



Q2

ABOL User Guide

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PREFACE

This chapter describes the purpose, audience, and document conventions of the *Consumer Banking User Guide*. It also includes information about the conventions used in the guide.

Purpose

This document is intended to give you the background information and procedures that you need in online and mobile banking. This guide contains the same information as the online help available in online and mobile banking.

Audience

This document is intended for all users with accounts with online and mobile banking. It includes an overview of the major features in UUX:

- Log in
- Log off
- Reset a forgotten password
- View your account history
- Use Quick Actions to perform common tasks
- Transfer funds
- Remotely deposit checks
- View payments and transfers on the Activity Center page
- View account statements
- Use messages and alerts ▪ Find branches and ATMs ▪ View news and rates
- Configure preferences

Document conventions

Unless otherwise noted, the following conventions are used:

Document conventions

Bold

Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.

Italic

Italicized words include new or emphasized terms and variables for which you must supply an appropriate value, as in a file name.

" "

Words enclosed in quotations include document titles and cross-references to related information that may prove helpful.

Monospaced

Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.

[]

Square brackets enclose optional information, as in [log_name].

< >

A pair of angle brackets enclose labels, tags, and variables.

>

A single angle bracket separates menu options in a single procedure. For example, File > Open.

|

The vertical bar (pipe) indicates choices that may be entered, as in <5 | 6 | 7>.



Text with this symbol indicate a Note. Notes provide information that supplements the main text or refers to special situations.



Text with this symbol indicates a tip. Tips provide information for an alternate method of performing a process or solving a problem.



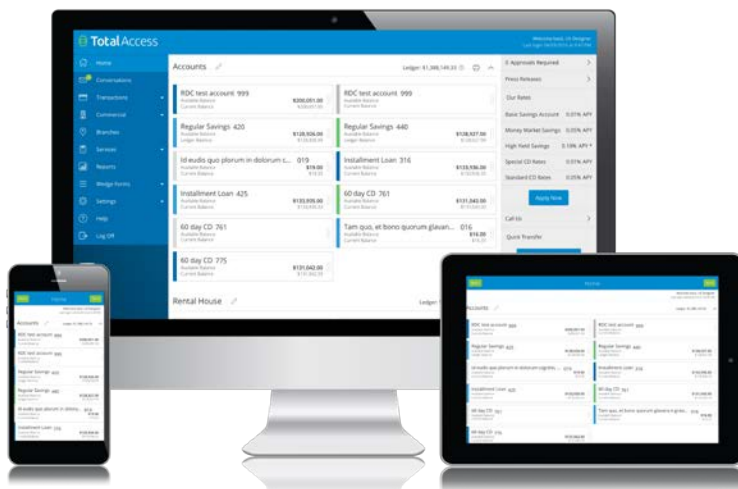
Text with this symbol indicates a caution. Cautions advise users of critical situations or situations that could result in a loss of data or system stability.

CHAPTER 1: ABOUT ONLINE AND MOBILE BANKING

Online and mobile banking provides an improved account management experience. The interface and features are consistent and intuitive, making managing your information simpler and faster.

You can perform the same tasks with the same basic user interface (UI) across each device. These tasks, however, are relative to the device that makes the most sense. For example, you can take a picture of a check for mobile deposits on your phone, but not on a desktop.

Online and mobile banking adapts to your device.



The online and mobile banking platform adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you can tap or swipe to display it. In addition, some navigation tools are simplified for use on tablets and smartphones.

When you make a change while using one device, it is reflected in another. If you update a setting in online banking, the same setting takes effect in mobile banking the next time you login.

GETTING STARTED

This section introduces basic concepts and tasks in online and mobile banking and includes information on installation, logging in, logging off, and resetting a forgotten password. It is designed to help you understand the Home page, navigation menu, and Sidebar.

- Installing the mobile banking app
- Accessing the online banking site
- Logging in overview
- Logging off overview
- Resetting a forgotten password

Installing the mobile banking app

Install the mobile banking application to use mobile banking on your iOS or Android device. You can download the app from the Apple App Store or the Google Play store.



Caution: To protect your financial information, you should only download and install the app from the Apple App Store or the Google Play store. In the store, verify that your financial institution (FI) is listed as the seller of the app, not a third party. You should also verify that the name is spelled correctly.

To install the app:

1. Do one of the following:
 - On an iOS device, open the Apple App Store.
 - On an Android device, open the Google Play store.
2. Search for your FI's name and install the app.

Opening the mobile banking app

After installing the app, you can use it to manage your financial information.

To open the app

- Locate the app on your tablet or smartphone and tap the icon to open the app.

Accessing the online banking site

You can use a web browser to connect to the online banking site on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your online banking site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.



Tip: For the best experience with online banking on a tablet or smartphone, use the mobile banking app instead of an Internet browser.

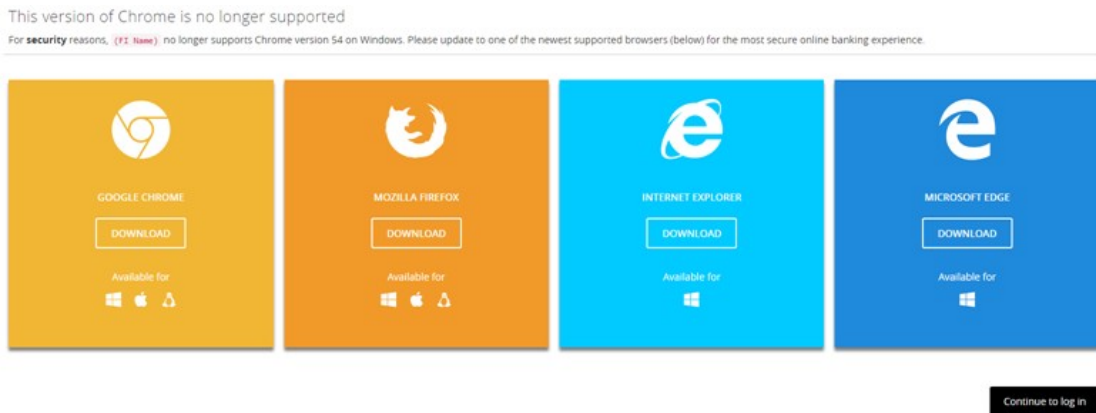
Unsupported browser notification

Continued use of unsupported browsers represents a security risk for end users. Unsupported browser notification presents targeted advance notice to end users accessing online banking via a browser for which support has been scheduled to end. It facilitates an easy process for installing an up-to-date, secure, and supported browser as a replacement. These three methods will be applied to all future browsers for which support is discontinued:

- Notification text within online banking — A notification bar appears at the top of the online banking screen letting you know that for security reasons, we will stop supporting the browser version you are using in the near future. When you see this notification, we recommend that you update your browser.



- **Soft block** — Prior to accessing online banking, a screen appears with notification text, as well as links to supported browsers. You can continue past the soft block to online banking by clicking or tapping Continue to log in.



- **Hard block** — Similar to soft block, however, hard block does not include the option to continue to online banking. You must upgrade your browser to a current version or select another supported browser.

Moving forward, browsers will continue to be evaluated. The appropriate date to end support for a particular browser will be based on several factors:

- The vendor's official end-of-support date for security patches
- The quality of the user's experience on that browser in online banking
- The percentage of users still leveraging that browser version

Logging in overview

When you log in to online and mobile banking, enter the following when prompted:

- Login ID
- Password

If you enter an incorrect password too many times, your account will be temporarily suspended, and you will not be able to log in. If your login ID is blocked, contact your FI to unblock your login ID.

When creating a password, see [Password tips and recommendations](#) for more tips.



Note: If you try to log in without a recommended Internet browser, you will be directed to a website where you can download a supported browser. Contact your FI to learn more about the latest browser requirements.

If you have never used a particular browser or device to log in, you may need to request a secure access code (SAC) to use it. If the Internet browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or mobile banking.

If the secure access code contact methods (that is, the email address and phone number where the secure access code can be sent) that are available to choose from are not correct or accessible from your location, please contact your FI.

See [Registering a browser or device](#) for more information.

Logging in for the first time

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.



Note: If you do not already have a login ID, contact your FI to obtain one.

To log in for the first time with a secure access code:

1. On the Login page, do the following:
 - a. Click or tap “I am a new user”.
 - b. Enter your Login ID.
 - c. Click or tap Submit.
2. On the Select Secure Access Code Target page, click or tap one of the contact methods to send a secure access code.
3. On the Enter Secure Access Code page, do the following:
 - a) When the code arrives, enter the code.
 - b) Click or tap Submit.
 - c) If prompted to register the device, click or tap Register Device.
4. Enter a password, then re-enter it in the “Confirm Password” field.

5. Click or tap “Submit”.
6. Update your online profile and click or tap “Submit Profile”.
7. Read the agreement on the Disclaimers page and click or tap “I Accept”.
8. When you accept the agreement, the Home page appears.

Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process your FI requires, such as providing a SAC. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Login or Security Preferences pages.



Note: Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter a SAC.

To log in after the first time

1. On the Login page, enter your Login ID.
2. (Optional) Select the Remember me check box to save your login ID for the next time that you log in.
3. Enter your Password.
4. Click or tap Sign In. When the connection is complete, the Home page appears.

Logging in with Touch Authentication

If your FI offers Touch Authentication, you can log in using your mobile device's fingerprint sensor rather than a login ID and password.

If your Apple or Android mobile device has a fingerprint sensor and is operating on a supported OS version, you can log in using your fingerprint. Only one fingerprint can be registered to an account. The encrypted fingerprint is stored on the mobile device only and is not available to any other service providers, including the FI.



Caution: You must set up fingerprint authentication on your device before logging in.



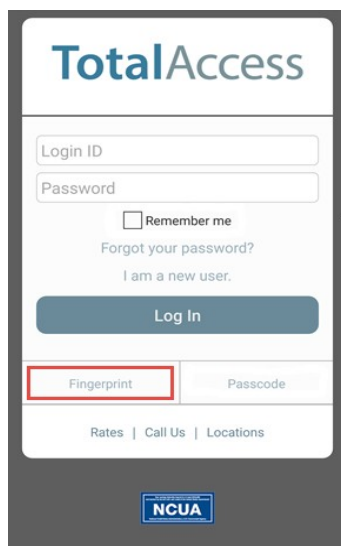
Note: For iOS, refer to <https://support.apple.com> for information on setting up Touch ID on your device and scanning a fingerprint for the first time.



Note: For Android, refer to <http://developer.android.com> for information on fingerprint authentication.

To enable Touch Authentication settings

1. On the Login page, tap Fingerprint.



2. On the page explaining the fingerprint authorization feature, tap “Enroll Now”.
3. On the Touch Authentication page, do the following:
 - a. Enter the Login ID.
 - b. Enter the Password.
 - c. Tap Authorize to finalize changes.
4. Place your finger on the Home button to capture your fingerprint.



Note: Touch Authentication is tied to your online banking password. Therefore, if you change your password for online banking, you must disable fingerprint authentication, then enable it again to be able to log into online banking with Touch Authentication.

To log in with Touch Authentication

- On the Login page, do the following:
 - o Touch the Home button with your enrolled finger. If fingerprint authentication doesn't recognize your finger, a message will prompt you to touch the button again.
 - o (Optional) Select the “Remember me” check box to save your Login ID for the next time that you log in. When the connection is complete, the Home page appears.



Note: After five failed attempts, you'll be given the option to enter your account password. You will also have to enter your password after you restart your device or enroll or delete fingerprints.

Disabling Touch Authentication

If you want to stop using Touch Authentication to log in, you may change the Touch Authentication settings. After changing the settings, you can use a login ID and password to access the site.

The mobile login screen offers all login methods supported by your FI. The last method you used is the one you will be prompted to use again the next time you log in. However, other options are always available on the login page, so you can switch between login methods at any time.

To disable Touch Authentication

1. On the Login page, touch the Home button with your enrolled finger. If the Touch ID sensor does not recognize your finger, a message will prompt you to touch the button again. The Home page appears.
2. Click or tap Settings > Security Preferences.
3. In the Touch ID (iOS)/Fingerprint Authentication (Android) row, click or tap Off to turn off touch authentication. A message appears asking for confirmation.
4. Click or tap “Yes” to confirm the setting.

Logging off overview

Logging off online and mobile banking is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online and mobile banking. In addition, online and mobile banking can log you off involuntarily after a certain amount of time elapses.



Note: By default, the session will also automatically timeout and close after 10 minutes of inactivity. The exact time may vary depending on your FI.

If you navigate from online banking to another site and do not close the browser, you may remain logged in until the session ends. This can make it possible for someone else to access data from your previous online banking session. The session ends when you log off, close your browser, or close the mobile banking app.



Caution: To maximize the security of your online information, you should always log off to end your online banking session.

Logging off voluntarily

In online banking, you should always log off before you close the browser window. In mobile banking, you should always log off before you open another app on your tablet or smartphone.

To log off

- In the navigation menu, click or tap “Log Off”.

Involuntary log off after session timeout

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts:

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device by re-entering your login credentials, restoring your session and any tasks that you were working on. This window is only available for a short period of time. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum session time ends, you are prompted to log off manually. If you do not log off manually, the system will automatically log you off.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password.

Depending on the configuration, you may not be able to reset your password from an unregistered browser.

To reset a forgotten password

1. On the Login page, do the following:
 - a. Click or tap “Forgot your password?”
 - b. Enter your login ID.
 - c. Click or tap “Submit”.
2. Click or tap one of the contact methods that are on file for you. You will receive a code via the contact method that you select.

3. On the Secure Access Code page, enter the code and click or tap “Submit”.



Note: If you close out of a session after receiving a secure access code, but before you enter it in the application, and then open it within a very short time frame, click or tap “I already have a Secure Access Code.”

4. Enter your new password.
5. Re-enter the password in the Confirm Password field.
6. Click or tap Submit.



Note: If the Remember Me check box is selected, it blocks you from entering a different login ID.

The Home Page

When you log in, the Home page appears. On any device, the Home page includes the navigation menu, the Account Overview, and the Sidebar.

You can view the Home page at any time.

To view the Home page

- In the navigation menu, click or tap Home.

The Home page includes some or all of the following:

- Menu
- Account overview with the name and balance of each of your accounts
- Sidebar with Quick Actions, social media feeds, and other information
- Your last login date and time
- System notifications for online banking or mobile banking

Using the menu

You can use the options in the navigation menu to perform multiple tasks. The navigation menu is always available to the left of or above the page you are viewing on a desktop. The order of the items in the navigation menu may vary depending on your FI, but the following items should normally appear based on your access to the functions.

Menu items

Item	Description
Home	Review account summaries on the Home page.
Conversations	View and send secure messages.
Settings	Edit your profile and configure alerts.
Transactions	Transfer funds, pay bills, and view payments and transfers.
Commercial	Create and manage Business payments.
Branches	Find branches and ATMs.
News	New developments relevant to the FI.
Services	Stop payments and perform other services.
Help	Access the help documentation.
Log Off	Securely log off banking.



Note: Conversations may appear as Messages, depending on your configuration.

On a tablet or a smartphone, the navigation menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.

Viewing accounts

On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, the last few digits of the account number, and the balance.

Accounts overview

Primary Account 		  	
60 day CD 0036	⋮	My Acct 6495	⋮
Account Number	5290036	Available Balance	\$12,546.73
Current Balance	\$131,045.33		
Installment Loan 6080	⋮	Certificate of Deposit 5646	⋮
Available Balance	(\$133,937.00)	Account Number	123456789
Interest Rate	.5 %	Current Balance	\$131,044.33
Loan 2729	⋮		
Available Balance	(\$133,938.00)		

Viewing the Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Rates
- Other information from your FI

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in mobile banking:

- Do one of the following:
 - o Tap “More” on any page.
 - o Swipe from the right edge of the screen.

To hide the Sidebar in mobile banking:

- Do one of the following:
 - o While the Sidebar is visible on any page, tap More.
 - o Swipe to the right edge of the screen.

CHAPTER 2: VIEWING ACCOUNTS AND TRANSACTIONS

This section includes information and detailed instructions to help you view your accounts and transactions.

Account information on the Home page

The following information may appear on the Home page for each account:

Account information on the Home page

Name	Description
Account Name	The default name for the account or a custom nickname that you create in Settings.
Account Number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Balance	The balance and balance type (Available and Current) for the account.



Note: There may be one balance followed by **Transactions Pending** instead of two balances, depending on the financial institution configurations and the presence of pending transactions on the account.

Account Details overview

The Account Details page may include the following information:

Information on the Account Details page

Name	Description
Account Name	The default name for the account or a custom nickname that you create in Settings.
Account Number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Balance	The balance and balance type (Available and Current) for the account.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.
Last Deposit Date	The date of the most recent deposit.
Transactions	The first 100 transactions in the account, according to the current sort order. At the bottom of the page, you can go to the next page to view the next set of 100 transactions.



Tip: To view some of the information on the Account Details overview, you may need to click or tap the details icon ().



Note: Some of the Account Details information may vary depending on your financial institution's configuration. Information displayed for externally-serviced accounts is determined by the third-party vendor.

For more information about changing the order of the transaction list, see [Sorting transactions](#).

For more information about exporting records from the transaction list, see [Exporting transactions](#).

Viewing account details

The Account Details page includes information about the account and details of up to 100 transactions at a time.



Note: Third-party vendors determine which account details and transactions are displayed for accounts they service.

A transaction can appear on the Account Details page or in the Activity Center, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Name	Description
Account Details	All posted and pending transactions in an account, including: • Checks • Transactions at branches • Bill Payments
Activity Center	Transaction types will vary depending on your configuration. Transaction types that you create in online and mobile banking may include: • Transfers • Stop Payment Requests • Address Change Requests • Check reorders

To view account details

- On the Home page, click or tap the account card. To view account details using enhanced Quick Actions
1. On the Home page, click or tap the three vertical dots () on the desired account.
 2. Click or tap View Activity.

To view additional transactions

- On the Account Details page, do one of the following:
 - o Click or tap the next icon  at the bottom of the page to view the next set of transactions.
 - o Click or tap the previous icon  at the bottom of the page to view the previous set of transactions.



Note: You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

To filter transactions

1. On the Account Details page, click or tap Filters.
2. Do one or more of the following:
 - o Select a date range from the Time Period drop-down list. If you select a custom date, specify dates in the Start Date and End Date calendars.
 - o Select the type of transaction from the Transaction Type drop-down list.
 - o Enter the minimum and maximum amounts for the transaction in the Min Amount and Max Amount fields.
 - o Specify a check number range in the Check# fields.
 - o (Optional) If available, select a Category.
3. Click or tap Apply Filters.

To close the Account Details page

- On the Account Details page, do one of the following:
 - o Click or tap the previous icon  next to the account at the top of the page.
 - o Click or tap Home or any other menu option.

Viewing transactions on the Account Details page

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, Pending replaces the date to show the transaction has not posted.
Description	Information about the transaction, such as merchant name, location, or transaction type, that helps the user identify it.
Amount	The amount of the transaction.
Balance	The account balance after the transaction.
Image	The images association with the transaction, if applicable.
Category	The category and category icon of the transaction. This information only appears if you use PFM.

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in online banking or mobile banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, the search option searches the transaction's description. Therefore, any term that appears in the transaction (such as "Check#2389") can be searched for on the Account Details page. The Activity Center, on the other hand, only contains transactions that were originated in online and mobile banking.



Note: You can use the search box or the search filters separately, but you can't combine search and filtered results.

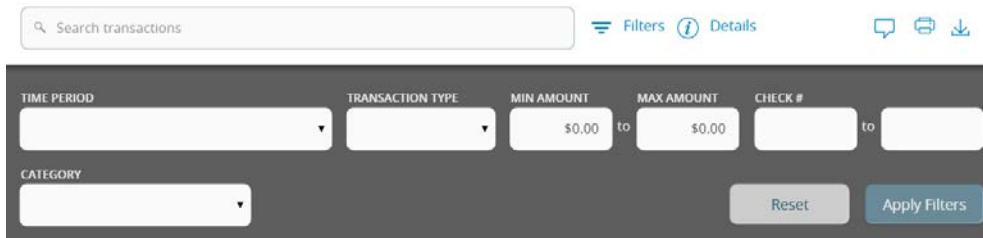
To search on the Account Details page

1. Click or tap an account.
2. In the Search transactions field, enter keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.
3. Click or tap the magnifying glass or press Enter. The search results appear.

Filtering transactions

On the Account Details page, you can filter transactions.

Filter details - Consumer



To filter transactions

1. Click or tap an Account.
2. Click or tap Filters to display filter details.
3. Do one or more of the following:
 - Select a date range from the Time Period drop-down list. If you select Custom Date, specify dates in the Start Date and End Date Calendars.
 - Select the type of transaction from the Transaction Type drop-down list.
 - Enter the minimum and maximum amounts for the transaction in the Amount fields.
 - (Optional) Specify a check number range in the Check # fields.
 - Select the type of category in the Category drop-down list.
4. Click or tap Apply Filters.



Tip: To reset filters and show all transactions, click or tap Reset.

To hide filters

- On the Account Details page, do one of the following:
 - In online banking, click or tap Filters.
 - In mobile banking, tap the Filter icon ().

Sorting transactions

On the Account Details page, the direction of the triangle icon in the column headings indicates the sort order. Pending transactions are always grouped together at the top of the list.



Note: A running balance on the Accounts Details page only appears when transactions are sorted by date.

To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change how data is sorted:
 - o Date
 - o Description
 - o Amount
2. Click or tap the same column heading again to change the sort order between ascending and descending.

Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats vary depending on the settings. Currently, you can export in online banking, but not mobile banking.



Note: Contact your financial institution for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters () to select transactions with specific conditions.
2. Click the export icon ().

3. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
 - o Spreadsheet (XLS)
 - o Spreadsheet (CSV)
 - o Microsoft (OFX)
 - o Quicken (QFX)
 - o QuickBooks (QBO)
4. Depending on your browser settings, one of the following happens:
 - o If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
 - o If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
5. Click or tap the exported file. The transactions appear in the current sort order on the Account Details page.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.



Note: The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Details page, click or tap the transaction.
2. (Optional) Click or tap the transaction again to hide the details.

Viewing and printing images associated with a transaction

You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph.

On the Account Details page, printing an individual transaction that displays an image icon () will include any attached images, such as processed checks, on the printout.



Note: You can only print from a desktop, not from a tablet or smartphone.

To view and print the Account Details page

1. On the Home page, click the account that you want to print.
2. On the Account Details page, click the print icon ().
3. When the print dialog box appears, select printing options and then click Print.

To view and print the images associated with a transaction

1. On the Home page, click the name of the account that includes the transaction.
2. Click the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap Previous or Next to view other images.
3. To print the images, do the following:
 - a. On the transaction details, click the print icon ().
 - b. When the Print dialog box appears, select printing options and then click Print.



Note: For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to your financial institution about the transaction.



Note: Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction

1. In the transaction details, click or tap the inquire icon(). The Transaction Inquiry window appears with inquiry details.
2. In the Message field, enter your message.
3. (Optional) In online banking, click the Supported Attachments icon (). In the Open dialog box, select a file to attach to the message, and click or tap Open.
4. Click or tap Send.
5. When the confirmation message appears, click or tap Close to go to the Conversations page. The message appears in the Inbox.



Note: The Conversations menu option may appear as Messages, depending on your configuration.

CHAPTER 3: QUICK ACTIONS

Quick Actions allow you to perform common tasks from the Home page. This section includes an overview of available Quick Actions. It also includes information on transferring funds, paying bills, and depositing checks.

- [Using Quick Actions](#)
- [Transferring funds using Quick Actions](#)
- [Depositing a check using Quick Actions](#)

Using Quick Actions

In online banking, you can perform Quick Actions directly from the Home page. In the mobile banking app, you can perform Quick Actions by tapping More.

Quick Actions are an easy way to start common tasks. All of the Quick Actions that you can perform appear in the Sidebar. The available actions vary, depending on how your account is configured.

Transferring funds using Quick Actions

You can use Quick Actions to easily transfer funds.

To transfer funds using Quick Actions

1. On the Home page, click Transfer Money Now. If using a mobile device, tap More > Transfer Money Now.
2. On the Funds Transfer page, do the following:
 - a. In the From drop-down list, select the account from which you want to transfer funds.
 - b. In the To drop-down list, select the account to which you want to transfer funds.
 - c. In the Amount field, enter the amount to transfer.
 - d. (Optional) To create a recurring transfer, do the following:
 - Select the Make this a recurring transaction check box. The Schedule Recurring Transfer fields appear.
 - Select an option from the How often should this transfer repeat? drop-down list.
 - Click or tap a start and end date, or click or tap Repeat Forever.

- o (Optional) Enter information about the transfer in the Memo field.
- Click or tap Approve. A message appears confirming the transfer.
- 3. Do one of the following:
 - Click or tap Close to set up another transfer.
 - Click or tap View in Activity Center to see the transaction details.

To transfer funds using enhanced Quick Actions

1. On the Home page, click or tap the three vertical dots on the desired account.
2. Click or tap Quick Transfer.
3. In the To drop-down list, select the account to which you want to transfer funds.
4. In the Amount field, enter the amount to transfer.
5. (Optional) To view more transfer options, click or tap Advanced Options.
6. Click or tap Transfer Funds.



Note: Quick Transfer only appears as an option under the account tile if you can withdraw from the account.



Note: You can set up a recurring transfer to start today.

Depositing a check using Quick Actions

You can use a tablet or smartphone to deposit a check into your account.



Note: Depending on your financial institution' (FI) configuration, you may use a scanner to deposit a check. Please contact your FI for more information.

To deposit a check using Quick Actions

1. On the Home page, tap Deposit a Check.
2. On the Deposit Check page, do the following:
 - a. In the To account list, tap the account that you want to deposit the check into.
 - b. (Optional) In the Enter the check number area, tap to enter the number of the check and tap Set.
 - c. In the Enter the check amount area, tap to enter the amount of the check, and tap Set.
3. Tap Capture image.
4. On the Image Capture page, use your device to take a picture of the front and back of the check, and tap Submit Deposit. Guides on the screen help you align the check for the image.



Tip: If the image of the check is blurry, you can tap Retake Front or Retake Back to take a new picture.

5. Tap Close. The check appears in the Submitted list in the Deposit Check History list.



Note: You may need to enroll in mobile remote deposit capture (mRDC) before you can deposit checks on a smartphone or tablet, depending on you FI's configuration.

CHAPTER 4: WORKING WITH TRANSACTIONS

This chapter includes information and detailed instructions on managing transfers, understanding the Activity Center, viewing e-statements, managing check deposits, and creating stop payment requests.

Managing transfers

You can use online and mobile banking to transfer funds, view transfers, and cancel transfers.

Transferring funds

You can transfer funds between accounts at your FI. You can also make transfers between your accounts at your FI and external FIs. Consumer Banking users can also make external transfers to or from an account at another FI.

To transfer funds

1. In the navigation menu, click or tap Transactions > Funds Transfer.
2. On the Funds Transfer page, in the From drop-down list, select the account you want to transfer funds from.
3. In the To drop-down list, select the account you want to transfer funds to.
4. In the Amount field, enter the amount to transfer.
5. (Optional) Select the Make this a recurring transaction check box.
 - a. Select an option from the How often should this transfer repeat? drop-down list.
 - b. Select a Start Date
 - c. Select an End Date from the calendar or click or tap Repeat Forever.
6. Click or tap the Date field, and then select the date that you want the transfer to occur.
7. (Optional) If you select today's date, a confirmation gives you the option of continuing with the same-day transaction or choosing the next business day. Select a Process by date.



Note: The date selected is the date you want the transfer to be processed, not the date the funds will become available. If you select today's date for an external transfer to another FI, your FI may charge an additional processing fee.

Additionally, depending on your FI's configuration, Same Day ACH transactions may not be available depending on the day of week or time of day.

8. (Optional) Enter information about the transfer in the Memo field.
9. Click or tap Draft or Approve. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.
10. Click or tap Close to set up another transfer, or click or tap View in Activity Center to review the transfer.

Viewing transfers

You can view or search for an existing pending or processed transfer on the following pages:

- Funds Transfer
- Activity Center



Note: The Activity Center page may include additional details about a transfer.

To view a transfer on the Funds Transfer page

1. In the navigation menu, click or tap Transactions > Funds Transfer.
2. In the sidebar, click or tap in the Search transactions field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details overlay, click or tap View in Activity Center.

To view details of a transfer in the Activity Center

1. In the navigation menu, click or tap Transactions > Activity Center.
2. In the Activity Center, do one of the following:
 - o Click or tap Single Transactions to view a single transfer.
 - o Click or tap Recurring Transactions to view a recurring series of transfers.
3. Browse to find the transfer that you want to view.
4. Click or tap anywhere on the row that displays the transfer you want to view.

Canceling a transfer

You can use the Activity Center to cancel transfers. You can cancel one or more transfers if the status is Drafted or Pending.



Note: Processed transactions cannot be canceled.

To cancel a transfer

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Click or tap a transfer.
3. In the Transaction details' Actions drop-down list, click or tap Cancel to cancel the transfer. A message prompts you to confirm the cancellation.
4. Click or tap Confirm to cancel the transfer.
5. Click or tap Close to return to the Activity Center.



Tip: For multiple cancellations, select the check box of at least two transfers that you want to cancel, then click or tap Cancel.

Using the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series.

You can also see checks that have been deposited on the Deposited Checks tab.

The Activity Center

Activity Center

Single Transactions		Recurring Transactions				
Search transactions		Filters		Favorites  		
Created	Status	Approvals	Transaction Type	Account	Amount	
2/27/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 43937	Regular Checking ****-7887	+\$10.00	 Actions

Sorting transactions in the Activity Center

In the Activity Center, you can choose to sort transactions by the column headings.

To sort transactions

- In the Activity Center, click or tap any column header to change the criteria by which transactions are sorted.



Tip: Click the column heading again to change the sort order between ascending and descending.

Searching transactions overview

When you search, you enter terms to locate specific account information. Some examples of things that you can search for include:

- Transactions greater than \$500
- All pending transactions

- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

Basic search transaction fields

Name	Description
Type	The type of transaction, such as Funds Transfer, Domestic Wire, Bill Payment, etc.
Status	The status of the transaction.
Account	The account to search.
Start Date	The creation date for the transaction.
End Date	The end date for the transaction, if applicable.
Created by	The user that created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The number that uniquely identifies the transaction.



Tip: Click or tap Filters to see the full list of fields you can use to better define your search.

To search for a transaction

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Enter text in the Search transactions field.

Activity Center

Single Transactions Recurring Transactions

[Filters](#) [Favorites](#)

Created ▾ Status ▾ Approvals ▾ Transaction Type ▾ Account ▾ Amount ▾ ☐

2/27/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 43937	Regular Checking ****-7887	+ \$10.00 ☐	Actions ▾
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3. Click or tap the magnifying glass icon or press Enter. The results display all matching payments and transfers.

To use filters

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Use the Filters button to specify the values to include in the search.
3. Click or tap the magnifying glass or press Enter.
4. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match all the search conditions.

To save a favorite search

1. In the navigation menu, click or tap Transactions > Activity Center.
2. In the Search transactions field, enter your search text.
3. Click or tap the Favorites drop-down list.
4. Click or tap Save As New to save the search.
5. In the Save Search window, enter a name for the favorite and click or tap Save Search.
6. In the success message, click or tap Close. The search result is saved and can be accessed later.

To repeat a favorite search

- On the Activity Center page, click or tap Favorites and click or tap the favorite search that you want to use. The search results appear.

Viewing transaction details overview

The details that appear when you expand a transaction in the Activity Center may vary, based on the type of transaction. They may also provide additional information related to the transaction. Details include:

Transaction details in the Activity Center

Name	Description
Tracking ID	A unique internal number that identifies the transaction.
Created	The date that the transaction was created.
Created by	The Login ID of the user who created the transaction.
Will Process On	The date that the transaction will be processed.
Amount	The amount of the transaction.
Description	A short description of the transaction.

Viewing transactions in the Activity Center

The Activity Center page includes all transactions that you create in online and mobile banking, including recurring transactions.

To view transactions on the Activity Center page

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Click or tap the transaction. The transaction expands to show the details.



Tip: Click or tap the transaction again to hide the details.

Canceling pending transactions

Use the Activity Center to cancel a pending transaction. If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrences of the transaction. If you cancel a single transaction in a recurring series on the Single Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Browse or search for the transactions that you want to cancel.
3. In the Activity Center, select the check box for each transaction that you want to cancel, click or tap the Actions drop-down list, and select Cancel Selected.
4. When prompted, click or tap Confirm to verify the cancellation. The status of the items will change to Canceled in the Activity Center.

Copying a transaction

If you need to copy a transaction, use the Activity Center to copy an existing transaction.

To copy a transaction

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Browse or search for the transaction that you want to copy.
3. Click or tap a transaction.
4. From the Actions drop-down list, click or tap Copy. A new transaction of the same type appears with the fields already filled.
5. Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes, submit the new transaction.

Sending a message about a transaction

You can use the Activity Center to send a message about a transaction.

To send a message about a transaction

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. In the Actions drop-down list, click or tap Inquire.

5. Click or tap in the Message field and enter your message.
6. (Optional) In online banking, click the attach file icon ().
7. In the Open dialog box, select a file to attach to the message, and click Open.
8. Click or tap Send. A message appears confirming that you sent the message.
9. Click Close.

Printing transaction details from the Activity Center

In online banking, you can print transaction details in the Activity Center.



Note: You can only print from a desktop, not from a tablet or smartphone.

To print from the Activity Center

1. On the Home page, click or tap Transactions > Activity Center.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap Previous and Next to view additional images.
3. In the Actions drop-down list, click or tap Print Details.
4. On the Print page, click or tap Print.

Exporting by Transaction Type in the Activity Center

You can export transactions by Transaction Type in the Activity Center to a file format that you select. Export formats will vary depending on the settings.



Note: You can only export data in online banking, but not in mobile banking.

To export by Transaction Type in the Activity Center

1. In the navigation menu, click Transactions > Activity Center.
2. Select multiple transaction check boxes, then click the export icon (). A window appears where you can download separate XLS files that contain details about exported files, grouped according to transaction type.
3. Click Download on the desired transaction type to download the related XLS file.

Depositing a check on your mobile device

If configured by your FI, you can deposit a check into your account using your mobile device's camera.

To deposit a check on your mobile device

Viewing check deposits overview

You can view check deposits on the Deposit Check page in mobile banking. The lists include checks that you used mobile banking to deposit, grouped by status. The check status is one of the following:

Check deposit status

Status	Description
Submitted	Successfully transmitted to your FI. Requires additional review before processing.
Accepted	Successfully transmitted and accepted for processing.
Rejected	Successfully transmitted to your FI, but rejected for processing during review.

CHAPTER 5: MANAGING SECURE MESSAGES AND ALERTS

This section includes details about messages and alerts. It also includes detailed instructions to help you create, read, and delete messages and alerts. You can use messages to communicate securely with your financial institution. Alerts can notify you when important events happen in your accounts.

Managing secure messages

Messages provide a secure way to communicate with your FI and are not used to communicate with any outside party. These messages appear in both online and mobile banking in the Conversations item in the navigation menu.



Note: Conversations may appear as Messages, depending on your FI's configuration. Conversations combine a message and all its replies into a thread.

In online banking, you can attach a file to a message. The available file formats are configured by your FI and will vary. The number of unread messages appears on the Conversations item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them, or they expire.

Creating a secure message

You can create a secure message in online banking or mobile banking.

To create a secure message

1. In the navigation menu, click or tap Conversations.
2. Click or tap New Conversation.
3. From the "With" drop-down list, click or tap a Recipient.
4. In the Subject field, enter a subject.
5. In the Message field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap the attachment icon (). In the Open dialog box, select a file to attach to the message, and click or tap Open.



Note: File attachments are currently only supported in the desktop application.

7. When your message is complete, click or tap Send. Your new message appears on the Conversations page.

Reading a secure message

You can use the Conversations page to read secure messages in online and mobile banking.



Note: Depending on your FI's configuration, Conversations may use a different label, such as Secure Messaging.

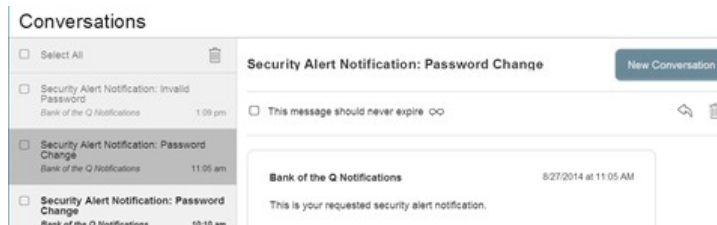
When you have unread messages, the number of unread messages appears on the Conversations item in the menu. In the Inbox, the subject lines of unread messages are bold.



Note: On mobile devices, only the Inbox displays until you select a message to read.

To read a secure message

1. In the navigation menu, click or tap Conversations.



2. Do one of the following:
 - o If the Inbox appears, click or tap the message that you want to read. The original message and all related replies appear.
 - o If the Inbox does not appear, click or tap Inbox, and click or tap the message that you want to read. The original message and all related replies appear.



Tip: You can save important conversations by clicking or tapping a message and then clicking or tapping This message should never expire in the message detail area.

Replying to a secure message

You can use the Conversations page to reply to a secure message in online banking or mobile banking. You cannot reply to some types of messages, such as security alerts.

To reply to a secure message

1. After you read a secure message, click or tap the reply icon . The Reply window appears.
2. In the Message field, enter the message.
3. (Optional) In online banking, click the attachment file icon . In the Open dialog box, select a file to attach to the message, and click Open.
4. When your reply is complete, click or tap Send.

Deleting conversations

Use the Conversations page to delete conversation threads in online and mobile banking.



Caution: When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

Message detail area

☐ This message should never expire ∞



To delete conversations

1. In the navigation menu, click or tap Conversations.
2. Do one of the following:
 - o If the Inbox appears, click or tap the delete icon ().
 - o If the Inbox does not appear, click or tap Inbox, and click or tap the delete icon ().
3. In the Inbox, do one of the following:
 - o Click or tap a single message.
 - o Click or tap the check boxes for the message threads that you want to delete.
 - o Click or tap Select All to select all message threads.
4. Click or tap the delete icon ().
5. When prompted, click or tap Delete to verify the deletion.
6. Click Close to return to the Inbox.

Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.

Alerts page

Settings

Alerts + New Alert

▼ Date Alerts (1)

▼ Account Alerts (0)

▼ History Alerts (0)

▲ Insufficient Funds Alerts (1)

Description	Account	Frequency	Notification	Enabled
When I have insufficient funds.	Regular Checking xxxxxx-159	Once	Send only a secure message	☒ On Edit

When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Date	Reminds you of a specific date or event.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when:
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds.
Transaction	Notifies you when the following transactions are generated: ○ Funds Transfer
Description	A short description of the transaction.

You do not need to be logged in to receive the alert. Secure messages and email alerts are sent immediately when they are generated. You can receive alerts through:

- Secure message (in online and mobile banking)
- Email
- Telephone call

- Text (SMS) message



Tip: You can specify the time to receive alerts in a telephone call or a text message.

Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it. You can set an alert to occur immediately. Alert types may vary according to your settings and may include:

- Date alerts
- Account alerts
- History alerts
- Insufficient funds alerts
- Transaction alerts



Tip: You can set up a mobile authorization code (MAC) to approve transactions with a telephone call. Use this option to receive notifications when transactions are drafted. See [Mobile authorization code overview](#) for more information.

Delivery methods may include:

- Secure message
- Email
- Phone
- SMS/Text message

If you miss an alert delivered by email, you may need to change your settings or double-check the Messages inbox. If you don't see an email alert, check your junk email folder. If your alert was delivered there, configure your mail settings to allow messages from our email address.



Tip: If you miss an alert that you configured to be delivered via phone, our alert system will leave a voicemail message. If you did not receive a phone call, check your message mailbox under the Messages menu to confirm receipt. If there is no alert in the secure mailbox, confirm that the alert is enabled.

To create an alert

1. In the navigation menu, click or tap Settings > Alerts.
2. In the New Alert drop-down list, click or tap the alert type that you want to create.
3. Click or tap an alert type.
4. Enter the required information to set up the alert.
5. (Optional) Select the Recurs Every Year check box to create a recurring date alert.
6. Click or tap Message, then enter a message. Click or tap Set.
7. (Optional) Click or tap Delivery Method.
 - Select an option from the Select a delivery method drop-down list:
 - Click or tap Secure Message Only to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
 - Click or tap Email to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
 - Click or tap Phone to send the alert as a telephone call.
 - Click or tap the country from the Country drop-down list, then enter the phone number to call.
 - Enter the time to call. You can set this to occur immediately.
 - Click or tap Text Message to send the alert as a text (SMS) message.
 - Click or tap the country.
 - Enter the phone number.
 - Enter the time to send the message, then select the Agree to Terms check box.

8. (Optional) Select the “Every Occurrence” check box to repeat the alert every time that the trigger occurs.



Note: When you select Every Occurrence, a Transaction alert is sent every time the conditions match.

9. Click or tap Save.



Note: The Save button remains inactive until all required information is entered.

10. In the success message, click or tap Close. The new alert appears on the Alerts page.

Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

To edit an alert

1. In the navigation menu, click or tap Settings > Alerts.
2. Click or tap the type of alert that you want to edit.
3. Click or tap Edit for the account you want to edit.
4. Make desired changes to the alert settings.
5. (Optional) For SMS alerts, you must select the Agree To Terms check box before saving.
6. Click or tap Save.
7. Click or tap Close on the Save Alert message.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To enable or disable an existing alert

1. In the navigation menu, click or tap Settings > Alerts.
2. Click or tap the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert, then do one of the following in the Enabled column:
 - Click or tap Off to disable the alert.
 - Click or tap On to enable the alert.
4. When the Save Alert page appears, click or tap Close.



Tip: You can hide Alert details, such as the description and frequency, by clicking or tapping the show/hide icons ()().

Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert

1. In the navigation menu, click or tap Settings > Alerts.
2. Click or tap the type of alert that you want to delete.
3. Click or tap Edit. The Edit Alert page appears.
4. Click or tap Delete.
5. When prompted, click or tap Confirm to delete the alert.
6. When the deletion is complete, a message appears. Click or tap Close.

Security alerts overview

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.



Note: Some alerts may be dimmed, depending on your FI's configurations. Dimmed alerts cannot be edited.



Caution: Always use a second delivery method along with email for greater security.

Configuring security alerts

Use the Alerts page to configure security alerts. Alert preferences only affect the security alerts.

To enable or disable optional security alerts

1. In the navigation menu, click or tap Settings > Alerts.
2. Click or tap Security Alerts. The list of available alerts appears.
3. Do one of the following:
 - To enable an alert, click or tap On.
 - To disable an alert, click or tap Off.
4. On the Save Alert page, click or tap Close to return to the Alerts page. To

edit security alert delivery preferences

1. In the navigation menu, click or tap Settings > Alerts.
2. Click or tap Security Alerts.
3. Click or tap Edit Delivery Preferences. The Delivery Preferences page appears.
4. Enter the E-mail Address, Phone Number, or SMS Text Number where you want to receive security alerts. Do at least one of the following:
 - In the E-mail Address field, enter the email address to receive security alerts.
 - In the Phone Number area, select the destination from the Country drop-down list and enter the phone number and extension to call in the Area Code and Phone Number fields.
 - In the SMS Text Number area, select the destination country from the Country drop-down list, and enter the phone number to send the message to in the Area Code and Phone Number fields.
5. On the Delivery Preferences page, click or tap Save.

CHAPTER 6: FINDING BRANCHES AND VIEWING NEWS

You can use online and mobile banking to locate a branch or an ATM or to view news or rates from your FI. This section includes information and detailed instructions for finding locations and viewing news.

Finding a branch

You can view branches in a list and on a map on the Branches page. Your location is determined using the built-in location services feature of your Internet browser or mobile device. When you search for a location, your browser or device may ask for permission to access location information. If your location is available, branches are sorted by their distance from you. If your location is not available, a default list of branches appears.

To find a branch location

1. In the navigation menu, click or tap Branches. The Branches page appears.
2. Do one of the following:
 - To view branches, click or tap Branches.
3. On the Branches page, do one of the following:
 - Tap and drag, or use your mouse to scroll or zoom in and out of the map.
 - Browse the locations list.
 - Click or tap the Search branches field and enter a branch name, street address, city, state, or ZIP code to search.
 - Click or tap a location for more information about the branch.
 - (Optional) In the location details, click or tap Get Directions for directions to the branch.

CHAPTER 7: CONFIGURING SETTINGS

You can configure your settings in online and mobile banking. This section includes background information about the settings that you can configure. It also includes detailed instructions for updating profiles, selecting themes, configuring text banking, and managing other settings.

- [Updating your profile](#)
- [Security preferences overview](#)

Updating your profile overview

You can update your contact information in your profile. The information in the profile is used as contact information and to fill out certain forms.

Profile page

Profile

Please review and update your profile

PREFIX

FIRST NAME *

Deepika

MIDDLE NAME

Middle Name

LAST NAME *

TreasuryFirstRelease

SUFFIX

SSN

897-89-7987

E-MAIL ADDRESS

dvallabha@q2ebanking.com

ADDRESS 1 *

8789

ADDRESS 2

Great Hills



Caution: Updating your online profile does not update the address on file for your account.



Note: We do not use the contact information in the online profile to send you secure access codes to log on or to register a browser. We only send a secure access code to your secure delivery address that you have on file with your FI.

Updating your profile

Use the Profile page to update your contact information and other profile settings.

To update your profile

1. In the navigation menu, click or tap Settings > Profile. The Profile page appears.
2. Make any needed changes to the contact information.
3. Click or tap Submit Profile. A Profile Updated Successfully message appears at the bottom of the profile.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name for each account
- The order and organization of the accounts on the Home page
- (Optional) Text banking settings

See [Configuring text banking](#) for information.

To configure an account display name

1. In the navigation menu, click or tap Settings > Account Preferences. The Account Preferences page with a list of accounts grouped by type appears.
2. On the Account Preferences page, do the following:
 - a. Click or tap the account you want to change.
 - b. Click or tap Online Display Name.
 - c. Enter a nickname for the account, then click the check mark button (). If the account already has a nickname you wish to delete or edit, click the pencil icon () next to the nickname. Delete the nickname by clicking or tapping the X within the nickname field. Click or tap the cancel button () to ignore changes.

- d. Click the Visible button to choose whether the account is displayed on the Home page.

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.

Search by account label, name, nickname, number, or product type

Primary Account Group Testing



Certificate of Deposit XXXXX-85646

60 day CD

Visible



Primary Account Group Testing



Details

Online Display Name

Certificate of Deposit



Visibility

Visible

To configure the order that accounts appear in

- In the Account Preferences page, use the up and down arrows to determine the order of each account.

Security preferences overview

Use your password and login ID to log in to online and mobile banking. When needed, you can change them in the security preferences.

If your FI offers the Touch Authentication feature, you can use it to log in using Apple's Touch ID sensor rather than a login ID and password.

See [Logging in with Touch Authentication](#) for more information.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Description
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voicemail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing Your Password

You can change your account password for online and mobile banking. You use the same password for both.

See [Password tips and recommendations](#) for more information. To change your account password:

1. In the navigation menu, click or tap Settings > Security Preferences. The Security Preferences page appears.
2. Click or tap Change Password.
3. Enter your existing password in the Old Password field.
4. Enter your new password in the New Password field.
5. Re-enter the new password in the Confirm New Password field.
6. Click or tap Change Password to submit the change.

APPENDIX A: ADDITIONAL RESOURCES

This appendix contains the following:

- [Password tips and recommendations](#)
- [Registering a browser or device](#)

Password tips and recommendations

A strong password helps you protect your account. To create a strong password, keep the following guidelines in mind:

- Create unique, original passwords.
- Use the longest practical password.
- Use a mix of upper and lower case letters.
- Include one or more numbers.
- Do not use repeating or adjacent characters.
- Use at least one of these special characters: `~!@#\$%^&()_+={}|[]:"'?,./\.
- Avoid using software or toolbars that store your password.
- Change your password regularly.

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone.

Passwords I like *P@ ssw Ord* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.

- Do not use dictionary words.



Tip: Go to support.microsoft.com for more information on creating strong passwords. We do not endorse or guarantee the site.

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.



Tip: Users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

In online and mobile banking, we can send a secure access code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure access code delivery methods

Method	Description
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voicemail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Whenever possible, you should configure phone and text delivery methods, and leave email unconfigured. Attackers can use viruses or other malicious activity to compromise your email and view the secure access code. If you do not configure an email address as a Secure Delivery Contact, you can help prevent this type of attack.



Note: Depending on your security needs, we may configure your account to use codes from VIP Service Tokens. If your account uses a token, you enter the code from the token or the VIP Access mobile app instead of a secure access code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a secure access code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access in online banking or mobile banking.



Tip: Multiple users can register the same browser or device.

You will need to register your browser or device again in the following circumstances:

- ▮ You use a different browser on your desktop.
- ▮ You delete and reinstall the mobile banking app.
- ▮ Your browser does not save browser cookies.
- ▮ You clear existing browser cookies.
- ▮ We reset registration for all users for security reasons.



Caution: Only register a browser or device if it is under your control. Do not register a browser on a public computer.

APPENDIX B: FREQUENTLY ASKED QUESTIONS

This appendix contains the following:

- [Getting started](#)
- [Messages and alerts](#)
- [Accounts](#)
- [Transactions](#)

Getting started

This section includes questions about getting started with online and mobile banking, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or email account contacts listed?

You must have access to at least one of the listed contacts to log in for the first time or register a browser device. If you need immediate access, contact your FI. After you verify your identity, your FI can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies.
- Your browser cookies for online banking were removed.
- You use a browser plugin that automatically removes browser cookies when you close the browser.
- Your account requires a secure access code each time you log in.
- You use a Symantec VIP Token for a secure access code when you log in.
- You log in with a different browser on the same registered computer.
- You deleted and reinstalled the mobile banking app.

- For security reasons, we reset all active registrations for all users.

How do I remove the registration from a device?

On a computer browser, you delete all Internet browser cookies or the browser cookies for online banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the mobile banking app.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Is the content of my message and any attachments sent securely?

Yes, the transport of your message is secure sockets layer (SSL)-encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time? In most cases, yes.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, click or tap Conversations in the menu to check for the alert. If the alert does not appear in

the Inbox, confirm that the alert is enabled in the Alerts page. If the alert is enabled and you still believe you did not receive an alert, contact your financial institution for assistance.



Note: Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100% reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Accounts

This section includes frequently asked questions about your accounts in online and mobile banking.

Account details

When I download my history to Quicken or QuickBooks, the application does not launch automatically. Why?

The file type is not properly associated with the application. The easiest way to create the association is to save the download file to your desktop the first time, right-click the file and click Open with. In the Open With dialog, select Quicken or QuickBooks. The next time you download your history, the program should launch automatically. For more information, check the documentation for your desktop computer.

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in online and mobile banking. It is a reliable way to reference a transaction.

Tracking IDs appear in the transaction details on the Activity Center page. When you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in online and mobile banking including checks deposited through mobile RDC. It does not include transactions that you make by other means, such as ATM or debit card transactions. The Activity Center page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

The Account Details page is a record of processed and cleared transactions against your account from all sources. The Account Details page does not include transactions that have been drafted, approved, or canceled in online banking or mobile banking, only those that have already cleared or that will clear your account the next processing day.