT

Pending Transfers

Transfer Description	Amount	Date	I want to...
From: My Checking DDA *6543 To: My Savings Savings *4174	\$123.45	08/27/2012	Actions

Recent Transfers

Transfer Description	Amount	Date
From: DDA *0058 To: Savings *0056	\$5,000.00	07/17/2012

[View Transfer History](#)

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.

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.

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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Last Login: 07/30/12 at 10:46 AM CDT

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

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 Actions ▾

Primary Email Address: mytestco@example.com Secondary Email Address: testco2@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 Actions ▾

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	I want to...
Account Balance	Not Set	Actions ▾
Account Overdrawn	Not Set	Actions ▾
Balance > \$	Not Set	Actions ▾

Refer to the [Notify Me Alerts Tab](#) chapter for more information.

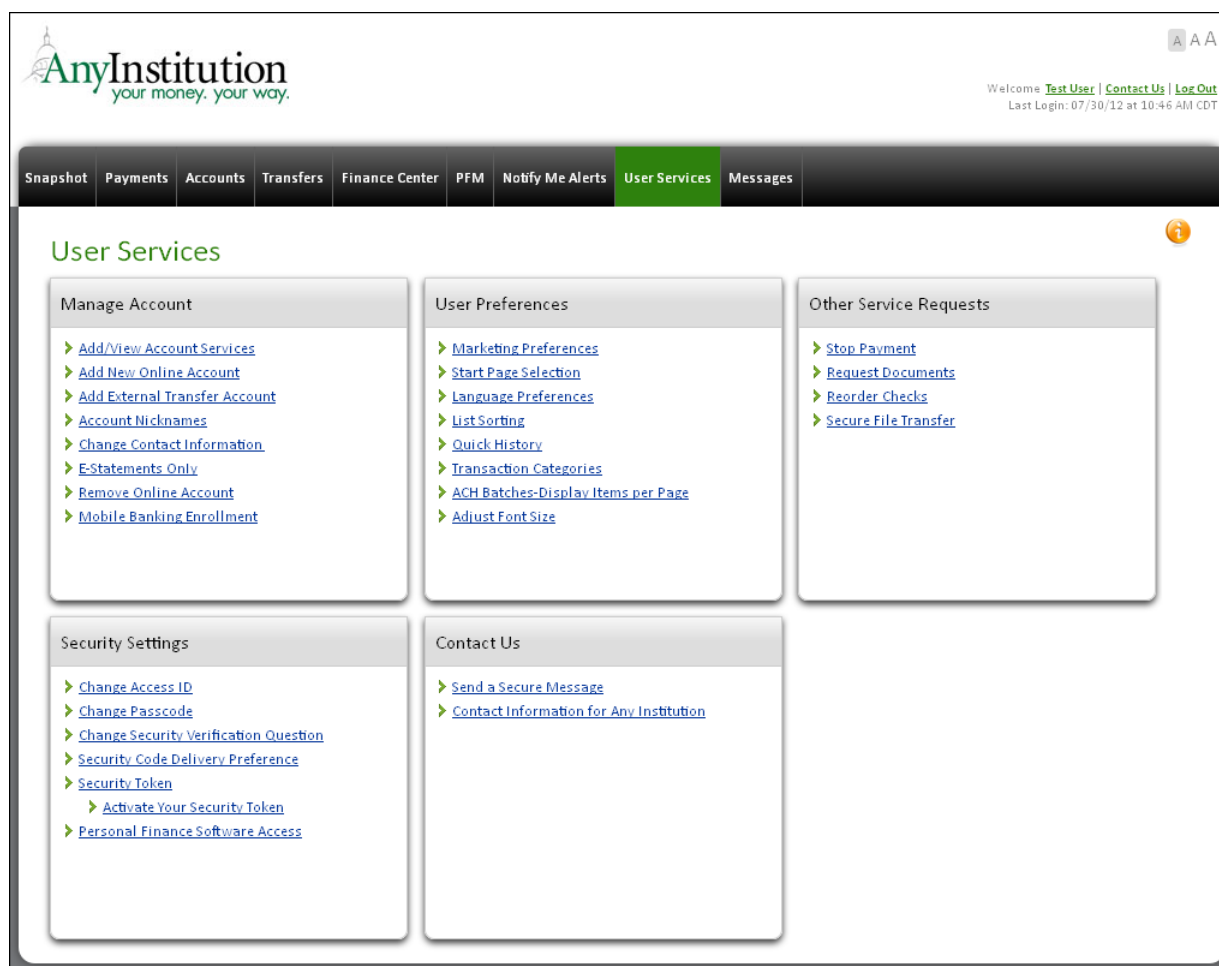
User Services Tab

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 cancelled 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 main User Services page appears as follows.



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

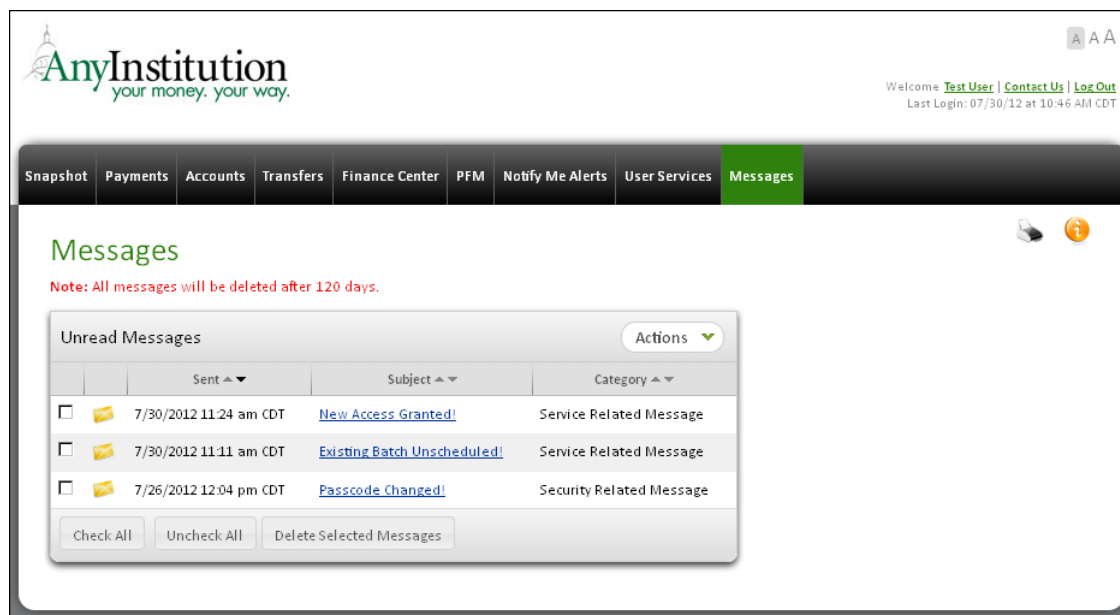
Messages Tab

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 main Messages Tab appears as follows.



Refer to the [Messages 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 7, [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.

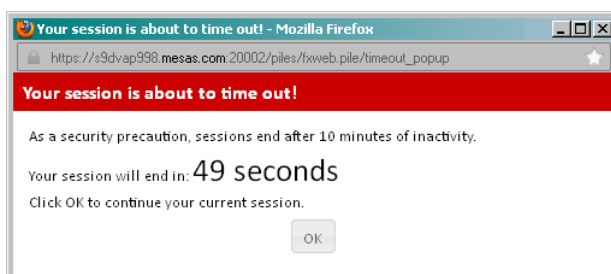
Three Strikes and 10-Minute Time-Out

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.

10-minute Time-out

By default, all sessions are locked after 10 minutes of inactivity to protect you if you leave your computer unattended while logged on. 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 becomes locked, the next attempt to access Online Banking brings up a passcode window. You can easily resume work by re-entering your passcode.

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

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 10 minutes 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® uses  ; Microsoft Internet Explorer uses .

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 uses 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.

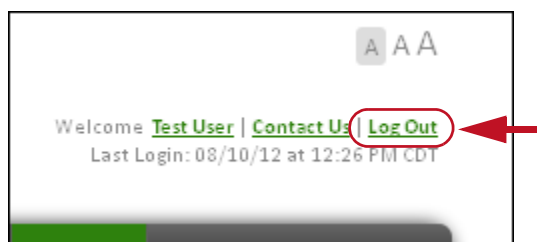
Q: How often do I have to change my passcode?

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.



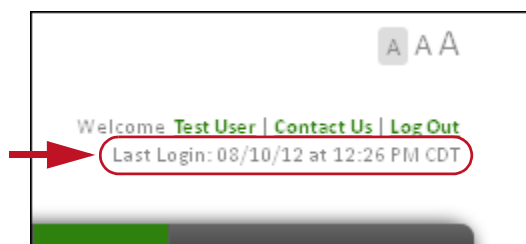
The Login page appears.

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.

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 webpage.

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.



User Services

Security Code

For your protection, you must provide additional authentication in order to access your online accounts. To gain access to your online accounts and services, enter a security code from your VIP security token below.

If you do not have a security token, please contact Any Institution at 800-421-1105.

VeriSign Identity Protection

Security Token: AVT836668190

Security Code:

Continue Cancel

3. Click **Continue**.

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

There are other times you may be required to enter a security code after logging in with your access ID and passcode.

- When your Online Banking session has timed out due to inactivity.
- When you are attempting to access a transaction screen, such as the Account Detail, Transfers, or Stop Payment screens.

Automated Passcode Reset

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

To use this feature, the following prerequisites must be met:

- Your financial institution must offer this feature to its users. If your financial institution does not offer this service, you must contact your financial institution to have your passcode reset for you.
- Your financial institution should have the feature turned on for you.
- You must have a valid email address on file.

- You must have a security verification question and answer on file. If you do not have a security question and/or answer set in the system or if you are not sure, you can go to the User Services page to change it.

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

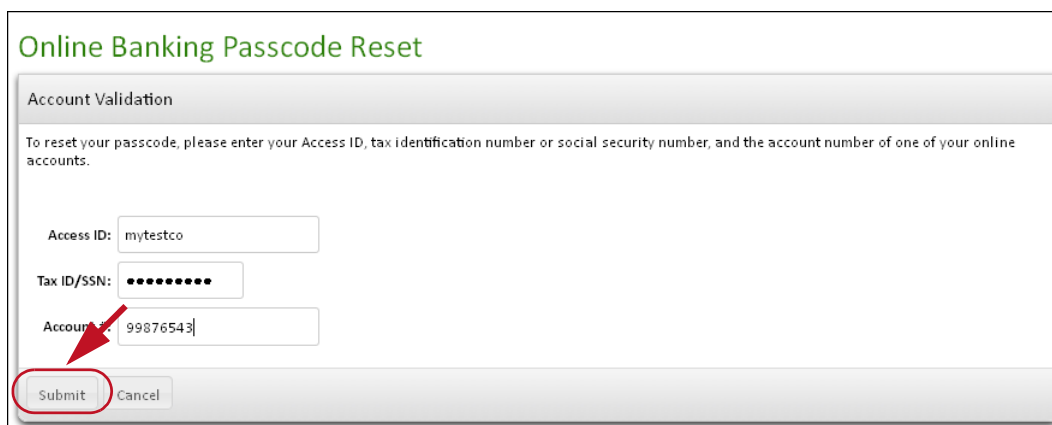
To reset your passcode using the Auto Passcode Reset feature:

1. If you forget your passcode when logging in to the system, click the **Forgot Passcode** or **Reset your passcode?** links.

The screenshot shows the AnyInstitution login page. At the top left is the logo "AnyInstitution your money. your way." with a small building icon. In the center, a "LOG IN ERROR" message states: "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:" followed by a list of four items: 1. Caps Lock on - Remember your Access ID is 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. Below this list, a link "Reset your passcode?" is circled in red with a red arrow pointing to it. To the right of the error message is a login form with fields for "ACCESS ID" and "PASSCODE", a "SIGN ON TO:" dropdown menu (currently showing "Select One"), and a "Log In" button. A red arrow points to the "Forgot Passcode" link next to the dropdown menu. Below the login form are links for "Enroll", "Businesses Enroll", "Learn More", "Demo", and "Español". Further down, there is a "Sign Up Today!" section with the text "It's as easy as 1-2-3." and an "ALERT" box stating: "As a security precaution, please remember to click the 'Log Out' link when you finish your online session." At the bottom, there is a disclaimer: "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." and a section for downloading browsers: "Download the latest 128-bit encrypted browser for increased security." with links for Firefox, Chrome, Safari, and Internet Explorer.

The Account Validation page appears.vt

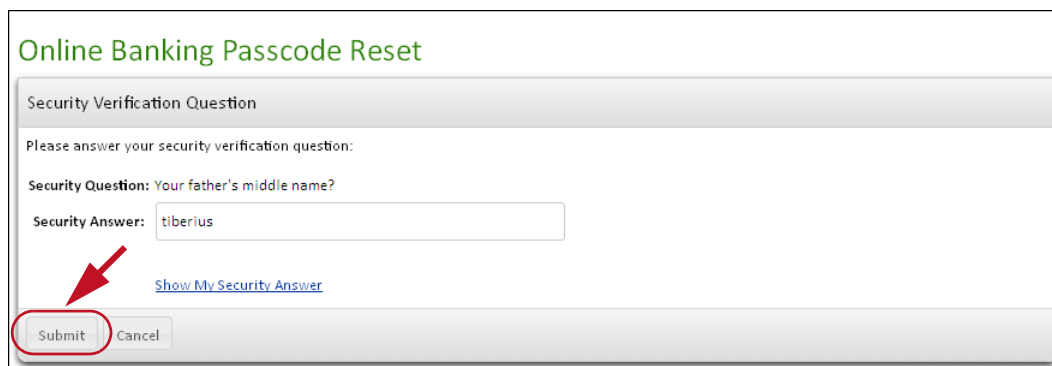
2. On the Account Validation page, enter your access ID, social security number (or tax ID number), an account number, and then click **Submit**.



You will be allowed three (3) unsuccessful attempts, after which you must contact your financial institution to have your passcode reset.

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


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

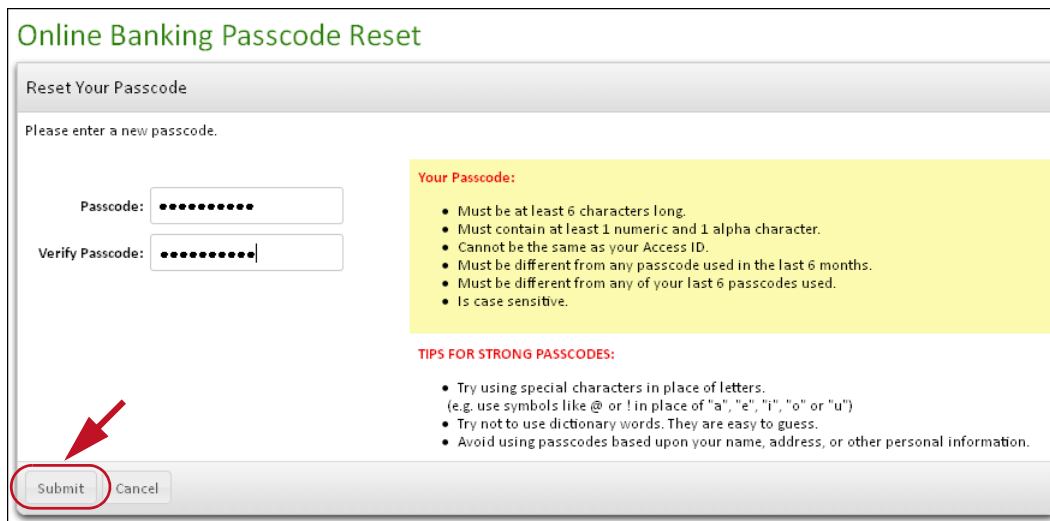


The Reset Your Passcode page appears.

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**.

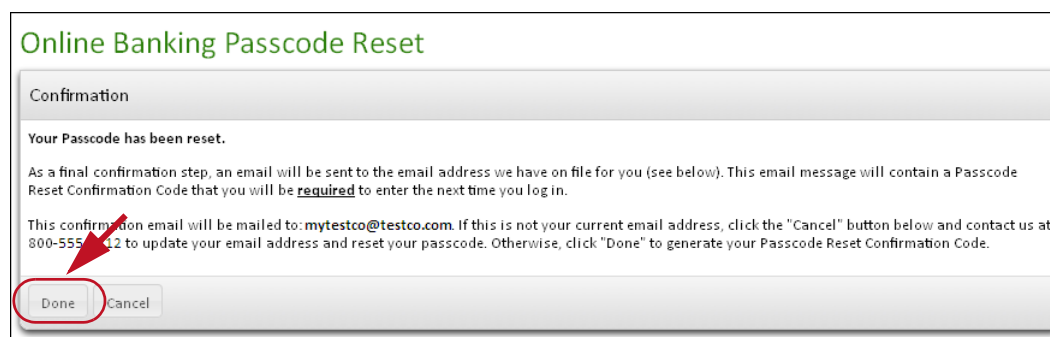
Note

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.

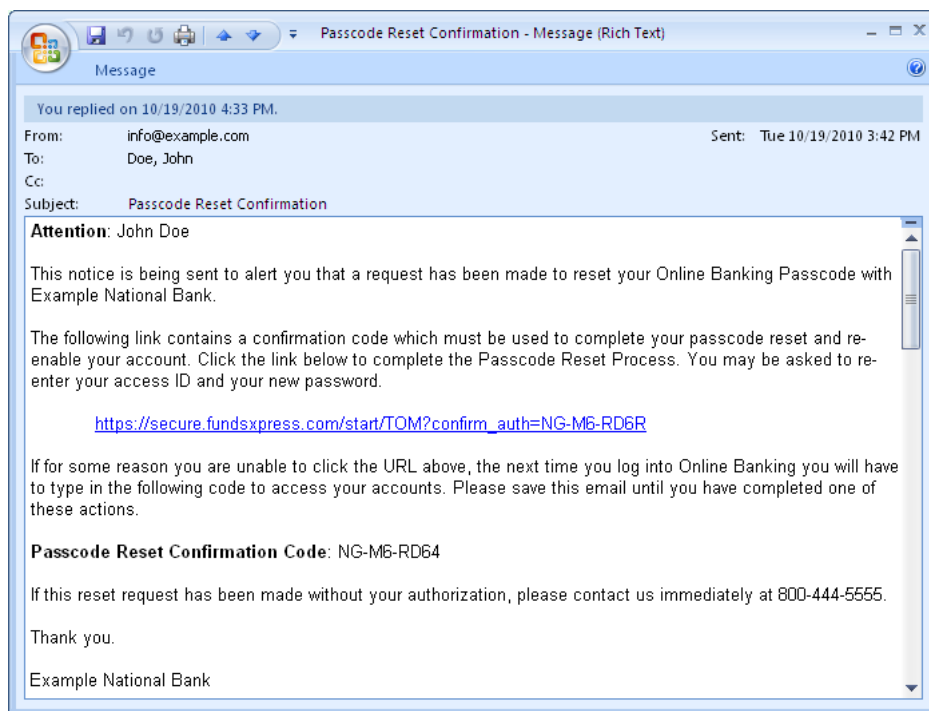
5. On the Passcode Reset Confirmation page, confirm your email address on the page, and then click **Done**.



A confirmation page appears.

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.



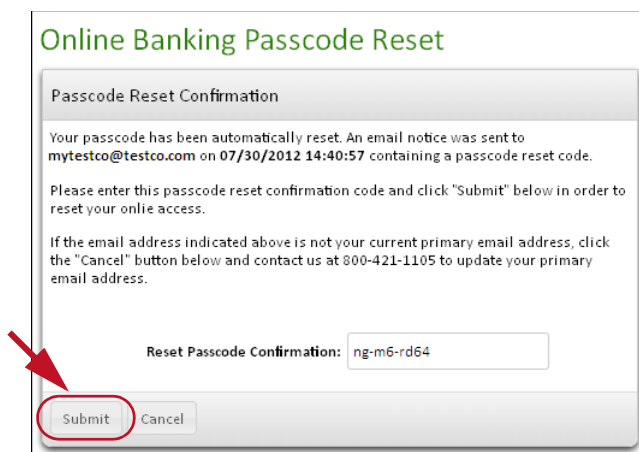
The Login page appears.

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

A screenshot of a login page. It features two input fields: "ACCESS ID" with the text "mytestco" and "PASSCODE" with masked characters. Below these is a "SIGN ON TO:" dropdown menu set to "Select One". To the right of the dropdown is a "Log In" button, which is circled in red with a red arrow pointing to it. Above the "Log In" button is a link for "Forgot Passcode". At the bottom, there are links for "Enroll", "Businesses Enroll", "Learn More", "Demo", and "Español", followed by a "Sign Up Today!" prompt and 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**.



The screenshot shows a web page titled "Online Banking Passcode Reset". Below the title is a box labeled "Passcode Reset Confirmation". Inside this box, the text reads: "Your passcode has been automatically reset. An email notice was sent to mytestco@testco.com on 07/30/2012 14:40:57 containing a passcode reset code. Please enter this passcode reset confirmation code and click 'Submit' below in order to reset your online access. If the email address indicated above is not your current primary email address, click the 'Cancel' button below and contact us at 800-421-1105 to update your primary email address." Below this text is a label "Reset Passcode Confirmation:" followed by a text input field containing the code "ng-m6-rd64". At the bottom of the box are two buttons: "Submit" and "Cancel". A red arrow points to the "Submit" button, which is also circled in red.

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

Note

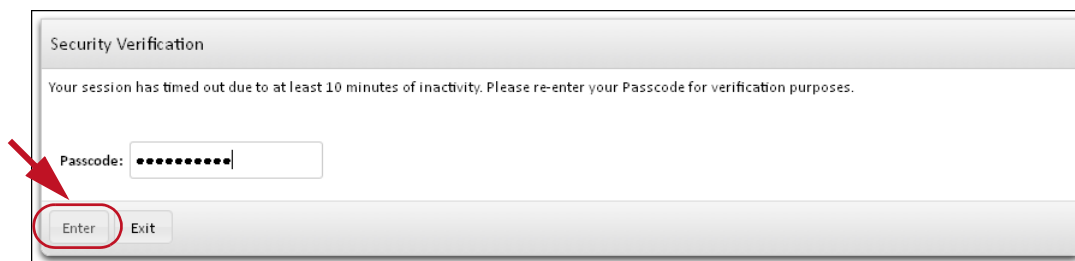
If you do not have an email address and the required security verification question and answer on file, you will see the Automated Passcode Security Requirements page each time after logging in to the system. You can also update your email address on this page.

Security Verification

If there is no activity on your session for 10 minutes, the session is locked to prevent someone else from using your account. When you try to continue working, a Security Verification page will appear.

To access your account after a session logout:

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

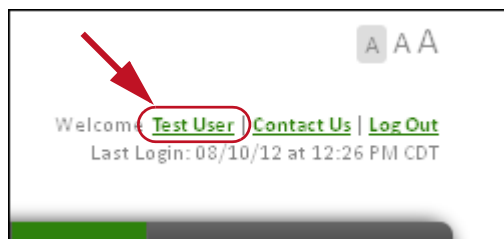


The screenshot shows a web page titled "Security Verification". Below the title, the text reads: "Your session has timed out due to at least 10 minutes of inactivity. Please re-enter your Passcode for verification purposes." Below this text is a label "Passcode:" followed by a text input field containing ten dots. At the bottom of the box 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.

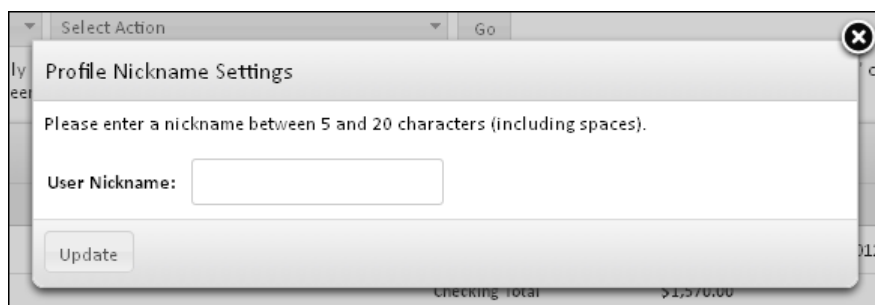
User (Profile) Nickname

Next to the **Contact Us** and **Log Out** links in the upper right corner 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 a link that lets you edit it. 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 your profile nickname**. Click the link to open the Profile Nickname Settings dialog:



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.

Navigation

Tabs

Basic retail services are organized under five tabs: Accounts, Transfers, Notify Me Alerts, User Services, and Messages. 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 Snapshot tab is an option 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. This tab is shown in illustrations in this manual, but is seen only by users of institutions that have contracted for the Snapshot feature.
- **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.
- **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.

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

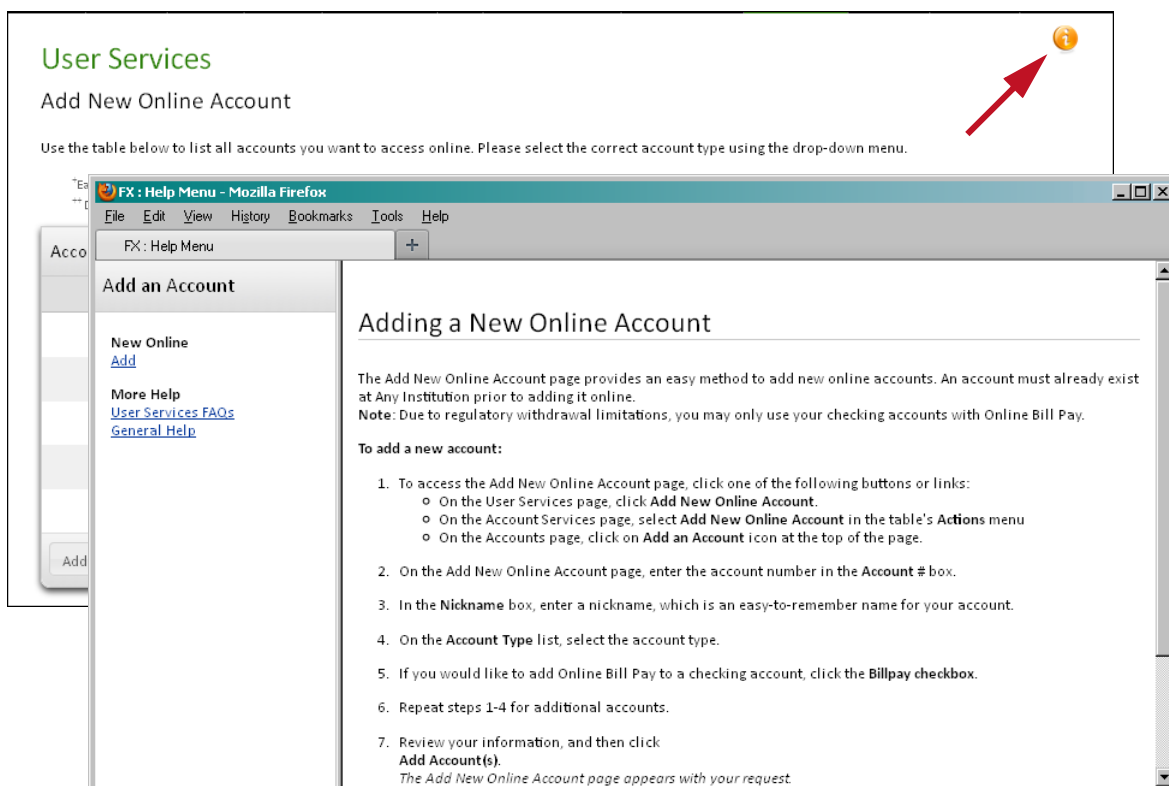
Note

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 **Actions** 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**.

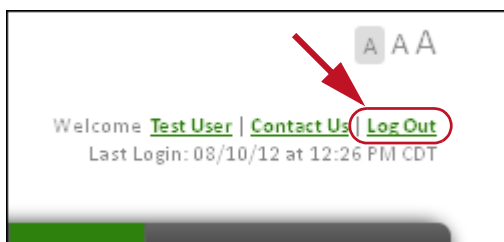
Your message is sent to your financial institution.

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.

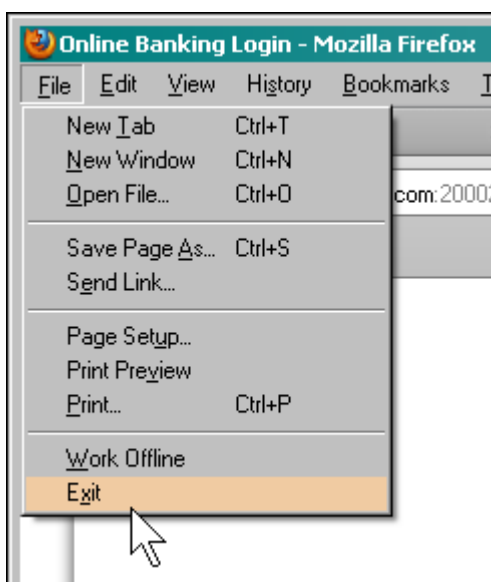
To securely log out from your session:

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.

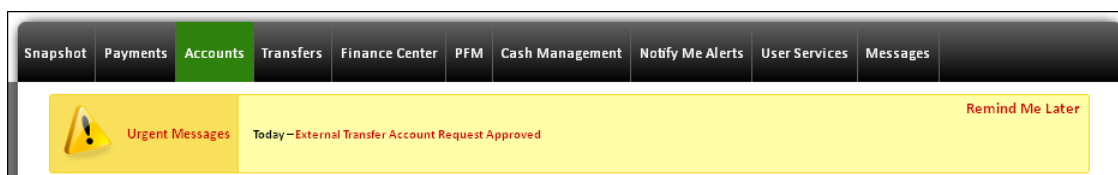


Online Tips

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.

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.

Snapshot Tab

What's in this Chapter

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

Note

The **Snapshot** tab is an optional feature of Online Banking. For financial institutions that contract for the **Snapshot** tab, all their users see the tab. The tab does not appear for users whose institutions do not offer the feature.

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.

Navigating the Snapshot Tab

The Snapshot tab presents its information all on a single page, using several expanding “modules”. Initially, the tab displays the My Accounts module:

Snapshot

Navigation: Snapshot | Payments | Accounts | Transfers | Finance Center | PFM | Cash Management | Notify Me Alerts | User Services | Messages

My Accounts

Name	Acct #	Available	Balance	I want to...
My Checking	*6543	\$3,028.00	\$1,570.00	Actions ▾
My Savings	*4174	\$700.29	\$1,195.04	Actions ▾
My CD	*1754	\$1,274.05	\$1,274.05	Actions ▾
My IRA	*7650	\$42,149.73	\$42,149.73	Actions ▾
My Loan	*0653	N/A	\$4,647.08	Actions ▾
My Credit Card	*5178	\$124.20	\$375.80	Actions ▾

[View more accounts](#)

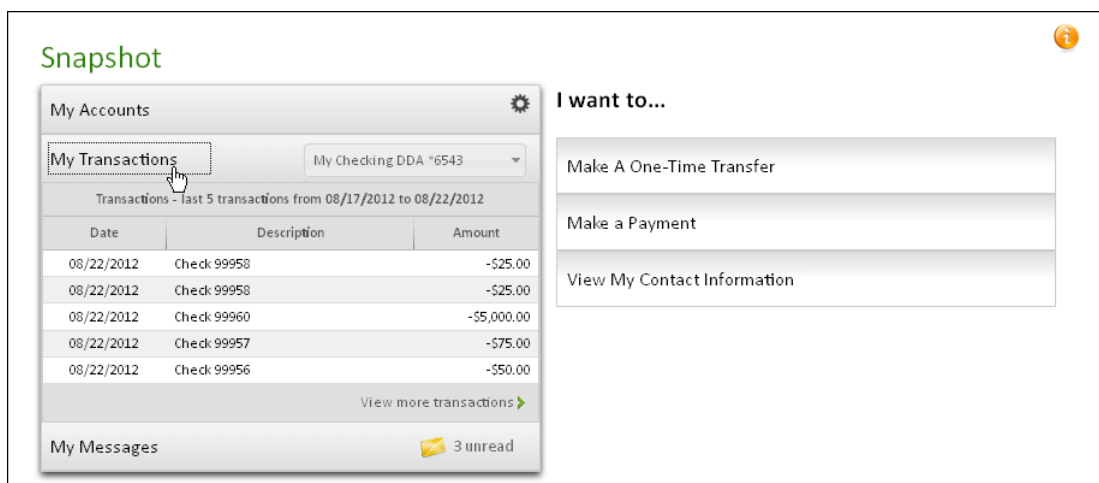
I want to...

- Make A One-Time Transfer
- Make a Payment
- View My Contact Information

My Transactions | My Checking DDA *6543 ▾

My Messages | 3 unread

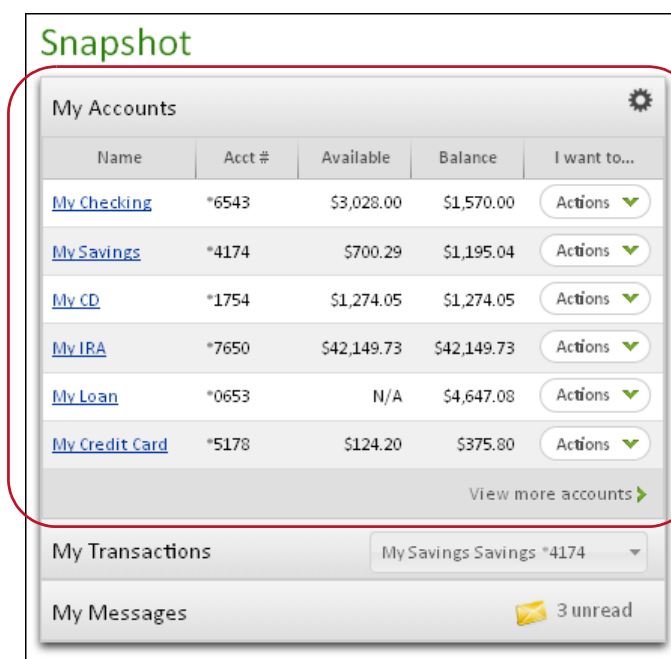
Clicking the header of another module—for example, My Transactions—collapses whichever module was being displayed and expands the selected module:



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 **Actions** 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:

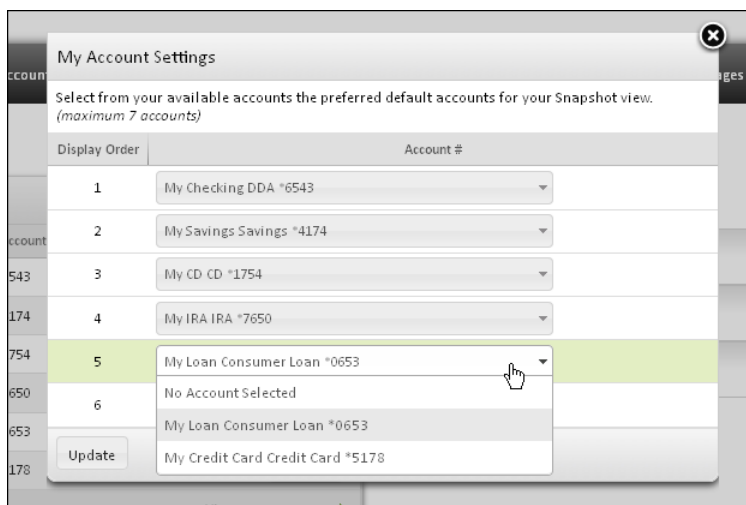
- Name (account nickname—a shortcut to the account detail)
- Account #
- Available (available balance)
- Balance (ledger balance)

As on the Account Summary page of the Accounts tab, each account has an **Actions** 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 Detail](#) in chapter 4)
- View Statement (refer to [Account Statements](#) 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.

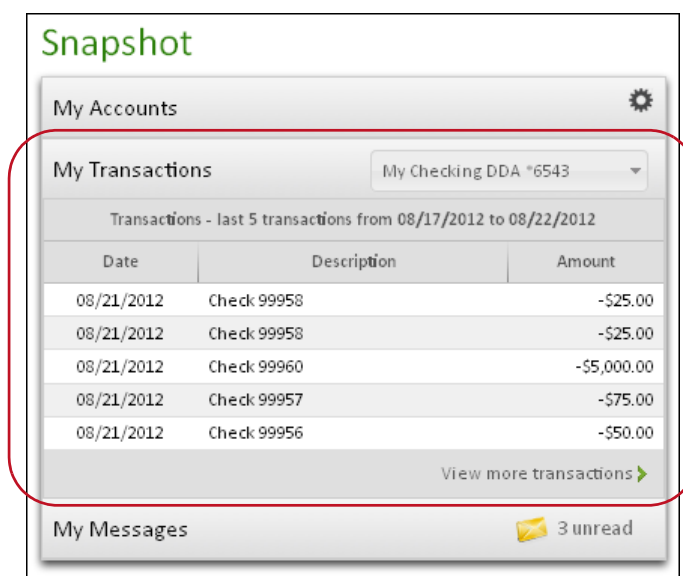


Use the lists in this dialog to select just the accounts you want to see on the Snapshot tab, and the order in which they should appear. To eliminate a listed account select 'No account selected'. Up to 7 accounts can appear in the module. Click **Update** when the desired accounts are in the display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

Click 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:

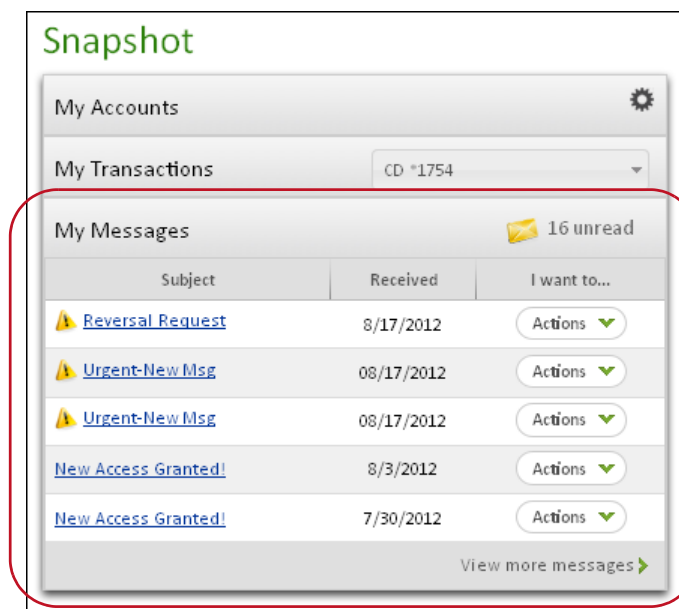
- Date
- Description
- Amount

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 Detail](#) in chapter 4 for details).

Using the My Messages Module

Click the **My Messages** module to see your 5 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 **Actions** 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 8 for details).

Using the Make a One-Time Transfer Module

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

The screenshot shows a web interface titled "I want to..." with a sub-header "Make A One-Time Transfer". The form includes the following fields and buttons:

- From:** A dropdown menu showing "My Checking DDA *6543" with a balance of "\$3,028.00".
- To:** A dropdown menu showing "My Checking DDA *6543" with a balance of "\$3,028.00".
- Transfer Description:** A text input field.
- Amount:** A text input field with a dollar sign prefix.
- Scheduled Transfer Date:** A date picker showing "08/22/2012" with a calendar icon and the format "(MM/DD/YYYY)".
- Cut-off Time:** A label showing "11:59 pm CST".
- Buttons:** "Transfer", "More Transfer Options", "Add New Account", and "Add External Account".

Below the transfer form, there are two additional sections: "Make a Payment" and "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 7 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

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

I want to...

Make A One-Time Transfer

Make a Payment

View My Contact Information

Primary Email: mytestco@example.com
Secondary Email: testco2@example.com
Main Phone: 512-888-8888 Mobile Phone: 302-456-1234
Contact Phone: Not Set Alternate Phone: 302-321-3434

Update My Contact Information Set Notify Me Alerts

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 7 for details). To jump to the Notify Me Alerts page, click **Set Up Notify Me Alerts** (refer to chapter 6 for details).

Accounts Tab

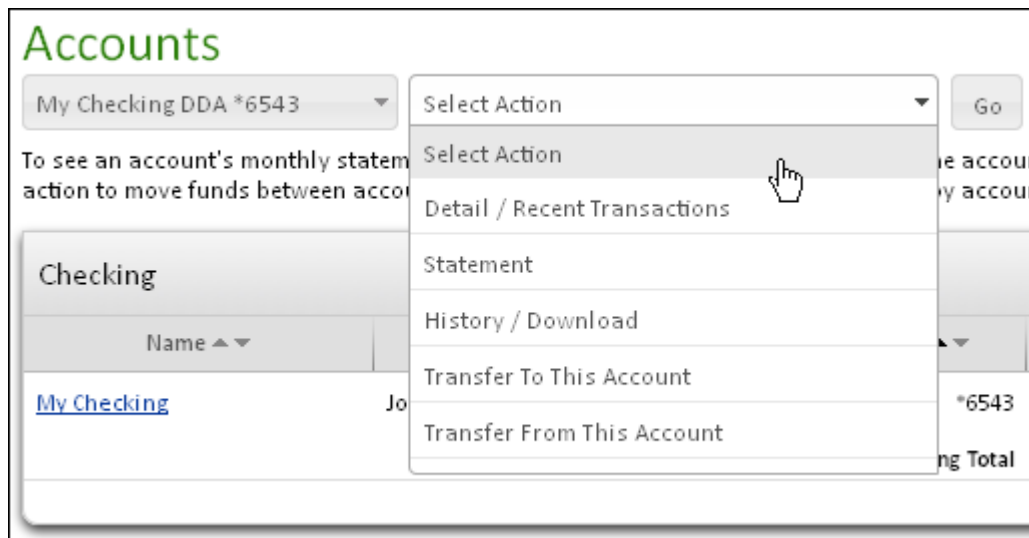
What's in this Chapter

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

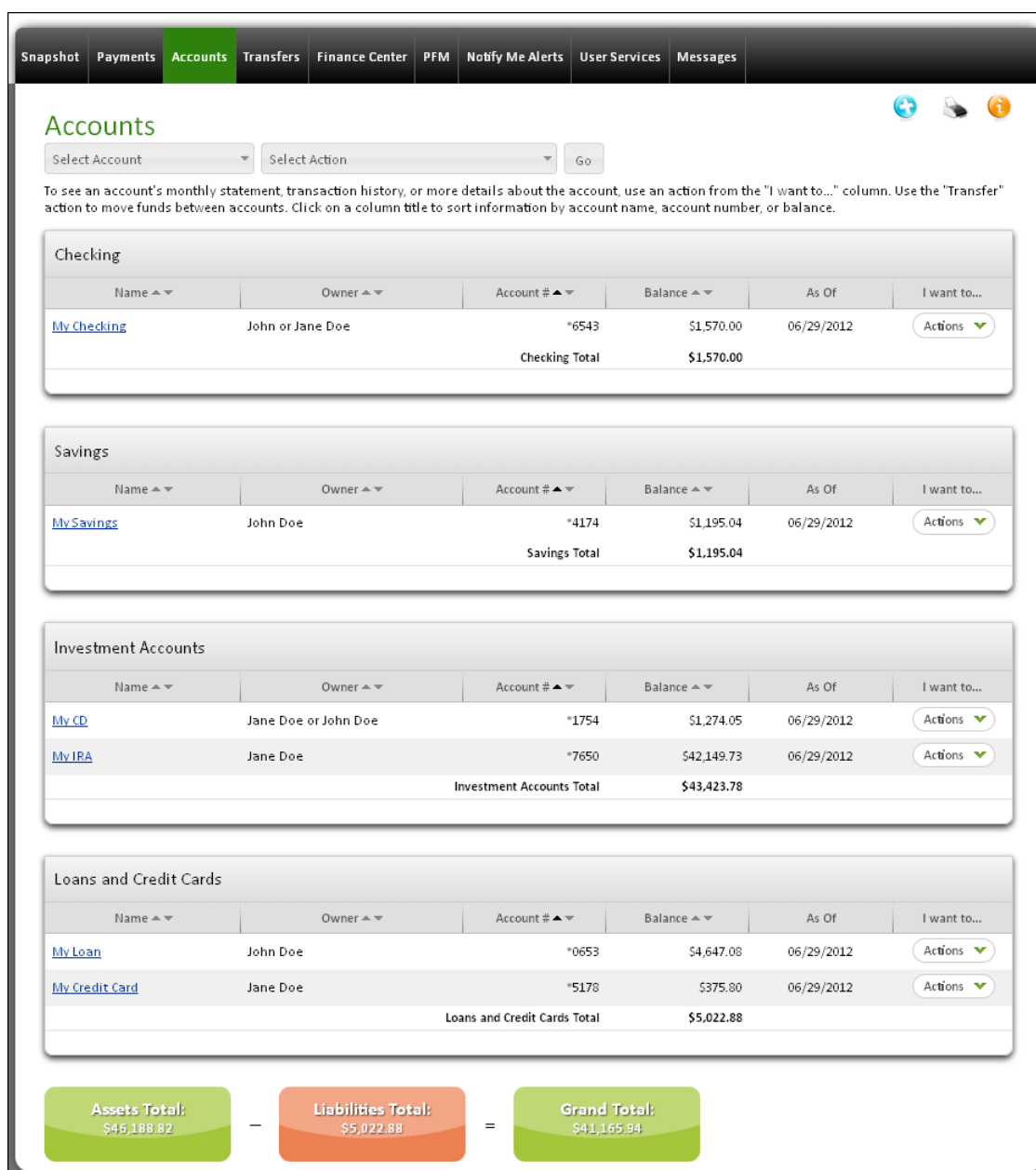
In general, you will use the **Accounts** tab more than any other page to view and manage your online accounts. You can choose to have your session automatically open to the Accounts tab by setting the Start Page on the User Services tab, if desired.

At the top of each Accounts 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.



Accounts

Select Account Select Action Go

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	I want to...
My Checking	John or Jane Doe	*6543	\$1,570.00	06/29/2012	Actions ▼
Checking Total			\$1,570.00		

Savings

Name ▲▼	Owner ▲▼	Account # ▲▼	Balance ▲▼	As Of	I want to...
My Savings	John Doe	*4174	\$1,195.04	06/29/2012	Actions ▼
Savings Total			\$1,195.04		

Investment Accounts

Name ▲▼	Owner ▲▼	Account # ▲▼	Balance ▲▼	As Of	I want to...
My CD	Jane Doe or John Doe	*1754	\$1,274.05	06/29/2012	Actions ▼
My IRA	Jane Doe	*7650	\$42,149.73	06/29/2012	Actions ▼
Investment Accounts Total			\$43,423.78		

Loans and Credit Cards

Name ▲▼	Owner ▲▼	Account # ▲▼	Balance ▲▼	As Of	I want to...
My Loan	John Doe	*0653	\$4,647.08	06/29/2012	Actions ▼
My Credit Card	Jane Doe	*5178	\$375.80	06/29/2012	Actions ▼
Loans and Credit Cards Total			\$5,022.88		

Assets Total:
\$46,188.82

—

Liabilities Total:
\$5,022.88

=

Grand Total:
\$41,165.94

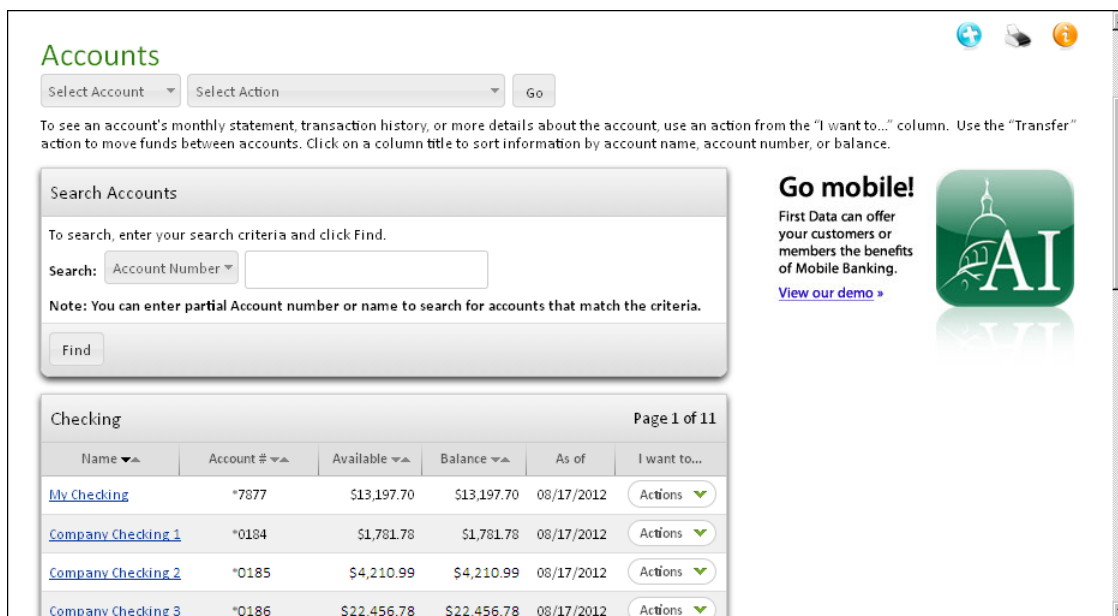
The following information is provided for each account.

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 #	The account number.
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.
I want to...	Contains an Actions menu for each account. Available actions let you view details, transaction history, or monthly statement, 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 Summary page 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 Accounts tab page.

Account Search

If you have more than 20 accounts, you 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. Entry of a partial name or number is accepted.



Accounts

Select Account ▼ Select Action ▼ Go

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.

Search Accounts

To search, enter your search criteria and click Find.

Search: Account Number ▼

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

Find

Go mobile!
First Data can offer your customers or members the benefits of Mobile Banking.
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Checking Page 1 of 11

Name ▼▲	Account # ▼▲	Available ▼▲	Balance ▼▲	As of	I want to...
My Checking	*7877	\$13,197.70	\$13,197.70	08/17/2012	Actions ▼
Company Checking_1	*0184	\$1,781.78	\$1,781.78	08/17/2012	Actions ▼
Company Checking_2	*0185	\$4,210.99	\$4,210.99	08/17/2012	Actions ▼
Company Checking_3	*0186	\$22,456.78	\$22,456.78	08/17/2012	Actions ▼

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.

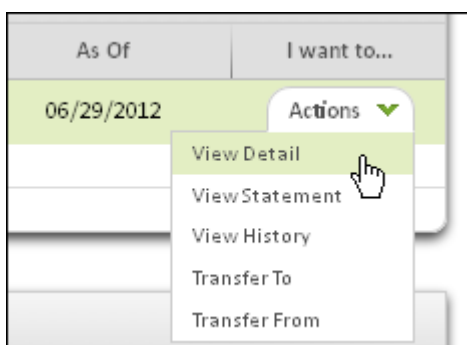
- History
- Statements
- Balance including Available Balance, and Unposted Transactions
- Ledger Balance including Ledger and Ledger Available Balance

Account Detail

The Account Detail page shows specific information related to the online account. It can include an Account Detail, a Balance Detail, 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 detail:

1. On the Account Summary page, click **View Detail** in the **Actions** 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.

Viewing Monthly Detail for Checking Accounts

Depending on the account type, the Monthly Detail displays different information for the account. For checking accounts, the Account Detail page displays the account number, nickname, and balance. If your financial institution offers interest-bearing checking accounts, you may see the latest interest information.

The screenshot shows the 'Accounts' section with a dropdown menu set to 'My Checking DDA #6543' and a 'Detail / Recent Transactions' view. The 'Account Detail' section shows the following information:

- Account #: *6543
- Account Owner: John or Jane Doe
- Account Nickname: My Checking
- Account Type: DDA
- Date Opened: 06/14/2012
- Available Balance: \$1,570.00
- Current Balance: \$1,570.00

The 'Quick History' section shows a table of transactions from 05/30/2012 to 06/29/2012. The table includes columns for Date, Ref/Check, Description/Memo, Category, Debit/Withdrawal, Credit/Deposit, Balance, and Ledger Balance.

Date	Ref/Check	Description/Memo	Category	Debit/Withdrawal	Credit/Deposit	Balance	Ledger Balance
06/27/2012		Daily Ledger Balance				\$1,570.00	\$1,570.00
06/27/2012		ONLINE BANKING TRANSFER FROM SAVINGS	Select One	\$50.00		\$1,570.00	
06/26/2012		Daily Ledger Balance				* \$1,620.00	\$1,520.00
06/22/2012		Daily Ledger Balance				\$1,520.00	\$1,520.00
06/22/2012		JD ENTERPRISES PAYROLL	Select One		\$1,215.00	\$1,520.00	
06/21/2012		Daily Ledger Balance				* \$305.00	\$90.00
06/19/2012		Daily Ledger Balance				\$80.00	\$80.00
06/19/2012	101	Check	Select One	\$20.00		\$80.00	

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

Field	Description
Account #	The account number.
Account Owner	The owner of this account on record at the financial institution.

Field	Description
Account Nickname	A name given to your account for easy identification.
Account Type	What type of account this is (for example, checking, share draft).
Product	The product name offered by your financial institution.
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.
Balance	The official balance of the account, as of the date shown in the Account Detail heading.
Balance Adjustment	Additional adjustments to the balance due to unposted transactions, if any.
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.

Viewing Monthly Detail for Savings Accounts

For saving accounts, the Account Detail page may display the account number, nickname, interest paid for the current and the past year, and balance information.

Accounts

My Savings Savings *4174
Detail / Recent Transactions
Go

Account Detail - as of 06/29/2012

Account #: *4174
Account Owner: John Doe
Account Nickname: My Savings
Account Type: Savings
Date Opened: 06/14/2012
Interest Rate (ITR): 0.050%

Available Balance: \$1,200.29
Current Balance: \$1,195.04
Interest Accrued, Not Yet Paid: \$0.01
Interest Paid This Year: \$0.04
Interest Paid Last Year: \$0.00
Balance Adjustment: \$5.25

Quick History

Transactions - shows up to the last 20 transactions from 05/30/2012 to 06/29/2012
Save Changes
Cancel Changes
Actions

Date	Ref / Check	Description / Memo	Category	Debit / Withdrawal	Credit / Deposit	Balance	Ledger Balance
06/29/2012		Daily Ledger Balance				\$1,195.04	\$1,195.04
06/29/2012		Interest Payment	Select One		\$0.04	\$1,195.04	
06/29/2012		MAINTENANCE FEE	Select One	\$5.00		\$1,195.00	
06/27/2012		Daily Ledger Balance				\$1,200.00	\$1,200.00
06/27/2012		ONLINE BANKING TRANSFER TO DDA ****6543	Select One	\$50.00		\$1,200.00	
06/19/2012		Daily Ledger Balance				\$1,250.00	\$1,250.00
06/19/2012		WITHDRAWAL	Select One	\$250.00		\$1,250.00	
06/14/2012		Daily Ledger Balance				\$1,500.00	\$1,500.00
06/14/2012		Opening Deposit	Select One		\$1,500.00	\$1,500.00	

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.

Field	Description
Account #	The account number.
Account Owner	The owner of this account on record at the financial institution.

Field	Description
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 offered by your financial institution.
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.
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.
Balance	The official balance of the account as of the date shown in the Account Detail heading.
Balance Adjustment	Additional adjustments to the balance due to unposted transactions, if any.
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.

Viewing Monthly Detail for Loan Accounts

For loan accounts, the Account Detail page may display the account nickname, number, loan and payment details, maturity date, interest paid, interest rates, and balance information.

Accounts

My Loan Consumer Loan *0653
Detail / Recent Transactions
Go

Account Detail - as of 06/29/2012

Save Changes
Cancel Changes
Actions

Account #: *0653	Current Balance:	\$4,647.08
Account Owner: John Doe	Amount of Next Payment:	\$219.95
Account Nickname: My Loan	Date of Next Payment:	07/20/2012
Account Type: Loan	Interest Accrued, Not Yet Paid:	\$0.03
Product: Consumer Loan	Interest Paid This Year:	\$312.50
Date Opened: 06/20/2011	Interest Paid Last Year:	\$377.56
Original Loan Amount: \$6,596.42		
Amount to Payoff: \$4,633.27		
Maturity Date: 06/20/2014		
Interest Rate (ITR): 12.000%		

Quick History

Transactions - shows up to the last 20 transactions from 05/30/2012 to 06/29/2012
Actions

Date	Ref/ Check	Description/ Memo	Category	Advances	Payments	Balance	Ledger Balance
06/20/2012		Daily Ledger Balance				\$4,647.08	\$4,647.08
06/20/2012		AUTO PAYMENT DUE 06/20/12	Select One		\$172.65	\$4,647.08	
06/20/2012		AUTO PAYMENT DUE 06/20/12	Select One		\$47.30	\$4,819.73	
06/19/2012		Daily Ledger Balance				* \$4,867.03	\$4,819.73
06/01/2012		Daily Ledger Balance				\$4,819.73	\$4,819.73

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.

Field	Description
Account #	The account number.
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.

Field	Description
Product	The name of the product offered by your financial institution.
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.
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.
Balance	The official balance of the account as of the date shown in the Account Detail heading.
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.

Viewing Monthly Detail for Certificate of Deposit Accounts

For certificate of deposit (CD) accounts, the Account Detail page may display the account nickname, number, maturity date, interest rate, and balance information.

The screenshot shows the 'Accounts' page with a search bar containing 'My CD *1754' and a dropdown menu set to 'Detail / Recent Transactions'. Below this is the 'Account Detail' section for account #1754, showing fields for Account Owner, Nickname, Type, Date Opened, Term, Maturity Date, and Interest Rate. To the right, a summary of balances and interest is provided. Below the account details is a 'Quick History' section showing a table of transactions with columns for Date, Ref/Check, Description/Memo, Category, Debit/Withdrawal, Credit/Deposit, Balance, and Ledger Balance. The table lists four transactions: two 'Daily Ledger Balance' entries and two 'CD Renewal' entries, each with a corresponding interest payment.

Accounts

My CD CD *1754 Detail / Recent Transactions Go

Account Detail - as of 06/29/2012 Actions

Account #: *1754	Available Balance:	\$1,274.05
Account Owner: Jane Doe or John Doe	Current Balance:	\$1,274.05
Account Nickname: My CD	Interest Accrued, Not Yet Paid:	\$0.77
Account Type: CD	Interest Paid This Year:	\$1.92
Date Opened: 06/01/2011	Interest Paid Last Year:	\$2.29
Term of Account: 1 Year		
Maturity Date: 06/01/2013		
Interest Rate (ITR): 0.600%		

Quick History

Transactions - shows up to the last 20 transactions from 05/30/2012 to 06/29/2012 Save Changes Cancel Changes Actions

Date	Ref/ Check	Description/ Memo	Category	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
06/15/2012		Daily Ledger Balance				\$1,274.05	\$1,274.05
06/15/2012		Int Pymt Compounded + Prin	Select One		\$1.92	\$1,274.05	
06/01/2012		Daily Ledger Balance				\$1,272.13	\$1,272.13
06/01/2012		CD Renewal	Select One		\$1,272.13	\$1,272.13	

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.

Field	Description
Account #	The account number.
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 CD.

Field	Description
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.
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.
Balance	The official balance of the account as of the date shown in the Account Detail heading.
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.

Viewing Monthly Detail for Individual Retirement Accounts

For individual retirement accounts (IRA) accounts, the Account Detail page may display the account nickname, number, maturity date, interest rate, and balance information.

Accounts

My IRA IRA *7650
Detail / Recent Transactions
Go

Account Detail - as of 06/29/2012

Account #: *7650
Account Owner: Jane Doe
Account Nickname: My IRA
Account Type: IRA
Date Opened: 03/26/2010
Term of Account: 2 Years
Maturity Date: 03/26/2013
Interest Rate (ITR): 2.500%

Available Balance: \$42,149.73
Current Balance: \$42,149.73
Interest Accrued, Not Yet Paid: \$43.30
Interest Paid This Year: \$352.21
Interest Paid Last Year: \$525.01

Quick History

Transactions - shows up to the last 20 transactions from 05/30/2012 to 06/29/2012
Save Changes
Cancel Changes
Actions

Date	Ref/ Check	Description/ Memo	Category	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
06/29/2012		Daily Ledger Balance				\$42,149.73	\$42,149.73
06/29/2012		Int Pymt Compounded + Prin	Select One		\$352.21	\$42,149.73	
06/15/2012		Daily Ledger Balance				\$41,797.52	\$41,797.52
06/15/2012		Transfer Deposit	Select One		\$1,000.00	\$41,797.52	
06/01/2012		Daily Ledger Balance				\$40,797.52	\$40,797.52

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.

Field	Description
Account #	The account number.
Account Owner	The owner of this account on record at the financial institution.
Account Nickname	A name given to your account for easy identification.

Field	Description
Account Type	What type of account this is (for example, 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.
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.
Balance	The official balance of the account as of the date shown in the Account Detail heading.
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.

Viewing Monthly Detail for Credit Card Accounts

For credit card accounts, the Account Detail page may display the account nickname, number, payment details, amounts past due if any, interest paid, interest rates, and balance information.

Accounts

Credit Card *5178
Detail / Recent Transactions
Go

Account Detail - as of 06/29/2012
Actions

Account #: *5178	Available Balance:	\$124.20
Account Owner: Jane Doe	Current Balance:	\$375.80
Account Nickname: Not Set	Amount of Next Payment:	\$25.00
Account Type: Credit Card	Date of Next Payment:	07/16/2012
Date Opened: 07/01/2009	Interest Paid This Year:	\$16.35
Credit Limit: \$500.00	Interest Paid Last Year:	\$67.03
Amount to Payoff: \$430.78		
Interest Rate (ITR): 15.750%		
Annual Percentage Rate (APR): 18.000%		

Quick History

Transactions - shows up to the last 20 transactions from 05/30/2012 to 06/29/2012
Save Changes
Cancel Changes
Actions

Date	Ref/ Check	Description/ Memo	Category	Charges/Purchases	Payments/Credits	Balance	Ledger Balance
06/29/2012		Daily Ledger Balance				\$375.80	\$375.80
06/28/2012		Daily Ledger Balance			*	\$375.80	\$34.07
06/21/2012		Daily Ledger Balance				\$34.07	\$34.07
06/20/2012		Daily Ledger Balance			*	\$34.07	\$29.88
06/19/2012		Daily Ledger Balance				\$29.88	\$29.88
06/18/2012		Daily Ledger Balance			*	\$29.88	\$329.88
06/04/2012		Daily Ledger Balance				\$329.88	\$329.88
06/01/2012		Daily Ledger Balance			*	\$329.88	\$283.13

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.

Field	Description
Account #	The account number.
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.

Field	Description
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.
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.
Balance	The official balance of the account, as of the date shown in the Account Detail heading.
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.

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 DDA *6543
Detail / Recent Transactions
Go

Account Detail - as of 06/29/2012
Actions

Account #: *6543
Account Owner: John or Jane Doe
Account Nickname: My Checking
Account Type: DDA
Date Opened: 06/14/2012

Available Balance: \$1,570.00
Current Balance: \$1,570.00

Quick History

Transactions - shows up to the last 20 transactions from 05/30/2012 to 06/29/2012
Save Changes
Cancel Changes
Actions

Date	Ref/ Check	Description/ Memo	Category	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
06/27/2012		Daily Ledger Balance				\$1,570.00	\$1,570.00
06/27/2012		ONLINE BANKING TRANSFER FROM SAVINGS *****	Select One	\$50.00		\$1,570.00	
06/26/2012		Daily Ledger Balance				* \$1,620.00	\$1,520.00
06/22/2012		Daily Ledger Balance				\$1,520.00	\$1,520.00
06/22/2012		JD ENTERPRISES PAYROLL	Select One		\$1,215.00	\$1,520.00	
06/21/2012		Daily Ledger Balance				* \$305.00	\$90.00
06/19/2012		Daily Ledger Balance				\$80.00	\$80.00
06/19/2012	101	Check	Select One	\$20.00		\$80.00	

Save Changes
Cancel Changes

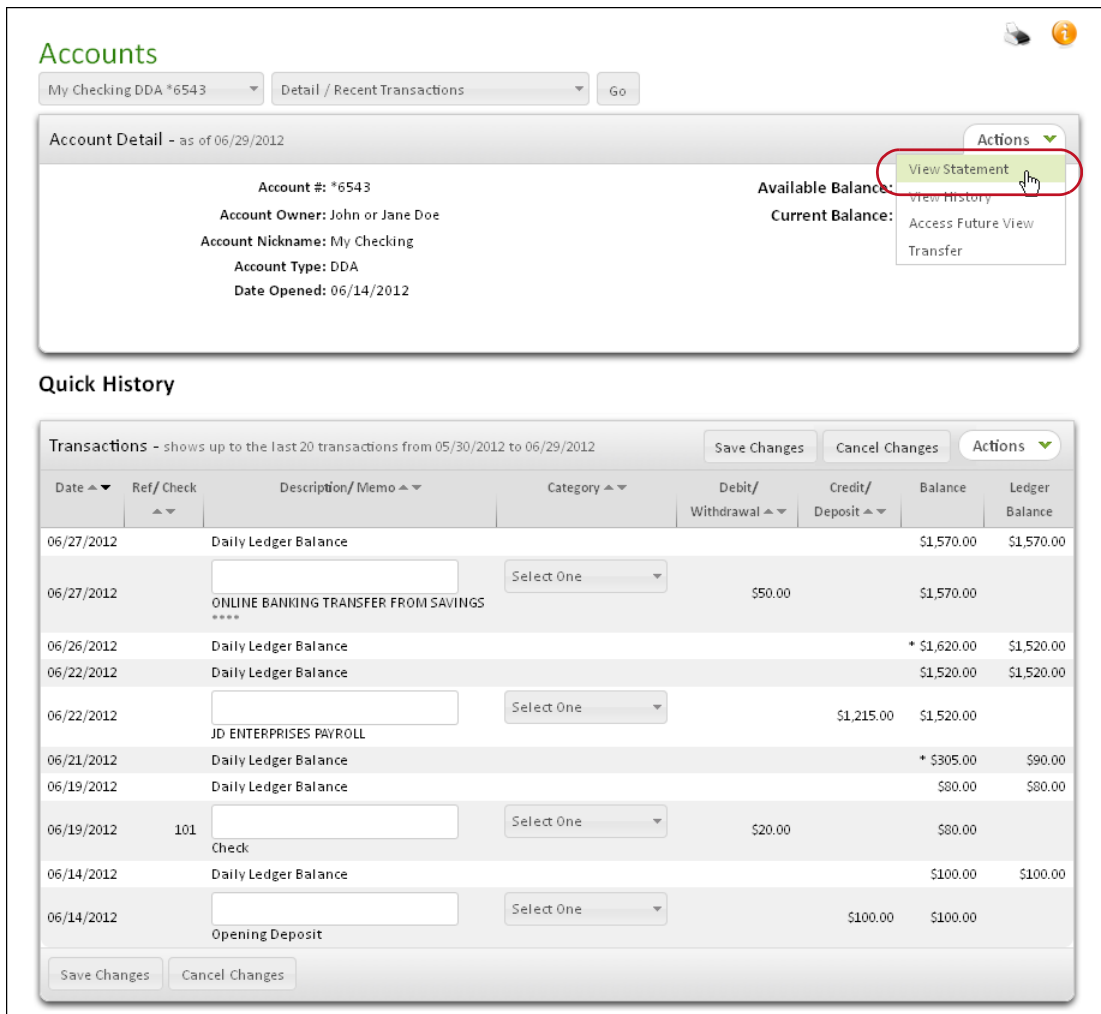
Account Statements

The system allows you to easily access your monthly statements (if offered by your financial institution). All online statements present the exact same information as your paper statements received in the mail. Users have the capability to view, save, or print an account statement.

Viewing an Account Statement

To view an account's monthly statement:

1. On the Account Detail page, click **View Statement** in the **Actions** menu.



The screenshot shows the 'Accounts' section with a dropdown menu for 'My Checking DDA *6543' and a 'Detail / Recent Transactions' button. Below this is the 'Account Detail' section for account #6543, owned by John or Jane Doe, with a nickname of 'My Checking' and type 'DDA'. The 'Actions' menu is open, showing options: 'View Statement' (highlighted with a red circle and a mouse cursor), 'View History', 'Access Future View', and 'Transfer'. Below the account details is the 'Quick History' section, which displays a table of transactions from 05/30/2012 to 06/29/2012. The table includes columns for Date, Ref/Check, Description/Memo, Category, Debit/Withdrawal, Credit/Deposit, Balance, and Ledger Balance. Transactions include Daily Ledger Balances, an online banking transfer from savings, payroll deposits, and checks.

Date	Ref/Check	Description/Memo	Category	Debit/Withdrawal	Credit/Deposit	Balance	Ledger Balance
06/27/2012		Daily Ledger Balance				\$1,570.00	\$1,570.00
06/27/2012		ONLINE BANKING TRANSFER FROM SAVINGS	Select One	\$50.00		\$1,570.00	
06/26/2012		Daily Ledger Balance				* \$1,620.00	\$1,520.00
06/22/2012		Daily Ledger Balance				\$1,520.00	\$1,520.00
06/22/2012		JD ENTERPRISES PAYROLL	Select One		\$1,215.00	\$1,520.00	
06/21/2012		Daily Ledger Balance				* \$305.00	\$90.00
06/19/2012		Daily Ledger Balance				\$80.00	\$80.00
06/19/2012	101	Check	Select One	\$20.00		\$80.00	
06/14/2012		Daily Ledger Balance				\$100.00	\$100.00
06/14/2012		Opening Deposit	Select One		\$100.00	\$100.00	

The Account Statement page appears.

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 the **View** button.

The screenshot shows the 'Accounts' section with a dropdown menu set to 'My Checking DDA *6543' and a 'Statement' dropdown. Below this is the 'Account Statement' section. It displays 'For Account: My Checking DDA *6543' and 'Account Name: John or Jane Doe'. The 'Statement to Retrieve' field contains '07/31/2012' with a '(MM/DD/YYYY)' placeholder. Below this, there are two radio buttons: 'Match Closest' (selected) and 'Match Specified Month'. At the bottom of this section, there are 'View' and 'Cancel' buttons. A red arrow points to the 'View' button, which is also circled in red. To the right of the 'Account Statement' section is the 'Electronic Statement Delivery' section, which contains a message about receiving statements electronically and a link to 'Click here' for more information. At the bottom of this section is a button labeled 'Electronic Only Statement Delivery'.

The appropriate monthly statement appears.

The screenshot shows an online banking interface for 'Your FI'. At the top, there's a navigation bar with 'Accounts' and a dropdown menu showing 'Checking *7877'. Below this, the 'Account Statement' section is active. It includes a 'Save Statement' button and a 'Retrieve Check Images' button. The account holder's name, 'JOHN AND MARY SMITH', and address, '123 PECAN ST, SPRINGFIELD, TX 75853', are displayed. A box shows the 'ACCOUNT NUMBER' as '1027877' and the 'STATEMENT DATE' as '06/05/2012'. A table summarizes the account activity for the period from 07/05/2012 to 06/05/2012, showing a beginning balance of 19,136.83, deposits of 2,974.73, and a final ending balance of 13,197.70. Below this, a list of deposits and checks is provided, including direct deposits for payroll and interest payments, and a list of checks with their dates and amounts.

Accounts

Checking *7877 Select Action Go

Account Statement

Your FI MEMBER FID:

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

JOHN AND MARY SMITH
123 PECAN ST.
SPRINGFIELD, TX 75853

10

ACCOUNT NUMBER
1027877

STATEMENT DATE
06/05/2012

Pg 1 of 2

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

07/05/2012	Beginning Balance - FREE CHECKING		19,136.83
	3 Deposits and Other Additions	+	2,974.73
	12 Checks and Other Deductions	-	8,313.86
06/05/2012	Ending Balance		13,197.70

30 Days in Statement Period

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

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
3501	06/14/2012	43.10	3502	06/13/2012	333.98

Note

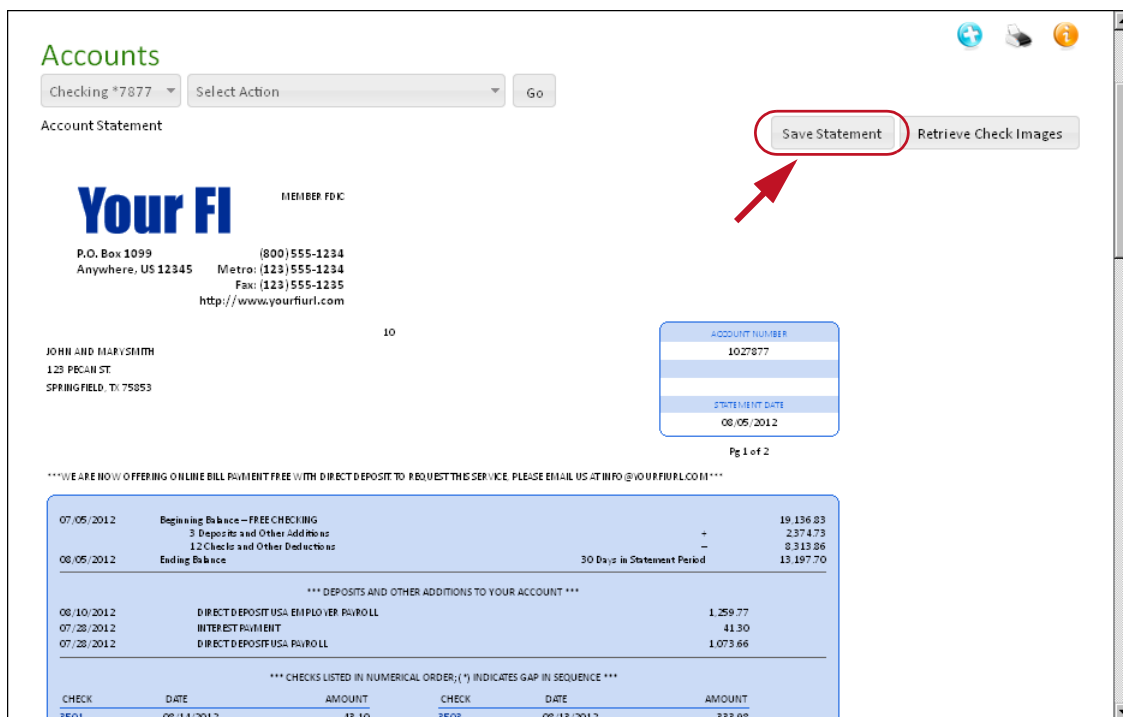
Your financial institution may have a different setup for their statements. You may be taken to an external site to access your statements, or may access a statement in plain text format.

Saving Monthly Statements

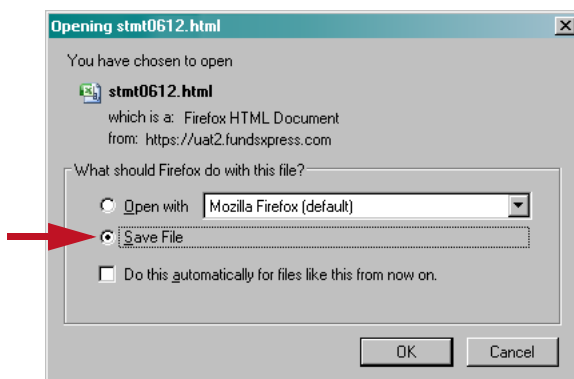
Users can save their monthly statements to their computer by clicking **Save Statement**. The account statement file is labeled "stmt<MMYY>.htm," where <MMYY> represents the month and the year of the account statement.

To save monthly statements:

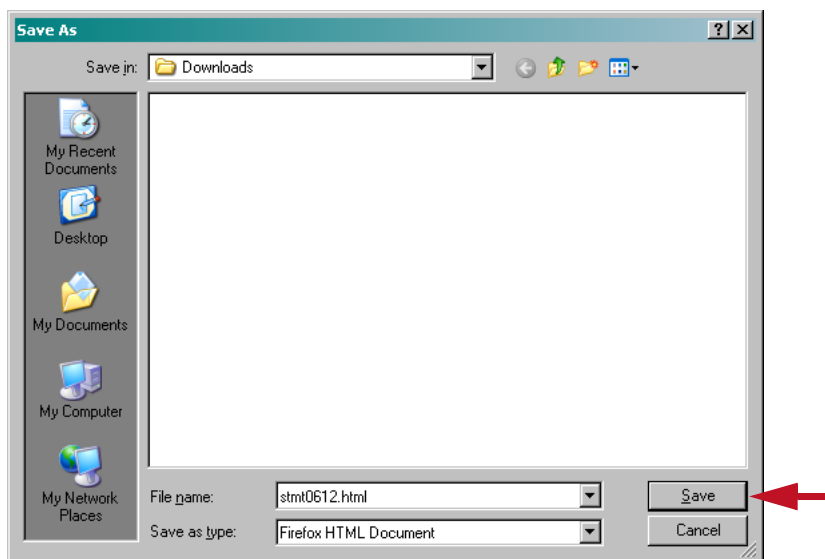
1. On the Account Statements page, click **Save Statement**.



2. In the browser **File Download** dialog box, select the option to Save the file.



3. In the **Save As** dialog box, locate a folder to save your file, and then click **Save**.

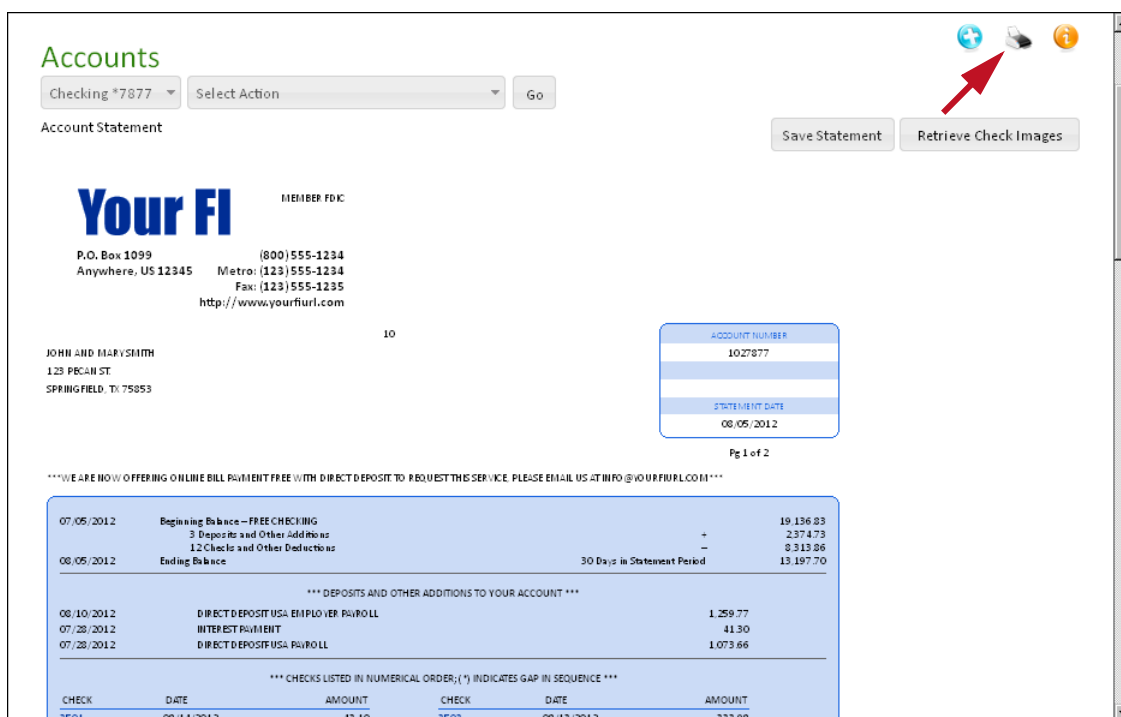


The account statement is saved to your folder on your PC. You can view the file with a web browser.

Printing Monthly Statements

Users can easily print an account statement from the Account Statement page. The minimum requirement is that a printer is connected to your computer, and that your browser is Javascript-enabled.

To print a monthly statement, click the Print icon. The account statement is sent to your printer.



Accounts

Checking *7877 Select Action Go

Account Statement

Your FI MEMBER FID:

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

JOHN AND MARY SMITH
123 PECAN ST.
SPRINGFIELD, TX 75853

10

ACCOUNT NUMBER
1027877

STATEMENT DATE
08/05/2012

Pg 1 of 2

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

07/05/2012	Beginning Balance - FREE CHECKING	19,136.83
	3 Deposits and Other Additions	+ 2,374.73
	12 Checks and Other Deductions	- 8,313.86
08/05/2012	Ending Balance	13,197.70

30 Days in Statement Period

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

08/10/2012	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
3501	08/14/2012	43.10	3502	08/13/2012	333.98

Account Statements with Electronic-only Statement Delivery

Electronic-only statement delivery ("e-statements") provides exactly the same information as your monthly 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.

For those who opt for e-statement delivery on the enrollment form, you will receive an email notification at your email account 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 the 'Accounts' section of a web interface. At the top, there's a header with 'Accounts' in green, a dropdown menu showing 'My Checking DDA *6543', a 'Statement' dropdown, and a 'Go' button. Below this, there are two main panels. The left panel, titled 'Account Statement', contains the following text: 'For Account: My Checking DDA *6543', 'Account Name: John or Jane Doe', 'Statement to Retrieve: 07/31/2012 (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 the text: '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 circled in red with a red arrow pointing to it.

The e-statements disclosure page appears.

Note

The Account Statement page is also accessible by clicking **E-Statements Only** 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

My Checking DDA #6543 Statement Go

Electronic Statement Disclosures

ANY INSTITUTION NATIONAL BANK

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 "Accept" 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 enrolling in our E-Statement product.

Our E-Statement product is easy to use, simply login and navigate to the "statement" page within the Online Banking Service.

for this service

change to periodic statements in an electronic format) with no 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-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**

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

My Checking Club Checking Statement Go

Electronic Statement Delivery Request

You have submitted a request to receive all available Any Institution statements for account 1000058 electronically. 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: mytestco@example.com

Verify Email Address:

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 Account Statement Search page, you will see the Opt-out buttons at the bottom of the page.

To opt-out of electronic-only statement delivery:

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

Accounts

My Checking DDA *6543 Statement Go

Account Statement

For Account: My Checking DDA *6543

Account Name: John or Jane Doe

Statement to Retrieve: 07/31/2012 (MM/DD/YYYY)

Match Closest ☒ Match Specified Month ☐

View Cancel

Electronic Statement Delivery Status

You have OPTED IN for electronic statement delivery on account 1000058.

[Click here](#) to view our Electronic Disclosure Policy.

You may request to reinstate statement delivery to your physical address on file at Any Institution by clicking one of the buttons below. 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.

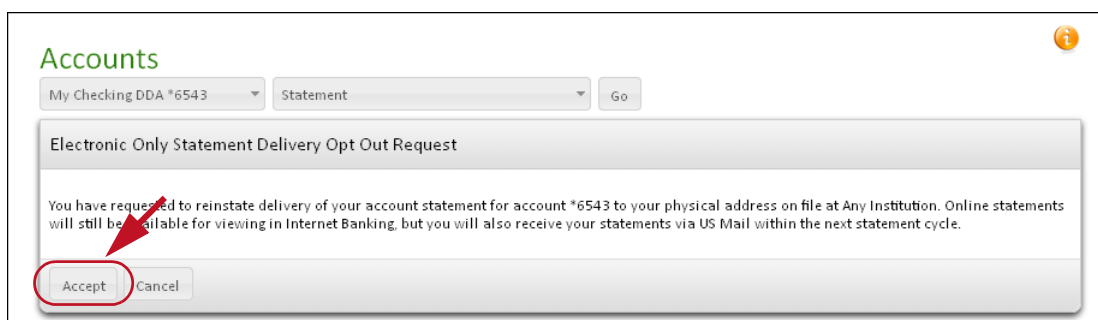
Statement notifications are currently being delivered to: mytestco@example.com (Primary Email)

Opt Out For This Account Opt Out For All Accounts Update Email

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.



Accounts

My Checking DDA #6543 Statement Go

Electronic Only Statement Delivery Opt Out Request

You have requested to reinstate delivery of your account statement for account #6543 to your physical address on file at Any Institution. Online statements will still be available for viewing in Internet Banking, but you will also receive your statements via US Mail within the next statement cycle.

Accept Cancel

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.

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.

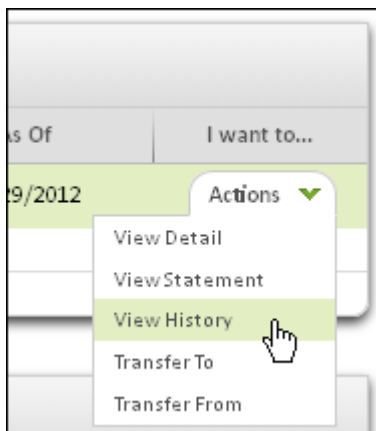
Field	Description
Sort By	Sort a history results by ascending or descending values, either by date, description, or amount.
Items per Page	Set the number of transactions viewable on each page. This feature is not necessary when downloading a transaction history.
Transaction Type	Search for all transactions, 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 **Actions** 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 in ascending or descending order:
 - ◆ 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 dropdown menu for 'My Checking DDA *6543' and a 'History / Download' dropdown with a 'Go' button. Below this is the 'Account History' section. It contains two main panels: 'Quick Search' and 'Advanced Options'. The 'Quick Search' panel has fields for 'Date Range' (06/01/2012 to 07/01/2012), 'Sort By' (Date Descending), 'Items Per Page' (100), 'Download Format' (Select Download Format), and a 'Report' dropdown. The 'Advanced Options' panel has a 'Transaction' dropdown (All transactions), 'Check # Range' and 'Amount Range' fields, and a 'Categories' list. At the bottom of the 'Quick Search' panel, there are buttons: 'View History' (highlighted with a red circle and a red arrow), 'Download', 'View Report', 'Clear Form', and 'Cancel'.

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

Accounts

My Checking Checking *6543
History / Download
Go

Account History

Search Details

For Account: My Checking : *6543
Account Name: John or Jane Doe

Transactions - from 06/01/2012 to 07/01/2012

Save Changes
Cancel Changes
Actions

Date	Ref/ Check	Description/ Memo	Category	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
06/27/2012		Daily Ledger Balance				\$1,570.00	\$1,570.00
06/27/2012		ONLINE BANKING TRANSFER FROM SAVINGS *****	Select One	\$50.00		\$1,570.00	
06/26/2012		Daily Ledger Balance				* \$1,620.00	\$1,520.00
06/22/2012		Daily Ledger Balance				\$1,520.00	\$1,520.00
06/22/2012		JD ENTERPRISES PAYROLL	Select One		\$1,215.00	\$1,520.00	
06/21/2012		Daily Ledger Balance				* \$305.00	\$90.00
06/19/2012		Daily Ledger Balance				\$80.00	\$80.00
06/19/2012	101	Check	Select One	\$20.00		\$80.00	
06/14/2012		Daily Ledger Balance				\$100.00	\$100.00
06/14/2012		Opening Deposit	Select One		\$100.00	\$100.00	

Save Changes
Cancel Changes

No more history for the selected range

A "*" indicates a discrepancy between the account balance and the transactions listed for the account. This can be due to unposted transactions not yet received by Any Institution, a transaction not accounted for, or various other accounting reasons.

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>

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 DDA #6543
Detail / Recent Transactions
Go

Account Detail - as of 06/29/2012
Actions

Account #: *6543
Account Owner: John or Jane Doe
Account Nickname: My Checking
Account Type: DDA
Date Opened: 06/14/2012

Available Balance: \$1,570.00
Current Balance: \$1,570.00

Quick History

Transactions - shows up to the last 20 transactions from 05/30/2012 to 06/29/2012
Save Changes
Cancel Changes
Actions

Date	Ref/Check	Description/Memo	Category	Debit/Withdrawal	Credit/Deposit	Balance	Ledger Balance
06/27/2012		Daily Ledger Balance				\$1,570.00	\$1,570.00
06/27/2012		<input type="text"/> ONLINE BANKING TRANSFER FROM SAVINGS	Select One	\$50.00		\$1,570.00	
06/26/2012		Daily Ledger Balance				* \$1,620.00	\$1,520.00
06/22/2012		Daily Ledger Balance				\$1,520.00	\$1,520.00
06/22/2012		<input type="text"/> JD ENTERPRISES PAYROLL	Select One		\$1,215.00	\$1,520.00	
06/21/2012		Daily Ledger Balance				* \$305.00	\$90.00
06/19/2012		Daily Ledger Balance				\$80.00	\$80.00
06/19/2012	101	<input type="text"/> Check	Select One	\$20.00		\$80.00	

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 - from 06/02/2012 to 06/19/2012

Date	Ref/Check	Description/Memo	Category	Debit/Withdrawal	Credit/Deposit	Balance	Ledger Balance
06/19/2012		Daily Ledger Balance				\$90.00	\$90.00
06/19/2012	101	Albuquerque trip	Select One	\$10.00		\$90.00	
06/14/2012		Check					
06/14/2012		Daily Ledger Balance				\$100.00	\$100.00
06/14/2012		Opening Deposit			\$100.00	\$100.00	

Save Changes Cancel Changes Actions

No more history for the selected range

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:

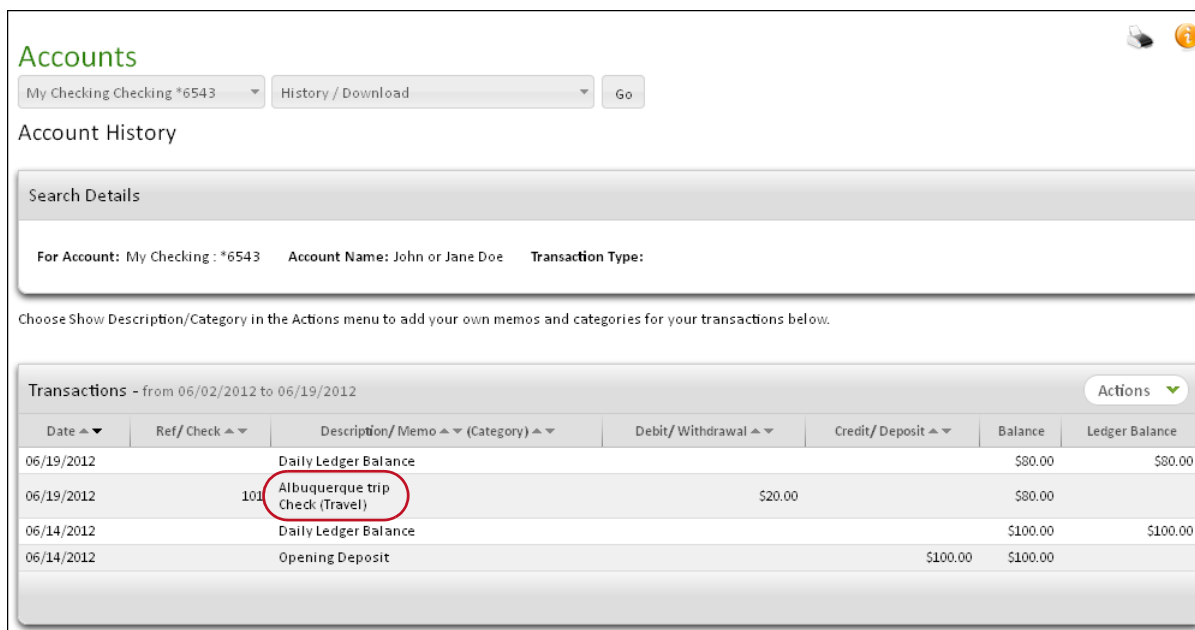
On the Account Detail or Account History pages, click **Hide Description/Category** in the **Actions** menu.

The screenshot shows the 'Accounts' section with a dropdown menu set to 'My Checking Checking *6543' and a 'History / Download' button. Below this is the 'Account History' section with a 'Search Details' box containing 'For Account: My Checking : *6543' and 'Account Name: John or Jane Doe'. A message states: 'Add your own memos for your transactions below. You may also choose categories for your transactions.' Below this is a table titled 'Transactions - from 06/02/2012 to 06/19/2012'. The table has columns: Date, Ref/Check, Description/Memo, Category, Debit/Withdrawal, and Credit/Deposit. The table contains three rows: a 'Daily Ledger Balance' row, a transaction on 06/19/2012 for 'Albuquerque trip' (Check 101, Category Travel, Debit \$10.00), and another 'Daily Ledger Balance' row. An 'Actions' dropdown menu is open, showing options: 'Search Again', 'View Category List', 'Hide Description / Category' (highlighted with a red circle and a mouse cursor), and 'Access Future View'. At the bottom of the table are 'Save Changes' and 'Cancel Changes' buttons.

Date	Ref/Check	Description/Memo	Category	Debit/Withdrawal	Credit/Deposit
06/19/2012		Daily Ledger Balance			
06/19/2012	101	Albuquerque trip	Travel	\$10.00	
06/14/2012		Daily Ledger Balance			
06/14/2012		Opening Deposit	Select One	\$100.00	\$100.00

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.



Accounts

My Checking Checking *6543 History / Download Go

Account History

Search Details

For Account: My Checking : *6543 Account Name: John or Jane Doe Transaction Type:

Choose Show Description/Category in the Actions menu to add your own memos and categories for your transactions below.

Transactions - from 06/02/2012 to 06/19/2012 Actions

Date	Ref/ Check	Description/ Memo (Category)	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
06/19/2012		Daily Ledger Balance			\$80.00	\$80.00
06/19/2012	101	Albuquerque trip Check (Travel)	\$20.00		\$80.00	
06/14/2012		Daily Ledger Balance			\$100.00	\$100.00
06/14/2012		Opening Deposit		\$100.00	\$100.00	

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

Viewing Check Images

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

To view a cleared check:

1. View a checking account history.

On your Account History page and Account Detail Quick History, check numbers in the **Ref/Check** column appear as links.

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

Accounts

My Checking Checking *6543 History / Download Go

Account History

Search Details

For Account: My Checking - *6543 Account Name: John or Jane Doe

Transactions - from 06/01/2012 to 06/19/2012 Actions

Date	Ref/ Check	Description/ Memo (Category)	Debit/ Withdrawal	Credit/ Deposit	Balance	Ledger Balance
06/19/2012		Daily Ledger Balance			\$80.00	\$80.00
06/19/2012	101	Check	\$20.00		\$80.00	
06/14/2012		Daily Ledger Balance			\$100.00	\$100.00
06/14/2012		Opening Deposit		\$100.00	\$100.00	

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

Account Detail - as of 06/17/2012 4:40:03 PM Actions TIP: Visit our Products page on our

Check Image Actions

John Smith
123 Main Street
Anytown, USA 98765

June 1 2012

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

\$20.00

For John Smith

1:1234567891:0001**9876543210** NOT NEGOTIABLE

Bob Jones

06/05/2012 Online Post-REU TELEPHONE 527.44 517.707.07

The **Actions** 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.

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>

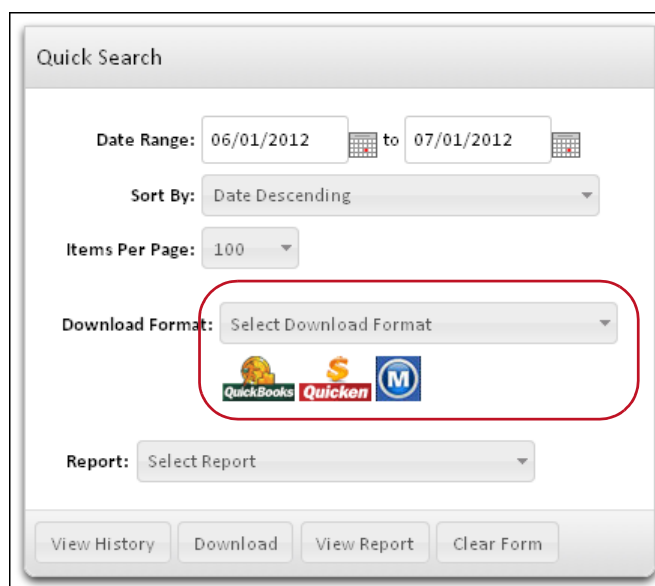
Field	Description
Quicken Web Connect	<p>The Quicken Web Connect feature allows you to access your account history and download this information directly into your Quicken software on your PC. Your downloaded transactions will be reconciled against any transactions already entered in your account register. 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>

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:** 06/01/2012 to 07/01/2012 (with calendar icons)
- Sort By:** Date Descending (dropdown menu)
- Items Per Page:** 100 (dropdown menu)
- Download Format:** Select Download Format (dropdown menu) - This section is highlighted with a red circle and contains three icons: QuickBooks, Quicken, and Microsoft Money.
- Report:** Select Report (dropdown menu)
- Buttons at the bottom: View History, Download, View Report, Clear Form

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:

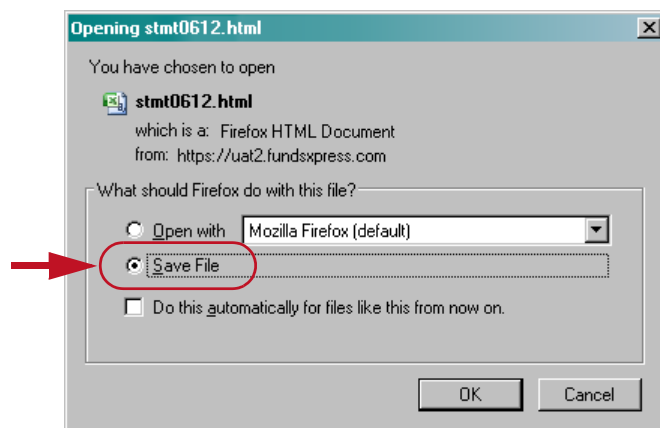
1. On the Account History page, specify a time period using the **Date Range** fields.
2. In the **Download Format** list, click 'Comma Separated'.

3. Click **Download**.

The screenshot shows the 'Accounts' section with a dropdown menu set to 'My Checking Checking *6543' and a 'History / Download' button. Below this is the 'Account History' section. On the left, the 'Quick Search' panel includes fields for 'Date Range' (06/01/2012 to 07/01/2012), 'Sort By' (Date Descending), 'Items Per Page' (100), 'Download Format' (Comma Separated), and a 'Report' dropdown. A red arrow points to the 'Download' button at the bottom of the 'Quick Search' panel. On the right, the 'Advanced Options' panel includes a 'Transaction Type' dropdown (All transactions), 'Check # Range' and 'Amount Range' fields, and a 'Transaction Categories' list with options like [Unassigned], Dividend, Gift Received, Interest, and Other Inc.

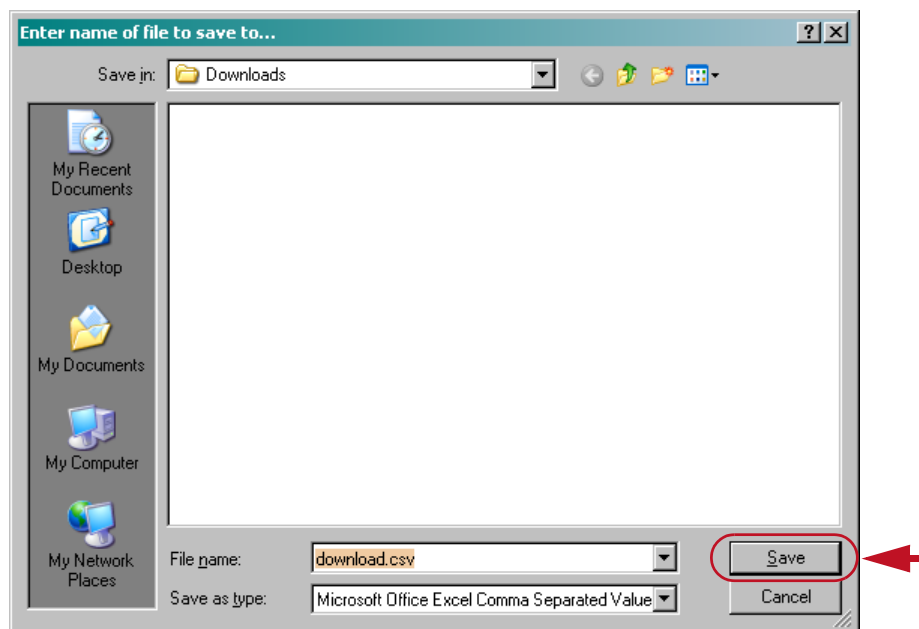
The browser file download dialog box appears.

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

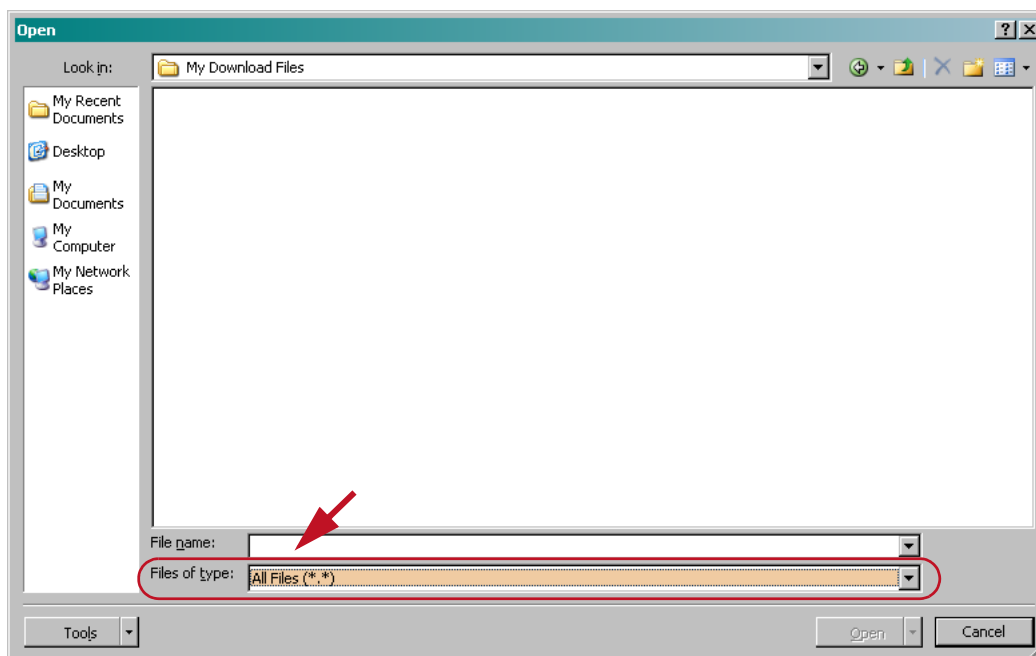
The download procedures for Tab Separated, Fixed Length Check, Quicken QIF, and Microsoft Money files are identical to the download procedure for comma separated files. The only difference is your selection for **Download Format**, and the resulting file names. For comma separated files, the file is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

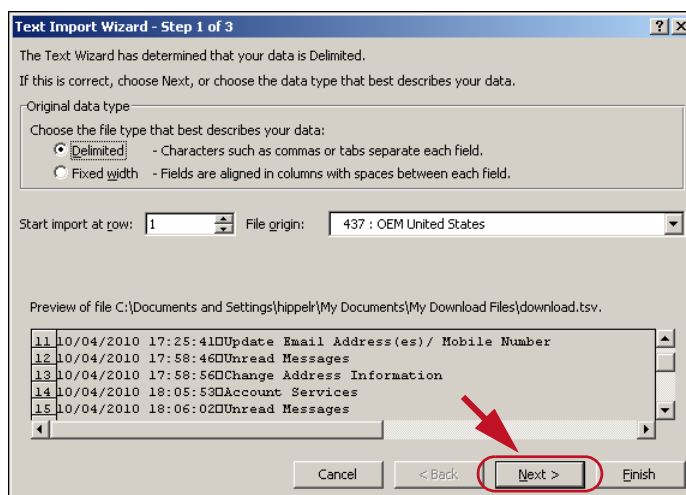
Viewing a Download.tsv File in Microsoft Excel

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

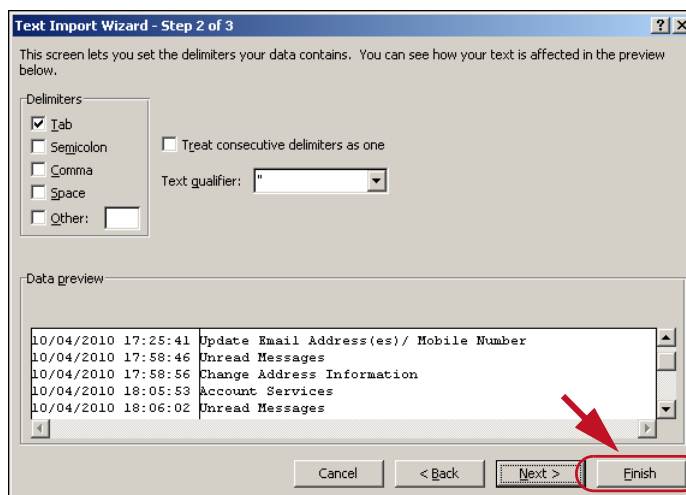
1. Open Microsoft Excel.
2. Click **Open**.
The **Open** dialog box appears.
3. In the **Files of type** drop-down list, select **All Files (*.*)**.
4. Locate the folder that contains download.tsv, and then double-click download.tsv.

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

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



6. Click **Next >** again, and then 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.

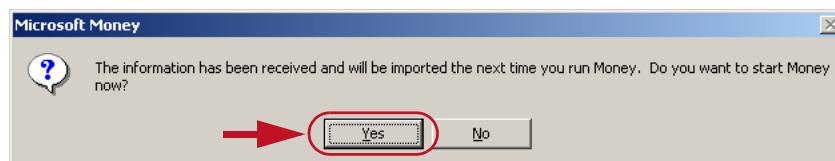
To download an account history using the Active Statement format into Microsoft Money, do the following:

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

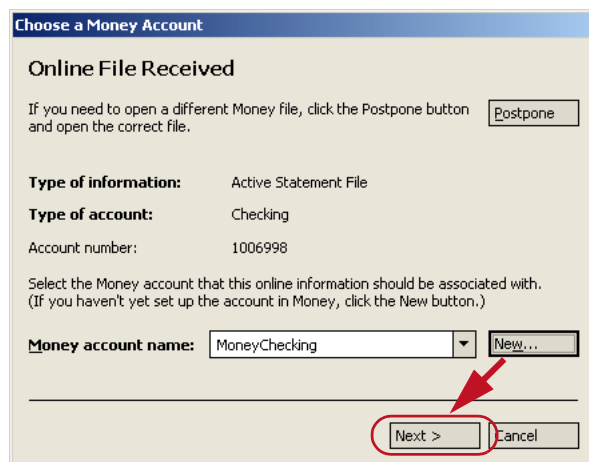


The Microsoft Money dialog box appears. It asks if you would like to start Money now.

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**.



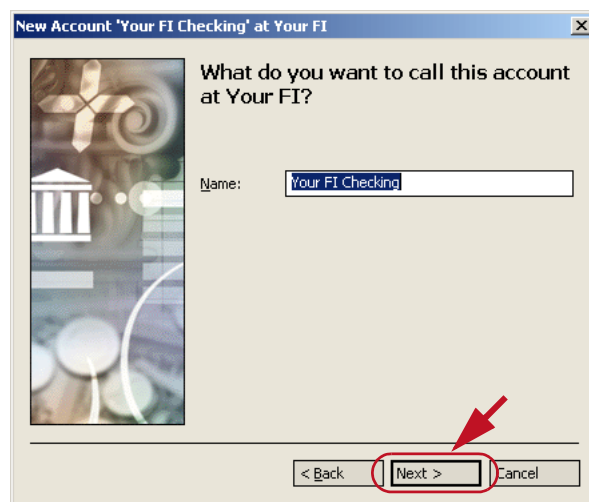
5. Enter your financial institution's name in the **Held at** field, and then click **Next**.



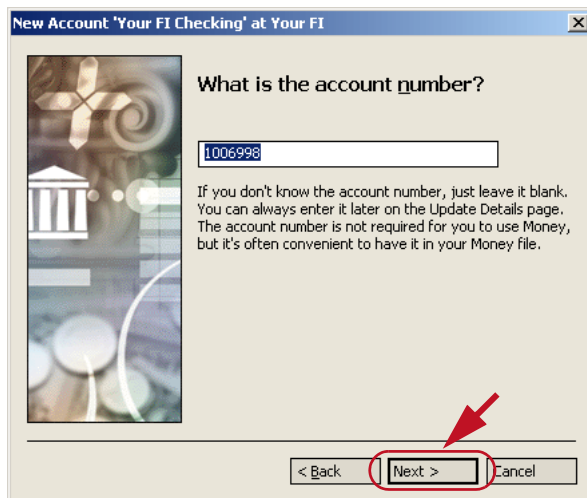
6. Select the account type, and then click **Next**.



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**.



The screenshot shows a window titled "New Account 'Your FI Checking' at Your FI". The main heading is "What is the account number?". Below it is a text input field containing "1006998". A red arrow points to the "Next >" button at the bottom right, which is also circled in red. The window includes a sidebar with a collage of financial images and a footer with "< Back", "Next >", and "Cancel" buttons.

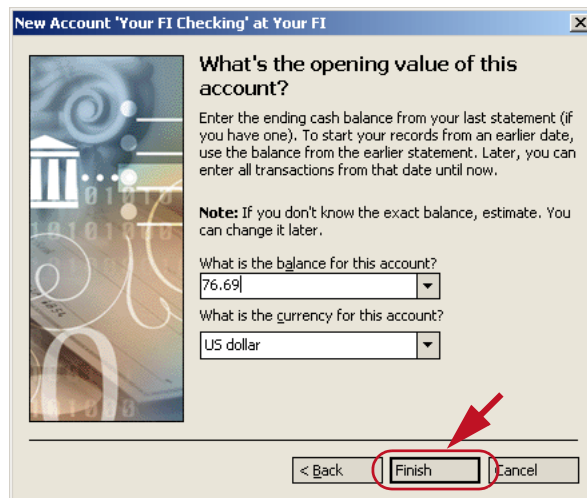
What is the account number?

1006998

If you don't know the account number, just leave it blank. You can always enter it later on the Update Details page. The account number is not required for you to use Money, but it's often convenient to have it in your Money file.

< Back Next > Cancel

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



The screenshot shows the same window titled "New Account 'Your FI Checking' at Your FI". The main heading is "What's the opening value of this account?". Below it is a text input field containing "76.69" and a dropdown menu. A red arrow points to the "Finish" button at the bottom right, which is also circled in red. The window includes a sidebar with a collage of financial images and a footer with "< Back", "Finish", and "Cancel" buttons.

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?

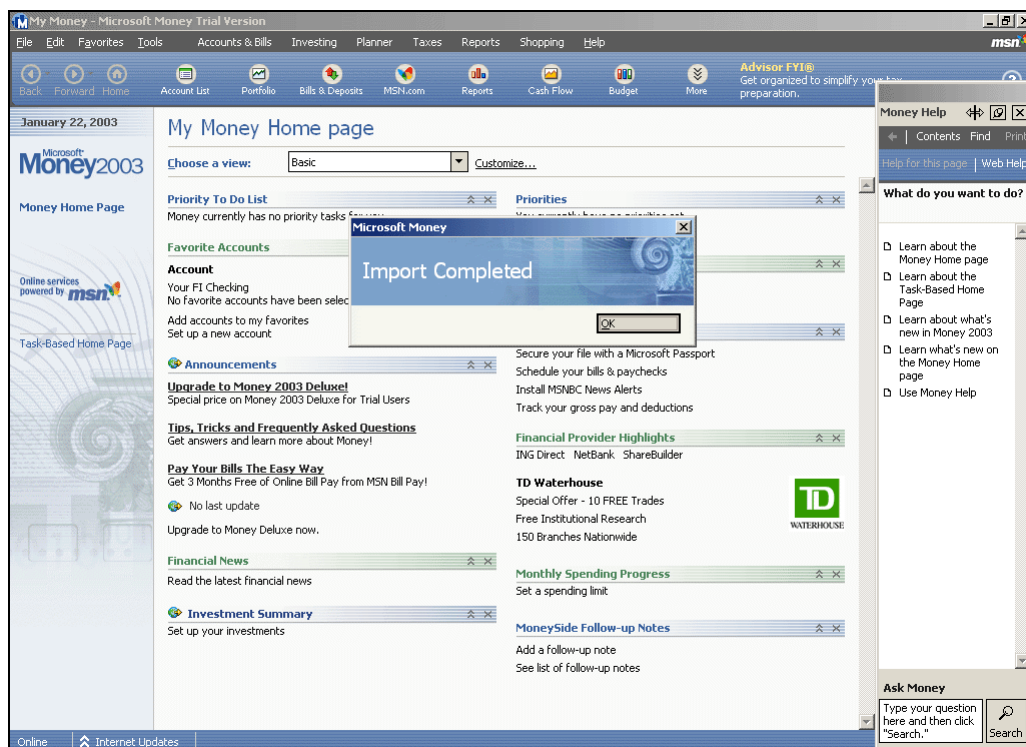
76.69

What is the currency for this account?

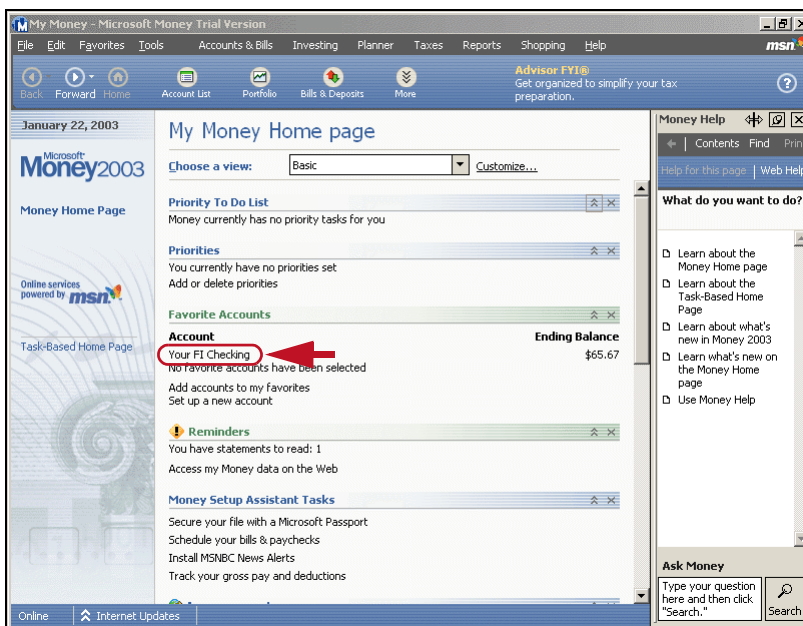
US dollar

< Back Finish Cancel

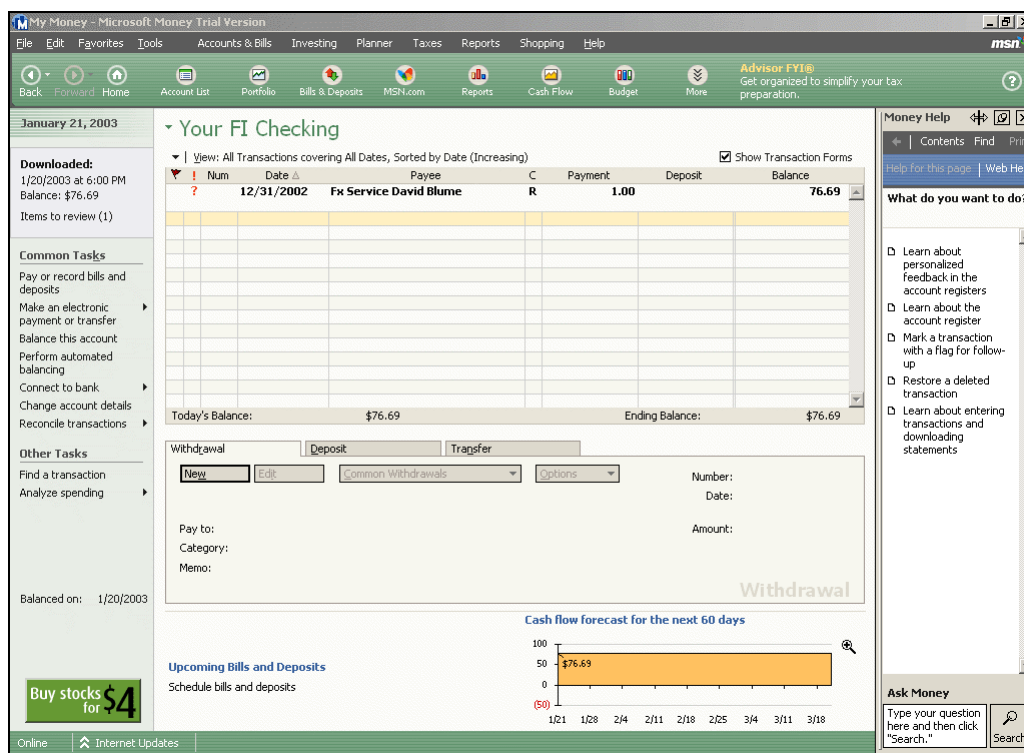
Microsoft Money opens with the Import Completed dialog.



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.

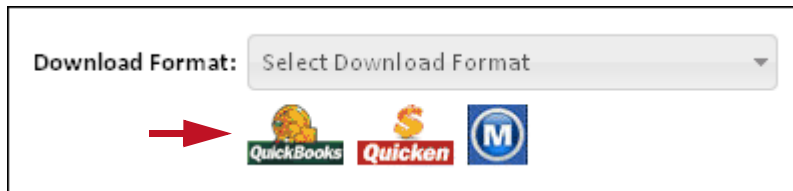
Note

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.

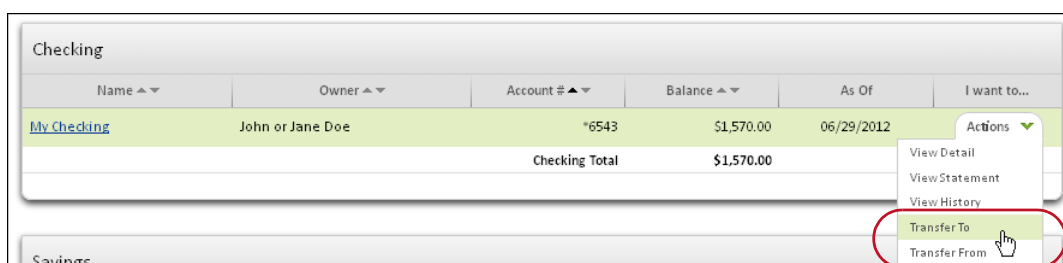
When you have completed recording the unmatched transactions, you will have successfully entered your transactions into your QuickBooks software.

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



Name ▲▼	Owner ▲▼	Account # ▲▼	Balance ▲▼	As Of	I want to...
My Checking	John or Jane Doe	*6543	\$1,570.00	06/29/2012	Actions ▼
		Checking Total	\$1,570.00		View Detail View Statement View History Transfer To Transfer From

The Transfer Funds page appears.

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

Frequently Asked Questions

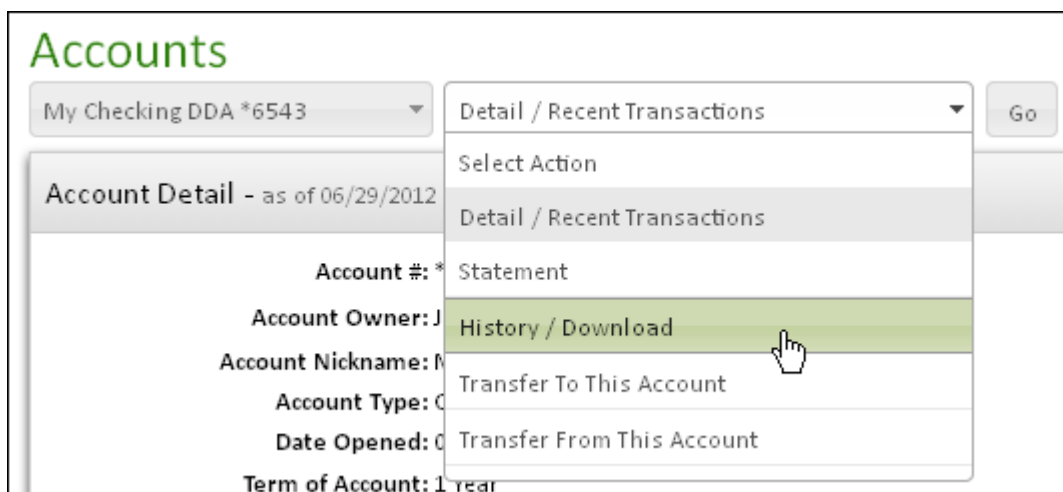
Account Summary FAQs

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 the page you want to view.

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.

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 FAQs

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

A: 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 **Actions** 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.

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

Schedule Transfer Actions ▾

From: My Checking DDA *6543
Balance: \$1,570.00

To: My Checking DDA *6543
Balance: \$1,570.00

Transfer Description:

Amount:

Frequency: One-Time ▾

Period: Once ▾

Scheduled Transfer Date: 08/02/2012 (MM/DD/YYYY)

Cut-off Time: 11:38 pm CDT

Transfer

Pending Transfers

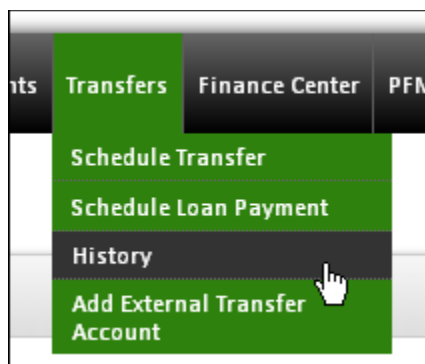
Transfer Description	Amount	Date	I want to...
From: My Checking DDA *6543 To: My Savings Savings *4174	\$123.45	08/27/2012	Actions ▾

Recent Transfers

Transfer Description	Amount	Date
From: My Checking DDA *6543 To: My Savings Savings *4174	\$5,000.00	07/17/2012

[View Transfer History >](#)

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



- ◆ **Schedule Transfer.** Click to schedule or view an Internet account-to-account transfer.
- ◆ **Schedule Loan Payment.** If you have any loan accounts at your financial institution, click to schedule a loan payment.
- ◆ **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.
- ◆ **Add External Transfer Account.** Click to add an account at another financial institution. You can schedule transfers to or from the external account.

Scheduling a New Transfer

You can schedule an account-to-account transfer using the **Schedule 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 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:

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:

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.

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.

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. Click **Transfer**.

The screenshot shows the 'Transfers' interface. On the left is the 'Schedule Transfer' form, and on the right are two summary sections: 'Pending Transfers' and 'Recent Transfers'.

Schedule Transfer Form:

- From:** My Savings Savings *4174 (Balance: \$1,200.29)
- To:** My Checking DDA *6543 (Balance: \$1,570.00)
- Transfer Description:** need cash
- Amount:** 500
- Frequency:** One-Time
- Period:** Once
- Scheduled Transfer Date:** 08/07/2012 (with a calendar icon and '(MM/DD/YYYY)' text)
- Cut-off Time:** 11:38 pm CDT
- Transfer Button:** A red circle and arrow highlight the 'Transfer' button at the bottom of the form.

Pending Transfers:

Transfer Description	Amount	Date	I want to...
From: My Checking DDA *6543 To: My Savings Savings *4174	\$123.45	08/27/2012	Actions

Recent Transfers:

Transfer Description	Amount	Date
From: DDA *0058 To: Savings *0056	\$5,000.00	07/17/2012

[View Transfer History](#)

A confirmation page appears.

One of three possible results occurs.

- ◆ Transfer scheduled for the same day.

- ◆ Transfer scheduled for a future date.
 - ◆ Transfer fails.
9. 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' section of a web interface. Below the title, a message states: 'If you are sure you want to make this transfer, click the "Transfer" button below.' A 'Transfer Details' box contains the following information:

- From:** My Savings Savings *4174 (\$1,200.29)
- To:** My Checking DDA *6543 (\$1,570.00)
- Transfer Description:** need cash now
- Amount:** 500.00
- Frequency:** One-Time
- Period:** Once
- Scheduled Transfer Date:** 08/02/2012

At the bottom of the details 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' section of a web interface. Below the title, a message states: 'If you are sure you want to schedule this transfer, click the "Schedule Transfer" button below.' A 'Transfer Details' box contains the following information:

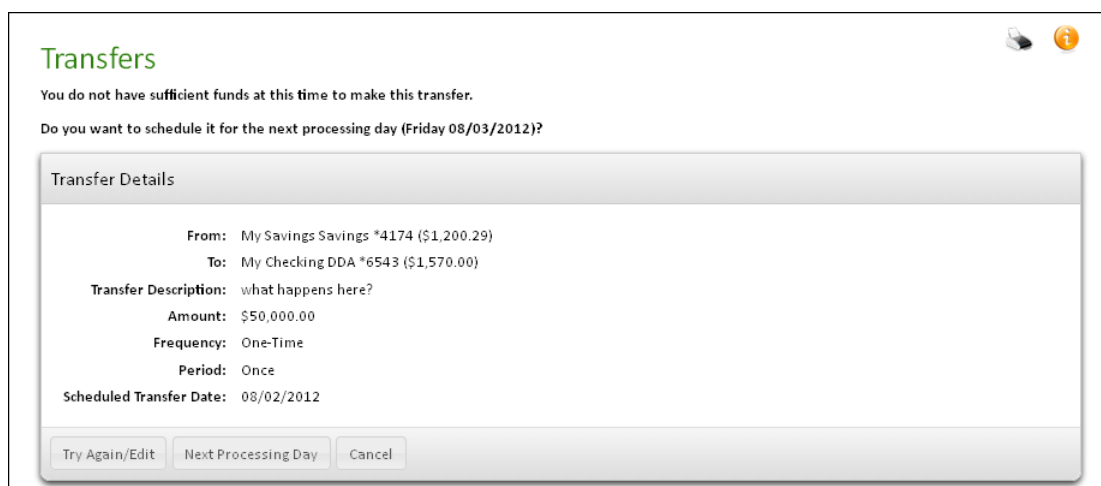
- From:** My Savings Savings *4174 (\$1,200.29)
- To:** My Checking DDA *6543 (\$1,570.00)
- Transfer Description:** need cash
- Amount:** 500.00
- Frequency:** One-Time
- Period:** Once
- Scheduled Transfer Date:** 08/08/2012

At the bottom of the details 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, a message states: "You do not have sufficient funds at this time to make this transfer." Below this, a question asks: "Do you want to schedule it for the next processing day (Friday 08/03/2012)?" A "Transfer Details" dialog box is open, displaying the following information:

- From: My Savings Savings *4174 (\$1,200.29)
- To: My Checking DDA *6543 (\$1,570.00)
- Transfer Description: what happens here?
- Amount: \$50,000.00
- Frequency: One-Time
- Period: Once
- Scheduled Transfer Date: 08/02/2012

At the bottom of the dialog box, 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.

Transfers

Schedule Transfer Actions

From: My Checking DDA *6543
Balance: \$2,070.00

To: My Checking DDA *6543
Balance: \$2,070.00

Transfer Description:

Amount:

Frequency: One-Time

Period: Once

Scheduled Transfer Date: 08/02/2012 (MM/DD/YYYY)

Cut-off Time: 11:38 pm CDT

Pending Transfers

Transfer Description	Amount	Date	I want to...
From: My Checking DDA *6543 To: My Savings Savings *4174	\$123.45	08/27/2012	Actions
From: My Savings Savings *4174 To: My Checking DDA *6543	\$500.00	09/02/2012	Actions

Recent Transfers

Transfer Description	Amount	Date
From: My Savings Savings *4174 To: My Checking DDA *6543	\$500.00	08/02/2012
From: DDA *0058 To: Savings *0056	\$5,000.00	07/17/2012

[View Transfer History](#)

Transfer

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

Heading	Description
Transfer Description	Displays the From and To accounts.
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).

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 **Actions** menu.)

Transfers

Schedule Transfer Actions

From: My Checking DDA *6543
Balance: \$2,070.00

To: My Checking DDA *6543
Balance: \$2,070.00

Transfer Description:

Amount:

Frequency: One-Time

Period: Once

Scheduled Transfer Date: (MM/DD/YYYY)

Cut-off Time: 11:38 pm CDT

Pending Transfers

Transfer Description	Amount	Date	I want to...
<u>From: My Checking DDA *6543</u> To: My Savings Savings *4174	\$123.45	08/27/2012	Actions
<u>From: My Savings Savings *4174</u> To: My Checking DDA *6543	\$500.00	09/02/2012	Actions

Recent Transfers

Transfer Description	Amount	Date
<u>From: My Savings Savings *4174</u> To: My Checking DDA *6543	\$500.00	08/02/2012
<u>From: DDA *0058</u> To: Savings *0056	\$5,000.00	07/17/2012

[View Transfer History](#)

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

Edit Single Transfer

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 DDA *6543
Balance: \$2,070.00

To: My Savings Savings *4174
Balance: \$700.29

Transfer Description: Test transfer

Amount: 123.45

Frequency: One-Time

Period: Once

Scheduled Transfer Date: (MM/DD/YYYY)

Cut-off Time: 11:38 pm CDT

Transfer ID: 65644248

Update Transfer Cancel Transfer Cancel

A Confirm Transfer Instructions page appears.

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

Transfers

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

Transfer Details

From: My Checking DDA *6543 (\$2,070.00)
To: My Savings Savings *4174 (\$700.29)

Transfer Description: Test transfer

Amount: \$123.45

Frequency: One-Time

Period: Once

Scheduled Transfer Date:

Submit Changes Edit Cancel

A Scheduled Transfer Updated page appears.

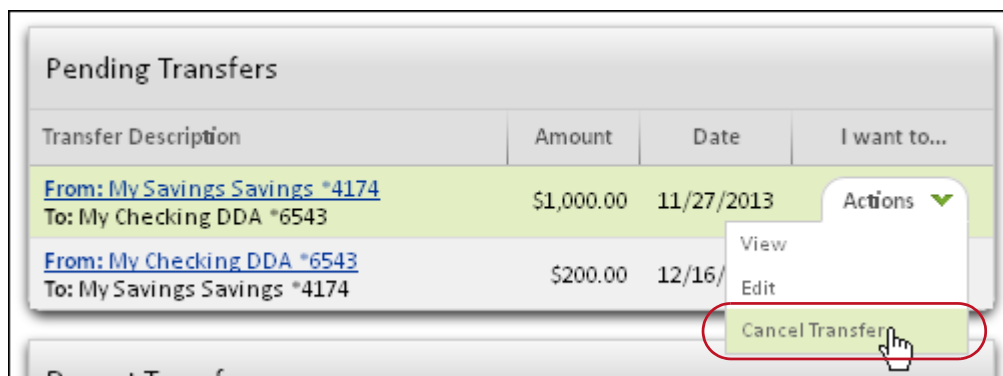
5. Click the Transfers tab to return to the Transfers page.

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.

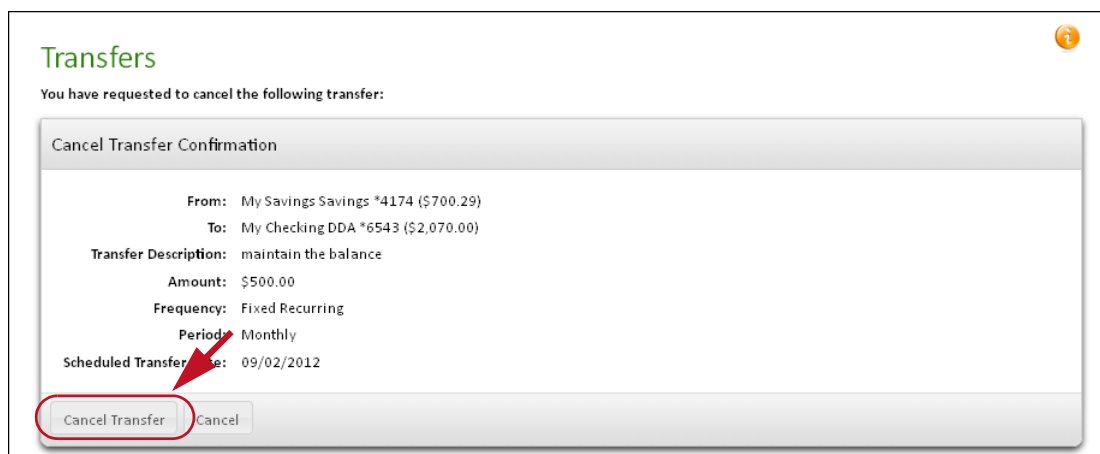
To cancel a transfer in the Pending Transfer table:

1. In the transfer's **Actions** 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. 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 Transfer' form on the left and two tables on the right: 'Pending Transfers' and 'Recent Transfers'. The 'View Transfer History' link is highlighted with a red circle and an arrow pointing to it.

Transfers

Schedule Transfer Actions

From: My Checking DDA *6543
Balance: \$2,070.00

To: My Checking DDA *6543
Balance: \$2,070.00

Transfer Description:

Amount:

Frequency: One-Time

Period: Once

Scheduled Transfer Date: 08/02/2012 (MM/DD/YYYY)

Cut-off Time: 11:38 pm CDT

Pending Transfers

Transfer Description	Amount	Date	I want to...
From: My Checking DDA *6543 To: My Savings Savings *4174	\$123.45	08/27/2012	Actions
From: My Savings Savings *4174 To: My Checking DDA *6543	\$500.00	09/02/2012	Actions

Recent Transfers

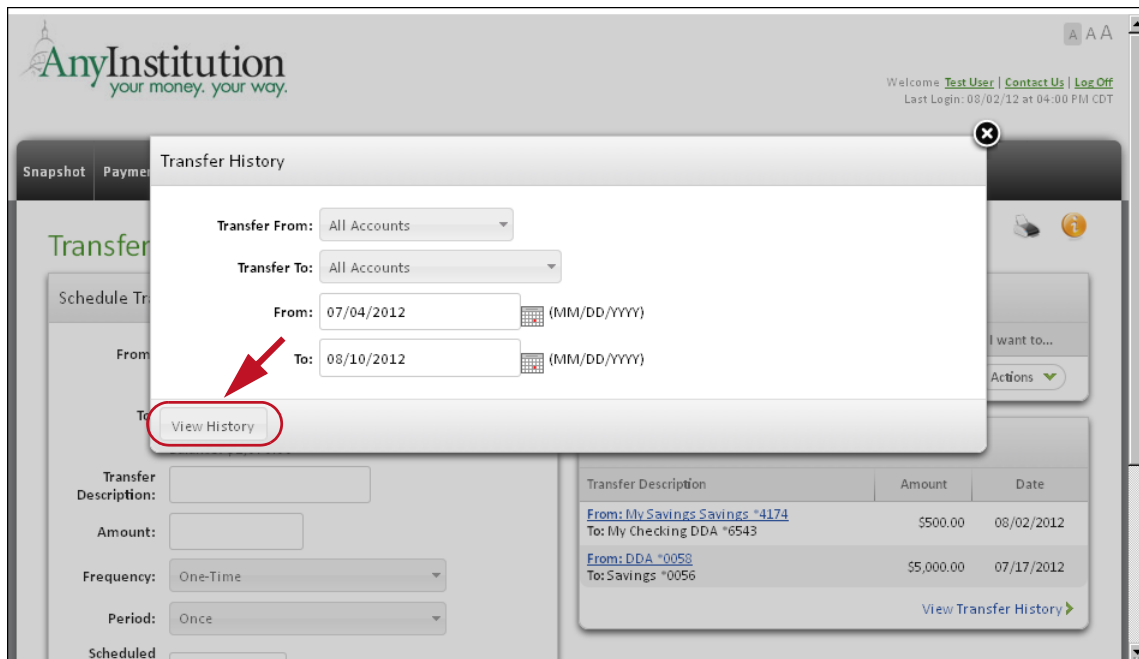
Transfer Description	Amount	Date
From: My Savings Savings *4174 To: My Checking DDA *6543	\$500.00	08/02/2012
From: DDA *0058 To: Savings *0056	\$5,000.00	07/17/2012

[View Transfer History](#)

The Transfer History dialog appears.

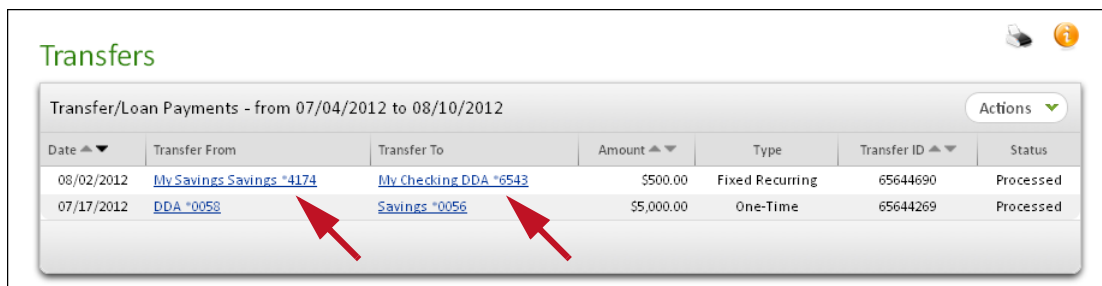
2. Enter the account information and dates you want to include in the history:
 - ◆ **Transfer From:** Select the account the funds were transferred from. The default is All Accounts.
 - ◆ **Transfer To:** Select the account the funds were transferred to. The default is All Accounts.
 - ◆ **From:** Type the first day to include in the history (MM/DD/YYYY), or click the calendar icon. The default is one month prior to today's date.
 - ◆ **To:** Type the last day to include in the history (MM/DD/YYYY), or click the calendar icon. The default is today's date, or one week after today's date if your institution offers external account transfers.

3. Click **View History**.



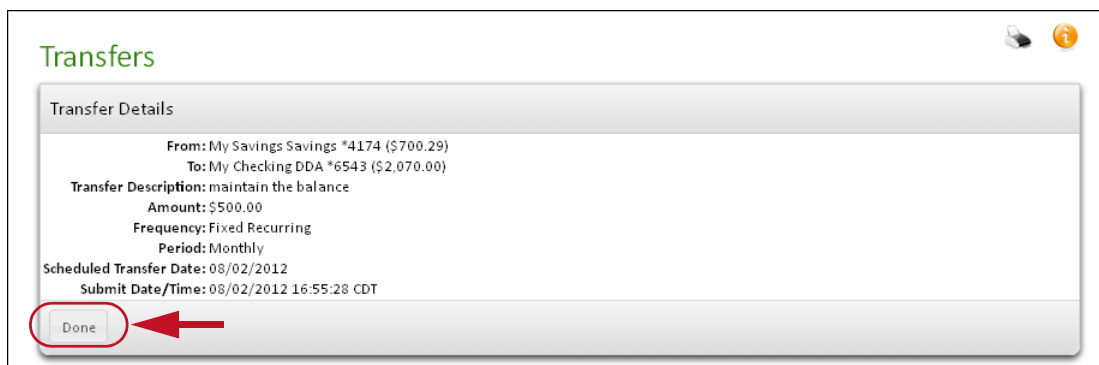
The Transfer/Loan Payments page appears.

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



The Transfer Details page appears.

5. Click **Done** to return to the main **Transfers** page.



You have successfully accessed your Transfer History.

External Transfers

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

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

- Transfers between personal account(s) and personal account(s) of other users at your financial institution.

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

- Transfers between personal account(s) to personal account(s) of other users at other (for example, external) financial institutions.

You can transfer funds between your personal account(s) and to the personal account(s) of other users at a different financial institution. For example, parents can transfer funds from a checking account to the savings account of their son who is attending college in another state.

How are External Accounts Established?

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

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

The general flow for verifying accounts is as follows:

1. **The user enters an external account request.** Using the Add External Transfer Account page, you enter information identifying an external account to create a request. The system stores the account information and shows a pending External Account request on the User Services Add/View Account Services page.
2. **Your Financial Institution verifies the account.** Once the request has been entered, an account verification process begins. Depending on the services offered by your institution, the verification may use one of the following methods:
 - ♦ 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.
 - ♦ 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.)

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 7 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 a 'Schedule Transfer' form. At the top, it says '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.' Below this, the 'From' dropdown is set to 'My Checking DDA *6543' with a balance of '\$2,070.00'. The 'To' dropdown is open, showing a list of accounts: 'My Checking DDA *6543', 'My Checking DDA *6543', 'Ext Checking External Checking 99998888' (highlighted with a green background and a mouse cursor), 'My Savings Savings *4174', 'My Loan Consumer Loan *0653', and 'My Credit Card Credit Card *5178'. The 'Transfer Description:', 'Amount:', and 'Frequency:' fields are also visible but empty.

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.

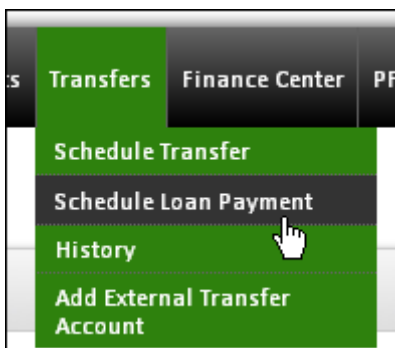
The only difference is that the external transfers may have their own cut-off time. If so, it is displayed below the cut-off time for normal accounts.

Scheduling Loan Payments

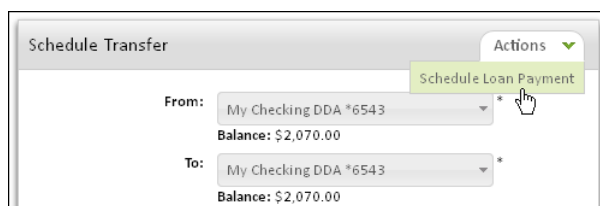
Online Banking offers additional management tools for users who have online loan accounts. The Transfers tab drop-down menu has options to let you schedule your loan payments and to access your payment histories. Loan options are visible only if you have loan accounts and the correct account privileges.

To schedule a loan payment:

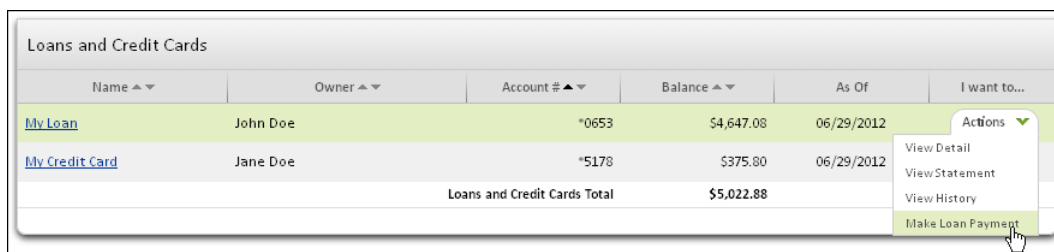
1. To access the Schedule a Loan Payment page, do one of the following:
 - ♦ From the Transfers tab or any other page in Online Banking, point to the **Transfers** tab heading and click **Schedule Loan Payment** from the tab drop-down menu.



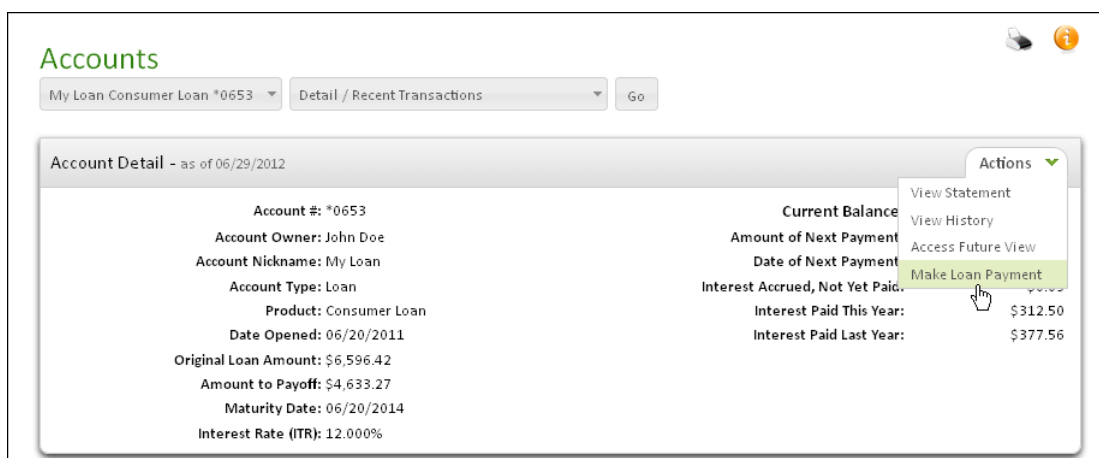
- ♦ On the Transfers page, click **Schedule Loan Payment** from the Schedule Transfer module's **Actions** menu.



- ♦ On the Accounts page, click **Make Loan Payment** from the loan account's **Actions** menu.



- On the loan's Account Detail page, click **Make Loan Payment** in the **Actions** menu.



- On the Schedule Loan Payment page, select the originating account from which you want to move funds in the **From** list.
- In the **To** list, select the destination loan account for your payment. If you have only one loan account, it is automatically selected.
- 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.
- In the **Amount** box, enter the dollar amount of the loan payment.
- In the **Frequency** list, select the type of payment:

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:

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

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 Actions ▾

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 DDA *6543
Balance: \$1,970.00

To: My Loan Consumer Loan *0653
Balance: \$4,535.08

Transfer Description: pay my car loan

Amount: 100

Frequency: Fixed Recurring ▾

Period: Monthly ▾

Scheduled Payment Date: 08/03/2012 (MM/DD/YYYY)

Cut-off Time: 11:38 pm CDT

Make Payment

Pending Transfers

Transfer Description	Amount	Date	I want to...
From: My Checking DDA *6543 To: My Savings Savings *4174	\$123.45		Actions ▾

Recent Transfers

Transfer Description	Amount	Date
From: My Checking DDA *6543 To: Consumer Loan *0653	\$100.00	07/03/2012
From: My Savings Savings *4174 To: My Checking DDA *6543	\$500.00	08/02/2012
From: DDA *0058 To: Savings *0056	\$5,000.00	07/17/2012

[View Transfer History >](#)

A confirmation page appears.

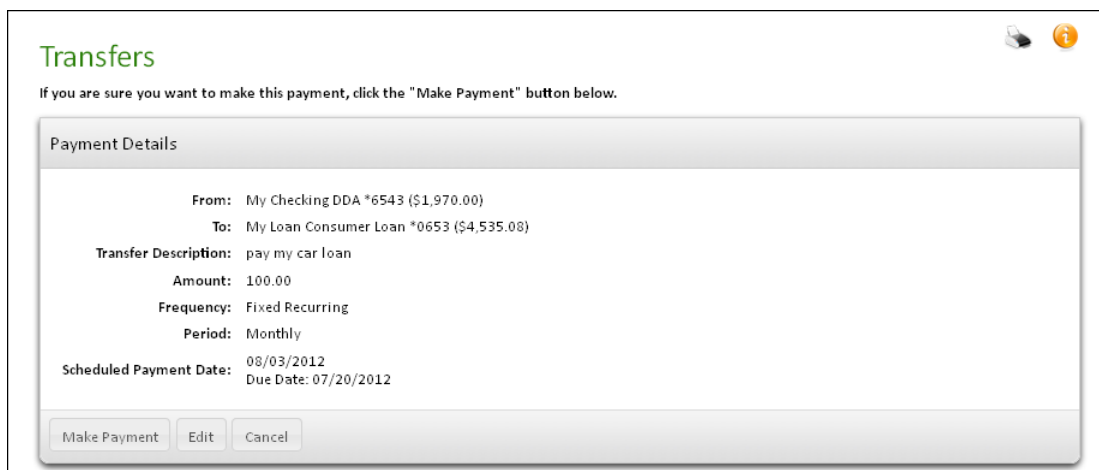
One of three possible results occurs:

- ◆ 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.



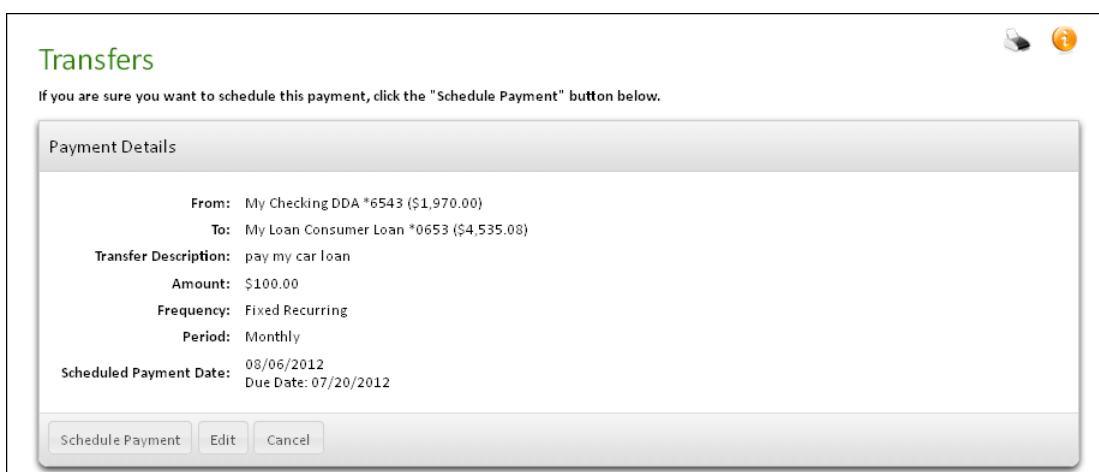
The screenshot shows the 'Transfers' section of a web interface. At the top, it says 'Transfers' in green. Below that, a message reads: 'If you are sure you want to make this payment, click the "Make Payment" button below.' The main content area is titled 'Payment Details' and contains the following information:

- From:** My Checking DDA *6543 (\$1,970.00)
- To:** My Loan Consumer Loan *0653 (\$4,535.08)
- Transfer Description:** pay my car loan
- Amount:** 100.00
- Frequency:** Fixed Recurring
- Period:** Monthly
- Scheduled Payment Date:** 08/03/2012
- Due Date:** 07/20/2012

At the bottom of the 'Payment Details' box, there 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.



The screenshot shows the 'Transfers' section of a web interface. At the top, it says 'Transfers' in green. Below that, a message reads: 'If you are sure you want to schedule this payment, click the "Schedule Payment" button below.' The main content area is titled 'Payment Details' and contains the following information:

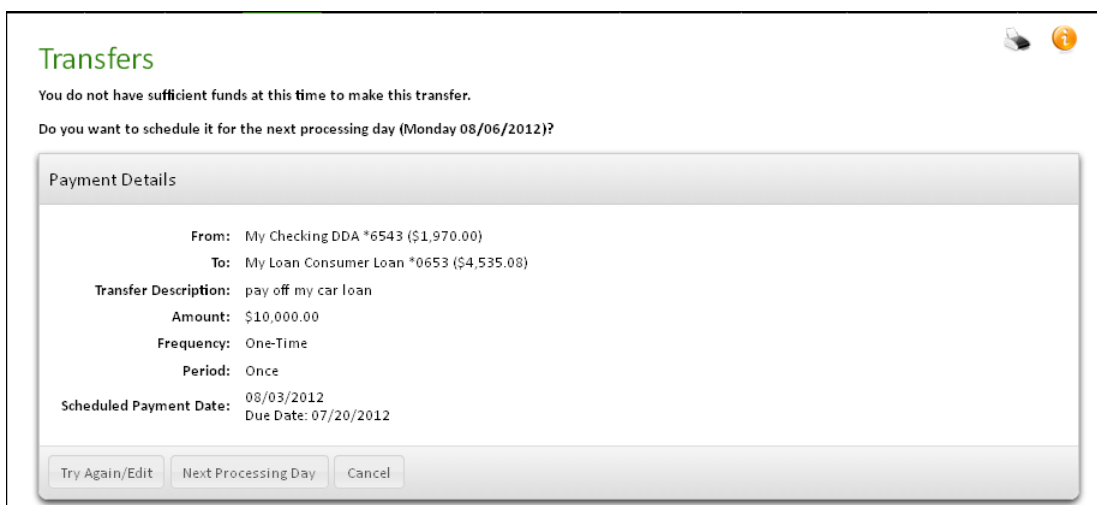
- From:** My Checking DDA *6543 (\$1,970.00)
- To:** My Loan Consumer Loan *0653 (\$4,535.08)
- Transfer Description:** pay my car loan
- Amount:** \$100.00
- Frequency:** Fixed Recurring
- Period:** Monthly
- Scheduled Payment Date:** 08/06/2012
- Due Date:** 07/20/2012

At the bottom of the 'Payment Details' box, there are three buttons: 'Schedule Payment', 'Edit', and '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.



The screenshot shows the 'Transfers' section of a web application. At the top, it says 'You do not have sufficient funds at this time to make this transfer.' Below this, it asks 'Do you want to schedule it for the next processing day (Monday 08/06/2012)?'. A 'Payment Details' dialog box is open, showing the following information:

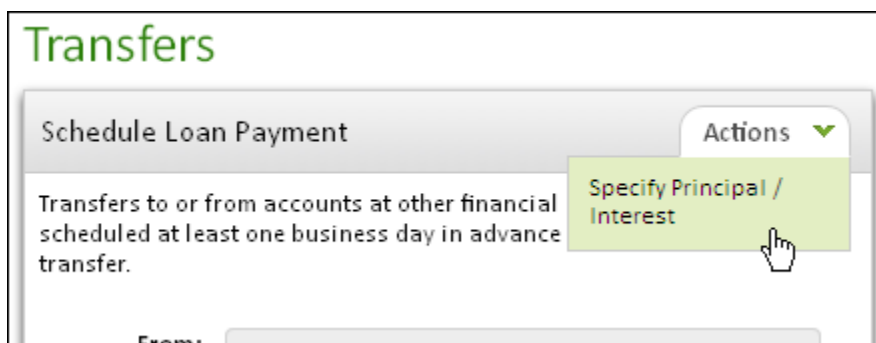
From:	My Checking DDA *6543 (\$1,970.00)
To:	My Loan Consumer Loan *0653 (\$4,535.08)
Transfer Description:	pay off my car loan
Amount:	\$10,000.00
Frequency:	One-Time
Period:	Once
Scheduled Payment Date:	08/03/2012
Due Date:	07/20/2012

At the bottom of the dialog box, there are three buttons: 'Try Again/Edit', 'Next Processing Day', and '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 **Actions** menu on the Schedule Loan Payment section with the option **Specify Principal/Interest**.



If you use this action, a separate Schedule Loan Payment page opens. In place of a single Amount field, this page has one or more fields as configured by your institution, such as **Amount to be applied to Principal** and **Amount to be applied to Interest**.

You may have the option to pay specific amounts for each loan payment's principal, interest, or both if you desire.

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

Scheduling Multiple Transfers

If your financial institution subscribes to 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 account-to-account transfers:

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

The screenshot shows the online banking interface with the 'Transfers' tab selected. A dropdown menu is open under the 'Transfers' tab, showing options: 'Schedule Single Transfer', 'Schedule Multiple Transfers' (highlighted with a red arrow), 'Schedule Loan Payment', 'History', and 'Add External Transfer Account'. The 'Schedule Multiple Transfers' form is displayed, featuring fields for 'From' (Checking *0184, Balance: N/A), 'To' (Checking *0184, Balance: N/A), 'Transfer Description' (empty text box), 'Amount' (\$, empty text box), 'Frequency' (One-Time), 'Period' (Once), 'Scheduled Transfer Date' (01/22/2013, with a calendar icon and format (MM/DD/YYYY)), and 'Cut-off Time' (11:59 pm CST). A 'Transfer' button is at the bottom left. On the right, there are sections for 'Pending Transfers' (No pending transfers) and 'Recent Transfers' (No recent transfers), with a 'View Transfer History' link.

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**.

Multiple Transfers

Schedule Multiple Transfers

Transfer 1

From: Free Checking 1 *
Balance: \$43.19
To: Free Checking 1 *
Balance: \$43.19
Transfer Description:
Amount: *
Frequency: One-Time
Period: Once
Scheduled Transfer Date: 01/22/2013 (MM/DD/YYYY)
Reset

Transfer 2

From: Free Checking 1 *
Balance: \$43.19
To: Free Checking 1 *
Balance: \$43.19
Transfer Description:
Amount: *
Frequency: One-Time
Period: Once
Scheduled Transfer Date: 01/22/2013 (MM/DD/YYYY)
Reset

Transfer 3

From: Free Checking 1 *
Balance: \$43.19
To: Free Checking 1 *
Balance: \$43.19
Transfer Description:
Amount: *
Frequency: One-Time
Period: Once
Scheduled Transfer Date: 01/22/2013 (MM/DD/YYYY)
Reset

Transfer 4

From: Free Checking 1 *
Balance: \$43.19
To: Free Checking 1 *
Balance: \$43.19
Transfer Description:
Amount: *
Frequency: One-Time
Period: Once
Scheduled Transfer Date: 01/22/2013 (MM/DD/YYYY)
Reset

Transfer Reset All

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.

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.

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

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 Actions ▾

Primary Email Address: mytestco@example.com Secondary Email Address: testco2@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.

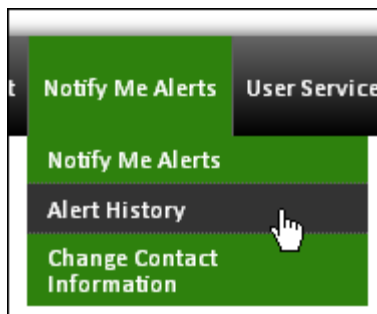
Account Activity Alerts Messaging Alerts Security Alerts Actions ▾

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	I want to...
Account Balance	Not Set	Actions ▾
Account Overdrawn	Not Set	Actions ▾
Balance > \$	Not Set	Actions ▾
Balance < \$	Not Set	Actions ▾
Check #(s) Cleared	Not Set	Actions ▾
Deposit Made > \$	Not Set	Actions ▾
Transaction > \$	Not Set	Actions ▾

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 7, 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 **Actions** 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 **Actions** menu.
- ♦ **Messaging Alert editing options** – Edit delivery modes for all messaging alerts by clicking **Edit Messaging Alerts** in the Messaging Alerts sub-tab **Actions** 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 **Actions** 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 **Actions** menu, or go to the update page under User Services. Refer to [Changing Your Contact Information](#) in Chapter 7 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 **Actions** menu in the sub-tab header.
The Accounts selection page appears, showing all accounts.

- 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	DDA	*6543
<input checked="" type="checkbox"/>	My Savings	Savings	*4174
<input type="checkbox"/>	My CD	CD	*1754
<input type="checkbox"/>	My IRA	IRA	*7650
<input type="checkbox"/>	My Loan	Consumer Loan	*0653
<input type="checkbox"/>	My Credit Card	Credit Card	*5178

Check All Uncheck All **Edit Alert on Selected Accounts** Cancel

The Edit Account Activity Alert page appears.

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:*6543

Alert	Send to
Account Balance Notify me <input type="text" value="daily"/> of the balance in account My Checking:*6543	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Account Overdrawn Notify me when the balance is below \$0.00 in account My Checking:*6543	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Balance > \$ Notify me when the balance is greater than \$ <input type="text"/> in account My Checking:*6543	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Balance < \$ Notify me when the balance is less than \$ <input type="text"/> in account My Checking:*6543	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Check #(s) Cleared Notify me when check(s) # <input type="text"/> clear account My Checking:*6543	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Deposit Made > \$ Notify me when a deposit over \$ <input type="text"/> is made in account My Checking:*6543	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Transaction > \$ Notify me when a transaction over \$ <input type="text"/> clears the account My Checking:*6543	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)

Submit Reset Cancel

Select Account Activity

Selected Account: My Savings:*4174

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.
5. For each alert (other than Account Overdrawn, which has 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.

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.

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.

6. To change a balance amount, check number, deposit amount, or transaction amount, enter a value in the text box. To cancel a notification, clear all the check boxes in an alert's Send to section.

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

Select Account Activity

Selected Account: My Checking:*6543

Alert	Send to
Account Balance	
Notify me <input type="text" value="daily"/> of the balance in account My Checking:*6543	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Account Overdrawn	
Notify me when the balance is below \$0.00 in account My Checking:*6543	<input checked="" type="checkbox"/> testco@example.com (Primary email) <input checked="" type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Balance > \$	
Notify me when the balance is greater than \$ 10000 in account My Checking:*6543	<input checked="" type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Balance < \$	
Notify me when the balance is less than \$ 200 in account My Checking:*6543	<input checked="" type="checkbox"/> testco@example.com (Primary email) <input checked="" type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Check #(s) Cleared	
Notify me when check(s) # 2345 clear account My Checking:*6543	<input checked="" type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Deposit Made > \$	
Notify me when a deposit over \$ 1500 is made in account My Checking:*6543	<input checked="" type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
Transaction > \$	
Notify me when a transaction over \$ 800 clears the account My Checking:*6543	<input checked="" type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)

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.

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

Actions

Primary Email Address: mytestco@example.com Secondary Email Address: testco2@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

Actions

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	I want to...
Account Balance	Not Set	Actions
Account Overdrawn	1 Account	Actions
Balance > \$	1 Account	Actions
Balance < \$	1 Account	Actions
Check #(s) Cleared	1 Account	Actions
Deposit Made > \$	1 Account	Actions
Transaction > \$	1 Account	Actions

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:

Account Activity Alerts **Messaging Alerts** Security Alerts


Actions

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).

Choose "Edit Messaging Alerts" from the Actions menu on this header to changes to your current delivery mode for any of the message categories.

Notify Me When:	Current Delivery Mode:
Any new message is sent to my online inbox	testco@example.com (Primary email)
A secure message is sent to my online inbox	testco@example.com (Primary email)
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

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

Account Activity Alerts		Messaging Alerts	Security Alerts	Actions 
All mandatory Security alerts are delivered to your primary email address. You can also elect to be notified at a secondary email address and/or mobile device.				
Choose "Edit Security Alerts" from the Actions menu on this header to make changes to your current delivery mode for any of the security alert categories described below.				
Notify Me When:		Current Delivery Mode:		
Login is successful		Not Set		
A security-related change is made		mytestco@example.com (Primary email)		
Online transfer is processed		mytestco@example.com (Primary email)		
External transfer is processed		mytestco@example.com (Primary email)		
New external transfer account request submitted		mytestco@example.com (Primary email)		
ACH batch is approved		mytestco@example.com (Primary email)		
ACH receiver information is updated/created		mytestco@example.com (Primary email)		
Wire transfer is approved		mytestco@example.com (Primary email)		
Wire transfer beneficiary information is updated/created		mytestco@example.com (Primary email)		
Sub-User is added		mytestco@example.com (Primary email)		
Sub-User IP address change is approved		mytestco@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.)

2. Click **Edit Messaging Alerts** or **Edit Security Alerts** in the **Actions** 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

Contact Information for Alerts

Primary Email Address: mytestco@example.com

Secondary Email Address: testco2@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.

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"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
A secure message is sent to my online inbox	<input checked="" type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
A transaction-related message is sent to my online inbox	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
A new online service privilege has been granted or removed	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)
A broadcast message is sent to my online inbox	<input type="checkbox"/> testco@example.com (Primary email) <input type="checkbox"/> testco2@example.com (Secondary email) <input type="checkbox"/> 321-456-7890 (Mobile)

Save

Cancel

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

Note

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

4. In the case of Security alerts, as illustrated below, some alerts take a parameter value. Change the system default value if necessary.

5. Click **Save** to save the changes.

Alert Notification Options

Contact Information for Alerts

Primary Email Address: mytestco@example.com

Secondary Email Address: testco2@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.

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> <div>Login is successful</div> <div> <div>Anytime</div> <div>Between 12 AM and 12 AM (Time in CDT)</div> </div> </div>	<div> <div><input type="checkbox"/> testco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
A security-related change is made	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
Online transfer is processed for amount > \$ 2500.00	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
External transfer is processed for amount > \$ 2500.00	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
New external transfer account request submitted	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
ACH batch is approved for amount > \$ 2500.00	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
ACH receiver information is updated/created	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
Wire transfer is approved for amount > \$ 2500.00	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
Wire transfer beneficiary information is updated/created	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
Sub-User is added	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>
Sub-User address change is approved	<div> <div><input checked="" type="checkbox"/> mytestco@example.com (Primary email)</div> <div><input type="checkbox"/> testco2@example.com (Secondary email)</div> <div><input type="checkbox"/> 302-456-7890 (Mobile)</div> </div>

Save

Cancel

ONLINE BANKING BASIC SERVICES USER'S GUIDE
Confidential and proprietary to First Data

December 2013

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 **Actions** menu.

Account Activity Alerts | Messaging Alerts | Security Alerts | Actions ▼

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	I want to...
Account Balance	Not Set	Actions ▼
Account Overdrawn	1 Account	Actions ▼
Balance > \$	1 Account	Actions ▼ Edit Delete
Balance < \$	1 Account	Actions ▼
Check #(s) Cleared	1 Account	Actions ▼
Deposit Made > \$	1 Account	Actions ▼
Transaction > \$	1 Account	Actions ▼

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

Notify Me Alerts

Balance > \$ Alert

Notify me when a balance is greater than \$ in the accounts selected below.

Send alert to: ☐ testco@example.com (Primary email)
☐ testco2@example.com (Secondary email)
☒ 321-456-7890 (Mobile) [Enroll to receive text alerts*](#)

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

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

Select	Account	Balance (> \$)	Delivery Mode
<input type="checkbox"/>	My Checking DDA *6543	\$10,000.00	testco@example.com (Primary email)
<input type="checkbox"/>	My Savings Savings *4174		Not Set
<input type="checkbox"/>	My CD CD *1754		Not Set
<input type="checkbox"/>	My IRA IRA *7650		Not Set
<input type="checkbox"/>	My Loan Consumer Loan *0653		Not Set
<input type="checkbox"/>	My Credit Card Credit Card *5178		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.

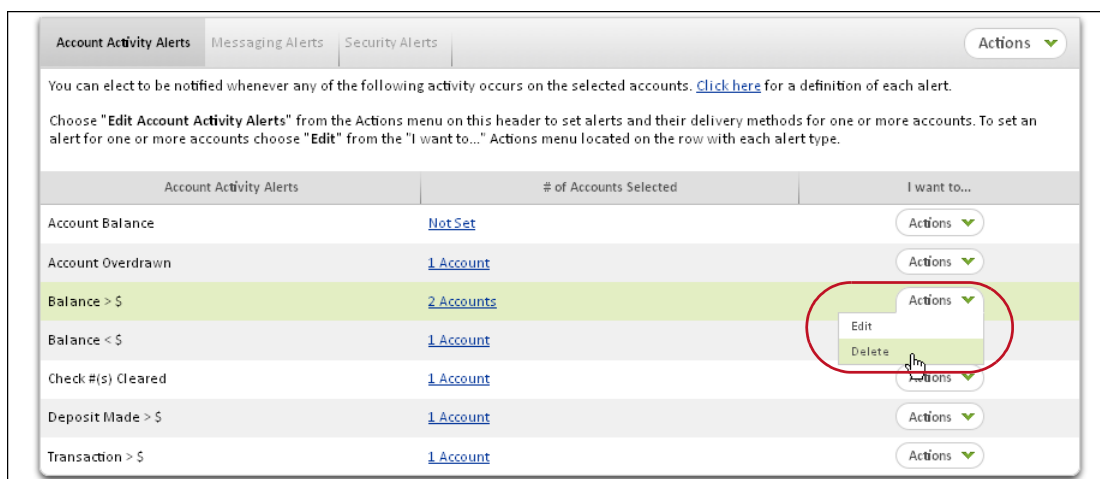
A confirmation page flashes on the screen. The Notify Me Alerts page appears.

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:

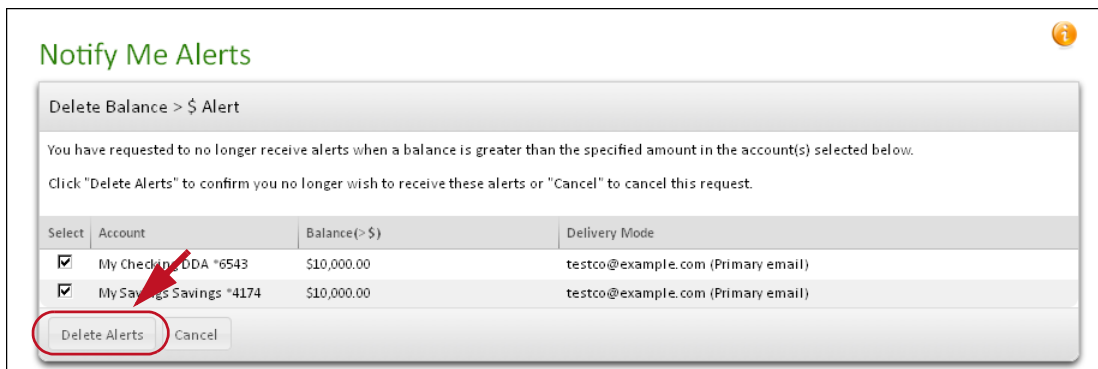
1. On the Notify Me Alerts page, click **Delete** in the **Actions** menu for the alert you want to remove.



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

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 BDA *6543	\$10,000.00	testco@example.com (Primary email)
<input checked="" type="checkbox"/>	My Savings Savings *4174	\$10,000.00	testco@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.

Primary Email Address: testco@example.com	Secondary Email Address: testco2@example.com
Mobile Phone: 321-456-7890	Enroll to receive text alerts* 

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

Enroll your mobile phone number for text alerts

A text message was sent on 7/18/2012 2:20:34 pm CDT to your mobile phone number 321-456-7890.*

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, Nextel, Verizon Wireless, US Cellular®, T-Mobile®, Cellular One Dobson, Cincinnati Bell, Alltel, Virgin Mobile USA, Cellular South, Unicef, 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 30697. For additional assistance, contact Any Institution at 800-421-1105.

*To cancel your plan, send "STOP" to 30697 anytime.

Message frequency depends on the alert settings.

To cancel your plan, send "STOP" to 30697 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.

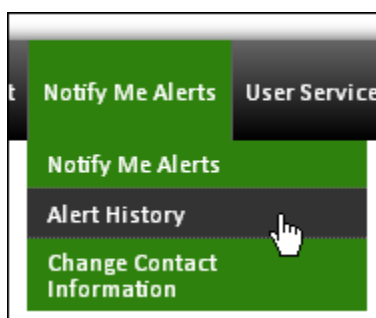
The Text Alert Enrollment Confirmation page appears.

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
Secure Message (Any new message is sent to my online inbox)	7/30/2012 11:11:20 am CDT	testco@example.com (Primary email address)
Secure Message (Any new message is sent to my online inbox)	7/30/2012 11:11:05 am CDT	testco@example.com (Primary email address)
ACH receiver information is updated/created	7/30/2012 10:55:00 am CDT	testco@example.com (Primary email address)
A security-related change is made (Passcode changed)	7/26/2012 12:57:33 pm CDT	testco@example.com (Primary email address)
A security-related change is made (Secondary email address updated)	7/18/2012 2:16:03 pm CDT	testco@example.com (Primary email address) testco2@example.com (Secondary email address) testco3@example.com
A security-related change is made (Secondary email address updated)	7/18/2012 10:27:37 am CDT	testco@example.com (Primary email address) testco2@example.com (Secondary email address)
A security-related change is made (Security setting changed)	7/18/2012 10:06:01 am CDT	testco@example.com (Primary email address)
Online transfer is processed	7/17/2012 12:03:01 pm CDT	testco@example.com (Primary email address)

2. Review the alert list.

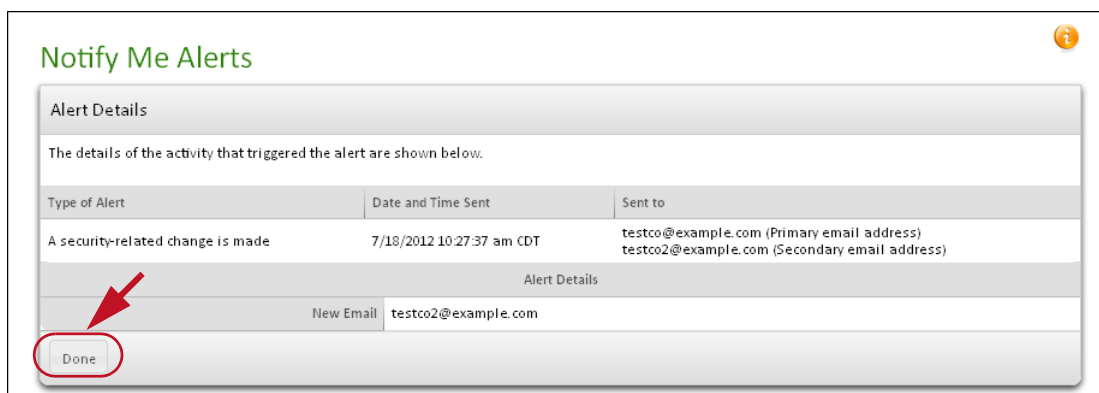
For some alerts, the left-hand column contains a link.

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.



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.

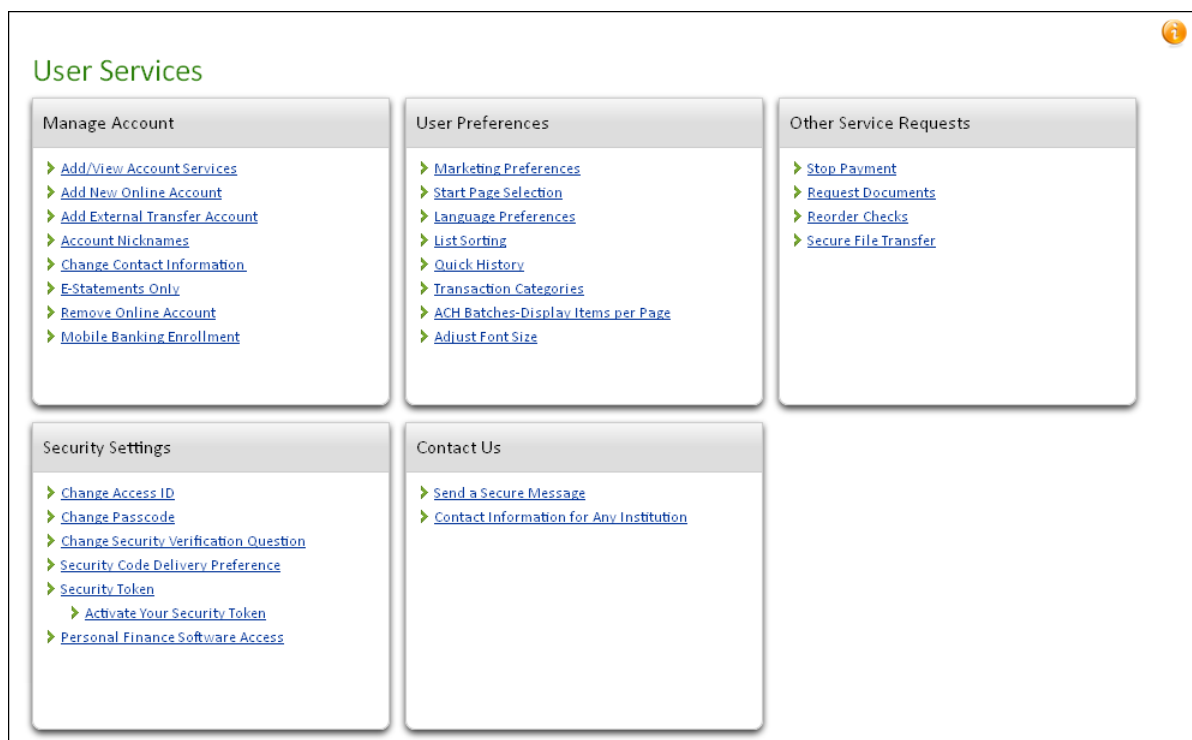
Note

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	Description
Add/View Account Services	Add, edit or remove online accounts. Refer to page 157 .
Add New Online Account	Add a new online account. Refer to page 162 .
Add External Transfer Account	Enter an external transfer account request. Refer to page 164 .
Account Nicknames	Edit your account nicknames. Refer to page 173 .
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 174 .
E-Statements Only	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 180 .
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 180 .
Mobile Banking Enrollment	For financial institutions that offer mobile banking, allows you to enroll for the service. Refer to page 183
User Preferences Links	Description
Marketing Preferences	Opt-in or opt-out of marketing messages from your financial institution. Refer to page 184 .
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 185 .
Language Preferences	For financial institutions that offer multiple language support, select the language to use for the Online Banking site. Refer to page 185 .
List Sorting	Set how the accounts are sorted on your pages. Refer to page 186 .

User Preferences Links	Description
Quick History	Set the number of recent transactions and the time range for the transactions seen on the Account Detail page. Refer to page 188 .
Transaction Categories	Set, edit or remove transaction categories. Refer to page 189 .
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 192 .
Adjust Font Size	Adjust the default size of the font displayed on the screen. Refer to page 193 .

Other Service Requests Links	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 194 .
Request Documents	Request copies of statements or checks. Refer to page 199 .
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 201 .
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 202 .

Security Settings Links	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 204 .
Change Passcode	Change the passcode you use to log in to the Online Banking web site. Refer to page 208 .
Change Security Verification Questions	Change your security verification questions and/or answers on the system. Refer to page 209 .

Security Settings Links	Description
Security Code Delivery Preference	Change the delivery method by which you can have a security code sent to you. Refer to page 211 .
Security Token	View or activate your security token. Refer to page 211 .
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 217 .

Contact Us Links	Description
Send a Secure Message	Send an encrypted message to OLB Support at your financial institution. Refer to page 218 .
Contact Information for <financial institution name>	Find basic contact information for your financial institution. Refer to page 221 .

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 New External Transfer Account" from the main Action menu if you would like to add a new external account.
- Choose "Request Commercial Services" from the main Actions menu if you would like to request additional information or access to these services.

Accounts

External Account Number

Account Type

Account Name

Services

I want to...

99998888	External Checking	Ext Checking	Transfer To Account Transfer From Account	Actions
99876543	DDA	My Checking	Basic (View/Transfer Funds) ACH CCD Credit Origination ACH PPD Credit Origination ACH CCD Debit Origination ACH PPD Debit Origination EFTPS Debit Origination Wire Transfer	Actions
77654174	Savings	My Savings	Basic (View/Transfer Funds) ACH CCD Credit Origination ACH PPD Credit Origination ACH CCD Debit Origination ACH PPD Debit Origination EFTPS Debit Origination Wire Transfer	Actions
5551754	CD	My CD	View Only	Actions
4447650	IRA	My IRA	View Only	Actions
8810653	Consumer Loan	My Loan	Basic (View/Transfer Funds)	Actions
*5178	Credit Card	My Credit Card	Basic (View/Transfer Funds)	Actions

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

Column Heading	Description
Account #	The account number of the account.
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.

Column Heading	Description
I want to...	For each account, provides an Actions 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.

Column Heading	Description
Account Owner	The official name of the account holder on the system.
Account Type	The type of account.
Account Number	The account number.
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 **Actions** menu of the appropriate account, click **Edit**.

Accounts					Actions ▼
External Account Number	Account Type	Account Name	Services	I want to...	
99990888	External Checking	Ext Checking	Transfer To Account Transfer From Account	Actions ▼	
Account Number	Account Type	Account Name	Services	I want to...	
99876543	DDA	My Checking	Basic (View/Transfer Funds) ACH CCD Credit Origination ACH PPD Credit Origination ACH CCD Debit Origination ACH PPD Debit Origination EFTPS Debit Origination Wire Transfer	Actions ▼	
77654174	Savings	My Savings	Basic (View/Transfer Funds) ACH CCD Credit Origination ACH PPD Credit Origination ACH CCD Debit Origination ACH PPD Debit Origination EFTPS Debit Origination Wire Transfer	Actions ▼	
5551754	CD	My CD	View Only	Actions ▼	
4447650	IRA	My IRA	View Only	Actions ▼	
8810653	Consumer Loan	My Loan	Basic (View/Transfer Funds)	Actions ▼	
*5178	Credit Card	My Credit Card	Basic (View/Transfer Funds)	<div> Edit Remove Access </div>	

The Account Services Detail page appears.

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

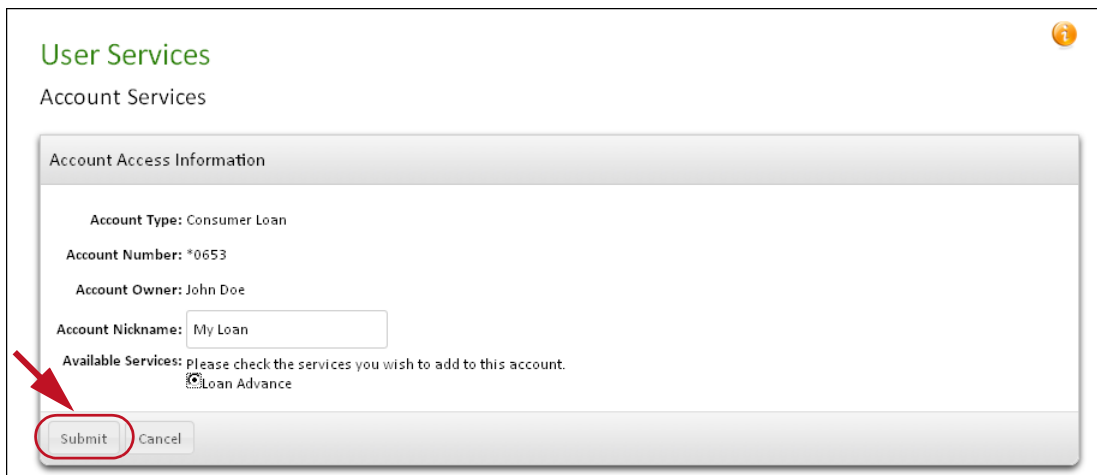
Note

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**.



The screenshot shows the 'User Services' page with the 'Account Services' section. A modal window titled 'Account Access Information' is displayed. It contains the following details: Account Type: Consumer Loan, Account Number: *0653, Account Owner: John Doe, and Account Nickname: My Loan. Below this, there is a section for 'Available Services' with the instruction 'Please check the services you wish to add to this account.' and a checkbox for 'Loan Advance'. At the bottom of the modal, there are 'Submit' and 'Cancel' buttons. A red arrow points to the 'Submit' button, which is also circled in red.

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

Enabling Access

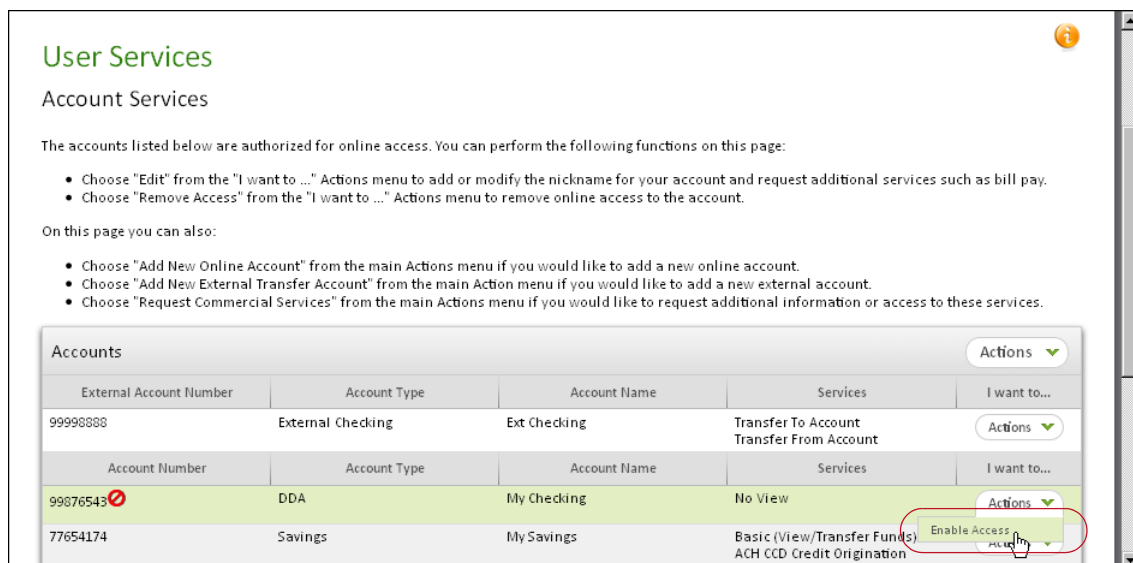
The Account Services page allows you to re-enable online access to an account you have previously removed from your online account list. When you re-enable an account, you will see the current online services assigned to the account, as well as any additional services that may be available for the account,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

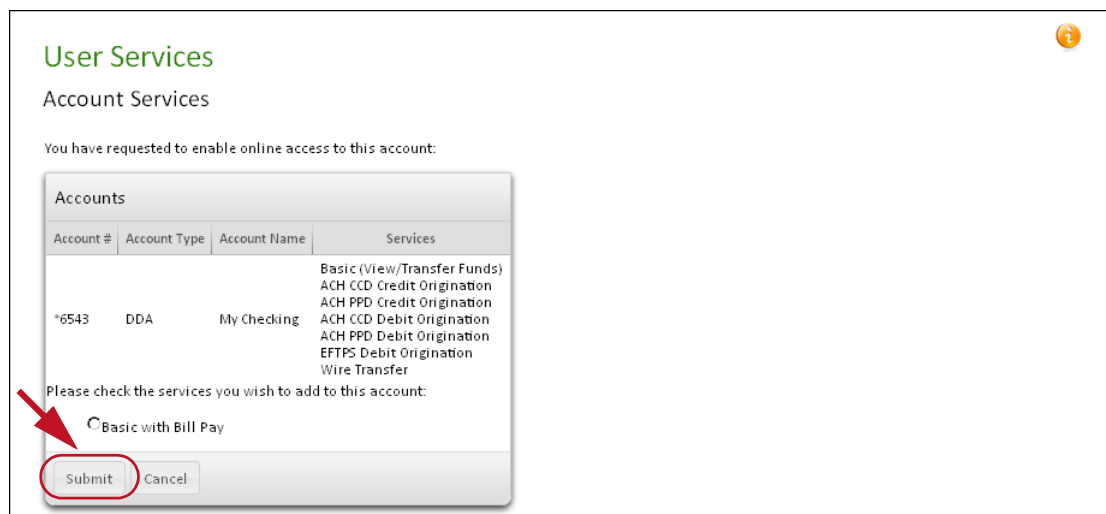
The Account Services page appears.

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



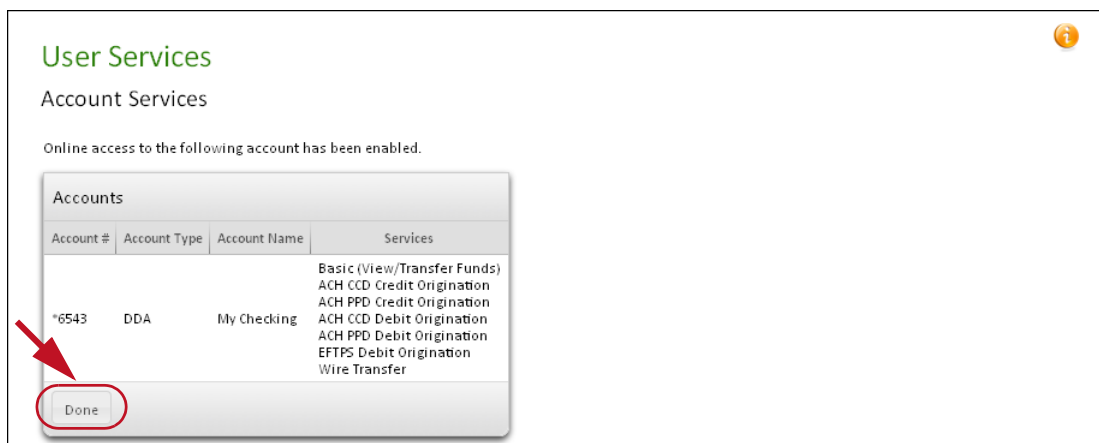
A Confirmation page appears with your request.

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**.



A final confirmation page appears.

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



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 **Actions** 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	DDA	<input type="checkbox"/>
		DDA	<input type="checkbox"/>
		DDA	<input type="checkbox"/>
		DDA	<input type="checkbox"/>
		DDA	<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

Add New Online Account

You have requested online access to the following accounts:

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

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

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 **Actions** 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:

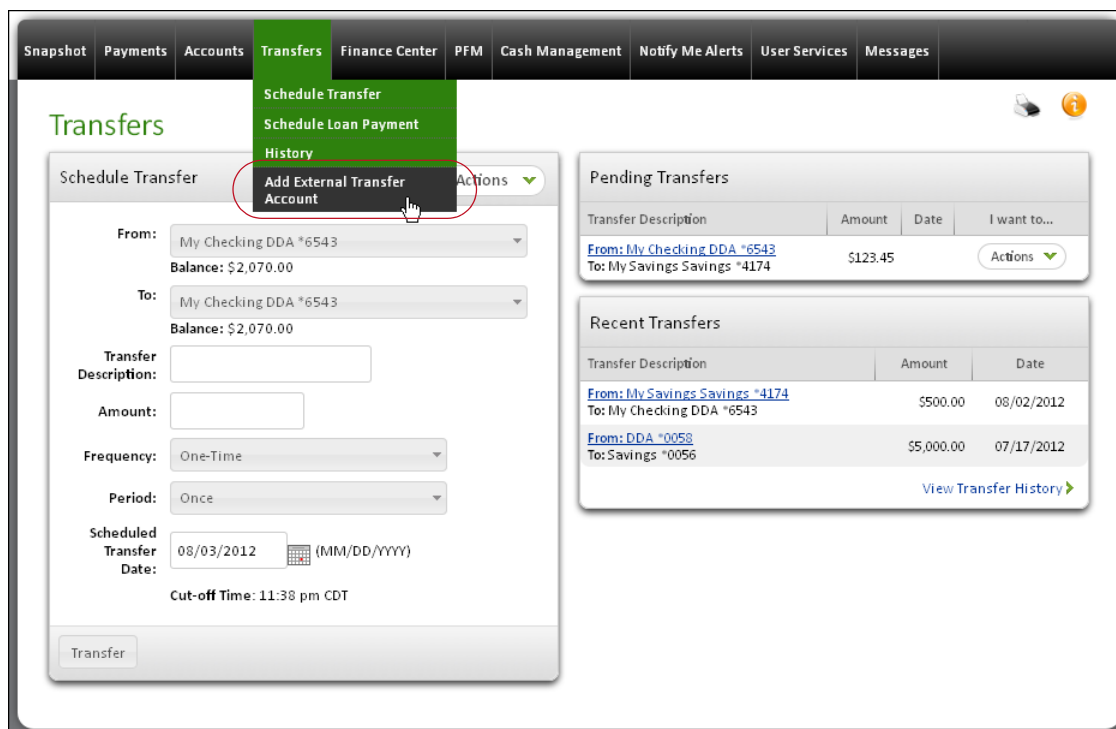
- Choose the "Add New Online Account" from the main Actions menu if you would like to add a new online account.
- Choose the "Add New External Transfer Account" from the main Action menu if you would like to add a new external account.
- Choose the "Request Commercial Services" from the main Actions menu if you would like to request additional information or access to these services.

External Account Number	Account Type	Account Name	Services	Actions
There are no external accounts defined.				
Account Number	Account Type	Account Name	Services	

Add New Online Account
Add External Transfer Account
 Request Commercial Services

Basic (View/Transfer Fun
 ACH/ARC Credit Origination

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



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

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

The Add External Transfer Account page appears.

3. On the Add External Transfer Account page, enter the account information. All fields are required.
 - ◆ **Financial Institution Name** – The name of the financial institution where the external account is located.
 - ◆ **Account Owner Name** – The name on the external account.
 - ◆ **Account Usage** – Whether the external account is used for Personal or Business purposes.

- ◆ **Account Type** – The type of external account:
 - 'Checking'
 - 'Savings'
 - 'Loan' (available only for institutions that offer external loan accounts)
 - ◆ **Routing & Transit #** – The 9-digit routing and transit number that identifies the external financial institution.
 - ◆ **Account #/Verify Account #** – The account number of the external account.
 - ◆ **Account Nickname** – A nickname to be used in Online Banking for the external account. The nickname must be unique.
4. Select the type(s) of transfer to enable for the account in the **Transfer TO This Account** and/or **Transfer FROM This Account** check boxes. Transfer FROM is not available if 'Loan' is selected for **Account Type**.
 5. The institution may offer the option to specify transfer limit amounts. If so, enter a dollar amount for the transfer service(s) selected (To/From). (The amount cannot exceed the institution's allowed maximum, which can vary for transfers To and From. The institution limits are displayed for reference.)
 6. Your institution may offer the option to select a transfer processing method. The method governs how far in advance of the Scheduled Transfer Date that the funds are moved out of the source account. If the option is available, select either 1-day or 4-day processing. (If your institution does not offer this option, the selection shown under **Transfer Processing Method** cannot be edited.)

7. Click **Submit**.

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:

* Available Services and External Transfer Limits

☒ Transfer *TO* this account.
Desired limit: \$ (Maximum allowed \$950.00)

☒ Transfer *FROM* this account.
Desired limit: \$ (Maximum allowed \$1,000.00)

* Transfer Processing Method: ☒ 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.

Submit **Cancel**

Joe Smith
1234 Anystreet Court
Anycity, AA 12345 1234

Pay to the order of _____ Dollars

Bank Anywhere
123456789 123456789123 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

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 that are related to the validation deposit and withdrawal transactions be processed and posted to the external account being submitted.

Financial Institution Name: Ext Bank

Routing & Transit #: 031100102

Account #: 99998888

Account Type: Checking

Account Usage: Personal Account

Account Owner Name: Wally Doe

Account Nickname: My Ext Checking

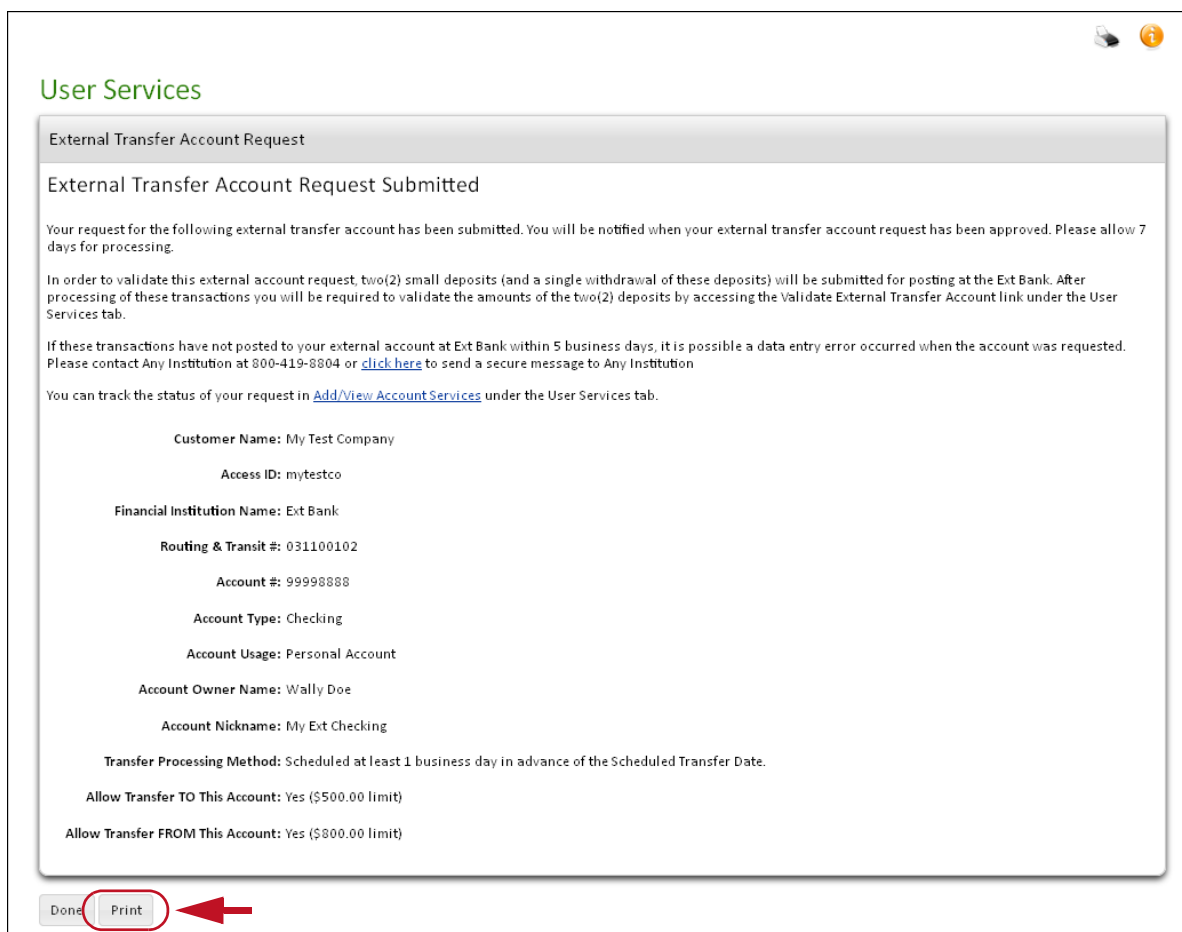
Transfer Processing Method: Scheduled at least 1 business day in advance of the Scheduled Transfer Date.

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

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

The Request Submitted page appears.

9. Print the page.



User Services

External Transfer Account Request

External Transfer Account Request Submitted

Your request for the following external transfer account has been submitted. You will be notified when your external transfer account request has been approved. Please allow 7 days for processing.

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 Ext Bank. 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 Ext Bank 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: My Test Company

Access ID: mytestco

Financial Institution Name: Ext Bank

Routing & Transit #: 031100102

Account #: 99998888

Account Type: Checking

Account Usage: Personal Account

Account Owner Name: Wally Doe

Account Nickname: My Ext Checking

Transfer Processing Method: Scheduled at least 1 business day in advance of the Scheduled Transfer Date.

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)

Verification by Customer Validation (automated)

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

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: My Ext

* 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.

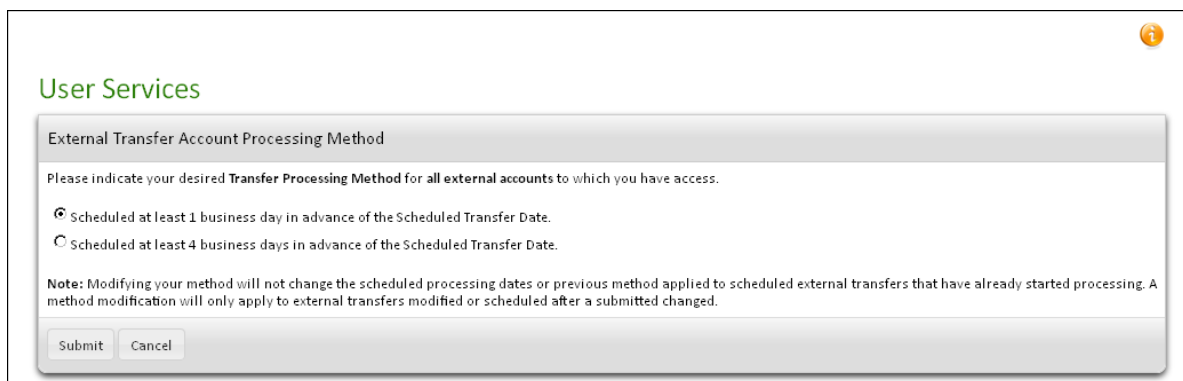
Modifying External Transfer Processing Method

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. If OLB users wish to change the transfer processing method for their external accounts, they click this link to open the Modify External Transfer Processing Method page:



The screenshot shows a web interface with a green header 'User Services' and an information icon. Below it is a dialog box titled 'External Transfer Account Processing Method'. The dialog contains the text: 'Please indicate your desired Transfer Processing Method for all external accounts to which you have access.' There are two radio button options: 'Scheduled at least 1 business day in advance of the Scheduled Transfer Date.' (which is selected) and 'Scheduled at least 4 business days in advance of the Scheduled Transfer Date.' Below the options is a note: '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 of the dialog are 'Submit' and 'Cancel' buttons.

To modify the processing method, the user selects the appropriate option and clicks **Submit**.

The change is effective for any future external transfers the user schedules. It does not affect external transfers that already have been scheduled or are already in process, which proceed under the processing method in effect at the time the transfer request was created.

Changing Account Nicknames

The Account Nicknames page allows you to name your accounts, making them easier to recognize in lists and drop-down menus. For example, if you have one checking account you pay bills from, you can name the account "Bill Pay" to identify it.

To assign an account nickname:

1. On the User Services page, click **Account Nicknames** in the Manage Account section.

2. In the **Nickname** box, enter a nickname for the account, up to 50 characters. The current nickname, if any, is shown.

Note

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

3. Click **Update Nicknames** to save your changes.

User Services

Account Nicknames

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
DDA:*6543	My Checking
External Checking:99998888	Ext Checking
Savings:*4174	My Savings
CD:*1754	My CD
Consumer Loan:*0653	My Loan
Credit Card:*5178	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 **Actions** 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.

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

Email Addresses

* Primary Email Address: mytestco@example.com Secondary Email Address: testco2@example.com

* Verify Primary Email Address: Verify Secondary Email Address:

Phone Numbers

Name and Address

Submit Reset 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:

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 Checking Club Checking 1001234

☐ Consumer Loan 1003456

☐ Savings 3006789


Check All Uncheck All


* 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).

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

- ◆ 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 (), and enter or edit any of the phone numbers in the panel:

 Phone Numbers

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.

* Main Phone:

* Contact Phone:

Fax:

Mobile Phone 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.

* Message and data rates may apply.

Alternate Phone 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 (⊕), and enter or edit any of the address information in the panel:



⊖ Name and Address

* Business Name: My Test Company

* Contact Name:

* Address: 1100 Carr Road

* City: Wilmington

* State: DE

* Zip Code: 19809

* Country: United States

Submit Reset 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.



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 Enrollment](#) 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

You can opt in or opt out of electronic-only statements starting from the User Services page. Click **E-Statements Only** link in the Manage Account section 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 Statement Delivery](#) in Chapter 4 for details on opting in and opting out of e-statement 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 **Actions** 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 the "Add New Online Account" from the main Actions menu if you would like to add a new online account.
- Choose the "Add New External Transfer Account" from the main Action menu if you would like to add a new external account.
- Choose the "Request Commercial Services" from the main Actions menu if you would like to request additional information or access to these services.

Accounts				Actions
External Account Number	Account Type	Account Name	Services	I want to...
99998888	External Checking	Ext Checking	Transfer To Account Transfer From Account	Actions
99876543	DDA	My Checking	Basic (View/Transfer Funds) ACH CCD Credit Origination ACH PPD Credit Origination ACH CCD Debit Origination ACH PPD Debit Origination EFTPS Debit Origination Wire Transfer	Actions
77654174	Savings	My Savings	Basic (View/Transfer Funds) ACH CCD Credit Origination ACH PPD Credit Origination ACH CCD Debit Origination ACH PPD Debit Origination EFTPS Debit Origination Wire Transfer	Actions
5551754	CD	My CD	View Only	Actions
4447650	IRA	My IRA	View Only	Actions
8810653	Consumer Loan	My Loan	Basic (View/Transfer Funds)	Actions
*5178	Credit Card	My Credit Card	Basic (View/Transfer Funds)	Actions

The screenshot shows the "Actions" dropdown menu for the account with External Account Number 4447650 (My IRA). The menu options are "Edit" and "Remove Access". A red circle highlights the "Remove Access" option, which is being selected by a mouse cursor.

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

Remove Online Access

By clicking the "Submit" button below, all pending online transactions on the accounts listed below that have not yet been approved or 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
*7650	IRA	My IRA	View Only

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

A confirmation page appears.

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

User Services

Account Services

Online access to the following account has been disabled:

Account #	Account Type	Account Name	Services
*7650	IRA	My IRA	View Only

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 New External Transfer Account" from the main Action menu if you would like to add a new external account.
- Choose "Request Commercial Services" from the main Actions menu if you would like to request additional information or access to these services.

External Account Number	Account Type	Account Name	Services	I want to...
99998888	External Checking	Ext Checking	Transfer To Account Transfer From Account	Actions
99676543	DDA	My Checking	Basic (View/Transfer Funds) ACH CCD Credit Origination ACH PPD Credit Origination ACH CCD Debit Origination ACH PPD Debit Origination EFTPS Debit Origination Wire Transfer	Actions
77654174	Savings	My Savings	Basic (View/Transfer Funds) ACH CCD Credit Origination ACH PPD Credit Origination ACH CCD Debit Origination ACH PPD Debit Origination EFTPS Debit Origination Wire Transfer	Actions
5551754	CD	My CD	View Only	Actions
4447650 	IRA	My IRA	No View	Actions
8810653	Consumer Loan	My Loan	Basic (View/Transfer Funds) Loan Advance	Actions
*5178	Credit Card	My Credit Card	Basic (View/Transfer Funds)	Actions

The account that is no longer viewable online is marked with a  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 Enrollment

By default, for financial institutions that have a license for the Mobile Manager service, all users (Retail and Commercial) will have access to the Mobile Banking Enrollment page. These financial institutions may permit access to the Mobile Banking Enrollment page for only specific Commercial users, if desired.

To access the Mobile Banking Enrollment page:

1. On the User Services page, click **Mobile Enrollment** in the Manage Account section.

A redirection page appears first.



The Mobile Banking Enrollment page then opens in a new window.

2. Complete the information on the enrollment page as requested.

Changing Marketing Preferences

The Marketing Preferences page allows you to opt-in or opt-out of any marketing messages from your financial institution. The marketing messages give timely information about the state of your account and includes information that could be helpful in using your online account.

To configure your marketing preferences:

1. On the User Services page, click **Marketing Preferences** in the User Preferences section.
2. On the Marketing Preferences page, click **Yes** or **No** if you want to opt-in or opt-out, respectively, and then click **Submit**.



Setting Your Start Page

The Start Section page allows you to select the first page you see when you log in to Online Banking. You can choose to 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.

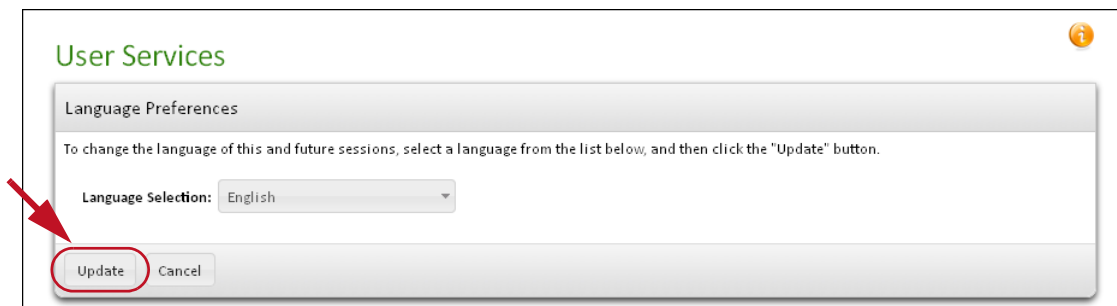
To select your preferred language:

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.

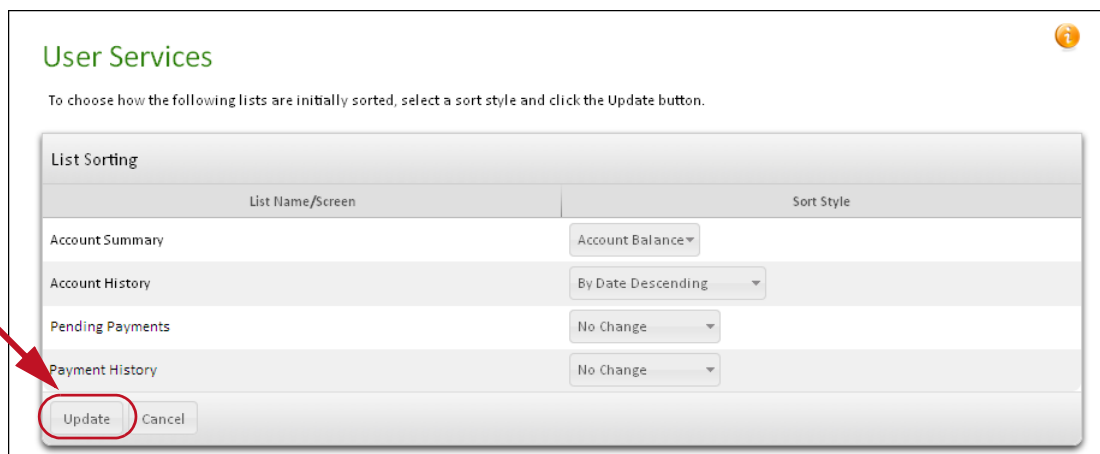
4. To sort the Account History page, select from the Sort Style list:
 - ◆ No Change
 - ◆ By Date Descending
 - ◆ By Date Ascending
 - ◆ By Transaction Description
5. To sort the Pending Payments page, select from the Sort Style list:
 - ◆ No Change
 - ◆ By Date Descending
 - ◆ By Date Ascending
 - ◆ 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**.



The screenshot shows the 'User Services' dialog box with a 'List Sorting' section. It contains a table with two columns: 'List Name/Screen' and 'Sort Style'. The table lists four items: 'Account Summary' (sorted by 'Account Balance'), 'Account History' (sorted by 'By Date Descending'), 'Pending Payments' (sorted by 'No Change'), and 'Payment History' (sorted by 'No Change'). Below the table are 'Update' and 'Cancel' buttons. A red arrow points to the 'Update' button, which is also circled in red.

List Name/Screen	Sort Style
Account Summary	Account Balance
Account History	By Date Descending
Pending Payments	No Change
Payment History	No Change

Updating Your Quick History

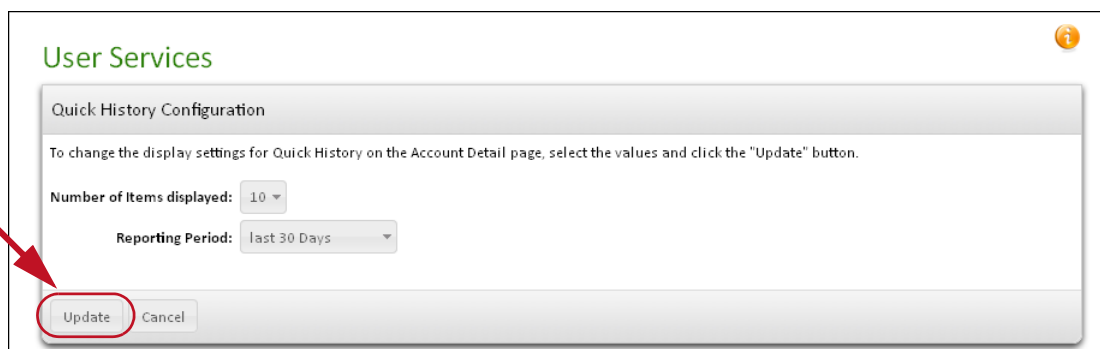
The Quick History page displays the last 20 transactions. You can update the number of items displayed and the date range of your transactions displayed on the Quick History page.

To update your Quick History:

1. On the User Services page, click **Quick History** in the User Preferences section. The Quick History Configuration page appears.

In the **Number of Items Displayed** list, select a number.

2. In the **Reporting Period** list, select the date range of your transactions.
3. Click **Update**.



The screenshot shows the 'User Services' dialog box with a 'Quick History Configuration' section. It contains two dropdown menus: 'Number of Items displayed' (set to 10) and 'Reporting Period' (set to last 30 Days). Below these are 'Update' and 'Cancel' buttons. A red arrow points to the 'Update' button, which is also circled in red.

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 to the left of each category you want to delete and then click the "Delete Selected Categories" button.

	Category Type ▲▼	Category Name ▲▼	Category Description ▲▼
<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	Internet	Internet
<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

Delete Selected Categories Check All Clear Check Boxes Done

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

Edit Transaction Category

Category Type:

Category Name:

Category Description:

A confirmation page appears.

User Services

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 to the left of each category you want to delete and then click the "Delete Selected Categories" button.

	Category Type ▲▼	Category Name ▲▼	Category Description ▲▼
<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 Income	Other Income

Actions ▼

You have successfully edited a transaction category.

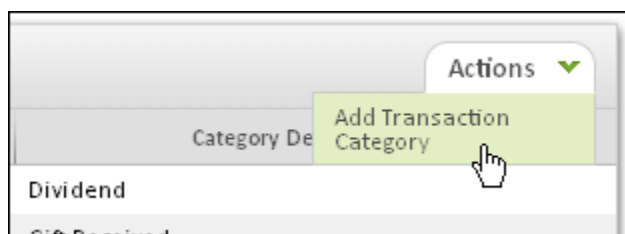
Adding a Transaction Category

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 **Actions** 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 a web application showing the 'User Services' section. Below it is a form titled 'Add New Transaction Category'. The form has three input fields: 'Category Type' with a dropdown menu showing 'Income', 'Category Name' with the text 'Lottery', and 'Category Description' with the text 'Winnings'. At the bottom of the form, there are three buttons: 'Save & Return', 'Save & Add Another Category', and 'Cancel'. A red arrow points to the 'Save & Return' button.

A confirmation message appears at the top of the page.

You have successfully added a new transaction category.

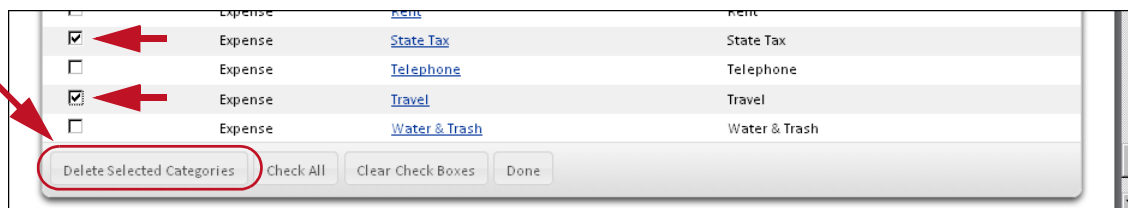
Deleting a Transaction Category

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.

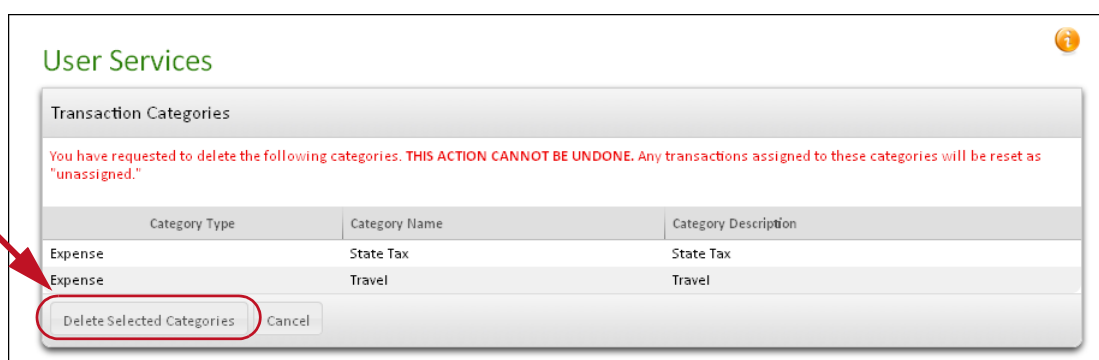
To delete a transaction category:

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.

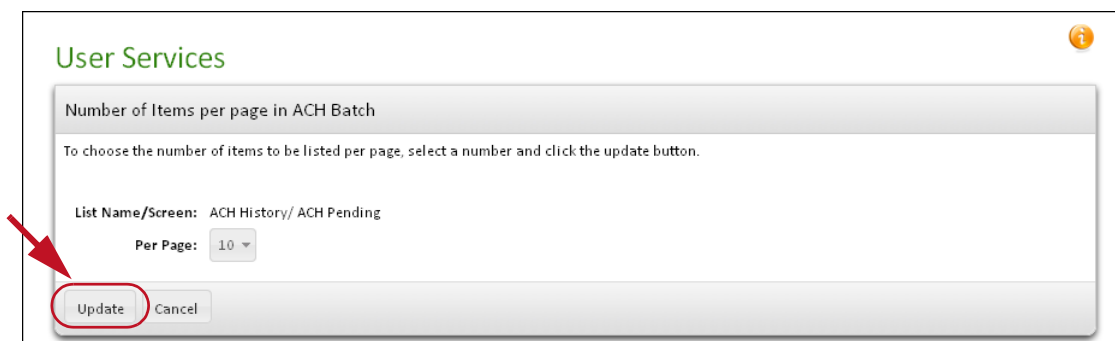
To set the number of ACH batch items to be displayed by default:

1. On the User Services page, click **ACH Batches-Display Items per Page** in the User Preferences section.

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.



User Services

Number of Items per page in ACH Batch

To choose the number of items to be listed per page, select a number and click the update button.

List Name/Screen: ACH History/ ACH Pending

Per Page: 10

Update Cancel

A brief Confirmation Message page appears with your change. The number of batch items you selected now appears by default when you view a batch in ACH History or Pending ACH Batches. You can still change the number of items displayed during the session using the view controls on the page.

Adjusting Font Size

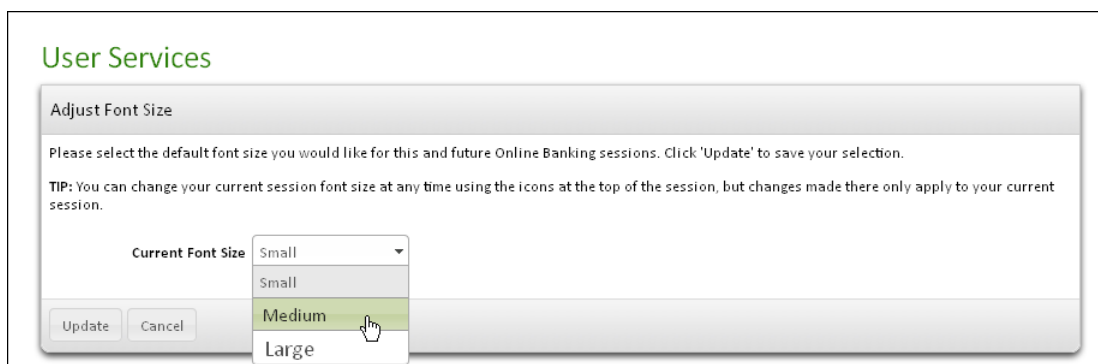
Depending on your browser settings and monitor size, you may find the Online Banking screen displays difficult to read with the default font size. You can always adjust the font size for your current session using the font adjuster icons (A A A) in the upper right corner of any page. The Adjust Font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

To adjust the font size:

1. On the User Services page, click **Adjust Font Size** in the User Preferences section.

The Adjust Font Size page appears.

2. Select a new size from the **Current Font Size** list. The list displays the resulting sizes.



User Services

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 197](#)).

2. In the Your Information section, review the name, daytime phone number, and email address at the top of the form. Change any incorrect information.
3. In the Payment to Stop section, select the account from which the payment was made from the **Account** drop-down list.

4. In the **Payment Date** field, type the date on the check or payment. The format is mm/dd/yyyy (for example, 01/12/2010). This box is optional.
5. From the **Type of Payment** drop-down list, select the payment type. The options are the following:
 - ◆ Check
 - ◆ One-Time Draft (ACH)
 - ◆ Recurring Draft (ACH)
6. In the **Check Number to Stop** box, enter the check number of the payment that you want to stop if the payment was made by check. This information is required if you have selected "Check" as the payment type.
 - ◆ If you are stopping a range of checks, enter the starting check number in the first box, and then enter the ending check number in the second box. Both boxes are required if you want to stop a range of checks.
 - ◆ If you are stopping an electronic payment or recurring draft, the **Check Number to Stop** box is not required.
7. In the **Payee Name** box, enter the payee's name.
8. In the **Amount** box, enter the amount of the payment. To ensure we stop the correct payment, the amount must be the exact dollar amount of the payment. If you are stopping an electronic payment or recurring draft, this box is required.
9. On the **Reason Stopped** drop-down list select the reason you are requesting the stop payment. The options are the following:
 - ◆ Cancelled Service or Contract
 - ◆ Dissatisfied
 - ◆ Lost or Stolen Blank Check(s)
 - ◆ Lost or Stolen Completed Check(s)
 - ◆ Other
10. In the Payment Replacement Information section, do one of the following.
 - ◆ If you haven't replaced the payment (for example, you wouldn't need to replace a blank check), skip this section.
 - ◆ If you have replaced the payment (for example, if a check you sent was lost in the mail and you sent a second one):
 - From the **Type of Payment** drop-down list, select the replacement payment type.

- In the **Check/Payment Number** box, enter the check number of the replacement check. If this is a Recurring Draft or Electronic Payment, leave this box blank.
 - In the **Date** box, enter the date you wrote or issued the replacement payment. This information is optional.
11. If the Disclosure form must be printed, signed and sent to your financial institution, follow the Disclosure instructions to print and mail the Disclosure form.

12. Click the **Submit Stop Payment Request** button.

User Services

Stop Payment

Use this form to request a Stop Payment on a check, a range of checks, or an electronic payment on your account with Any Institution.

Your Information:

Name:

My Test Company

Daytime Phone:

512-888-8888

Email Address:

testco@example.com

Payment to Stop:

Payment Replacement Information:

Account:

My Checking: 6543

Type of Payment:

Check

Payment Date:

08/29/2012

(MM/DD/YYYY)

Check/Payment Number:

Type of Payment:

Check

Date:

(MM/DD/YYYY)

Check Number to Stop

2002

(Single payment number to stop or beginning number of a series.)

(Ending payment number in a series if stopping multiple payments.)

Payee Name:

Cogs Inc.

Amount:

1234.56

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.**

Please read our [Stop Payment Disclosure](#) for details related to the handling of this stop payment request. If you have questions, please [contact](#) Any Institution.

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

Submit Stop Payment Request

Cancel

The Stop Payment Confirmation page appears.

User Services

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:*6543

Payment Date: 08/29/2012

Type of Payment: Check

Check Number to Stop: 2002

Payee Name: Cogs Inc.

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.

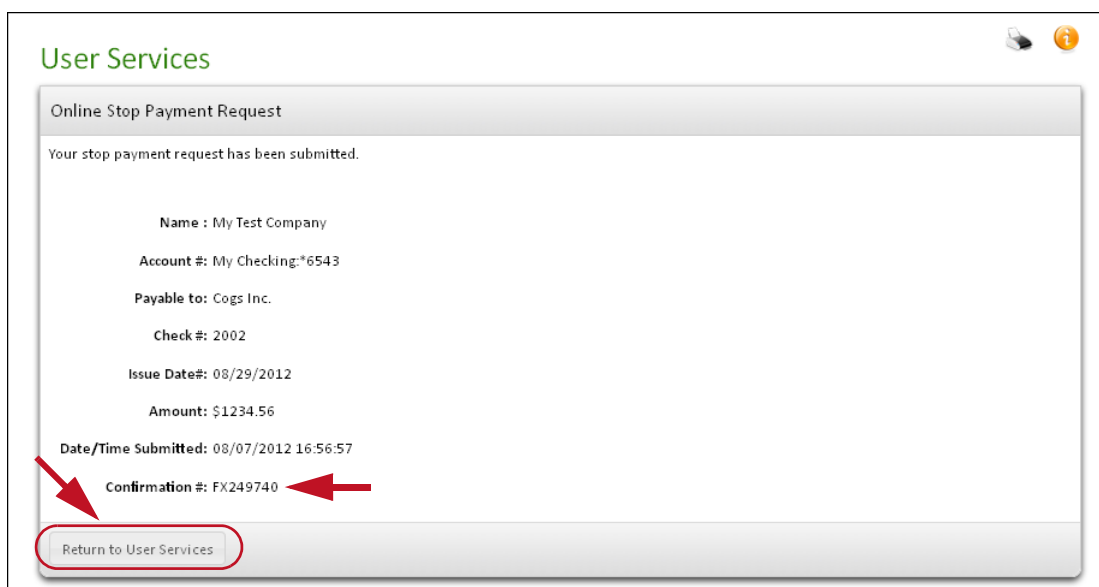
By clicking the "Submit Stop Payment Request" button, I agree with the disclosed [terms](#) and authorize the Stop Payment Fee to be charged to the account that is affected by the order indicated above.

[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**.



The screenshot shows a web interface titled "User Services" with a sub-header "Online Stop Payment Request". Below the header, a message states: "Your stop payment request has been submitted." The details of the request are listed as follows:

- Name : My Test Company
- Account #: My Checking-*6543
- Payable to: Cogs Inc.
- Check #: 2002
- Issue Date#: 08/29/2012
- Amount: \$1234.56
- Date/Time Submitted: 08/07/2012 16:56:57
- Confirmation #: FX249740

At the bottom of the form, there is a button labeled "Return to User Services". Two red arrows point to the "Confirmation #: FX249740" and the "Return to User Services" button.

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, cancelled 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 201](#)).

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: DDA:*6543

Name on Account: My Test Company

Daytime Phone: 512-888-8888

Email: testco@example.com

Type of Document: Deposit Slip

Check No. or Description: dated 4/5/2012

Amount (if applicable): 1500.00

SEND REQUESTED ITEM TO

Specify either an address or fax number:

Name: My Test Company

Address line 1: 100 Main St

Address line 2:

City: Austin

State: Texas

ZIP Code: 78750

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.

Order Documents **Cancel**

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

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: DDA:*6543

Ordered By: My Test Company

Daytime Phone#: 512-888-8888

Starting Check Number: 2050

Number of Boxes: 1

Submit Order **Cancel**

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:

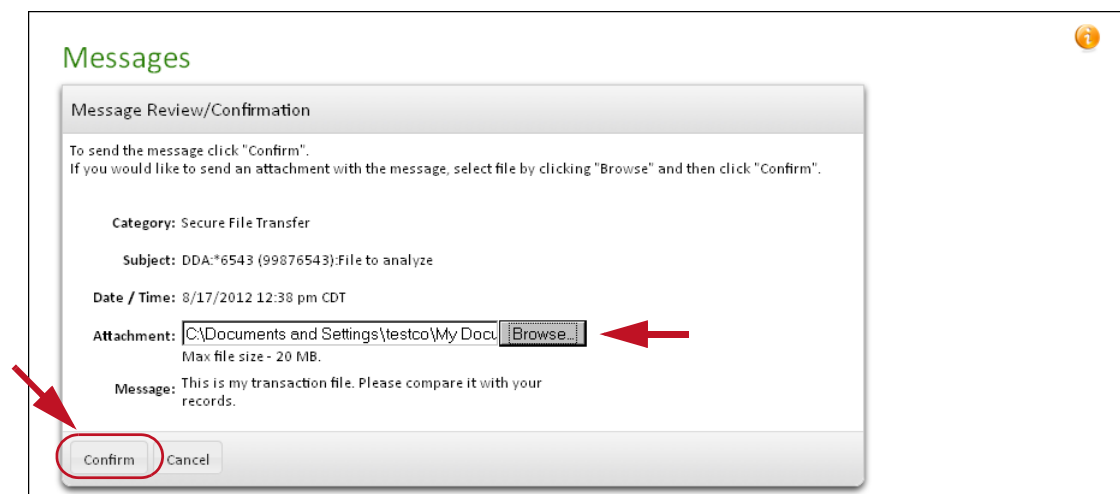
1. On the User Services page, click **Secure File Transfer** in the Other Service Requests section.

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 contains two dropdown menus: "Regarding:" with "Select One" and "Category:" with "Secure File Transfer". Below these is a "Subject:" text box and a larger "Message:" text area. At the bottom, there are three buttons: "Send Message", "Attach File", and "Cancel".

2. In the **Regarding** list, select the account that you are inquiring about, or select 'Other' if it concerns some other issue. This field is required.
In the **Category** list, 'Secure File Transfer' is set by default.
3. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.
4. In the **Message** box, type your message. Do not include your passcode in the message; OLB Support does not need it to help you.
5. Click **Attach File**.
6. Click **Browse** to find and attach the file to the message. You can attach a text file of up to 20 MB.

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



The Secure Message Sent page appears. You have successfully made a secure file transfer.

Changing Your Access ID

If your financial institution offers this option, the Change Access ID page allows you to change your access ID at any time.

Your access ID must contain from 5 to 20 characters, cannot contain your tax ID/Social Security Number or account number, and cannot have been used by your financial institution for any other user. It can contain a combination of alpha, numeric, or special characters. Access IDs are case-sensitive: 'johndoe' and 'JOHNDOE' are two different access IDs.

To change your access ID:

1. On the User Services page, click **Change Access ID** in the Other Service Requests section.
The Change Access ID page appears.
2. Enter your current access ID in the **Current Access ID** field.
3. Enter your new access ID in the **New Access ID** field.
4. In the **Confirm New Access ID** field, retype your new access ID.

5. Click **Change Access ID**.

User Services

Change Access ID

Current Access ID: mytestco

New Access ID: ourtestco

Confirm New Access ID: ourtestco

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

The Access ID Change Confirmation page appears.

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

User Services

Access ID Change Confirmation

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.

Old Access ID: mytestco

New Access ID: ourtestco

Submit Cancel

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](#)

Change Access ID Cancel

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: mytestco

New Access ID: 100mainst

Confirm New Access ID: 100mainst

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

- mycompany
- mcompany
- mtcompany
- mytcompany
- 100mainst

Change Access ID Cancel

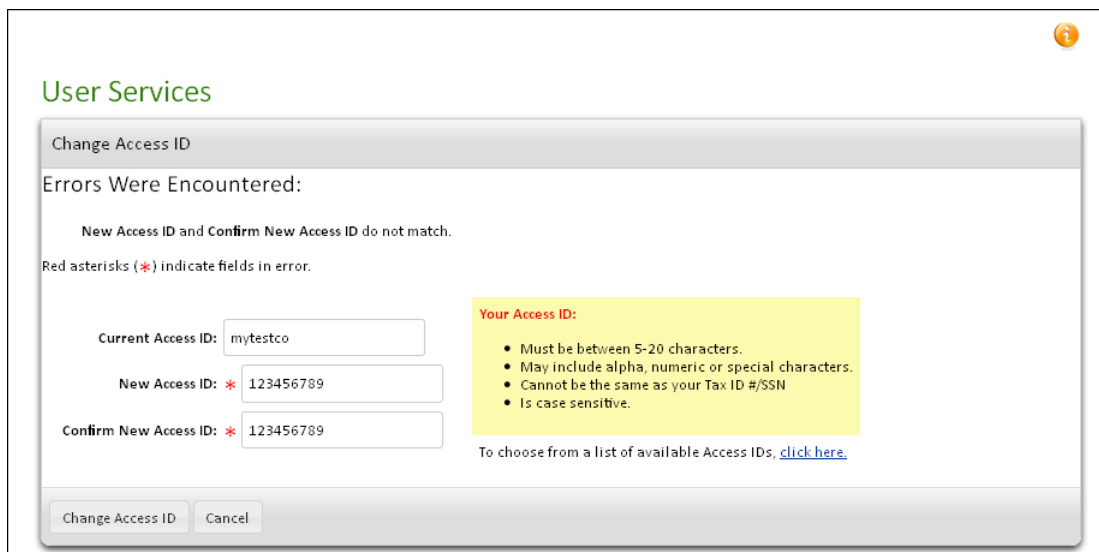
The Access ID Change Confirmation page appears.

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.



The screenshot shows a 'User Services' window with a 'Change Access ID' dialog box. The dialog box has a title bar 'Change Access ID' and a close button. Below the title bar, it says 'Errors Were Encountered:'. The error message states: 'New Access ID and Confirm New Access ID do not match.' Below this, it says 'Red asterisks (*) indicate fields in error.' There are three input fields: 'Current Access ID' with the value 'mytestco', 'New Access ID' with the value '123456789' and a red asterisk, and 'Confirm New Access ID' with the value '123456789' and a red asterisk. To the right of the input fields is a yellow box titled 'Your Access ID:' containing a 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 the yellow box is a link: 'To choose from a list of available Access IDs, [click here](#).' At the bottom of the dialog box are two buttons: 'Change Access ID' and '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 204](#) for 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.

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**.

click here.' At the bottom of the form are two buttons: 'Change Passcode' and 'Cancel'. A red arrow points to the 'Change Passcode' button." data-bbox="156 597 838 883"/>

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 Actions

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" 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** in the **Actions** 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

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

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: ☒ testco@example.com (Primary email)
☐ testco2@example.com (Secondary email)

Send Security Code via Text Alert: ☐ 302-456-7890 (Mobile) [Enroll to receive text alerts](#)

Send Security Code via Voice Message: ☐ 512-888-8888 (Main Phone) [Enable delivery of voice messages to this phone](#)
☐ 302-456-7890 (Mobile Number) [Enable delivery of voice messages to this phone](#)
☐ 302-321-3434 (Alternate Phone) [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:

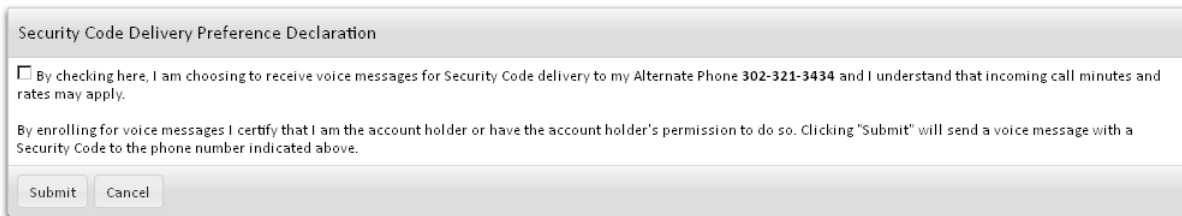
Note

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



Security Code Delivery Preference Declaration

☐ By checking here, I am choosing to receive voice messages for Security Code delivery to my Alternate Phone 302-321-3434 and I understand that incoming call minutes and rates may apply.

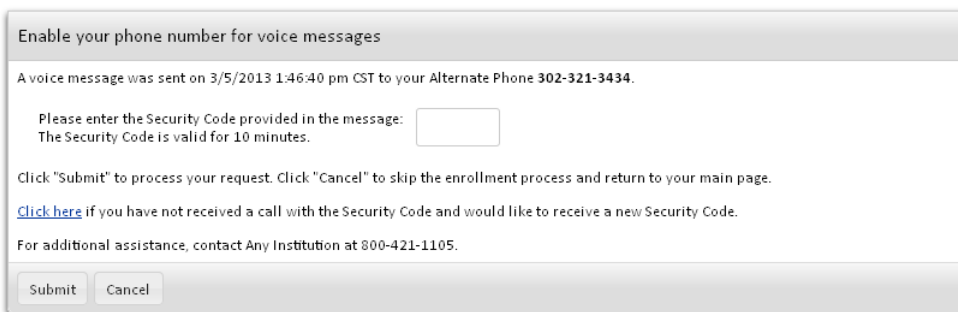
By enrolling for voice messages I certify that I am the account holder or have the account holder's permission to do so. Clicking "Submit" will send a voice message with a Security Code to the phone number indicated above.

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.

User Services



Enable your phone number for voice messages

A voice message was sent on 3/5/2013 1:46:40 pm CST to your Alternate Phone 302-321-3434.

Please enter the Security Code provided in the message:
The Security Code is valid for 10 minutes.

Click "Submit" to process your request. Click "Cancel" to skip the enrollment process and return to your main page.

[Click here](#) if you have not received a call with the Security Code and would like to receive a new Security Code.

For additional assistance, contact Any Institution at 800-421-1105.

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.

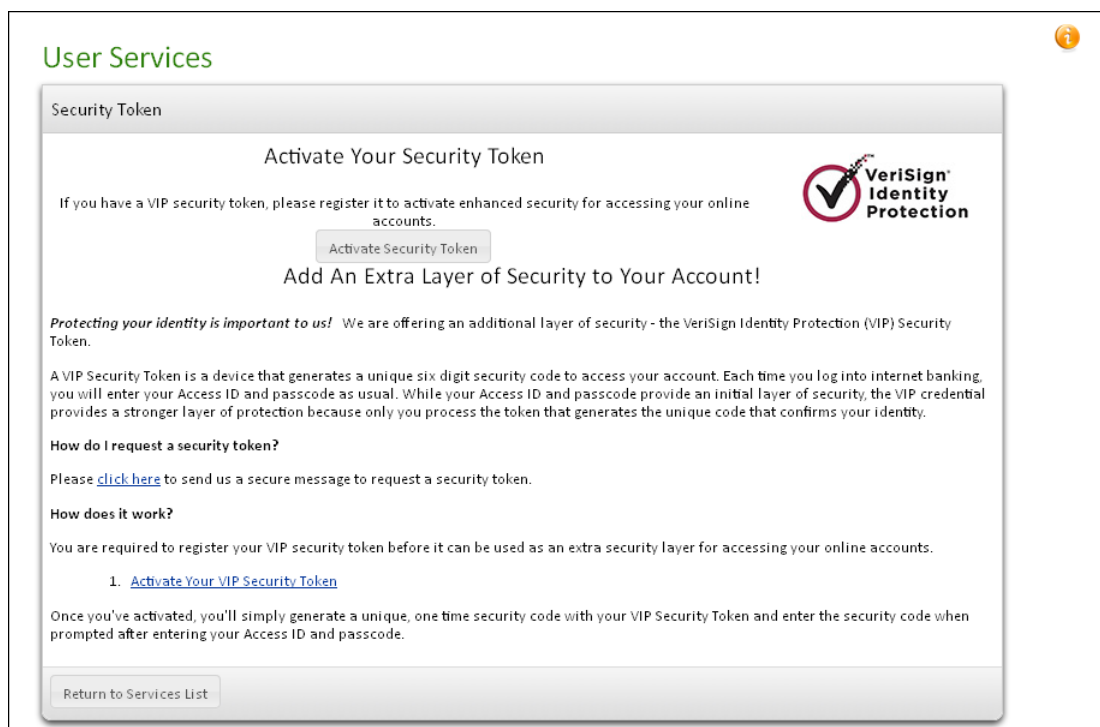
A confirmation page appears.

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, the **Activate Security Token** button on this page 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

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 ID: A/T836668403

Security Code: ••••••

Continue **Cancel**

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

User Services

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

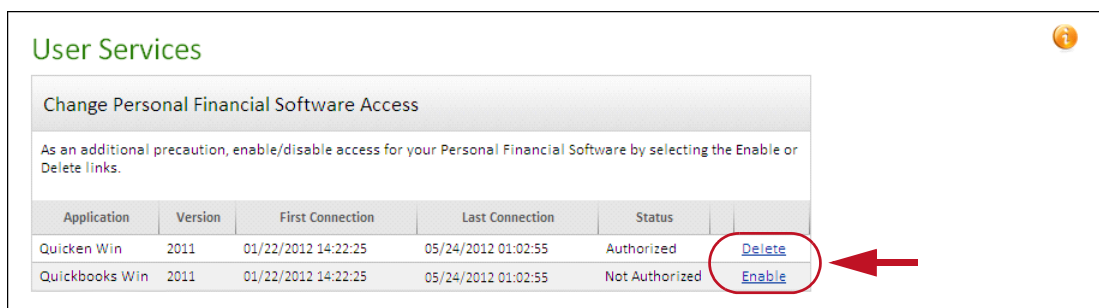
Financial institutions that support the Intuit® Quicken/QuickBooks DirectConnect feature provide the **Personal Finance Software Access** link in User Services. The Personal Finance Software Access page allows you to indicate that a particular Personal Financial Software application is or is not authorized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

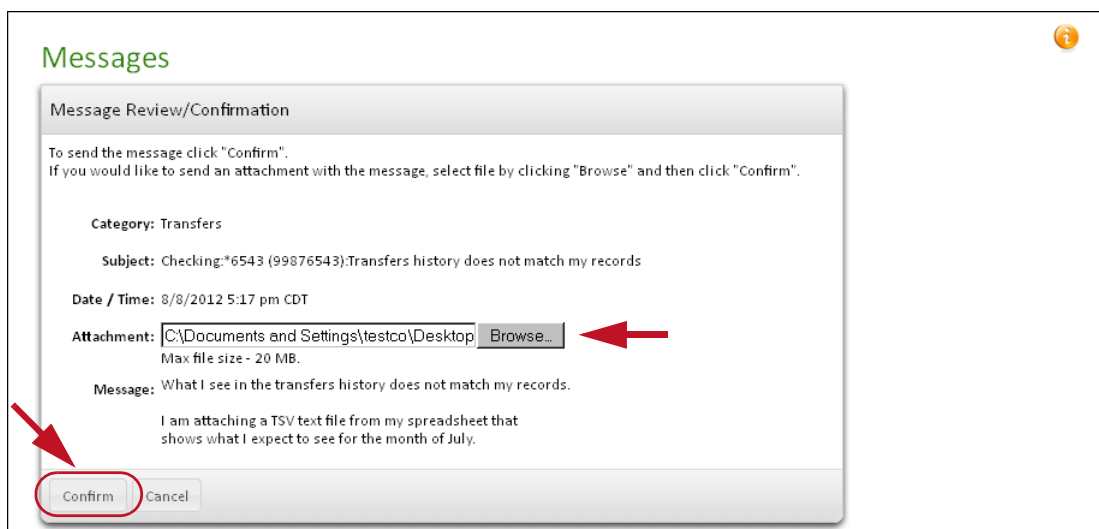
To send a secure message:

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:
 - ◆ Click **Attach File**.
 - ◆ 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.
 - ◆ Click **Confirm** to send the message with the attachment.



You have successfully sent a message with an attachment.

- OR -

6. To send the message without an attachment, do the following:

- ◆ Click **Send Message**.

Messages

Send A Message

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".
If you wish to attach a file, compose your message first, then click "Attach File".

Regarding: My Checking Checking *6543 **Category:** About a Transaction

Subject: Why do some transactions say UNPOSTED?

Message: Some transactions on in my quick history say "UNPOSTED". What does this mean?

Send Message Attach File Cancel

- ◆ On the Confirmation page, review the message, and then click **Confirm** to send the message.

Messages

Message Review/Confirmation

To send the message click "Confirm".

Category: About a Transaction

Subject: Checking:*6543 (99076543):Why do some transactions say UNPOSTED?

Date / Time: 8/8/2012 4:39 pm CDT

Message: Some transactions on in my quick history say "UNPOSTED". What does this mean?

Confirm Cancel

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 cancelled 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.

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.

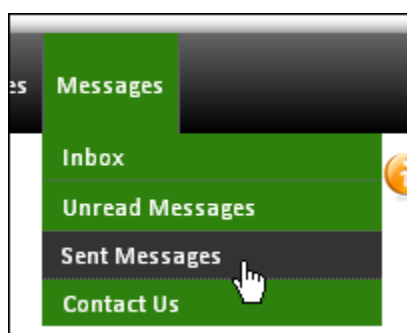
Introduction

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.

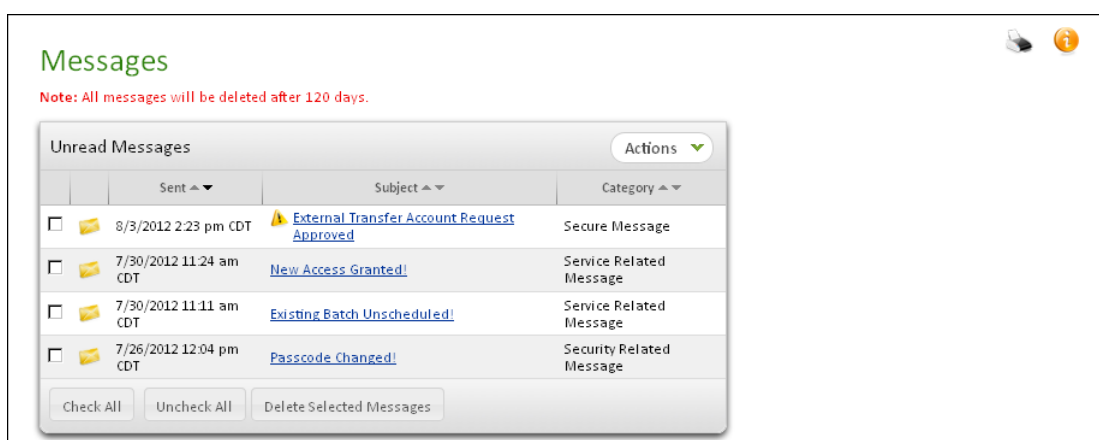
Navigating the Messages Tab

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 **Actions** menu, or the tab header drop-down menu:

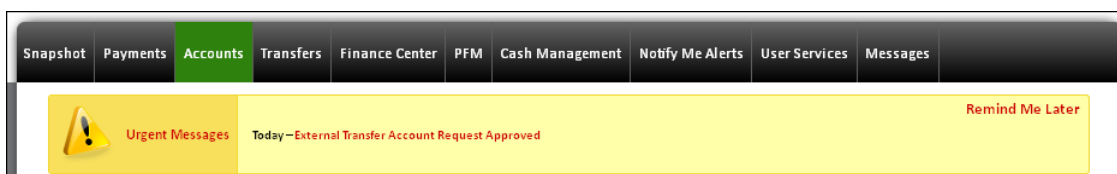


- **Inbox.** Contains links to all the messages that you have received and have not yet deleted.
- **Unread Messages.** Contains links to new messages that you have not read yet.
- **Sent Messages.** Contains links to view all sent messages from the past 120 days.
- **Contact Us.** Starts a secure message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

Accessing Unread Messages

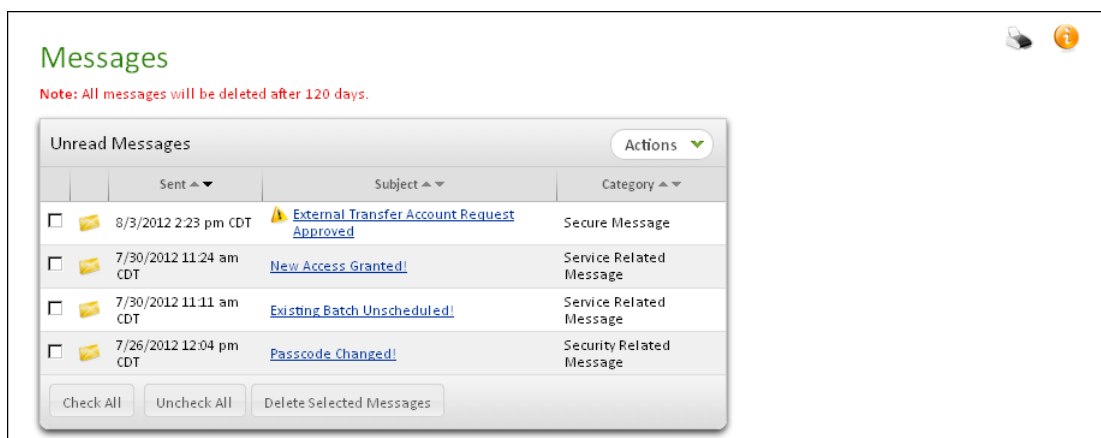
The Unread Messages page displays all messages you have received but have not yet opened.

- The Date-Time column indicates the date and time of the most recent message in a message history.
- Urgent message 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 **Actions** 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

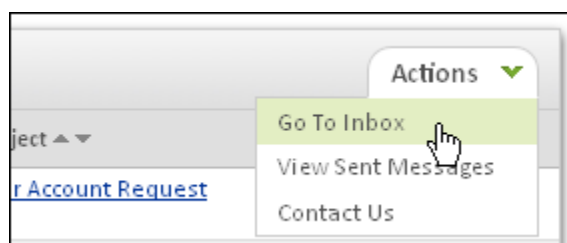
The All Messages page displays all read and unread messages sent to you within the past 120 days, and any message replies that you have sent. The system automatically removes any message older than 120 days. On the All Messages page, all *unread* messages are displayed in bold font.

- The icon  indicates a message that has been received but not read.
- The icon  indicates a message that has been received and read.

- The icon  indicates a message that is a reply that you sent.
- The urgent message icon  indicates that a message requires your immediate attention.

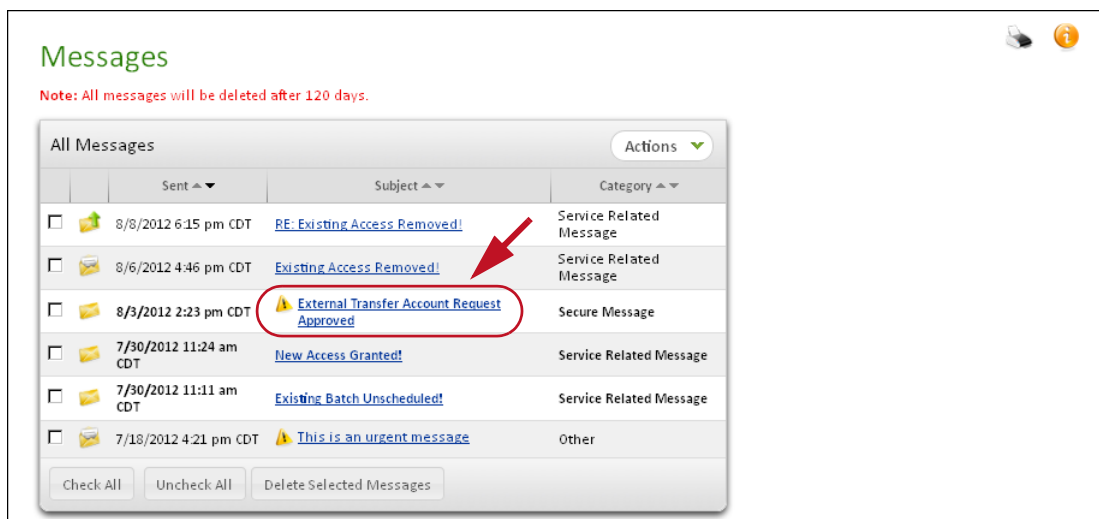
To access the All Messages page:

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



The All Messages page appears.

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

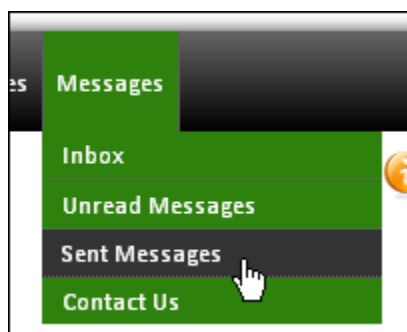


Accessing Sent Messages

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.

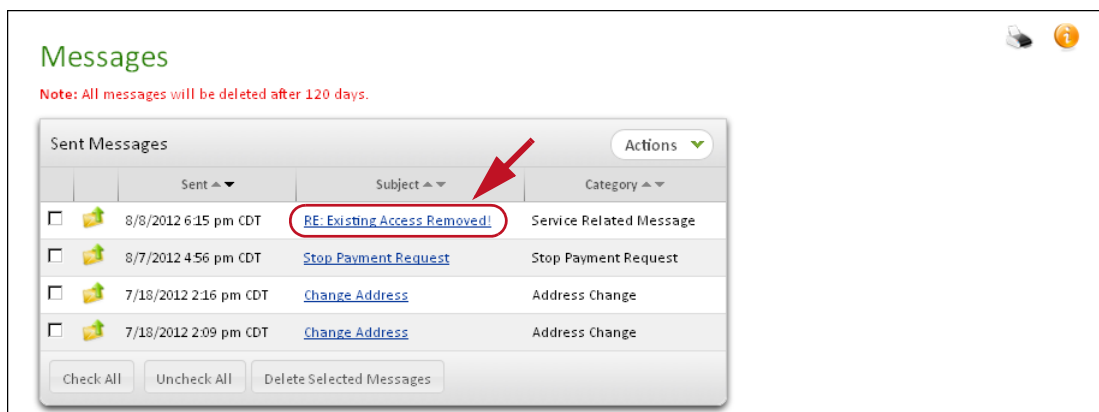
To access the Sent Messages page:

1. Point to the **Messages** tab and click **Sent Messages** from the Messages tab drop-down menu, or click **View Sent Messages** in the **Actions** 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:
 - ◆ Click **Attach File**.
 - ◆ 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.

- 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: Transfers

Subject: Checking:*6543 (99876543):Transfers history does not match my records

Date / Time: 8/8/2012 5:17 pm CDT

Attachment: C:\Documents and Settings\testco\Desktop\ Browse... Max file size - 20 MB.

Message: What I see in the transfers history does not match my records.
I am attaching a TSV text file from my spreadsheet that shows what I expect to see for the month of July.

Confirm Cancel

You have successfully sent a message with an attachment.

- OR -

- To send the message without an attachment, do the following:

- Click **Send Message**.

Messages

Send A Message

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".
If you wish to attach a file, compose your message first, then click "Attach File".

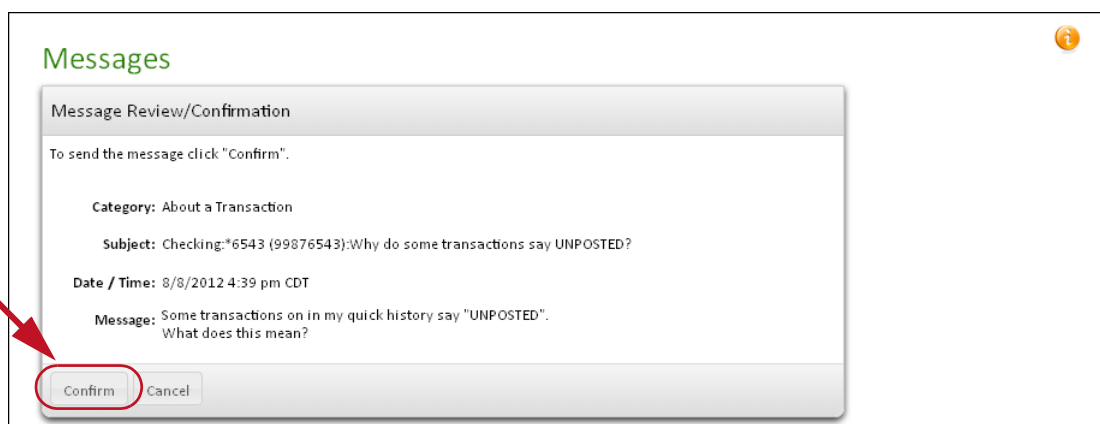
Regarding: My Checking Checking *6543 Category: About a Transaction

Subject: Why do some transactions say UNPOSTED?

Message: Some transactions on in my quick history say "UNPOSTED". What does this mean?

Send Message Attach File Cancel

- On the Confirmation page, review the message, and then click **Confirm** to send the message.



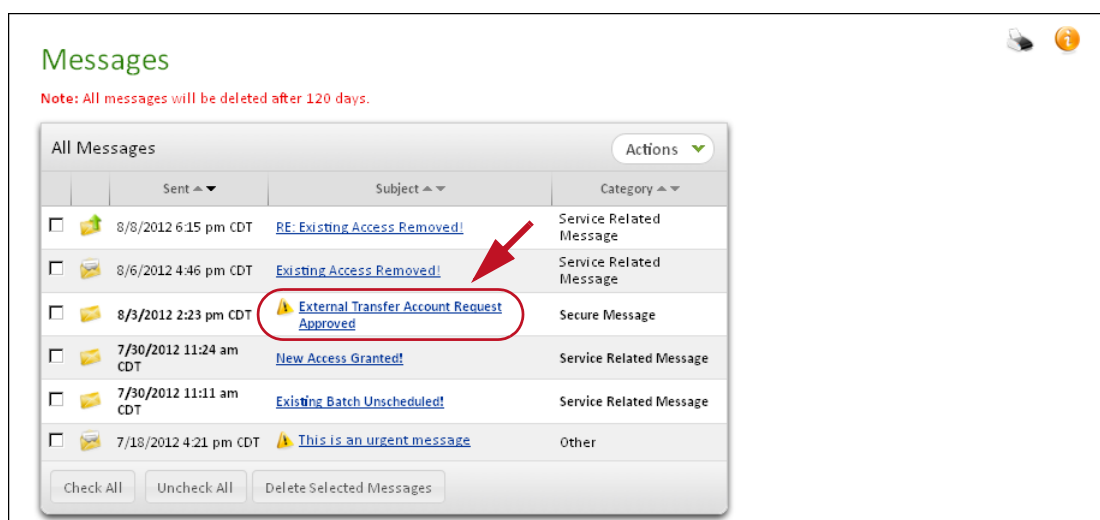
The Secure Message Sent page appears. You have successfully sent a secure message to the financial institution.

Viewing Messages

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

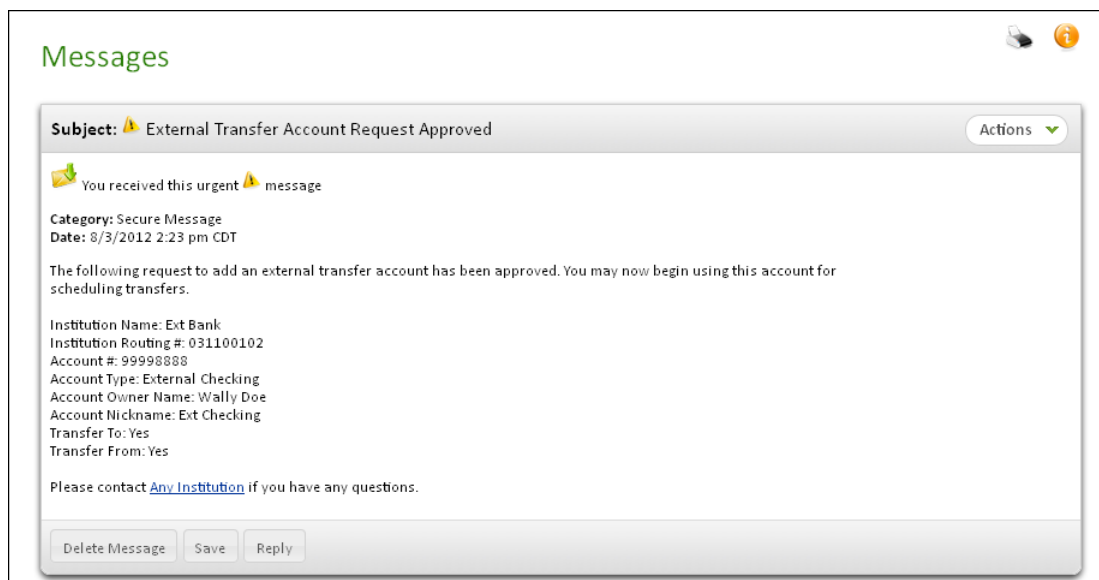
To read a message:

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



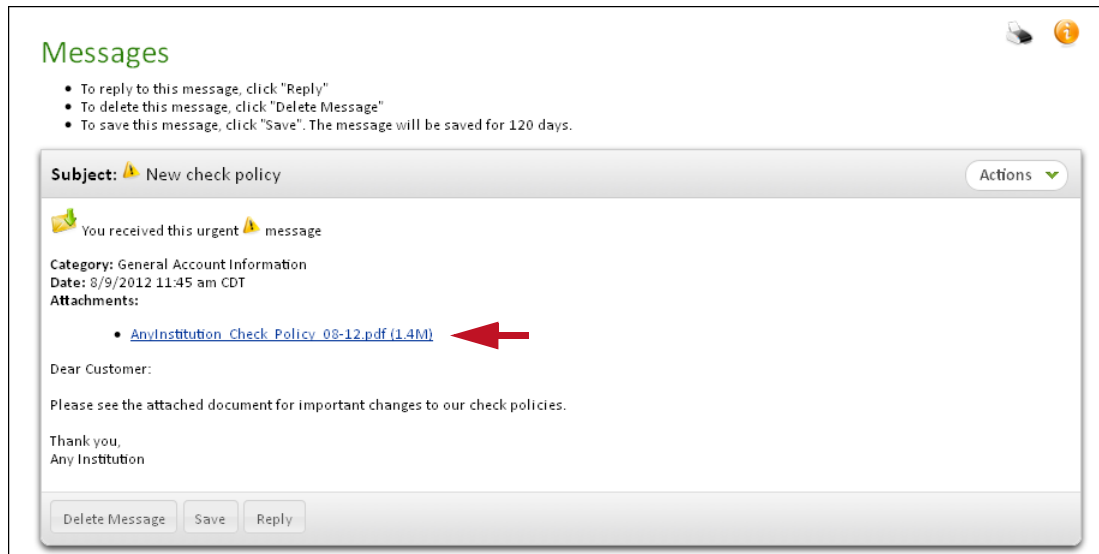
The Message page appears.

2. View the message.



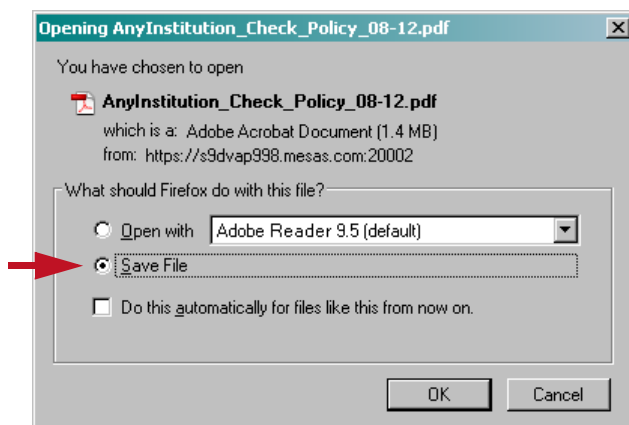
You have successfully accessed the message.

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

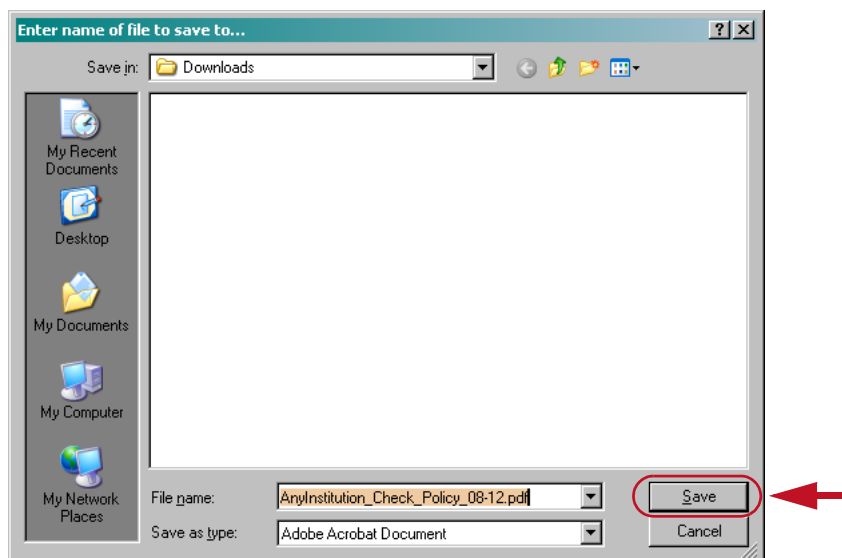


Your browser's download dialog opens.

4. Select the Save option in the dialog.



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



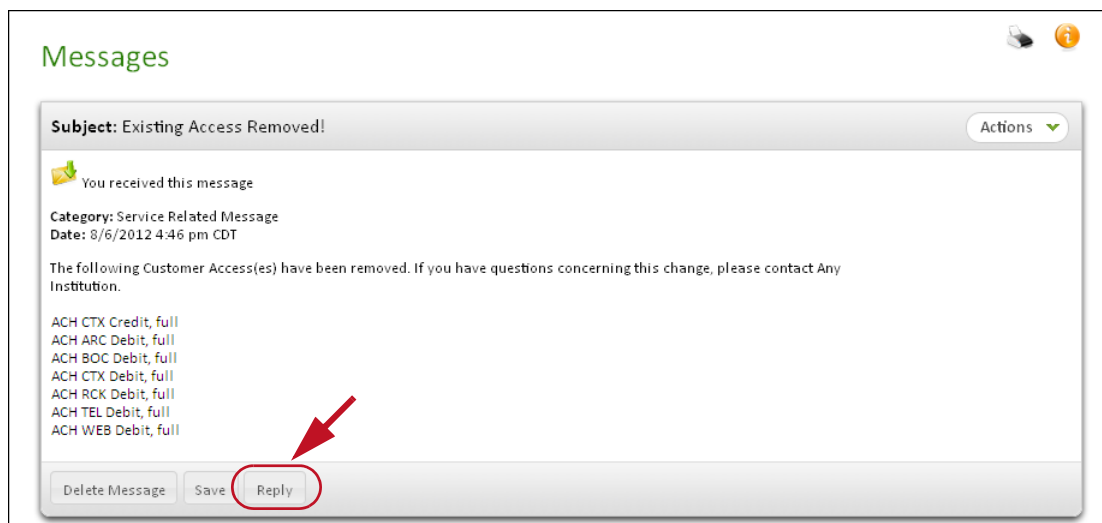
The file is downloaded to your computer. You have successfully downloaded your attachment.

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:

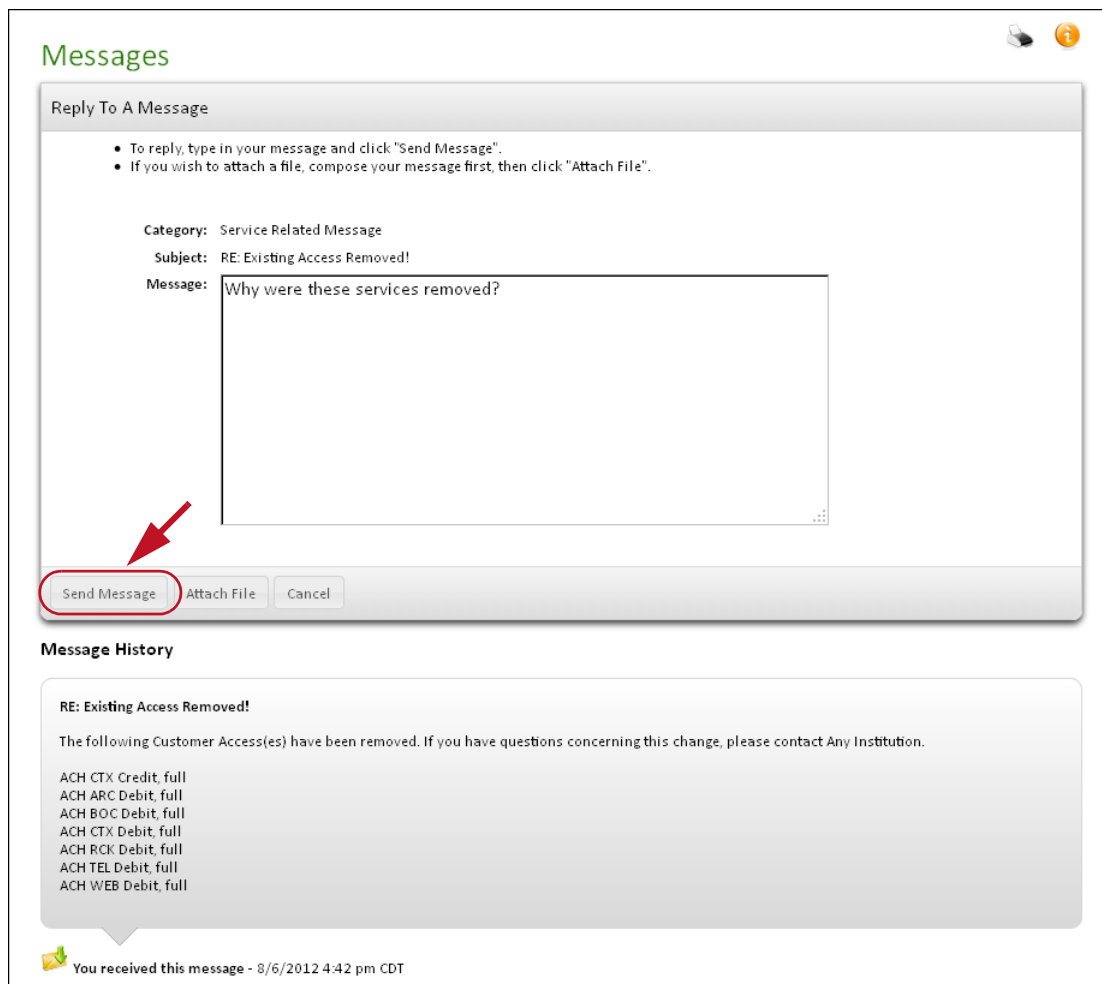
1. On the Message page, click **Reply**.



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

Reply To A Message

- To reply, type in your message and click "Send Message".
- If you wish to attach a file, compose your message first, then click "Attach File".

Category: Service Related Message
Subject: RE: Existing Access Removed!
Message: Why were these services removed?

Send Message Attach File Cancel

Message History

RE: Existing Access Removed!

The following Customer Access(es) have been removed. If you have questions concerning this change, please contact Any Institution.

ACH CTX Credit, full
ACH ARC Debit, full
ACH BOC Debit, full
ACH CTX Debit, full
ACH RCK Debit, full
ACH TEL Debit, full
ACH WEB Debit, full

You received this message - 8/6/2012 4:42 pm CDT

5. On the Confirmation page, review the message, and then click **Confirm** to send the message.



Messages

Message Review/Confirmation

To send the message click "Confirm".

Category: Service Related Message
Subject: RE: Existing Access Removed!
Date / Time: 8/8/2012 6:13 pm CDT
Message: Why were these services removed?

Confirm Cancel

You have successfully replied to a message.

Deleting Messages

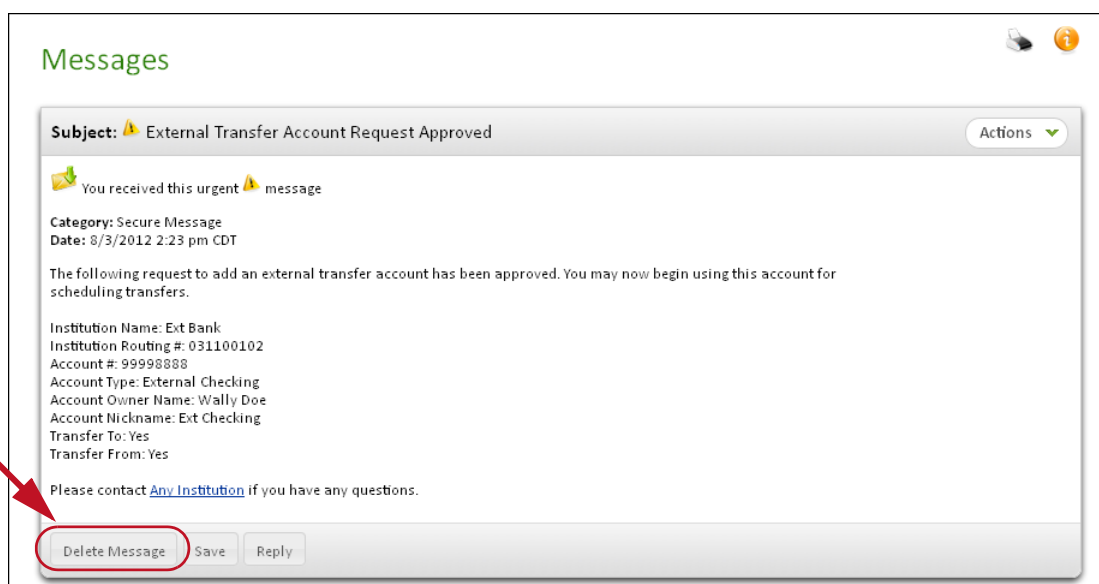
You can delete unwanted messages from the system at any time.

Note

The system automatically deletes all messages older than 120 days.

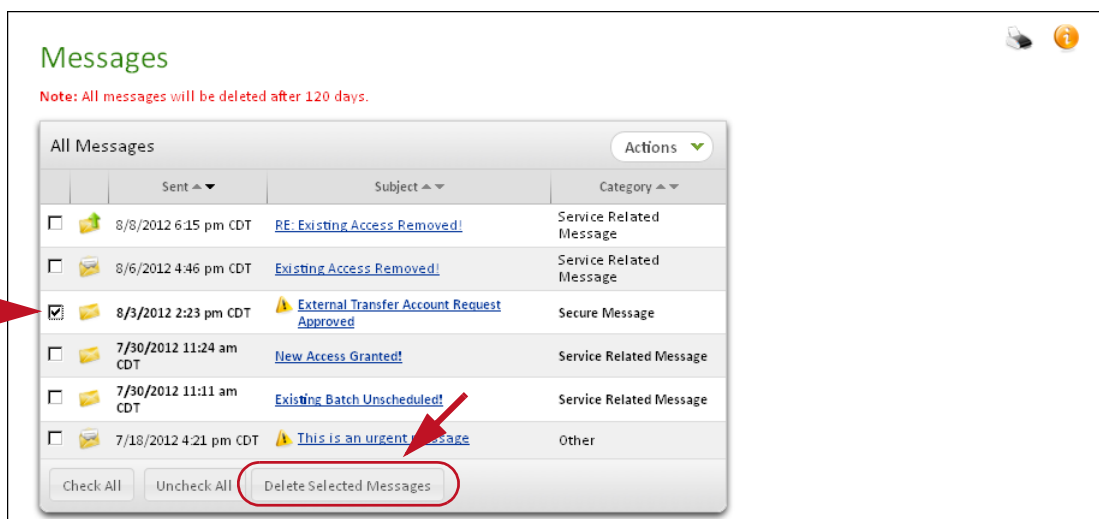
There are several ways to delete a message:

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



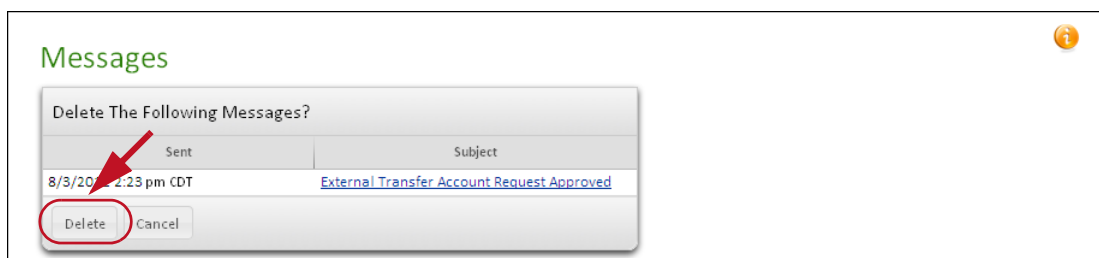
A confirmation page appears briefly on the page, then the Messages Inbox appears. The message is immediately deleted.

- Or, select the check box next to the message(s) you want to delete on the Unread Messages, All Messages, or Sent Message pages, and 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.

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 menu

A dynamic drop-down menu that provides options related to the page or table item it is associated with. Actions 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 Actions menu normally opens another page or dialog.

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.

B**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.

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.

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-Statement**

An electronic, online account statement, offered by some financial institutions for their Online Banking users.

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

I want to

A column on some Online Banking pages containing Actions menus that provide access to information and editing options for each account or other item listed.

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.

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**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.