



Q2

# Consumer Banking 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 consumer accounts of the 4.3 release of 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
- Pay bills
- Transfer funds
- Remotely deposit checks
- View payments and transfers on the Activity Center page
- View account statements
- Use Contextual Personal Financial Management (PFM)
- 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: OVERVIEW

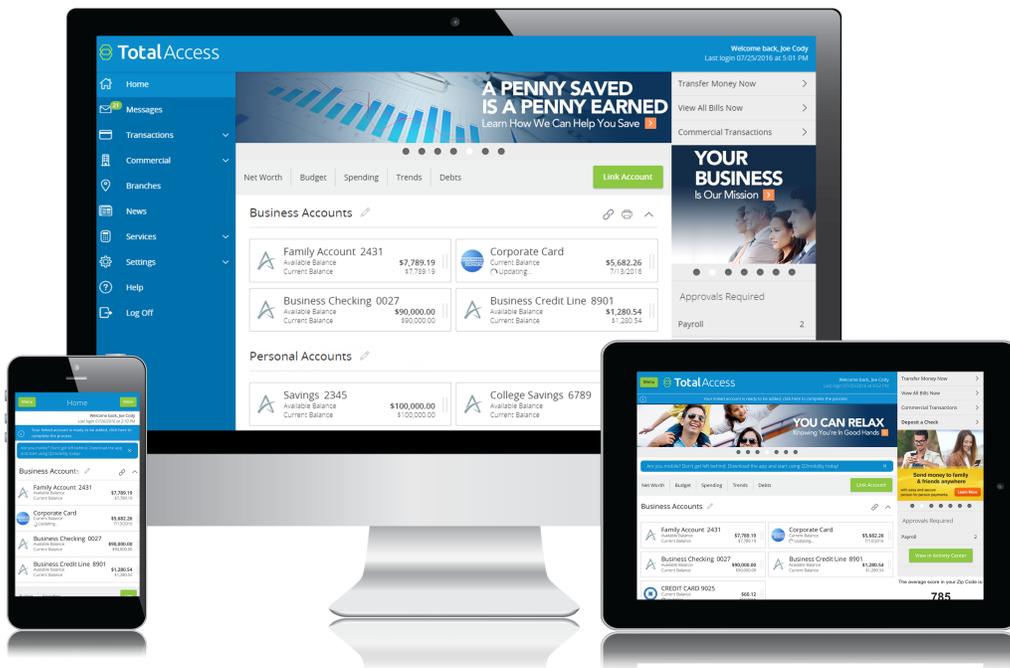
This chapter provides an overview of the Unified User Experience (UUX).

## About the UUX

The UUX in 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. The graphic below shows the UUX on a desktop, a tablet, and a smartphone.

*UUX adapts to your device*



The UUX in online and mobile banking 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 log in.

## CHAPTER 2: GETTING STARTED

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

### Installing the mobile banking app

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



**Caution:** To protect your financial information, you should only download and install mobile banking 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 mobile banking

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 mobile banking

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

#### To open mobile banking

- 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.

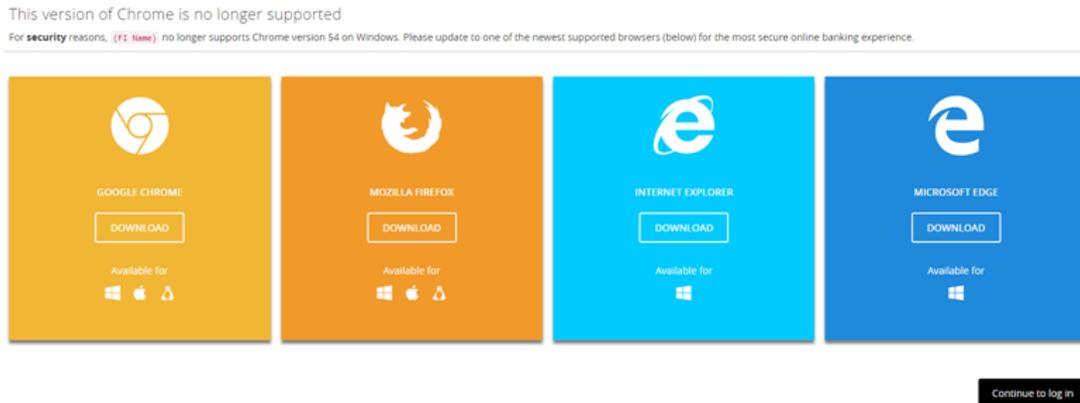
## Unsupported browser notification

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"](#) on page 115 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"](#) on page 116 for more information.

## Obtaining Symantec VIP Tokens

Symantec Validation & ID Protection (VIP) Security token codes are online security credentials that add an extra layer of identity protection when you log into online banking.

### To obtain a VIP token code

1. Download the VIP Access mobile app via the Apple App Store or Google Play store.



2. Launch the VIP Access mobile app. A Credential ID appears.



**Note:** A Security Code also appears. This is the secure code you will use to authorize transactions. A new Security Code appears every 30 seconds. See ["Approving transactions"](#) on page 73 for more details.

## Logging in for the first time

The login process may vary depending on your FI's settings. The most common methods are:

- A secure access code (SAC)
- A code generated by a VIP token or app

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**. The Select Secure Access Code Target page appears.
2. On the Select Secure Access Code Target page, click or tap one of the contact methods to send a secure access code. The Enter Secure Access Code page appears.
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**. When you accept the agreement, the Home page appears.

### To log in for the first time with a VIP token 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**. The Enter VeriSign Token page appears.

2. Locate the current code on your VIP token and enter it in the **Enter Symantec VIP Token** field.



**Note:** You may need to wait for a new code to appear, then enter the second code in the **Enter Second Symantec VIP Token** field.

3. Click or tap **Submit**.
4. Enter a **Password**, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile, if necessary, and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**.  
When you accept the agreement, the Home page appears.



**Note:** You may be prompted to enter a second code for some types of transactions and the first time you use a code generated by a VIP token.

## 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.

## Login page



**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.

### To log in after the first time with a Symantec VIP Token

1. On the Login page, do the following:
  - a. Enter your **Login ID**.
  - b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.

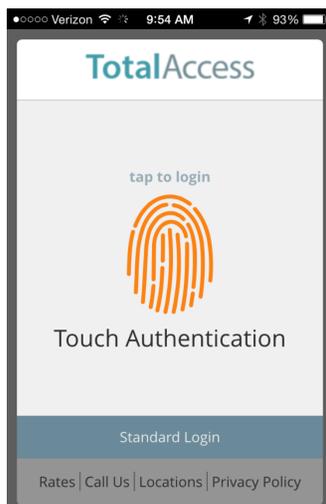
- c. Enter your **Password**.
  - d. Click or tap **Sign In**. The Enter VeriSign Token page appears.
2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and enter it in the **Enter Symantec VIP Token** field.
3. Click or tap **Submit**. When the connection is complete, 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.

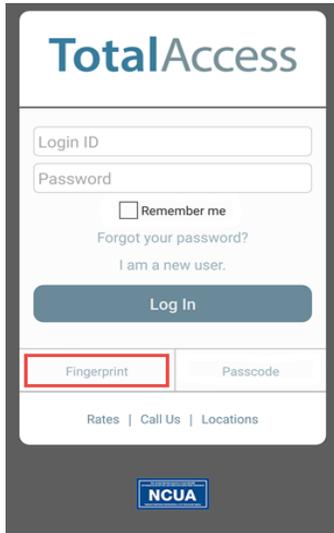
*Touch Authentication page*



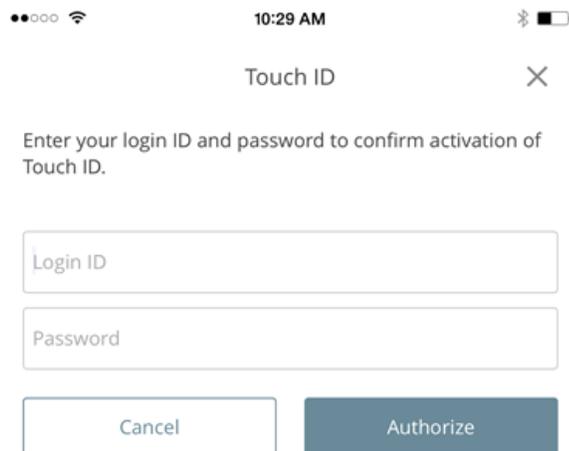
**Caution:** You must set up fingerprint authentication on your device before logging in. For iOS, refer to <https://support.apple.com> for information on setting up Touch ID on your device and scanning a fingerprint for the first time. For Android, refer to <http://developer.android.com> for information on fingerprint authentication.

## To enable Touch Authentication settings

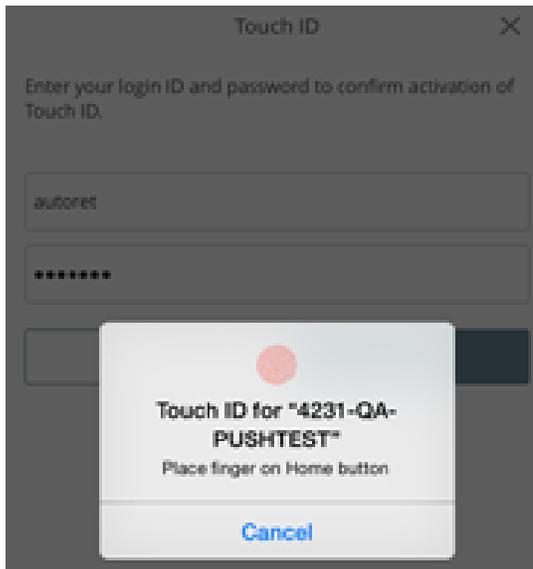
1. On the Login page, tap **Fingerprint**.



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.



### To log in with Touch Authentication



**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.

- On the Login page, do the following:
  - 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.
  - (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.

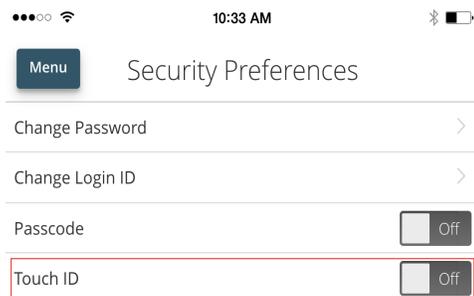
## Disabling Touch Authentication

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**. The Security Preferences page appears.
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. The Security Preferences page appears.

## 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.

*Session timeout types*

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

- On the Login page, do the following:
  - Click or tap **Forgot your password?**
  - Enter your login ID.
  - Click or tap **Submit**.
- Click or tap one of the contact methods that are on file for you. We send you the code using the contact method that you select.

3. On the Secure Access Code page, enter the code and click or tap **Submit**. The New Password page appears.



**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**. The Home page appears.



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

## Options on 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
- Account Summary graph that displays the balances in your accounts



**Note:** The Account Summary graph is only available on desktop and tablet due to mobile space restrictions and graph dimensions.

- System notifications for online banking or mobile banking
- Personal Financial Management (PFM) links



**Note:** The names of menu items, buttons, fields, and pages may vary or may not be available, depending on the configuration.

## 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	Notes
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 that include a label ( External) are serviced by a third-party vendor and will open a new window in order to display transaction information. If you configure nicknames for accounts in **Settings > Account Preferences**, the nicknames appear. You can drill down into any account with your FI to see account details, where 100 transactions are displayed per page.

### Accounts overview

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

When you click or tap an account with the External label, a new page linked to a third-party vendor opens in either a new browser tab or a window overlay on the Home page.

## Viewing the Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Social media feeds
- Rates
- Required approvals
- 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:
  - Tap **More** on any page.
  - Swipe from the right edge of the screen.

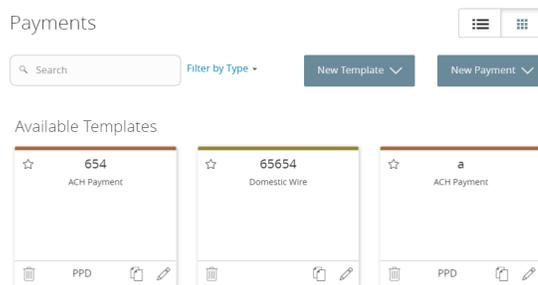
## To hide the Sidebar in mobile banking

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

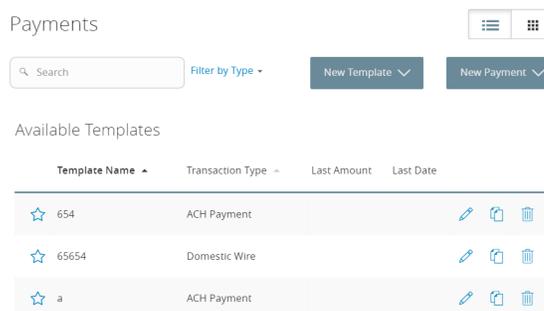
## Using the grid and list views

Some pages in online and mobile banking include information in either a grid or list view.

### *Sample grid view*



### *Sample list view*



You can change between the grid and list views at any time. The grid view and list view include the same information.

### To switch between the grid and list view

- Click or tap the grid icon () or the list icon (). The view changes.

# CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS

This chapter 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.
External	A label (  External) indicating an account serviced by a third-party vendor.



**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.



**Tip:** If the Home page includes the Account Summary graph, you can click or tap the segment of the graph that represents an account to view account information.

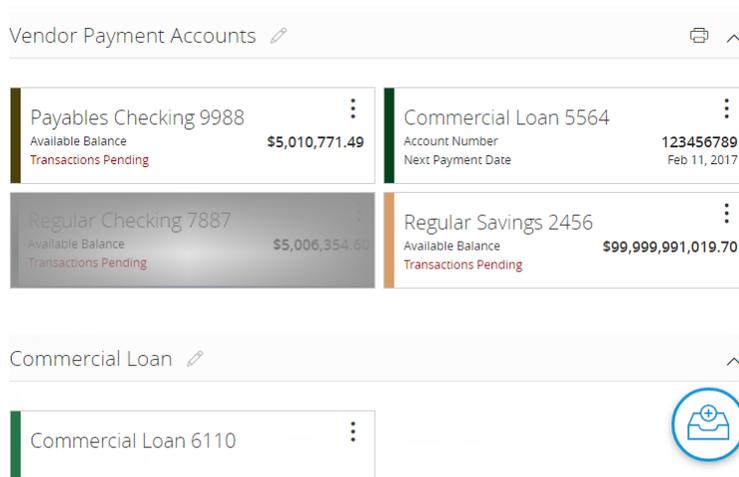
## To hide or show the Account Summary graph

1. In the Account Summary area, click or tap the hide/show icon (^). The Account Graph disappears.
2. (Optional) Click or tap the hide/show icon again (v) to display the graph.

## Grouping accounts

You can use the Account Grouping feature to categorize accounts on the Home page—both internal accounts within the FI and external accounts that are aggregated via PFM. If using a mouse, click an account card, hold the mouse button, drag the card to a new location, and release the mouse button. On a mobile device, tap a card, drag it to a new location, and lift your finger to drop it in that location.

### Account grouping – Home page



To create a new account group, click or tap an account card and drag it to the New Group icon (📁+) that appears in the lower-right corner of the screen while a card is being moved.

When the card is "dropped" on the New Group icon, the following field appears. Enter a name for the new group and click the check mark button to save the changes.

You can easily rename a group by clicking the pencil icon () to the right of the title, editing the name, and clicking the check mark button to save the changes.

## 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.
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"](#) on page 40.

For more information about exporting records from the transaction list, see ["Exporting transactions"](#) on page 40.

## Amount formatting

For Consumer users, negative amount formatting is indicated by a leading negative sign (for example, -\$143.00). Calling out positive amounts or balances occurs via a leading plus sign (for example, +\$230.00) to help identify deposits or payments into an account. Such formatting allows users to easily scan for transactions, and draws attention to accounts that may have unexpected balances.

### *Color usage in online banking*

	Asset	Debt	
Balances	-\$500	+\$500	Describing exceptional state
	\$500	\$500	Describing normal state
Transactions	-\$500	-\$500	Negative Impact on Net worth
	+\$500	+\$500	Positive Impact on Net worth

## 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

Page	Includes
Account Details	<p>All posted and pending transactions in an account, including:</p> <ul style="list-style-type: none"> <li>• Checks and deposits</li> <li>• Transactions at branches and ATMs</li> <li>• Bill payments</li> <li>• Transfers</li> <li>• Card transactions</li> </ul>
Activity Center	<p>Transaction types will vary depending on your configuration. Transaction types that you create in online and mobile banking may include:</p> <ul style="list-style-type: none"> <li>• Transfers</li> <li>• Stop payment requests</li> <li>• Address change requests</li> <li>• Check reorders</li> <li>• Deposited checks</li> <li>• Business payments</li> </ul>

### To view account details

- On the Home page, click or tap the account card. The Account Details page appears.

### 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**. The Account Details page appears.

### To view additional transactions

- On the Account Details page, do one of the following:
  - Click or tap the next icon (➤) at the bottom of the page to view the next set of transactions.
  - 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:
  - 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.
  - Select the type of transaction from the **Transaction Type** drop-down list.
  - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
  - Specify a check number range in the **Check#** fields.
  - (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:
  - Click or tap the previous icon (◀) next to the account at the top of the page.
  - 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, <b>Pending</b> 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 associated 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 will search 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.

### Searching on the Account Details page



### To search on the Account Details page

1. Click or tap an account. The Account Details page appears.
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**. The Account Details page appears.
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**. The filtered results appear.



**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:
  - **Date**
  - **Description**
  - **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 will 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:
  - Spreadsheet (XLS)
  - Spreadsheet (CSV)
  - Microsoft (OFX)
  - Quicken (QFX)
  - QuickBooks (QBO)
4. Depending on your browser settings, one of the following happens:
  - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
  - 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.

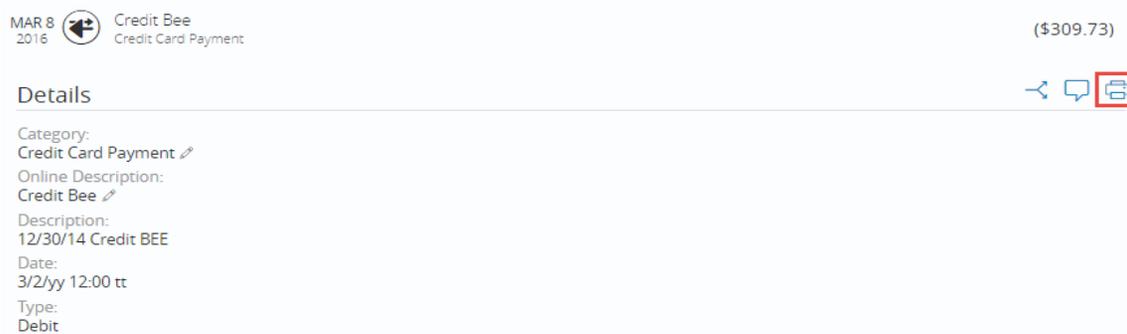
### To view and print the Account Details page

1. On the Home page, click the account that you want to print. The Account Details page appears.
2. On the Account Details page, click the print icon (). A preview version of the page appears.
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. The Account Details page appears.
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 (). The Print page appears.
  - b. When the Print dialog box appears, select printing options and then click **Print**.

#### *Printing transaction details*



**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**. The Message Sent page appears.
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.

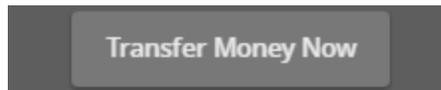
## CHAPTER 4: QUICK ACTIONS

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

### Using Quick Actions

In online and mobile banking, you can perform Quick Actions directly from the Home page. 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.

*Quick Transfer link*



### Transferring funds using Quick Actions

You can use Quick Actions to transfer funds.

#### To transfer funds using Quick Actions

1. On the Home page, click or tap **Transfer Money Now**. The Funds Transfer page appears.
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:
    - i. Select the **Make this a recurring transaction** check box. The Schedule Recurring Transfer fields appear.
    - ii. Select an option from the **How often should this transfer repeat?** drop-down list.
    - iii. Click or tap a start and end date, or click or tap **Repeat Forever**.

HOW OFTEN SHOULD THIS TRANSFER REPEAT? \*

---Select Transaction Frequency---

START DATE \*      END DATE \*

Please select a Frequency [📅]      Please select a Start Date [📅]

Repeat Forever

- e. (Optional) Enter information about the transfer in the **Memo** field.
  - f. 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 the three vertical dots on the desired account.

60 day CD 0036	
Account Number	5290036
Current Balance	\$131,045.33

2. Click or tap **Quick Transfer**. The Quick Transfer page appears.

×

Quick Transfer

FROM  
Regular Checking xxxxxx-354 \$792,026.11

TO \*

---Select To Account---

AMOUNT \*      EARLIEST AVAILABLE

\$0.00      11/6/2015

[Advanced Options](#)      [Transfer Funds](#)

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.

## Paying a bill using Quick Actions

After you enroll in Bill Pay, you can use Quick Actions to pay a bill to an existing payee.



**Note:** If “Enroll in Bill Pay” appears in the Quick Actions, you have not yet enrolled. You can click or tap **Enroll in Bill Pay** to enroll. The procedure to enroll in Bill Pay varies according to your settings.

See ["Enrolling in Bill Pay" on page 49](#) and ["Adding a payee" on page 51](#) for information.

### To pay a bill using Quick Actions

1. In the Quick Actions box, click or tap **View All Bills Now**. The Bill Pay page appears.
2. On the Bill Pay page, click or tap the name of the payee that you want to pay. The Bill Pay page for that payee appears.
3. On the Bill Pay page, do the following:
  - a. Click or tap **From**, and click or tap the account from which you want to make the payment.
  - b. In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.
  - c. In the **Delivery Method** list, click or tap the delivery method.
  - d. In the **Date** calendar, click or tap the date to pay the bill.
4. Click or tap **Send Payment** to schedule the payment.
5. On the status page, click or tap **Close**.

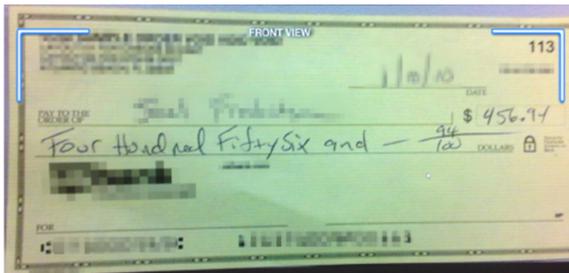
## Depositing a check using Quick Actions

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



**Note:** If you need to deposit a check using a scanner, please contact your financial institution for more information.

## Check image



### To deposit a check using Quick Actions

1. On the Home page, tap **Deposit a Check**. The Deposit Check page appears.
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**. The Image Capture page appears.
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 your financial institution's configuration.

## Approving a transaction using Quick Actions

You can use Quick Actions to approve a payment or a transfer. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each Transaction Type.

### To approve a transaction using Quick Actions

1. On the Home page, click or tap **Approvals Required**.
2. In the **Search transactions** field, enter Pending and click or tap the magnifying glass or press Enter. The list of pending approvals appears.



**Note:** The **show advanced** toggle must be on to approve multiple transactions. In mobile banking, a two-gear icon (⚙️) represents the advanced view, while a single-gear icon (⚙️) represents the basic view.

3. (Optional) If you use a Symantec VIP Token code to authorize transactions, you are prompted to enter the current code on the token.
4. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

## CHAPTER 5: PAYING BILLS

This chapter includes an overview of using Bill Pay functionality. It also includes information on managing Bill Pay accounts, payees, and payments.

You must enroll in Bill Pay and select an account before you can add payees or pay bills. After you enroll, you can add additional accounts from which to pay. You cannot remove the account that you selected when you enrolled.



**Note:** Depending on your FI's configuration, some pages may or may not be visible in desktop, tablet, or mobile versions of bill pay. If your FI is configured for SSO, then you will not see any of the integrated bill pay pages.

### Enrolling in Bill Pay

The procedure to enroll in Bill Pay may vary, depending on your account configuration.

#### To enroll in Bill Pay

1. On the Home page, do one of the following:
  - Click or tap **Enroll in Bill Pay**.
  - In the navigation menu, click or tap **Transactions > Bill Pay**.
2. Click or tap the account you want to enroll, then click or tap **Enroll in Bill Pay**.

#### Bill Pay

Select accounts you will use to pay bills:

<input type="checkbox"/>	Regular Checking ****-6938 \$6,938.00
<input checked="" type="checkbox"/>	NOW ****-8502 \$6,939.00

Cancel

Save

3. On the Agreement page, click or tap **I agree to enroll in bill pay**.
4. On the success message, click or tap **Continue to Bill Pay**. The Bill Payment page appears.

## Managing Bill Pay accounts

You can use the Bill Pay page to configure the accounts that appear when you pay a bill.



**Note:** Your account may use the Bill Pay site to manage Bill Pay accounts. Click or tap **Options > Visit Bill Pay Site** to manage your accounts.

See ["Paying a bill" on page 54](#) for more information.

### To manage Bill Pay accounts

1. In the navigation menu, click or tap **Transactions > Bill Pay**. The Bill Pay page appears.
2. Click or tap **Options > Edit "Pay from" accounts**. The Bill Pay page appears.

#### Bill Pay

Select accounts you will use to pay bills:

<input type="checkbox"/>	Regular Checking ****-.6938 \$6,938.00
<input checked="" type="checkbox"/>	NOW ****-.8502 \$6,939.00

Cancel

Save

3. Select the check box for each account that you want to appear when you pay a bill. Clear the check box to remove an account from Bill Pay.



**Note:** You cannot remove the account that you selected when you enrolled in Bill Pay.

4. Click or tap **Save**.
5. Click or tap **Close** in the success message.

## Managing bill payment payees

When you pay a bill, you select a payee for the payment. You must add a payee in one of the following before you can send the payee a payment:

- Online banking
- Mobile banking app
- Bill Pay site



**Tip:** You can also use the Bill Pay site to edit and delete payees.

## Adding a payee

You can use the Bill Pay page to add a bill payment payee. You must enter details such as contact information and your account number with the payee.

### To add a bill payment payee

1. In the navigation menu, click or tap **Bill Pay**.
2. Click or tap **+Add payee**. The Add Payee page appears.
3. On the Add Payee page, do the following:
  - a. Enter the name of the payee in the **Name** field.
  - b. If the **Payee Type** drop-down list is configured to appear, select the type of payee.
  - c. (Optional) Enter a nickname for the payee in the **Payee Nickname** field.
  - d. Enter the **Address** for the payee. The address can include up to three address lines, along with the required City, State, and ZIP.
  - e. Enter the **Area Code** and **Phone** for the payee.
  - f. If required, enter the account number with the payee in the Payee Account # field.
  - g. Click or tap **Save**.
4. When the success message appears, click or tap **Close**. The Bill Pay page appears with the new payee listed.



**Tip:** Payment options vary depending on the Payee Type. If you select the Individual Payee Type, you can enter an optional Payment Type and Payee Account #. If you select Company Payee Type, there is no Payment Type, but a Payee Account is required. If you select Email Payee Type, Email Address is required.

## Editing a payee

You can use the Bill Pay page to edit an existing bill payment payee.

### To edit a bill payment payee

1. In the Pay Bills tab of the Bill Pay page, locate the payee that you want to edit, then do one of the following:
  - Click or tap the payee account card. On the resulting page, click or tap **Manage Payee** in the right corner and select **Edit Payee**.
  - Click or tap the three dots on the payee account card and select **Edit payee**.
2. On the Edit Payee page, make any needed changes, and click or tap **Save**.
3. When the success message appears, click or tap **Close**.



**Note:** Some payees and their fields cannot be edited if they are established vendors with information that is on file with the bill pay site.

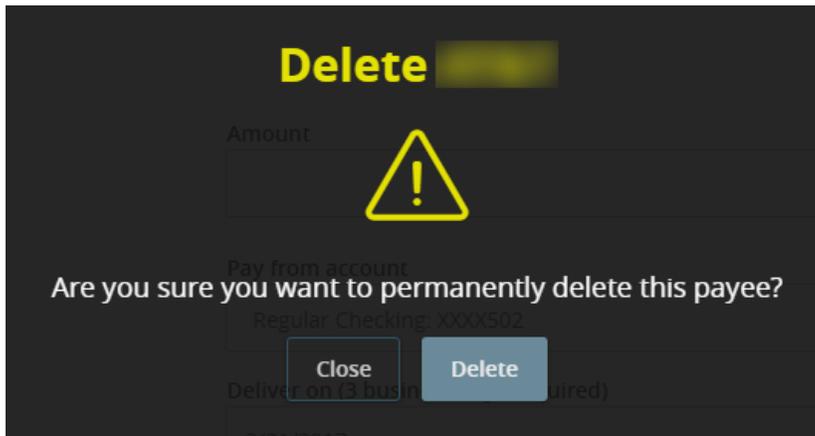
## Deleting a payee

You can delete a bill payment payee that you no longer need.

### To delete a bill payment payee

1. In the navigation menu, click or tap **Transactions > Bill Pay**.
2. In the Pay Bills tab of the Bill Pay page, locate the payee that you want to delete, then do one of the following:
  - Click or tap the payee account card. On the resulting page, click or tap **Manage Payee** in the right corner and select **Delete Payee**.
  - Click or tap the three dots on the payee account card and select **Delete payee**.

3. A confirmation message appears. Click or tap **Delete** to delete the Payee.



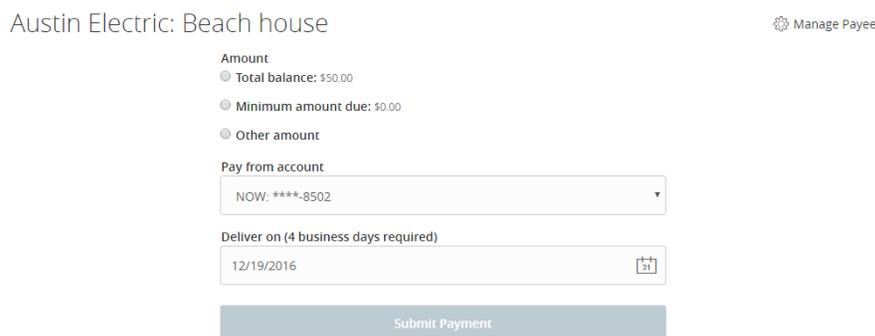
## Managing bill payments

On the Bill Pay page, payees appear as items in a list on the Pay Bills tab. Clicking or tapping on the payee opens a page where you can submit a payment or manage the payee.

### *Bill Pay payee card*



### *Bill Pay submit payment page*



The Payment Activity tab includes the payment date, bill status, payee, payment account, and amount. Clicking or tapping on the payment displays more information, including a confirmation number and a payee account number.

### Bill Pay Payment Activity tab

11/18/2016	🕒 Scheduled	Austin Electric: Beach house	Regular Checking	\$1.00	Actions ▾
<b>Send on date:</b> 11/18/2016 <b>Deliver by date:</b>		<b>Note:</b> <b>Payment method:</b> Check <b>Biller account number:</b> 8272663367			
<b>Confirmation number:</b>					



**Note:** You can click or tap **Options > Visit Bill Pay Site** on the Bill Pay page for additional bill payment options. Contact your financial institution for more information.

## Paying a bill

You can use the Pay Bills page to select a payee and pay a bill.

### To pay a bill

1. In the navigation menu, click or tap **Transactions > Bill Pay**.
2. On the Pay Bills tab of the Bill Pay page, browse or search for the payee that you want to pay and click or tap the payee name.
3. On the payment page, do the following:
  - a. In **Amount**, specify the amount that you want to pay. Some payees include additional payment options. Click or tap one of the following options to select it for payment:
    - **Total balance**
    - **Minimum amount due**
    - **Other amount**
  - b. In the **Pay from account** list, select the account from which you want to make the payment.
  - c. If the **Delivery Method** list is visible, click or tap the delivery method.
  - d. In the **Deliver on** calendar, click or tap the date to pay the bill.

## Austin Electric: Beach house

Manage Payee

**Amount**

Total balance: \$50.00

Minimum amount due: \$0.00

Other amount

**Pay from account**

NOW: \*\*\*\*-8502

**Deliver on (4 business days required)**

12/19/2016

Submit Payment

- Click or tap **Submit Payment** to schedule the payment.
- On the **Payment Scheduled** page, click or tap **Go to Bill Pay** or **Go to Bill Payment Activity**.

## Payment Scheduled

**Payee**  
AT&T

**Amount**  
\$10.00

**Pay From Account**  
Regular Checking: XXXX502

**Deliver By**  
4/5/2017

Go to Bill Pay    Go to Bill Payment Activity



**Note:** The Bill Pay workflow may differ depending on the processing model your FI offers. An alternate configuration will change which columns are displayed and how you select the date.

## Multi-pay

You can use Bill Pay to make payments to multiple payees in a single workflow using a desktop browser rather than selecting one payee at a time.

## To make payments to multiple payees

1. In the navigation menu, click or tap **Transactions > Bill Pay**.
2. For each payee, do the following:
  - a. Select an account in the **Pay From** drop-down list.
  - b. Enter an **Amount**.
  - c. Select a **Date**.

The screenshot shows the 'Pay Bills' tab with a 'Payment Activity' sub-tab. At the top, there is a search bar for payees, an 'Options' menu, and an '+ Add payee' button. Below this is a table with columns for 'Payee', 'Pay from', 'Amount', and 'Date'. Three rows are visible:

Payee	Pay from	Amount	Date
AT&T	Regular Checking: XXXX502	\$10.00	3/31/2017
ATEP	Regular Checking: XXXX502	\$0.00	Select Date
Austin Electric: Beach ho...	Regular Checking: XXXX502	\$120.00	3/27/2017

At the bottom right, it says 'Total for 2 payments: \$130.00' and a 'Review Payments' button.

3. Click or tap **Review Payments**. The Review Your Payments page appears.
4. (Optional) Click or tap **Edit Payments** to edit your payment information.
5. Click or tap **Submit Payments**.

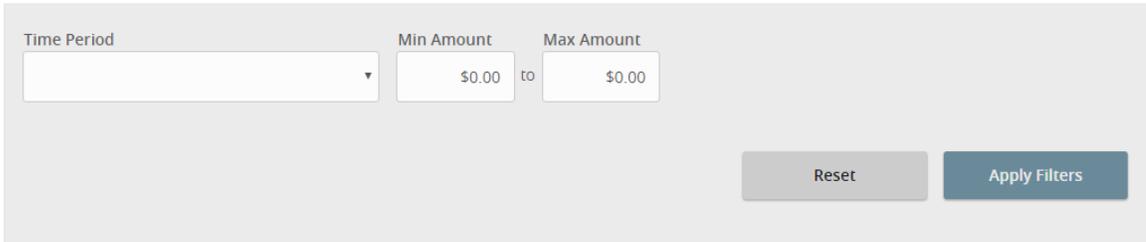
## Searching for a bill payment

You can search for a pending or completed bill payment on the Payment Activity tab of the Bill Pay page.

### To search for a bill payment

1. In the navigation menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears. Click or tap the **Payment Activity** tab.
2. In the payment list, click or tap the bill payment for more information.
3. To find specific transactions, use the **Search transactions** field to enter search terms.

4. Click or tap the filters button (  **Filters** ) to open the search filter. Enter the desired values and click or tap **Apply Filters**.



The screenshot shows a search filter interface with the following elements:

- Time Period:** A dropdown menu.
- Min Amount:** An input field containing "\$0.00".
- to:** A small text label between the two amount fields.
- Max Amount:** An input field containing "\$0.00".
- Reset:** A light gray button.
- Apply Filters:** A dark blue button.

## Canceling a bill payment

You can use the Payment Activity tab of the Bill Pay page to cancel a pending bill payment that you created.

### To cancel a bill payment

1. In the navigation menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears.
2. Click or tap **Payment Activity**.
3. In the list of scheduled bill payments, click or tap **Actions** on the line of the pending bill payment that you want to cancel.
4. Click or tap **Cancel**. When the payment has been canceled successfully, a message appears.
5. Click or tap **Close**.

# CHAPTER 6: 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 this FI. You can also make transfers between your accounts at this 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**. The Funds Transfers page appears.
2. On the Funds Transfer page, in the **From** drop-down list, select the account from which you want to transfer funds.
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) Select the **Make this a recurring transaction** check box. The Schedule Recurring Transfer fields expand.
  - a. Click or tap a transaction frequency.
  - b. Select a **Start Date**
  - c. Select an **End Date** from the calendar, or click or tap **Repeat Forever**.

How often should this transfer repeat?

----Select Transaction Frequency----

Start Date: Please select a Frequency [calendar icon]

End Date: Please select a Start Date [calendar icon]

Repeat Forever

6. Click or tap the **Date** field, and then select the date that you want the transfer to occur. If you selected **Make this a recurring transaction**, select start and end dates during which the transfer recurs.

- (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.

**Date**

8/29/2016 

- Process by**
- Today, 8/29/2015 (May incur additional fee)
- Next business day, 8/30/2015



**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.

- (Optional) Enter information about the transfer in the **Memo** field.
- Click or tap **Approve**. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.
- 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**. The Activity Center appears.
2. In the Activity Center, do one of the following:
  - Click or tap **Single Transactions** to view a single transfer.
  - 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. The transfer expands to show the details.

## 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. The transaction details appear.
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**.

## Setting up external transfer accounts

You can add accounts that you own at other FIs to your online banking profile and transfer funds externally. These functions depend on your financial institution's settings and may not be available.



**Note:** There are two types of external accounts: external transfer accounts and linked/aggregated accounts. This section details external transfer accounts. You can make transfers to and from external transfer accounts, but you can only view balances and transactions in linked/aggregated accounts.

When you connect the account, we make two small deposits of random amounts into your account at the other institution. When the deposits are complete, you enter and verify the amounts in either online banking or mobile banking. The deposits verify your ownership of the account and that any future transfers to or from that account will process correctly. The deposits should take fewer than five business days to process.



**Note:** You can only request external transfer accounts held at domestic (United States and US territories) FIs that use American Bankers Association (ABA) routing numbers.

## Adding an external transfer account

On the Add External Account page, you can enter information that is used to add an external transfer account.



**Note:** To remove an external transfer account, contact your financial institution.

### To add an external transfer account

1. In the navigation menu, click or tap **Services > Add External Account**. The Add External Accounts page appears.
2. Do the following:
  - a. In the **Account Number** field, enter the account number at the other FI.
  - b. In the **Routing Number** field, enter the routing number of the other FI. The image on the screen illustrates where the routing number is located on a check. If the account is not a checking account, verify the correct routing number with the other FI.
  - c. From the **Account Type** drop-down list, select the external account type.
3. Click or tap **Submit** to complete the addition of the account.

### Verifying an external transfer account

The Account Verification page lists the external transfer accounts that you have requested, along with the status of the link.

### To verify an external transfer account

1. In the navigation menu, click or tap **Services > Verify External Account**. The Account Verification page appears.
2. Do the following:
  - a. Click or tap the account that you want to verify.
  - b. In the Verify Deposit Amounts area, enter the amounts of the two deposits that we made to the external account.
  - c. Click or tap **Continue**.
3. After verification, the external transfer account appears in the list of accounts that you can use in transfers.

## Making account to account transfers

Transfer funds to someone else who has an account at the same institution by entering the recipient's account information and last name. This feature may not be available, depending on your FI's configuration.

### *Account to Account Transfer page*

#### Transactions

##### **Account To Account Transfer**

You can choose to make a single transfer to another account holder or link another account holder's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other account holder, or if you need to create a recurring or future-dated transfer, linking the account is required.

Single Transfer

Link Account



**Note:** The term Account to Account may also be referred to as Person to Person or Member to Member.

### To make a single transfer

1. In the navigation menu, click or tap **Transactions > A2A Transfer**. The Account To Account Transfer page appears.
2. Click or tap **Single transfer**. The Transfer Funds to Another Account page appears.
3. In the Enter Your Account Information section, enter the following information:
  - a. In the **From Account** drop-down list, click or tap an account.
  - b. In the **Amount** field, enter an amount to transfer.
  - c. (Optional) In the **Description** field, enter a description of the transfer.
4. In the Enter Recipient Customer Account Information section, enter the following information:
  - a. From the **Account Type** drop-down list, click or tap an account.
  - b. In the **Recipient Email Address** field, enter the email address of the person to whom you are transferring the funds.
  - c. In the **Last 4 Digits of Account #** field, enter the appropriate information.
5. Click or tap **Submit** to complete the transfer.

## Linking an internally-held account

Link another person’s account to your own to make repeated or future-dated deposits to that account. The recipient must have an account with the financial institution.

### To link an internally-held account

1. In the navigation menu, click or tap **Transactions > A2A Transfer**. The Account To Account Transfer page appears.
2. Click or tap **Link Account**. The Link An Account page appears.
3. From the **Account Type** drop-down list, click or tap the account type.
4. In the **Recipient Email Address** field, enter the recipient’s email.
5. In the **Last 4 Digits of Account #** field, enter the appropriate information.
6. Click or tap **Submit** to complete linking the account.

## 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				
<input type="text" value="Search transactions"/> <span>Filters</span> <span>Favorites</span> <span>Print</span> <span>Download</span>						
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

You can customize the transaction details that appear in the Activity Center by selecting up to six fields. Options vary by transaction type, but may include:

- Amount
- Approvals
- Beneficiary FI
- Create Date
- Created By
- From Account

- Intermediary FI
- Message to Beneficiary
- Payment Template (name)
- Process Date
- Recipients
- Status
- To Account
- Transaction Type and ID

You can utilize these fields to approve or cancel transactions, as well as export or print the filtered data.

### The Activity Center – Filters

#### Activity Center

Single Transactions    Recurring Transactions

Search transactions Filters Favorites Print Download

Transaction Type: Funds Transfer    Funding Speed: All    Status: All    Account: All    Created By: All

Start Date: MM/DD/YYYY [calendar] to End Date: MM/DD/YYYY [calendar]    Transaction ID:    Batch ID:    Amount: 0.00 to 0.00

Columns to display (max 6)

Created date     To account     Process date     From account  
 Created by     Status     Type / ID     Amount

Reset Apply

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 ▾

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.

## Activity Center tabs with number of pending approvals



**Tip:** You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

## The Activity Center

### Activity Center

Single Transactions		Recurring Transactions					
<input type="text" value="Search transactions"/> <span>Filters</span> <span>Favorites</span> <span>Print</span> <span>Download</span>							
Created	Status	Approvals	Transaction Type	Account	Amount	<input type="checkbox"/>	Actions
3/8/2017	Authorized	1 of 1	EFTPS - Tracking ID: 44649	Regular Savings ****-5134	\$1.23	<input type="checkbox"/>	Actions
3/8/2017	Authorized	1 of 1	Payroll - Tracking ID: 44614	Regular Savings ****-5121	\$66.22	<input checked="" type="checkbox"/>	Actions
3/6/2017	Drafted	0 of 1	ACH Collection - Tracking ID: 44412	Regular Savings ****-5121	\$1,200.00	<input checked="" type="checkbox"/>	Actions
3/6/2017	On Hold	1 of 1	Domestic Wire - Tracking ID: 44282	Regular Savings ****-5121	\$1.00	<input type="checkbox"/>	Actions
3/3/2017	Authorized	1 of 1	Payroll - Tracking ID: 44089	Regular Savings ****-5489	\$150.00	<input type="checkbox"/>	Actions
3/2/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 44021	Regular Savings ****-2456	\$7,970.60	<input type="checkbox"/>	Actions
3/2/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 44020	Regular Savings ****-2456	\$1,009.70	<input type="checkbox"/>	Actions
3/2/2017	Authorized	1 of 1	ACH Collection - Tracking ID: 44015	Regular Savings ****-5121	\$4.40	<input type="checkbox"/>	Actions
2/27/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 43937	Regular Checking ****-7887	\$10.00	<input type="checkbox"/>	Actions

Credits: **[1]** \$1,200.00 | Debits: **[1]** \$66.22

Furthermore, click or tap an individual transaction to expand the transaction details. Depending on your FI's configurations and the transaction type, transaction details in the Activity Center may include the following:

- Tracking ID
- Batch ID
- Created date
- Created By
- Process date
- From Account
- To Account
- To Account Type
- Currency Code
- Exchange Rate
- Foreign Currency Amount
- USD Amount
- Recipient Wire Name
- Beneficiary FI Name
- Beneficiary FI Address

## Creating custom views in the Activity Center

You can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, a user responsible for reviewing wire transactions can select Message to Beneficiary and Beneficiary Bank as two columns of data that will appear, and then save the custom view as a Favorite for later use.

### *The Activity Center – Custom View*

Activity Center

Single Transactions    Recurring Transactions

Search transactions Filters Favorites  

Transaction Type: Funds Transfer    Funding Speed: All    Status: All    Account: All    Created By: All

Start Date: MM/DD/YYYY  to End Date: MM/DD/YYYY     Transaction ID:    Batch ID:    Amount: 0.00 to 0.00

Columns to display (max 6)

Created date     To account     Process date     From account

Created by     Status     Type / ID     Amount

Created     Status     Approvals     Transaction Type     Account     Amount

2/27/2017    Authorized    1 of 1    ACH Batch - Tracking ID: 43937    Regular Checking \*\*\*\*-7887    + \$10.00

### To create a custom view in the Activity Center

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap **Filters** on the Single Transaction tab.
3. In the filter fields that appear, select a **Transaction Type** and, optionally, a **Status**.
4. When Column names with check boxes appear, select up to six columns that you want to view.



**Note:** After six columns are selected, you must clear a selected check box before selecting a new check box.

5. Click or tap **Apply Filters**.
6. (Optional) Click or tap **Favorites** to save the custom view for later use.

## 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 for 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*

Field	Notes
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.

## Searching for a transaction in the Activity Center

When searching transactions in the Activity Center, you can search across multiple types of information, not just the transaction description:

*Search examples*

Keywords	Search result
Transactions over \$25	All transactions that are at least \$25.01, regardless of type, appear.
ACH	Any ACH transactions, including ACH Payment, ACH Payments, ACH Single Receipt, ACH Collections, and ACH PassThru, appear.
Tracking #23489	The transaction with tracking ID #23489 appears.

In the Activity Center, you can search for a transaction in the following ways:

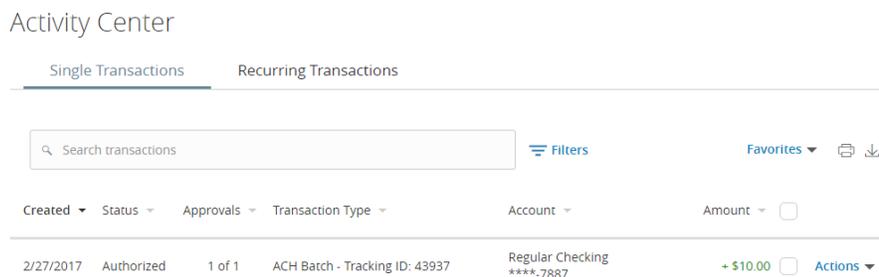
- Typing keywords in the **Search transactions** field
- Using the Filters option to filter transactions by certain fields



**Note:** The exact appearance of the search fields may vary depending on your configuration.

### To search for a transaction

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



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**. The Activity Center page appears.
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**. The Activity Center page appears. Click or tap the **Search transactions** field.
2. In the **Search transactions** field, enter your search text.
3. On the Activity Center page, 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.**

- 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

On the Activity Center page, the details that appear when you expand a transaction to display its details may vary depending on the type of transaction and may 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.

The details can also include other information specific to the Transaction Type.

## 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**. The Activity Center appears.
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**. The Activity Center page appears.
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.

## Approving transactions

You can use the Activity Center to approve a pending transaction or multiple transactions at once.

### To approve one or more transactions

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center appears.
2. Click or tap **show advanced**.
3. Browse or search for the transactions that you want to approve.
4. In the Activity Center,
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
6. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized 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**. The Activity Center appears.
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**. The Activity Center appears.
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**.



**Note:** The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

5. Click or tap in the **Message** field and enter your message.
6. (Optional) In online banking, click the attach file icon (📎).



**Note:** Click or tap **Supported Attachments** to see the supported file types of documents you can attach.

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**. The Conversations page appears.

## 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**. The Activity Center appears.
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**. The Print page appears in another window or tab.
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.

Transaction Export

ACH Pass Thru	<a href="#">Download</a>
ACH Payment	<a href="#">Download</a>
External Transfer	<a href="#">Download</a>

Close

3. Click **Download** on the desired transaction type to download the related XLS file.

## Viewing e-statements

Depending on your account configuration, you may be able to view electronic versions of your account statements called e-statements. The procedure to view an e-statement may vary according to your settings. For example, in online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

### Statements page

#### Statements

ACCOUNT

DATE

DOCUMENT TYPE

Get Statement

### To view e-statements

1. In the navigation menu, click or tap **Transactions > Statements**. The Statements page appears.
2. Do the following to select the statement to view:
  - a. From the **Account** drop-down list, select the account.
  - b. From the **Date** drop-down list, select the date.
  - c. From the **Document Type** drop-down list, select the file format.
  - d. Click or tap **Get Statement**.
3. Depending on the settings on your device, you may be able to save or print the e-statements.



**Note:** After choosing an account, you may see a message asking you to opt in to view a statement. Click or tap **Visit Statement Preferences** to change settings.

## Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you want to view an online statement.

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program to view PDF documents. Adobe Reader is available from: <http://get.adobe.com/reader>.



**Note:** In online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

### To verify that you can view a PDF

1. In the navigation menu, click or tap **Transactions > Statements**. The PDF Verification page appears.

#### PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.

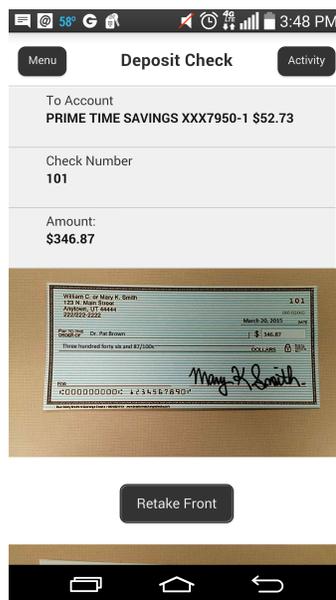
2 Paste the code exactly as it appears into this field and click Verify. ([Can't see a PDF?](#))

2. Click or tap **Get Code**. If your browser or device configuration permits it, a new tab or window appears displaying the PDF.
3. Do one of the following:
  - If the PDF appears, enter the verification code exactly as it appears in the PDF in the Verification Code field, and click or tap **Verify**. The PDF Verification Success page appears in a new tab or another window. Click or tap **Close** to return to the Statements page.
  - If the PDF does not appear, click or tap **I can't see a PDF**. An error message appears. Click or tap **Close** to return to the Home page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.

## Depositing a check

You can use mobile banking to deposit a check into your account using your mobile device's camera.

Front of the check



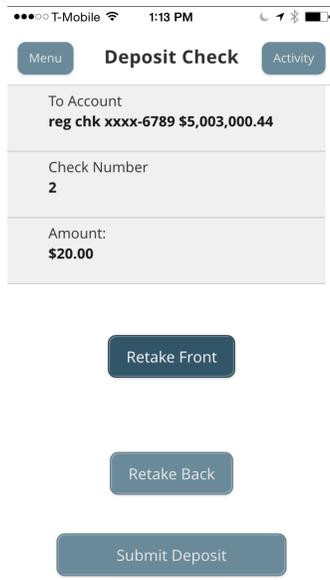
Back of the check



### To deposit a check

1. In the navigation menu, tap **Transactions > Deposit Check**. The Deposit Check page appears.
2. On the Deposit Check page, , then 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**. The Image Capture page appears.

- 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.

- Tap **Close**. The check appears in the Deposited Checks tab in the Activity Center.

## Viewing check deposits overview

You can view check deposits in the Check Deposit History on the Home page. You can also 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.

*Check deposit status (cont'd)*

Status	Description
Rejected	Successfully transmitted to your FI, but rejected for processing during review.

## Viewing check deposits

You can view check deposits in online and mobile banking.

### To view a check deposit

1. In the navigation menu, tap **Transactions > Activity Center**.
2. Click or tap the **Deposited Checks** tab.
3. Use filters to search for checks by parameters such as time period, amount, and check number. Click or tap **Apply**.
4. Click or tap any transaction to view more information about the deposit or to see the check images.

## Sending a check to a payee

You can send a paper check to a single payee that you specify. When you send a check, the payee information that you enter is not saved to reuse later.

### To send a check to a payee

1. In the navigation menu, click or tap **Transactions > Send a Check**. The Send a Check page appears.
2. Do the following:
  - a. In the **From** drop-down list, select an account.
  - b. In the **To** drop-down list, select an account.
  - c. In the **Amount** field, enter the amount you want to send.
  - d. Click or tap the **Process Date** field, and select the date that you want to send the check.
  - e. (Optional) To send a certified check, select **Send Certified Check**.
  - f. (Optional) Click or tap the Memo field, and enter a description for the check.
  - g. Click or tap Send Check to send the request. The Check Sent message appears.
3. Click or tap **Close**. The Send Check page appears.

## Printing a check image

Use a desktop to print the front and back images of a check.

### To print a check image on the Deposit Check page

1. On the Account Details page, click the transaction to view the expanded details.
2. Click the print icon (). The Print window displays the check image.
3. Click **Print**. The page will print.

## Reordering checks

You can use the Check Reorder page to repeat your most recent check order. You can only submit a reorder request for one account at a time.

To make changes to the style, layout, delivery method, or the check information, contact your financial institution.



**Note:** The procedure to reorder checks may vary according to your settings.

### To reorder checks

1. In the navigation menu, click or tap **Services > Check Reorder**.
2. Do the following:
  - a. Click or tap the account to include in the reorder request.
  - b. Enter a starting check number in the **Check Number** field, then click or tap **Save**.
  - c. Enter the number of boxes to order in the **Number of boxes** field, then click or tap **Save**.
3. Click or tap **Send Request** to complete the order.
4. Click or tap **Close** on the success message.

## Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check(s) will be stopped. The item may have already been processed and posted to your account.



**Note:** Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact your FI.

### To create a stop payment request

1. In the navigation menu, click or tap **Services > Stop Payment**. The Stop Payment page appears.
2. On the Request Type tab, click or tap one of the following:
  - **Single Check**
  - **Multiple Checks**
3. On the Account tab, click or tap the appropriate account.
4. Enter the check information.
  - If you selected Single Check, enter the following:
    - **Check Number**, then click or tap **Save**.
    - **Payee**, then click or tap **Set**.
    - **Amount**, then click or tap **Save**.
    - **Date**
    - **Note**, then click or tap **Set**.
  - If you selected Multiple Check, enter the following:
    - **Starting Check Number**, then click or tap **Save**.
    - **Ending Check Number**, then click or tap **Save**.
    - **Start Date**
    - **End Date**
    - **Note**, then click or tap **Set**.
5. Click or tap **Send Request** to complete the stop payment action.
6. Do one of the following:
  - Click or tap **Close** to return to the Stop Payment page.
  - Click or tap **View in Activity Center**.

# CHAPTER 7: CONTEXTUAL PERSONAL FINANCIAL MANAGEMENT (PFM)

If offered by your financial institution, Contextual PFM allows you to budget and manage your finances by aggregating all of your accounts across multiple financial institutions so you can see balances and transactions all in one place, on any device. It includes key elements of traditional PFM tools that you can leverage to analyze account usage. With PFM, you no longer need to leave the safety and familiarity of your online banking system to monitor all of your accounts.



**Note:** These features may or may not be accessible, depending on your financial institution's configuration.

## Using Contextual PFM widgets

Contextual PFM allows you to view all of your accounts in one place so you can manage your spending and debts, calculate your net worth, and see spending trends over specific time periods. Several links appear at the top of the Home page, such as Net Worth and Budget. You can click those links to display visual representation of your financial data, known as "widgets."

### Home page – widgets

The screenshot displays a user interface for financial management. At the top, there are navigation tabs: Net Worth, Budget, Spending, Trends, Debts, and a Link Account button. Below the tabs, there is a section for the Primary Account with a pencil icon for editing and icons for link, print, and expand. The main area contains six widgets arranged in a 3x2 grid:

<b>Certificate of Deposit 5646</b> Account Number: 123456789 Current Balance: \$131,044.33	<b>60 day CD 0036</b> Account Number: 5290036 Current Balance: \$131,045.33
<b>My Acct 6495</b> Available Balance: \$12,546.73	<b>Installment Loan 6080</b> Available Balance: (\$133,937.00) Interest Rate: .5 %
<b>Regular Checking 8808</b> Available Balance: (\$45,181.00) Transactions Pending	<b>Loan 2729</b> Available Balance: (\$133,938.00)

Each widget is interactive and displays different information:

- **Net Worth** – Allows you to see the total value of all internally-held and linked accounts to view your net worth over time.
- **Budget** – Helps you set budgets for each spending category and track progress towards those categories each month.
- **Spending** – Enables you to see a visual representation of how you are spending your money over a period of time.
- **Trends** – Builds even further on your budgeting categories to help track spending over time as compared to income.
- **Debts** – Allows you to see all of your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt over time.



**Note:** Only the Budget and Spending widgets are available on a smartphone, and functionality is limited.

For more information on PFM functionality, see the *Contextual PFM User Guide*.

## Enrolling in PFM

Before you can use the PFM feature, you must first enroll in PFM.

### To enroll in PFM

1. On the Login page, enter your **Login ID** and **Password**. A PFM Agreement appears.
2. Read the PFM Agreement, then click or tap **Agree** or **Later**. If you select **Agree**, all PFM functionality on the Home page is enabled. If you select **Later**, you will be able to see the PFM widgets, but functionality will be disabled until you accept the PFM Agreement.



**Note:** You only need to enroll in the PFM service once.

## Linking accounts

Linking accounts held at external financial institutions allows you to manage your finances by seeing balances and transactions all in one place, on any device. Link your credit cards, loans, checking, and savings accounts from other financial institutions one time, and PFM keeps your view updated so you always see accurate balances and recent transactions.



**Note:** You can only link accounts from domestic, U.S.-based financial institutions.

### To link an account

1. On the Home page, click or tap the **Link Account** button in the widget bar. Alternately, click or tap the link account icon (🔗) above the first account group or the Link Account tile below the account groups. A list of frequently chosen financial institutions appears.

The screenshot shows a financial management dashboard with a navigation bar at the top containing 'Net Worth', 'Budget', 'Spending', 'Trends', and 'Debts'. A 'Link Account' button is highlighted in the top right. Below the navigation bar, there is a 'Primary Account' section with a link icon (🔗) and an upward arrow. The main area displays a grid of account cards:

<b>Certificate of Deposit 5646</b> Account Number: 123456789 Current Balance: \$131,044.33	<b>60 day CD 0036</b> Account Number: 5290036 Current Balance: \$131,045.33
<b>My Acct 6495</b> Available Balance: \$12,546.73	<b>Installment Loan 6080</b> Available Balance: (\$133,937.00) Interest Rate: .5%
<b>Regular Checking 8808</b> Available Balance: (\$45,181.00) Transactions Pending	<b>Loan 2729</b> Available Balance: (\$133,938.00)

At the bottom, a 'Link Account' tile is highlighted with a red box. It contains a link icon (🔗) and the text: 'You can pull in information from your other bank or credit union accounts to help you view and manage all of your finances right here. Click here to get started.'

2. To link an account, provide the credentials you use to log into the online banking system at the external financial institution, then click **Continue**. If the account requires multi-factor authentication (MFA), you will be prompted to supply the additional information, such as a secure access code.
3. All accounts returned are visible by default. Click or tap the **Hidden/Visible** toggle for each account that you want to hide from the summary of accounts section of the Home page and in the widgets.



**Note:** If account aggregation is delayed (for example, due to a slow server), you can continue adding more accounts while aggregation continues in the background.

4. (Optional) Repeat steps 2 through 4 to link more accounts held at other financial institutions.
5. Click **Continue**.

After you link accounts, they appear in a Linked Accounts group on the Home page, providing a full financial picture. You can reorder and regroup accounts, as necessary.

## Updating login credentials

If your login credentials change for a linked account, you can update online banking to ensure that the synchronization of your account information continues.

### To update login credentials

1. On the Home page, find the account that requires updates.
2. On the desired linked account, swipe left or click the three vertical dots, then click or tap **Update Login**.
3. Enter your updated credentials, then click or tap **Continue**.

## Aggregated accounts

There are many types of online banking accounts, and not all are compatible with common aggregation methods. PFM utilizes multiple aggregation sources and uses an aggregation engine to provide the best possible coverage.



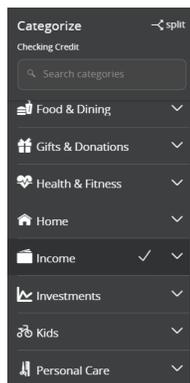
**Note:** Do not confuse linked accounts with external transfer accounts. In online banking, you can only display data about linked accounts. For external transfer accounts managed on the Add External Accounts page, you can transfer funds between accounts at your primary financial institution and external accounts after two micro deposits are made to ensure your ownership of the account, as well as your financial institution's ability to move money to or from it.

## Categorizing transactions

Transactions for your internal accounts and linked accounts are automatically categorized to help you accurately monitor your spending and track your budgets. In some cases, you may choose to modify the automatically-selected category. You can also modify transaction descriptions, split transactions across multiple categories, and create or edit new subcategories.

### To categorize a transaction

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap a transaction. The transaction summary appears.
3. In the **Category** section, click or tap the edit icon (✎). The Categorize sidebar appears.



**Note:** You can also click or tap on the category icon that appears in your transaction list on the Account Details page without expanding the transaction detail.

4. Select a category to assign the transaction.
5. (Optional) In the **Online Description** section, click the edit icon (✎) to change the description of the transaction.



**Note:** Editing the description only changes the description within online banking, not in paper or e-statements.

## To add a subcategory

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap the category icon next to a transaction. The Categorize sidebar appears.
3. On the Categorize sidebar, do the following:
  - a. Click or tap the expand arrow (▾) on the parent category.
  - b. Click or tap **+Add Sub-Category**.
  - c. Enter the name of the new subcategory.
  - d. Click or tap the check mark button.
  - e. Click or tap the new subcategory to assign it to the transaction.



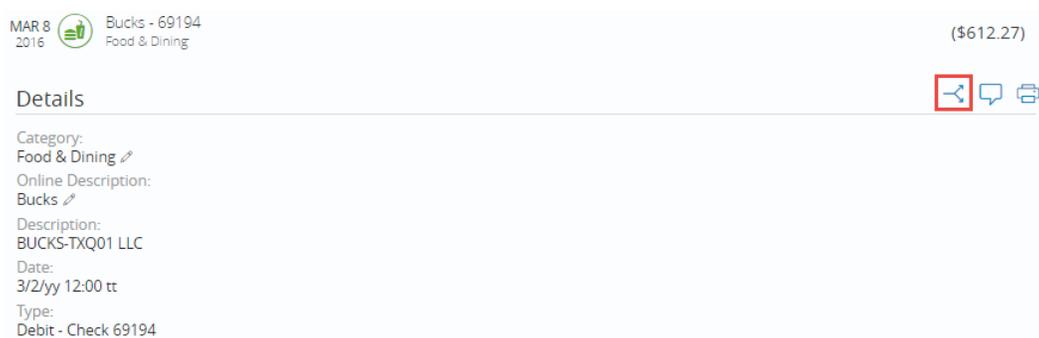
**Note:** Default parent categories and subcategories cannot be edited. However, you can rename personally-created subcategories by clicking the edit icon (✎) next to the subcategory name. Click the Delete icon (🗑️) next to a personally-created subcategory to delete it.

## Splitting transactions across categories

You can split a single transaction across multiple categories to better manage your budget.

### To split a transaction

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap a transaction. The transaction details appear.



3. In the transaction details, do the following:
  - a. Click or tap the split icon (↔).
  - b. Enter the amount you want to split to a separate category.
  - c. Click or tap the category icon, then select a new category for the amount you want to split.
  - d. Click or tap **Add Split** to continue splitting the transaction.

Note the following details about splitting transactions:

- You can add up to a total of nine splits.
- After you split a transaction, you can no longer edit the Category from the transaction summary.
- You cannot edit the description of an individual split.
- The split amount must have a value greater than 0. If the value of the split is left at 0, the split will not be saved.

## CHAPTER 8: MANAGING SECURE MESSAGES AND ALERTS

This chapter 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 (FI). 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.

### *New secure message*

New Conversation

With \*

--Select Recipient--

Subject \*

Supported Attachments

Message \*

Cancel Send

### To create a secure message

1. In the navigation menu, click or tap **Conversations**. The Conversations page appears.
2. Click or tap **New Conversation**. The New Conversation window appears.
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.

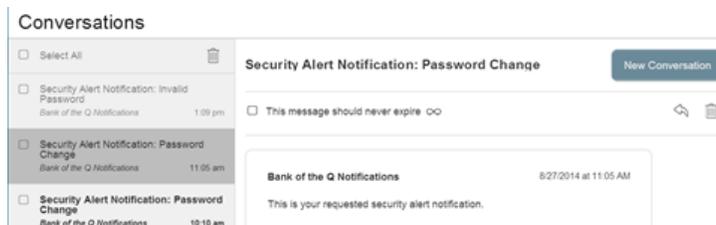
When you have unread messages, the number of unread messages appears on the Conversations item in the menu. In the Inbox, the subject lines of unread messages are bold.



**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**. The Conversations page appears.



2. Do one of the following:
  - If the Inbox appears, click or tap the message that you want to read. The original message and all related replies appear.
  - 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**. The Conversations page appears.
2. Do one of the following:
  - If the Inbox appears, click or tap the delete icon ().
  - 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:
  - Click or tap a single message.
  - Click or tap the check boxes for the message threads that you want to delete.
  - 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. The Conversation Deleted page appears.
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	<input type="radio"/>	Send only a secure message	<input checked="" type="checkbox"/> On <a href="#">Edit</a>

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.

*Alert types (cont'd)*

Alert Type	Description
History	<p>Notifies you when:</p> <ul style="list-style-type: none"> <li>• A specified check number posts.</li> <li>• A credit or debit transaction is greater than or less than an amount that you specify.</li> <li>• A transaction description matches text that you specify.</li> </ul>
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds.
Transaction	<p>Notifies you when the following transactions are generated:</p> <ul style="list-style-type: none"> <li>• ACH batch</li> <li>• ACH collection</li> <li>• ACH PassThru</li> <li>• ACH payment</li> <li>• ACH receipt</li> <li>• Domestic wire</li> <li>• EFTPS</li> <li>• Funds transfer</li> <li>• International wire</li> <li>• Payroll</li> </ul> <p>The alert can trigger when the transaction is:</p> <ul style="list-style-type: none"> <li>• Drafted</li> <li>• Authorized</li> <li>• Processed</li> <li>• Canceled</li> <li>• Failed</li> </ul>

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

Delivery methods may include:

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

If you miss an alert delivered by email, you may need to change 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**. The Alerts page appears.
2. In the **New Alert** drop-down list, click or tap the alert type that you want to create. The New Alert page appears.
3. Click or tap an alert type.
4. Enter the required information to set up the alert.

5. (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.
6. (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.

7. Click or tap **Save**.



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

8. 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**. The Alerts page appears.
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. The Edit Alert page appears.
4. Make any needed changes to the alert settings, then click or tap **Save**.
5. 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**. The Alerts page appears.
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**. The Alerts page appears.
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 financial institution'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**. The Alerts page appears.
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**. The Alerts page appears.
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**. A success message appears.

## CHAPTER 9: FINDING BRANCHES AND ATMS 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 chapter includes information and detailed instructions for finding locations and viewing news.

### Finding a branch or ATM

You can view branches and ATMs 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 or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

#### To find a branch or ATM 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**.
  - To view ATMs, click or tap **ATMs**.
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 or ATM.
    - (Optional) In the location details, click or tap **Get Directions** for directions to the branch or ATM.

## Viewing news or rates

You can view the latest news and rates while managing your financial information.

### To view a news item on the News page

1. In the navigation menu, click or tap **News**. The News page appears.
2. Do one or more of the following:
  - Read headlines or the first part of any story on the news page.
  - Click or tap **More** to read the article.

### To view rates

- In the navigation menu, click or tap **News**. The News page appears. Rates appear in the Sidebar on the News page. Rates may also be in the sidebar on the Home page, depending on your FI's configuration.

## CHAPTER 10: CONFIGURING SETTINGS

You can configure your settings in online and mobile banking. This chapter 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 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 *	MIDDLE NAME
<input type="text"/>	<input type="text" value="Deepika"/>	<input type="text" value="Middle Name"/>
LAST NAME *	SUFFIX	SSN
<input type="text" value="TreasuryFirstRelease"/>	<input type="text"/>	<input type="text" value="897-89-7987"/>
E-MAIL ADDRESS		
<input type="text" value="dvallabha@q2ebanking.com"/>		
ADDRESS 1 *		
<input type="text" value="8789"/>		
ADDRESS 2		
<input type="text" value="Great Hills"/>		



**Caution:** Updating your online profile does not update the address on file for your account. See ["Requesting an address change"](#) on page 104 for more details.

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.

See ["Configuring secure delivery contact information"](#) on page 109 for information.

## 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.

## Address change overview

You can use online and mobile banking to request your financial institution to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.



**Note:** This page may not be available depending on the configurations of your financial institution.

## Requesting an address change

You can use the Address Change page to ask us to change your address.

### To request an address change

1. In the navigation menu, click or tap **Settings > Address Change**. The Address Change page appears.
2. Do the following:
  - a. Make any needed changes to your contact information.
  - b. In the Select an Account list, click or tap one or more accounts to include, or click or tap **Select All**.
3. Click or tap **Submit**.
4. On the success message, click or tap **Close**.

## 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](#)" on page 110 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.

Primary Account Group Testing ✎
^ v

---

**Certificate of Deposit XXXXX-85646**

60 day CD VISIBLE

^

v

---

**Details**

Online Display Name

✕
✕
✓

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.

## Selecting a theme and a language

A theme allows you to make your online and mobile banking experience more personal by selecting a look and feel that appeals to you. Different themes may change the background image, colors and some fonts, and at times, the placement of some options on the page. You can also change the preferred language in online and mobile banking.



**Note:** If no alternate themes or languages are available, the theme and language settings will not appear.

### To change the selected theme

1. In the navigation menu, click or tap **Settings > Themes**. The Themes page appears.
2. Click or tap the theme that you want to use. The theme changes immediately across all your supported devices.

### To change the selected language

1. In the navigation menu, click or tap **Settings > Themes**. The Themes page appears with a list of themes available in the currently selected language.
2. In the **Language** drop-down list, select your preferred language. The language changes immediately across all your supported devices. If the newly selected language is not compatible with the current theme, the system will select a compatible theme and list any other themes that are compatible with the language selection.

## 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](#)" on page 20 for more information.

When you configure a phishing protection phrase, the phrase appears before you log in to online and mobile banking. A phishing protection phrase verifies that you are accessing our site.

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	Details
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 voice mail. 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](#)" on page 115 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.

## Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for online and mobile banking.



**Tip:** If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

### To change your Login ID

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Login ID**. The Change Login ID page appears.
3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Submit**.

## Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.



**Note:** Not all accounts are configured to use a challenge code. This option may not appear on the page.

### To configure the challenge code

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Challenge Code**. The Challenge Code page appears.
3. Do the following:
  - a. Enter the challenge code in the **Challenge Code** field.
  - b. Re-enter the code in the **Confirm Challenge Code** field.
4. Click or tap **Submit**.

## Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.



**Caution:** Deleting a contact is permanent.

### To add a new secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.



3. Click or tap one of the following:
  - **New Email Address**
  - **New Phone Number**
  - **New SMS Text Number**
4. Enter the contact information and click or tap **Save**.



**Note:** Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

### To edit a secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap **Edit**.
4. Make any needed changes to the contact information and click or tap **Save**.

### To delete a secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap **Delete**.



**Caution:** You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

## Configuring text banking

You can use text banking to send text (SMS) messages from your mobile phone, or another supported device, to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- (Optional) Configure the account order.

## Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

### To enroll in text banking

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **On**.
3. Enter the number that you want to enable for text banking in the **SMS Text Number** field.
4. Click or tap **Terms and Conditions** to read the terms and conditions in another tab.
5. Click or tap **Privacy Policy** and read the privacy policy in another tab.
6. Select the **Agree To Terms** check box.
7. Click or tap **Save**.

8. In the **Enrollment Successful** message, do one of the following:
  - Click or tap **Close** to close the Text Banking settings.
  - Click or tap **Visit Preferences** to configure account preferences for text banking.

## Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Depending on the configuration, this Text tab may not appear.

### To configure text banking preferences for accounts

1. In the navigation menu, click or tap **Settings > Account Preferences**. The Account Preferences page appears.
2. Click or tap an account that you want to use with text banking and do the following:
  - a. Click or tap **Text**.
  - b. Click or tap the SMS/Text Enrollment toggle to **On** to enroll the account in text banking.
  - c. Click or tap the edit icon () in the **SMS/Text Display Name** field to edit the display name of the SMS/text account. The nickname can contain 1-6 characters.

## Using text banking

To use text banking, you send a text message to 226563 (BANKME) with a command. When the action is complete, the text message reply includes the information or the results of the action.



**Note:** A signature or any other similar text in a text banking message may cause difficulties processing text banking commands. You should disable the signature when you send a text banking command.



**Caution:** When you send or receive a text banking message, normal text message and data rates apply.

The commands will vary according to your settings. Commands may include:

*Text banking commands*

Command	Result
<b>BAL</b>	Displays the current account balance for all enabled accounts.
<b>BAL</b> <account nickname>	Displays the current account balance for the account that you specify.
<b>HIST</b> <account nickname>	Displays the recent history for the account that you specify.
<b>XFER</b> <from account nickname> <to account nickname> <amount>	Transfers the amount that you specify from one account to another.
<b>LIST</b>	Displays a list of all available text banking commands.
<b>HELP</b>	Displays a list of contact points for information about text banking. This may include the website address, phone number, or other information.
<b>STOP</b>	Disables text banking. You can also use the settings in online and mobile banking to enable and disable text banking.

## Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

### To update the text banking number

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Enter the new number that you want to enable for text banking in the **SMS Text Number** field.
3. Click or tap **Save**.

### To disable text banking

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **Off**.
3. Click or tap **Save**.

## Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the e-statement Delivery Agreement on the Statement Delivery page.



**Note:** E-statement delivery settings can vary.

### To configure the statement delivery method

1. In the navigation menu, click or tap **Settings > Statement Delivery**. The Statement Delivery page appears.
2. Click or tap an account, then select a delivery method in the **Delivery Type** drop-down list.
3. (Optional) If you select e-statement in the **Delivery Type** drop-down list, the e-statement Delivery Agreement window appears. Review the agreement, and click or tap **I accept**.
4. (Optional) Click or tap the edit icon (✎). The Select Recipient window appears. Do one of the following:
  - Click or tap the check box for one or more existing delivery addresses.
  - Click or tap in the address field and type a new delivery address. Click or tap **Add**.

5. Click or tap **Save**.

#### To view the E-Statement Delivery Agreement

1. In the navigation menu, click or tap **Settings > Statement Delivery**. The Statement Delivery page appears.
2. On the Statement Delivery page, click or tap **View E-Statement Delivery Agreement**. The E-Statement Delivery Agreement page appears.
3. Review the statement, then click or tap **I accept** or the close (X) icon to return to the Statement Delivery page.

## APPENDIX A: ADDITIONAL RESOURCES

This appendix contains the following:

- "[Password tips and recommendations](#)" on page 115
- "[Registering a browser or device](#)" on page 116

### 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 like *P@ssw0rd* 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](https://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	Details
Phone	The system calls the telephone number on file. 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 voice mail. 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" on page 118](#)
- ["Messages and alerts" on page 119](#)
- ["Accounts" on page 120](#)
- ["Transactions" on page 122](#)

## 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.

## Statements

### **Why are some accounts not in the account drop-down list when I view statements?**

Certain account types do not support e-statements.

### **I clicked Get Statement on the Statements page, but nothing happened. Why?**

Ensure that you allow pop-ups for the online banking site in your browser settings. If you encounter problems loading the page, it is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker in your browser's settings or add the online banking site as an allowed site.

### **If available, why would I choose to view my statement as an image instead of a PDF?**

If you are on a public computer, you may wish to view images. PDF documents are often cached by the browser and stored in a temporary files folder. If you select PDF on a public computer, you should delete the cache files and other temporary files after you log off to ensure your security.

## Transactions

This section includes frequently asked questions about creating, managing, and viewing transactions.

### Paying bills

#### **When is my account debited to fund these payments?**

Your account is debited when an electronic payment is processed. If the payment is mailed, the account is debited on a day before the date you selected.

#### **How long should I allow for the payment to arrive at the payee?**

You should plan the same amount of time you would if you were mailing a check.

#### **What if I do not have an account number at the payee or if the payee is a person, not a company?**

You can enter N/A or Not Applicable in the Account Number field, but this may make the posting of your payment more difficult for the recipient.

### Sending a check

#### **If I create a future-dated check, when will the check be processed and effective?**

If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on the US mail system.

#### **Is the description I enter online printed on the check?**

No. The description helps you to identify the transaction in online and mobile banking. The description is not printed on the check.