



# Retail User Guide

## Unified User Experience (UUX)/Treasury Release

October 01, 2015

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# PREFACE

This chapter describes the purpose, audience, and content of the "Retail User Guide". It also includes information about the conventions used in the guide.

## Purpose

The "Retail User Guide" is intended to give you the background information and procedures that you need to use the Unified User Experience (UUX) in online banking and the mobile banking app. This guide contains the same information as the online help available in online banking and the mobile banking app.

## Audience

The "Retail User Guide" is intended for all users of the UUX/Treasury Release of online banking and the mobile banking app. It includes an overview of the major features in UUX.

# 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 Q2 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 indicates to take note. Notes provide information that emphasizes or supplements the main text, or that refers to special situations.

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

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

# CHAPTER 1: OVERVIEW

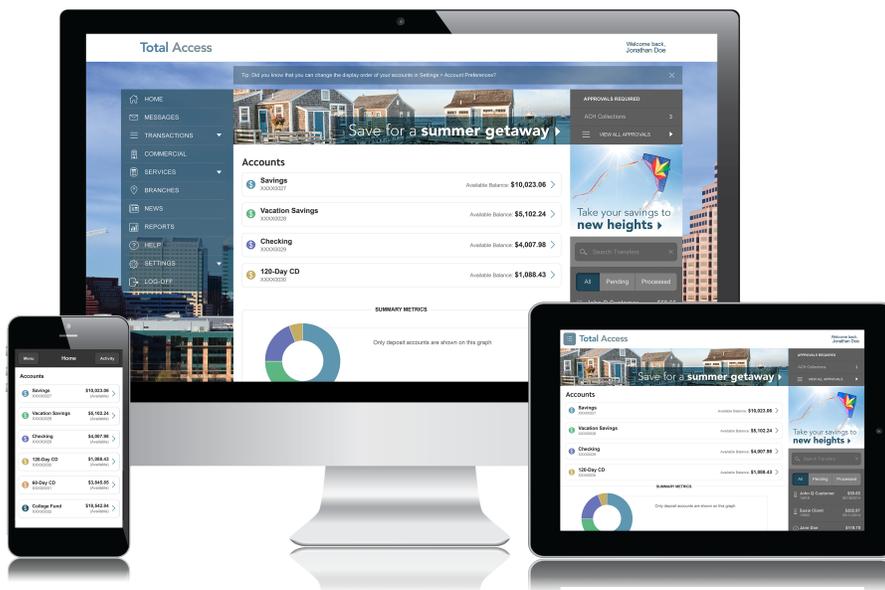
This chapter provides an overview of the UUX, the Home page, and hardware and software requirements.

## About the UUX experience

The UUX in online banking and the mobile banking app provides you with the same account management experience on your desktop, tablet, and smartphone. The interface and features are consistent and intuitive. This consistency makes 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 banking and the mobile banking app 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 tap or swipe to display it. In addition, some navigation tools are simpler 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 the mobile banking app the next time you log in.

## CHAPTER 2: GETTING STARTED

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

### Installing the mobile banking app

Install the mobile banking app 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 the mobile banking app from the Apple App Store or the Google Play store. In the store, verify that your financial institution is listed as the seller of the app, not a third party. You should also verify that the name is spelled correctly.

#### To install the mobile banking app

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

### Opening the mobile banking app

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

#### To open the mobile banking app

- Locate the app on your tablet or smartphone and tap it 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 device that we support. It is recommended that you enable

pop-up windows in your browser for the online banking site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.

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

### To access the online banking site

- On your financial institution's website, click the online banking link to open online banking.

## Logging in overview

When you log in to online banking or the mobile banking app, 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 financial institution to unblock your Login ID.

See "[Password tips and recommendations](#)" on page 95 for more information.

**Note:** If you try to log in without a recommended Internet browser, online banking may direct you to either a version of online banking that is compatible with your browser or to a website to download a new browser version. Contact your financial institution to learn about the latest browser requirements.

If you have never used a particular browser or device to log in, you may need to enter a secure access code (SAC) 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 online banking or the mobile banking app.

To assign SAC targets (email and phone number) to a newly created user, the administrator must either enter the information when they create the user, or contact the FI to update the targets. If the administrator creates users from a non-registered browser, the newly created user's email and phone number entry will not be entered as SAC targets.

See "[Registering a browser or device](#)" on page 96 for more information.

**Note:** Users that migrated from an existing online banking system and already have a Login ID and password may not need to enter a secure access code.

## Logging in for the first time

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

- An SAC
- A code generated by a Symantec VIP token

When you use a secure access code, 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 financial institution to obtain your Login ID. If your account requires a code, contact your financial institution to find out how to obtain a physical VIP token that provides codes. You can also use the VIP Access mobile app to generate codes.

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

1. On the Login page, click or tap **I am a new user**.
2. On the Login page, enter your Login ID and click or tap **Submit**.
3. The Enter Secure Access Code page appears. Do the following:
  - a. Click or tap one of the contact methods to send a secure access code.
  - b. When the code arrives, enter the code and click or tap **Submit**.
  - c. If prompted to register the device, click or tap **Register Device**.
4. In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.

5. Update your online profile and click or tap **Submit Profile**.
6. Read the agreement on the Disclaimers screen and click or tap **I Accept**.  
When you accept the agreement, the Home page appears.

**Note:** A Welcome message may appear after you login.

### To log in for the first time with a Symantec VIP token

1. On the Login page, click or tap **I am a new user**.
2. On the Login page, enter your Login ID and click or tap **Submit**. The Enter VeriSign Token page appears.
3. Find the current code on your Symantec VIP Token and enter the code 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.

4. Click or tap **Submit**.
5. In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and 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 will only be prompted to enter a second code the first time you use a code generated by a Symantec VIP token.

## 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 secure access code.

### To log in after the first time

1. On the Login page, enter your Login ID in the **Login ID** field.
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 in the **Password** field and 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

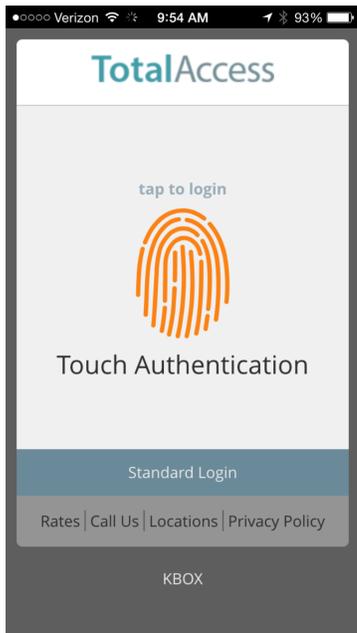
1. On the Login page, enter your Login ID in the **Login ID** field.
2. (Optional) Select the **Remember me** check box to save your Login ID for the next time that you log in.
3. Enter your password in the **Password** field and click or tap **Sign In**. The Enter VeriSign Token page appears.
4. Locate the current code on your Symantec VIP Token or the VIP Access mobile app, depending on how your Login ID is configured, and enter it in the **Enter Symantec VIP Token** field.
5. Click or tap **Submit**. When the connection is complete, the Home page appears.

## Logging in with Touch Authentication

Touch Authentication allows you the option to log in using Apple's Touch ID sensor rather than a Login ID and password. Using Touch Authentication is a secure, fast way to access your financial information.

If your Apple device has a Touch ID sensor and is operating on iOS 8 or later, you can log in by using your fingerprint. Only one fingerprint can be registered to an account. The fingerprint is encrypted and stored on the iOS device only and is not made available to any other service providers, including the financial institution.

## Touch Authentication page



**Caution:** You must set up Touch ID on your device before logging in. See <https://support.apple.com> for more information on setting up Touch ID on your device and scanning a fingerprint for the first time.

### To enable Touch Authentication settings

1. On the Login page, enter your Login ID in the **Login ID** field.
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 in the **Password** field and click or tap **Sign In**. When the connection is complete, the Home page appears.
4. Click or tap **Settings** > **Security Preferences**. The Security Preferences page appears.
5. In the Touch ID row, click or tap **On** to enable Touch ID. The Touch ID page appears.
6. Click **Continue**. The Touch Authentication page appears.
7. Enter the current **Login ID** and **Password**.

Touch Authentication X

Enter your login ID and password to confirm activation of Touch Authentication.

Login ID

Password

Authorize

8. Click **Authorize** to finalize the changes. The Touch Authentication page appears.

### To log in with Touch Authentication

1. On the Login page, touch the Home button with your enrolled finger. If Touch ID doesn't recognize your finger, a message will prompt you to touch the button again.
2. (Optional) Select the **Remember me** check box to save your Login ID for the next time that you log in.
3. When the connection is complete, the Home page appears.

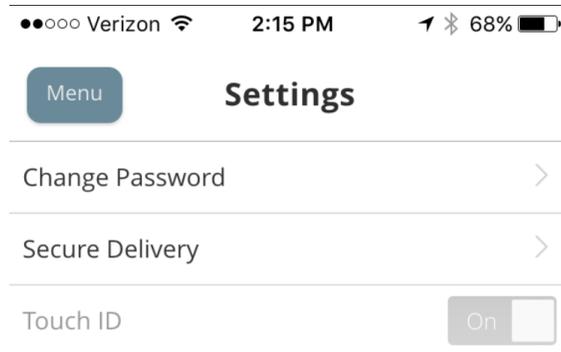
**Note:** After five failed attempts, you'll be given the option to enter your Apple ID password. You'll also have to enter your Apple ID password after you restart your device, or enroll or delete fingerprints.

## Disabling Touch Authentication

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

## 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 row, click or tap **Off** to turn off Touch ID. 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 banking or the mobile banking app is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online banking or the mobile banking app. In addition, online banking and the mobile banking app can log you off involuntarily after a certain amount of time elapses.

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

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

**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 the mobile banking app, except to get a secure access code from your email, messages, or phone app, 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, 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.

*Session timeout types (cont'd)*

Timeout type	Notes
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, we automatically log you off.

## Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password. Depending on the configuration, you may not be able to reset your password from an unregistered browser.

### To reset a forgotten password

1. On the Login page, click or tap **Forgot your password?**
2. Enter your Login ID and click or tap **Submit**.
3. On the Login page, 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 selected.
4. On the Secure Access Code page, enter the code and click or tap **Submit**. The New Password page appears.
5. On the New Password page, enter your new password in the **New Password** field.
6. Re-enter the password in the **Confirm Password** field.
7. Click or tap **Submit**. The Home page appears.

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

**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. The Home page contains the same options no matter which device you use. On any device, the Home page includes the navigation menu, the Account Overview, and the Sidebar.

The Home page includes some or all of the following:

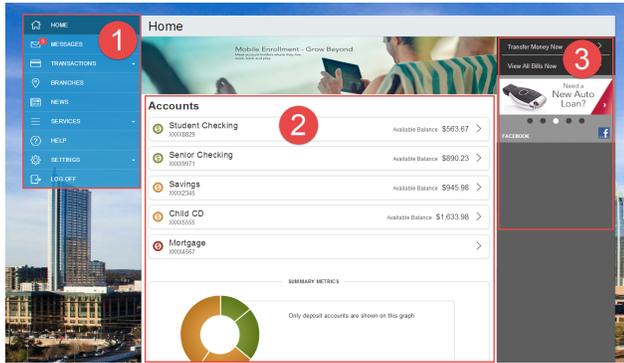
- Menu
- Account Overview with the name and balance of each of your accounts
- Sidebar with Quick Actions, social media feeds, and other information
- Your last login date and time
- Account Summary graph that displays the balances in your accounts
- Available Quick Actions to create payments, pay bills, and perform other tasks
- System notifications for online banking or the mobile banking app

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

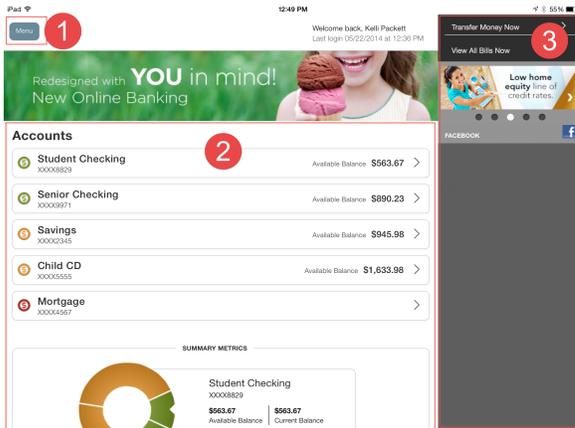
**Note:** The names of menu items, buttons, fields, and pages may vary or may not be available, depending on the configuration.

The following examples illustrate the appearance of the Home page on the desktop, tablet, and smartphone:

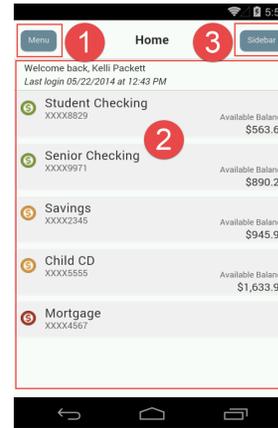
Desktop



Tablet



Smartphone



Home page options

Number	Options
1	Menu
2	Account overview
3	Sidebar

## Viewing the Home page

You can view the Home page at any time.

### To view the Home page

- In the navigation menu, click or tap **Home**.

## Using the menu

You can use the options in the navigation menu to perform multiple tasks. In online banking, the navigation menu is always available to the left of or above the Account Overview. The order of the items in the navigation menu may vary, and the following items normally appear:

*Menu items*

Item	Notes
Home	Review account summaries in the Home page.
Conversations	View and send secure messages.
Transactions	Transfer funds, pay bills, and view payments and transfers.
Branches	Find branches and ATMs.
News	View news and rates.
Services	Stop payments and perform other services.
Help	Access the help documentation.
Settings	Edit your profile and configure alerts.
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 three digits of the account number, and the balance. If you configure nicknames for accounts in **Settings > Account Preferences**, the nicknames appear.

You can drill down into any account to see account details and see up to 100 of the most recent transactions in the account.

## Viewing the Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Social media feeds
- Rates
- Other information from your financial institution

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

### To view the Sidebar in the mobile banking app

- Do one of the following:
  - Tap **Sidebar** on any page.
  - Swipe from the right edge of the screen.

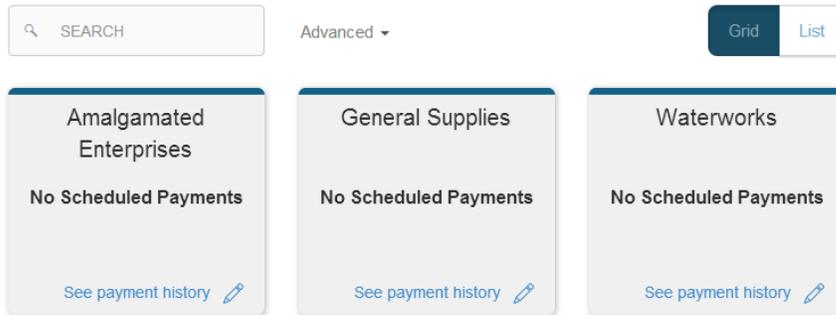
### To hide the Sidebar in the mobile banking app

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

## Using the grid and list views

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

### Sample grid view



### Sample list view

The screenshot shows a list view of the same three business entities. At the top, there is a search bar with a magnifying glass icon and the text 'SEARCH', followed by a dropdown menu labeled 'Advanced'. To the right are two toggle buttons: 'Grid' and 'List' (which is active). Below these is a table with the following data:

Name	Last Payment	Scheduled Payment	Status
Amalgamated Enterprises			No Scheduled Payments
General Supplies			No Scheduled Payments
Waterworks			No Scheduled Payments

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 **Grid** or **List**. 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 appears 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 for 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.

### 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.

*Information on the Account Details page (cont'd)*

Name	Description
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.
Credits	The subtotal of the credits to the account. If you filter or search the Account Details page, the results' total credits appear.
Debits	The subtotal of the debits from the account. If you filter or search the Account Details page, the total only includes the items in the results.
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.

## Viewing account details

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

### To view account details

- On the Home page, click or tap the account name. 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.

### To close the Account Details page

- On the Account Details page, do one of the following:
  - Click or tap the previous icon (➤).
  - Click or tap **Home**.

## 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, the date is Pending and the transaction has a shaded background.
Description	The type of transaction.
Amount	The amount of the transaction.
Balance	The account balance after the transaction.
Image	The images associated with the transaction, if applicable.

## 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 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. Activity Center, on the other hand, only contains transactions that were originated in online or mobile banking.

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

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

*Search examples*

Keywords	Search result
Transactions over \$25	All transactions that are at least \$25.01, regardless of type, appear.
Federal Reserve Automated Clearing House (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.

## Searching on the Activity Center page

**Activity Center**

Single Transactions    Recurring Transactions    Deposited Checks

🔍 wire

Show Filters ▾    Favorites ▾

Created ▾	Status ▾	Approvals ▾	Type ▾	Account ▾	Amount ▾
10/24/2014	Authorized	1 of 1	Domestic Wire - Tracking ID: 20592	Regular Checking : xxxx-9789	\$5.35
10/23/2014	Authorized	2 of 2	Domestic Wire - Tracking ID: 20585	Regular Savings : xxxx-7999	\$700,000.00

### To search in the Activity Center

1. Click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Enter keywords related to the date, status, type, account, or amount of the transaction(s) you are looking for in the **Search** field. The search results appear.

### To save a favorite search

1. Click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Enter keywords related to the date, status, type, account, or amount of the transaction(s) you are looking for in the **Search** field. The search results appear.
3. Click or tap **Favorites > Save as New**. A Save Search window appears.
4. Enter a name for the search result, then click or tap **Save Search**.
5. (Optional) Click or tap **Favorites**. A list of favorite searches appears.

## Searching on the Account Details page

**Account Details** [Ask about account](#)  
Last Updated: 6/8/2011 12:06 PM

**Regular Checking** \$5,007,000.44  
xxxx-9789

**Available Balance** \$4,506,087.65  
Complete and submit this form to make a Rhode Island State tax payment.

**Current Balance** \$5,007,000.44  
This is totally some disclaimer text. Agree away!

**Last Deposit Date** 5/30/2011

[Show filters](#)

Subtotal: Credits: \$0.00 | Debits: \$-5.35 Export -

Date	Description	Amount
~	Pending Online Domestic Wire Transfer - Tracking Id 20592	-\$5.35

### To search on the Account Details page

1. Click or tap an **Account**. The Account Details page appears.
2. Enter keywords related to the date, status, type, or amount of the transaction(s) you are looking for in the **Search** field. The search results appear.

## Filtering transactions

On the Account Details page, you can filter transactions.

### *Filter details*

The screenshot shows a filter panel with the following elements:

- Hide Filters** (link)
- Search description** (input field)
- TIME PERIOD**: This Month (dropdown)
- TRANSACTION TYPE**: Pending (dropdown)
- MIN AMOUNT**: 0.01
- MAX AMOUNT**: 1,000,000
- CHECK #**: (empty) to (empty)
- Reset** (button)
- Apply Filters** (button)

### To filter transactions

1. Click or tap an **Account**. The Account Details page appears.
2. Click or tap **Show 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 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 **Amount** fields.
  - (Optional) Specify a check number range in the **Check#** fields.
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 or in the mobile banking app on a tablet, click or tap **Hide Filters**.
  - In the mobile banking app on a smartphone, tap **Search**.

## 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.

### To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change the sort order:
  - **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 only 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. On the Account Details page, click **Export**.
2. In the **Export** drop-down list, click an export format. Depending on your configuration, they may include:
  - **Spreadsheet (XLS)**
  - **Spreadsheet (CSV)**
  - **Microsoft OFX (OFX)**
  - **Quicken (QFX)**
  - **QuickBooks (QBO)**
3. 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.

4. 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.

### 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

On the Account Overview page in online banking, you can view accounts and print information about the accounts. Depending on the configuration, the printed page usually includes the account name, account balance, and other details. It will not print ads, menu options, or the summary graph. On the Account Details page in online banking, you can print any individual transaction that displays an image icon (🖨️).

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

*Print button on the Account Details home page*



### To view and print the Account Overview home page

1. On the Home page, click or tap the print icon. A preview version of the page appears.
2. Click or tap **Print**.

### To view and print the images associated with a transaction

1. On the Home page, click or tap the name of the account that includes the transaction. The Account Details page appears.
2. Click or tap the expand icon (∨) next to the image icon (🖼️). The image appears.
3. In online banking, you can print the images. To print the images, do the following:
  - a. On the transaction details, click or tap the print icon (🖨️). The Print page appears.
  - b. Click or tap **Print**.

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

## Printing transaction history

Print transactions on the Account Details page to see a list of transaction dates, descriptions, amounts, and balance.

**Note:** You can't print from a tablet or smartphone, only from a desktop.

### To print the Account Overview home page

1. On the Home page, click or tap an **Account**. The Account Details page appears.
2. Click or tap the print icon (🖨️). A preview version of the page appears.
3. Click or tap **Print** to print the transaction history.

## Filtering transactions on the Account Details page overview

On the Account Details page, you can filter the transactions that appear based on the following transaction information:

- Time period
- Transaction type
- Amount

- Check number, if applicable

The filter appearance varies depending on the device. The following examples show the appearance of the filters on different devices.

*Transaction filters page on a desktop or tablet*

*Transaction filters page on a smartphone*

## 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.

### To send a secure message about a transaction

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

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

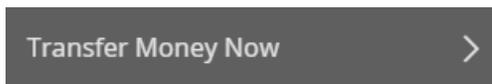
## CHAPTER 4: QUICK ACTIONS

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 banking and the mobile banking app, 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 **Select From Account** drop-down list, select the account from which you want to transfer funds.
  - b. In the **Select To Account** drop-down list, select the account to which you want to transfer funds.
  - c. In the **Amount** field, enter the amount to transfer.
3. Click or tap **Date** drop-down list to select when the transfer will occur.

4. (Optional) To create a recurring transfer, do the following:
  - a. Select when the transfer should recur in the **Date** drop-down list.
  - b. Click or tap a date on the calendar, or click or tap **Repeat Forever**.
  - c. Select the **Make this a recurring transaction** check box. The Schedule Recurring Transfer fields appear.

HOW OFTEN SHOULD THIS TRANSFER REPEAT? \*

---Select Transaction Frequency---

START DATE \*      END DATE \*

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

Repeat Forever

5. (Optional) Enter information about the transfer in the **Memo** field.
6. Click or tap **Approve**. A message appears confirming the transfer.
7. 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.

See "[Viewing transactions in the Activity Center](#)" on page 55 for more information.

## 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 43 and "[Adding a payee](#)" on page 45 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.

Transactions

Billpay

General Supplies

Requires Review

Select an account

Regular Checking

FROM: >

AMOUNT: \$ 0.00 >

DELIVERY METHOD: Select a method >

DATE: Select a date 📅

Send Payment

Back

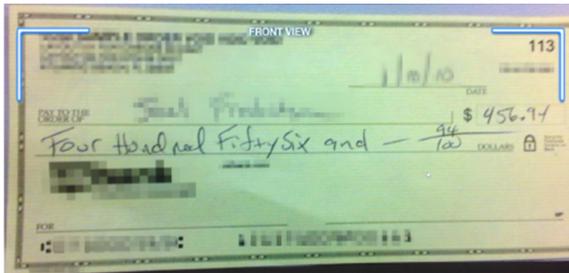
3. On the Bill Pay page, do the following:
  - a. Click or tap **From**, and click or tap the account from which you want to make the payment.
  - b. In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.
  - c. In the **Select a delivery method** list, click or tap the delivery method.
  - d. In the **Select a 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 use 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, click or tap **Deposit a Check**.

2. On the Deposit Check page, do the following:
  - a. In the **To account** list, tap the account that you want to deposit the check into.
  - b. (Optional) In the **Enter the check number** area, tap to enter the number of the check, and tap **Set**.
  - c. In the **Enter the check amount** area, tap to enter the amount of the check, and tap **Set**.
3. Tap **Capture image**. 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.

## 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** bar, enter Pending and click or tap **Search**. The list of pending approvals appears.
3. In the row of the transaction you want to approve, click or tap **Approve** to approve the selected transactions.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, you are prompted to enter the current code on the Token.
5. 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

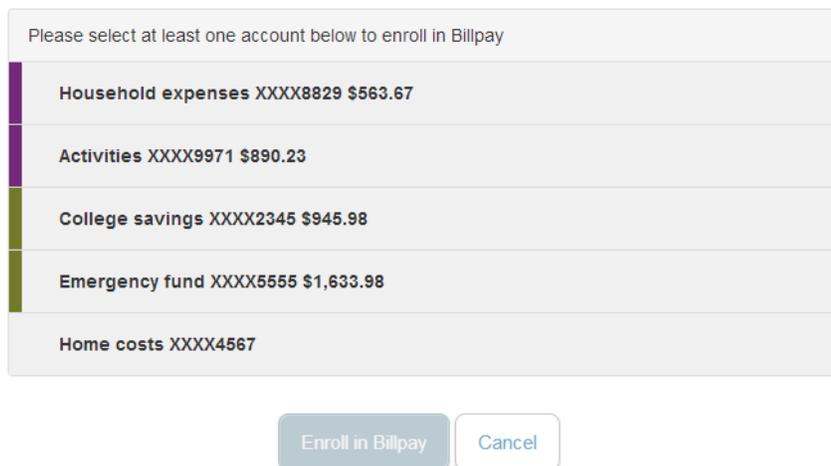
This chapter includes an overview of paying bills. It also includes information on managing Bill Pay accounts, payees, and payments.

### 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 Menu, click or tap **Transactions > Bill Pay**.The Enroll in Bill Pay page appears.



Please select at least one account below to enroll in Billpay

Household expenses XXXX8829	\$563.67
Activities XXXX9971	\$890.23
College savings XXXX2345	\$945.98
Emergency fund XXXX5555	\$1,633.98
Home costs XXXX4567	

Enroll in Billpay Cancel

2. Click or tap the account you want to enroll, then click or tap **Enroll in Billpay**.
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 Billpay**. 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 **Advanced > Visit Bill Pay Site** to manage your accounts.

See "[Paying a bill](#)" on page 47 for more information.

### To manage Bill Pay accounts

1. In the navigation menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears.
2. Click or tap **Advanced > Manage Payment Accounts**. The Manage Bill Pay Accounts page appears.

Transactions

**Manage Bill Pay Accounts**

Options on this page allow you to set your bill pay accounts for payments.

Select additional accounts from which you would like to pay bills or remove accounts previously selected. The original account (highlighted in red) which you enrolled in the Bill Pay cannot be removed.

<input checked="" type="checkbox"/>	Regular Checking xxxx-9789 \$80,000.00
<input type="checkbox"/>	Regular Savings xxxx-7999 \$25,000.00
<input type="checkbox"/>	Regular Savings xxxx-9789 \$35,000.00

Save Cancel

3. On the Manage Bill Pay Accounts page, 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. 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 add, edit, or delete a payee.

## 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 the payee account number.

### To add a bill payment payee

1. In the navigation menu, click or tap **Transactions > Bill Pay**.
2. Click or tap **Advanced > Add a Payee**.
3. On the Add Payee page, do the following:
  - a. Enter the name of the payee in the **Name** field.
  - b. Select the type of payee from the **Payee Type** drop-down list.
  - 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. Enter the account number in the **Payee Account Number** 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 Number. If you select Company Payee Type, there is no Payment Type, but a Payee Account Number 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 Bill Pay page, locate the payee that you want to edit, then click or tap the edit icon (✎) for the payee. The Add Payee page appears.
2. On the Add Payee page, make any needed changes, and click or tap **Save**.
3. When the success message appears, click or tap **Close**.

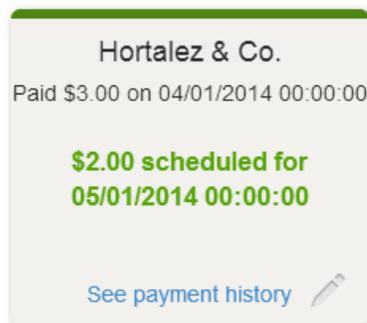
## Managing bill payments

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 select when you enroll.

On the Bill Pay page, payees appear as cards in a grid or as items in a list. The front of the card includes information about the payee, the most recent payment, and the next scheduled payment to the payee. The back of the payee card includes the most recent payment amounts and the average payment.

The example Bill Pay card includes a recent payment and a scheduled payment.

*Bill Pay card front example*



*Bill Pay card back example*



The card color indicates the state of the bill. The following colors indicate the state of the bill:

*Bill Pay card colors*

Color	Meaning
Red	Bill is overdue.

*Bill Pay card colors (cont'd)*

Color	Meaning
Yellow	Bill is due within the next three days.
Green	Bill payment is scheduled.
Blue	Needs review.

The list view includes the payee nickname, the last payment date and amount, the next payment date and amount, and the bill status.

**Note:** You can click or tap **Advanced > 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 Bill Pay page to select a payee and pay a bill.

### To pay a bill

1. In the navigation menu, click or tap **Transactions > Bill Payment**.
2. On 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 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 **Select a delivery method** list, click or tap the delivery method.
  - d. In the **Select a date** calendar, click or tap the date to pay the bill.

The screenshot shows a mobile application interface for bill payments. At the top, there is a 'Transactions' header. Below it is a 'Billpay' section. A card for 'General Supplies' is displayed, with a status of 'Requires Review'. The card is open to show a 'Select an account' dropdown menu with 'Regular Checking' selected. Below the card are four input fields: 'FROM:', 'AMOUNT:' (set to '\$ 0.00'), 'DELIVERY METHOD:' (with a sub-label 'Select a method'), and 'DATE:' (with a sub-label 'Select a date'). At the bottom of the card are two buttons: 'Send Payment' and 'Back'.

4. Click or tap **Send Payment** to schedule the payment.
5. On the status page, click or tap **Close**.

## Viewing bill payment history to a payee

You can use the grid view in the Bill Pay page to view bill payments to a payee.

### To view bill payments to a payee

1. In the grid view in the Bill Pay page, find the bill whose payment history you want to view.
2. Click or tap **See Payment History**. The card flips to show the payment history.

### To hide bill payments to a payee

- In the bill payment history, click or tap **Hide payment history**.

## Searching for a bill payment

You can search for a pending or completed bill payment on 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.
2. The right sidebar lists all of the pending and processed bill payments. Do one of the following:
  - Click or tap **Pending** to view pending bill payments.
  - Click or tap **Processed** to view processed bill payments.
  - Click or tap in the **Search Payees** field, and enter your search text.
3. In the payment list, click or tap the bill payment for more information.

## Canceling a bill payment

You can use 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. The right sidebar lists all of the pending and processed bill payments. Click or tap **Pending** to view the pending bill payments.
3. In the list of pending bill payments, click or tap the pending bill payment that you want to cancel. A message appears with the status of the bill payment.
4. Click or tap **Cancel Payment**. 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 banking and the mobile banking app to transfer funds, view transfers, cancel transfers, and manage external accounts.

### Transferring funds

You can transfer funds between accounts. You can also make external transfers to or from an account at another financial institution.

**Note:** See "[Setting up external accounts for transfers](#)" on page 53 for more information.

#### 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, 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) Select the **Make this a recurring transaction** check box. The Schedule Recurring Transfer fields expand. Click or tap a transaction frequency.

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. Select a **Start Date** and **End Date** from the calendar, or click or tap **Repeat Forever**.
3. Click or tap the **Date** field, and then select the date that you want the transfer to occur.

**Note:** The date selected is the date you want the transfer to be processed, not the date the funds will become available.

1. (Optional) Enter information about the transfer in the **Memo** field.
2. Click or tap **Transfer Funds**. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.
3. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

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

## Viewing transfers

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

- Funds Transfers
- Activity Center

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

### To view a transfer on the Funds Transfers page

1. In the navigation menu, click or tap **Transactions > Funds Transfer**. The Funds Transfers page appears.
2. 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. The search results appear below the search field.

3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details page, click or tap **View in Activity Center**. The Activity Center page appears, with the transfer selected and the Transaction details visible.

### To view details of a transfer on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, 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.
  - Click or tap **Deposited Checks** to view a recurring series of transfers.
3. Browse to find the transfer that you want to view.
4. Click or tap **Transfer**. The transfer expands to show the details.

## Canceling a transfer

You can use the Activity Center page 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**. The Activity Center page appears.
2. In the Transaction details' Actions drop-down list, click or tap **Cancel** to cancel the transfer. A message prompts you to confirm the cancellation.
3. Click or tap **Confirm** to cancel the transfer. The Transaction Cancelled page appears.
4. 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 accounts for transfers

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

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 the mobile banking app. 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 accounts held at domestic (United States and US territories) financial institutions that use American Bankers Association (ABA) routing numbers.

## Adding an external account

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

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

### To add an external 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 financial institution.
  - b. In the **Routing Number** field, enter the routing number of the other financial institution. 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 financial institution.
  - 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 account

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

### To verify an external 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 account appears in the list of accounts that you can use in transfers.

## Making account to account transfers

Transfer funds from one account to another account at the same institution by entering the recipient's account information and last name. The recipient must have an account with the same financial institution.

### *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. From 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 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.

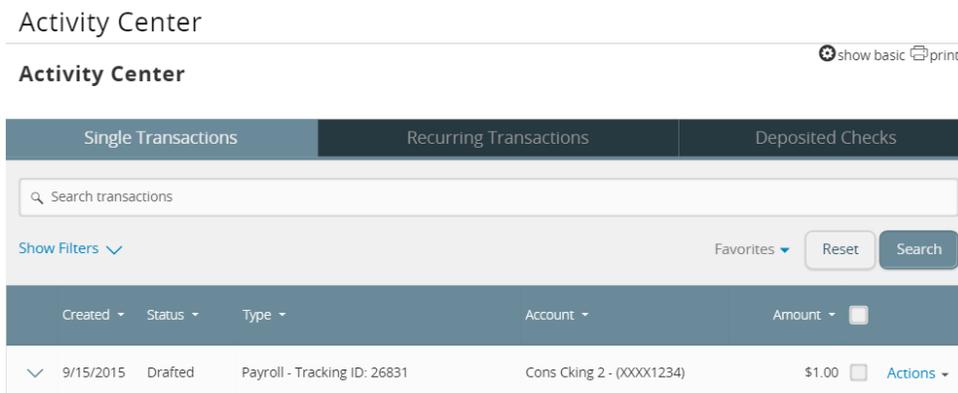
### To link an account

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.

## Viewing transactions in the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. On the Activity Center page, 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.

## Activity Center page



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.

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

## Sorting transactions on the Activity Center page

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

### To sort transactions

- On the Activity Center page, click or tap one of the following column headings to change the sort order:
  - **Created**
  - **Status**
  - **Approvals**
  - **Type**
  - **Amount**
  - **Account**

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

## Searching for a transaction overview

When you search, you enter information about the item that you want to find. 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 basic transaction search, you can search for any of the following fields:

*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 **More** to see the full list of search fields.

## Searching for a transaction on the Activity Center page

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

- Search
- Basic search on specific 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.

The screenshot shows the 'Activity Center' page with a search bar at the top. Below the search bar are two tabs: 'Individual Transactions' (selected) and 'Recurring Transactions'. A summary bar shows 'Totals: Credits: [0] \$0.00 | Debits: [0] \$0.00'. Below this is a table with columns: Status, Type/ID, Amount, Account, and Date. Two transactions are listed:

Status	Type/ID	Amount	Account	Date
+ ✓ Authorized	Change of Address - Tracking ID: 19431		Student Checking : XXXX8829	5/19/2014
+ ✓ Authorized	Stop Payments - Tracking ID: 19430		Student Checking : XXXX8829	5/19/2014

3. Click or tap **Search**. The results display all matching payments and transfers.

### To search with Basic search

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Show Basic**. The Basic search options appear.

The screenshot shows the 'Activity Center' page with the 'Basic Search' pane open. The pane contains several filter options: 'Type: All', 'Status: All', 'Account: All', and 'Date: All', each with a downward arrow. To the right of these filters are buttons for 'Search', 'More', 'Favorites', and 'Show Advanced'.

3. On the Basic Search pane, use the drop-down lists to specify the values to include in the search.

**Tip:** The most common search fields appear in the Basic Search pane. Click or tap the **More** drop-down list, then select the check box to add an additional search field.

4. Click or tap **Search**.
5. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match all of 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**.
6. In the success message, click or tap **Close**. The search result is saved and can be accessed later.

#### To repeat a favorite search

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

## Viewing transaction details overview

On the Activity Center page, the details that appear may vary depending on the type of transaction and may include:

*Transaction details on the Activity Center page*

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 on the Activity Center page

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

### To view transactions on the Activity Center page

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

## Canceling pending transactions

Use the Activity Center page 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. On the Activity Center page, do one of the following:
  - To cancel a single transaction, click or tap the item that you want to cancel. When the details appear, click or tap **Cancel**.
  - To cancel multiple transactions, click or tap the check box for each item that you want to cancel. On the Activity Center page, click or tap **Cancel**.
4. When prompted, click or tap **Confirm** to verify the cancellation. The status of the items will change to Cancelled on the Activity Center page.

## Approving transactions

You can use the Activity Center page 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 page appears.
2. Browse or search for the transactions that you want to approve.

3. On the Activity Center page, do one of the following:
  - To approve a single transaction, click or tap the item that you want to approve. When the details appear, click or tap **Approve**.
  - To approve multiple transactions, click or tap the check box for each item that you want to approve. On the Activity Center page, click or tap **Approve**.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

## Copying a transaction

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

### To copy a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transaction that you want to copy.
3. Click or tap a transaction.
4. In 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 page to send a message about a transaction.

### To send a message about a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page 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 **Ask about transaction**.
5. Click or tap the **Message Recipient**. The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

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

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

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

### To print from the Activity Center page

1. On the Home page, click or tap **Transactions > Activity Center**. The Activity Center page 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**.

## 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

### To view e-statements

1. In the navigation menu, click or tap **Transactions > Statements**.
2. Do the following to select the statement to view:
  - a. In the **Account** drop-down list, select the account.
  - b. In the **Date** drop-down list, select the date.
  - c. In 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?](#))

Get Code

Verify

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 the mobile banking app to deposit a check into your account.

### Front of the check

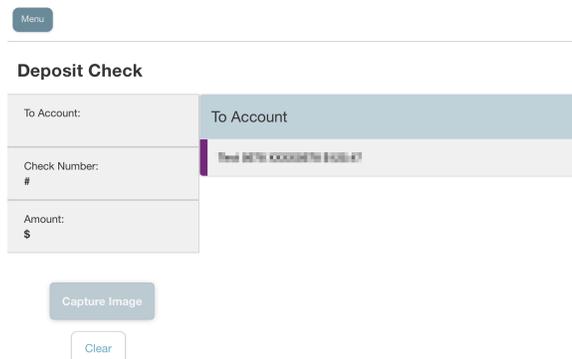


### Back of the check



## To deposit a check

1. In the navigation menu, tap **Transactions > Deposit Check**.



2. Tap **Capture image**. The Image Capture page appears.
3. On the Image Capture page, use your device to take a picture of the front and back of the check, and tap **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.

4. Tap **Close**. The check appears in the Submitted tab in the Deposit Check History list.

## 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 the mobile banking app. The lists include checks that you used the mobile banking app to deposit, grouped by status. The check status is one of the following:

### *Check deposit status*

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

## Viewing check deposits

You can view check deposits in online banking and the mobile banking app.

### To view a check deposit on the Home page

1. On the Home page, in the Check Deposit History list, do one of the following to view a check deposit:
  - Click or tap **Submitted** to view pending deposits.
  - Click or tap **Accepted** to view processed check deposits.
2. Click or tap any transaction to view more information about the deposit or to see the check images.

## To view a check deposit on the Deposit Check page

1. In the navigation menu, tap **Transactions > Deposit Check**. The Deposit Check page appears.
2. In the Deposit Check History, do one of the following:
  - Click or tap **Submitted** to view pending deposits.
  - Click or tap **Accepted** to view processed check deposits.
  - Click or tap the **Search transactions** field and enter your search text.
3. 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 Check**. The Send Check page appears.

2. Do the following:
  - a. On the **Account** tab, select the account from which to send the check.
  - b. Click or tap the **Amount** tab, and enter the amount for the check.
  - c. (Optional) To send a certified check, select **Send Certified Check**.
  - d. Click or tap the **Process Date** tab, and select the date that you want to send the check, or click or tap **Next Available Process Date**.
  - e. (Optional) Click or tap the **Description** tab, and enter an optional description for the check.
  - f. Click or tap the **Recipient** tab, and enter the name and contact information for the payee or click or tap **Send to Account Owner**.
  - g. Click or tap **Submit** 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. The transaction details appear.
2. Click the print icon (🖨️). The Print-Deposit 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**. The Check Reorder page appears.

Transactions	
ACCOUNT	Select an Account
CHECK NUMBER	Regular Checking xxxx-9789 \$80,000.00
NUMBER OF BOXES	Regular Savings xxxx-7999 \$25,000.00

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 financial institution.

### To create a stop payment request

1. In the navigation menu, click or tap **Services > Stop Payment**. The Stop Payment page appears.

The screenshot shows a mobile application interface for creating a stop payment request. At the top, there is a 'Services' header. Below it, the title 'Stop Payment' is displayed, followed by the instruction: 'Complete the fields below to make a stop payment request based on known payment information.' The form consists of two main input areas. The first is labeled 'Request Type' with a 'required' indicator in red. It contains a dropdown menu with the question 'Are you requesting to stop payment on one or multiple checks?' and two options: 'Single Check' and 'Multiple Checks'. The second area is labeled 'Account' with a 'required' indicator in red. It also contains a dropdown menu with the same two options: 'Single Check' and 'Multiple Checks'. At the bottom of the form, there are two buttons: 'Send Request' and 'Back'.

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 **Save**.
    - **Payee**, then click **Set**.
    - **Amount**, then click **Save**.
    - **Date**
    - **Note**, then click **Set**.

- If you selected Multiple Check, enter the following:
  - **Starting Check Number**, then click **Save**.
  - **Ending Check Number**, then click **Save**.
  - **Start Date**
  - **End Date**
  - **Note**, then click **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: MANAGING SECURE MESSAGES AND ALERTS

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

## Managing secure messages

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

**Note:** Conversations may appear as Messages, depending on your 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 financial institution 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 the mobile banking app.

### *New secure message*

**New Conversation**

WITH  
--Select Recipient--

SUBJECT  
Supported Attachments

MESSAGE \*

Cancel Send

### To create a secure message

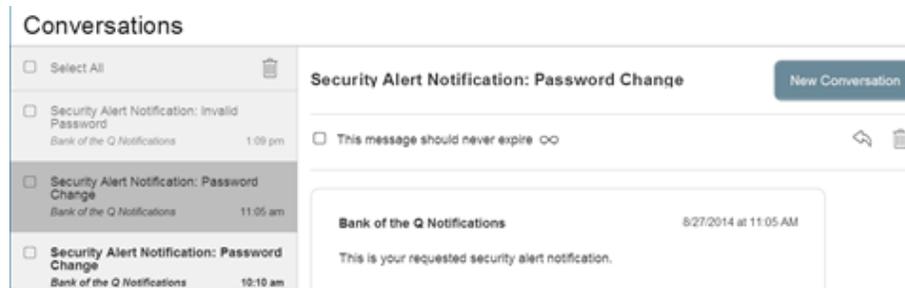
1. In the navigation menu, click or tap **Conversations**.
2. Click or tap **New Conversation**.
3. Click or tap a **Recipient** from the With drop-down list.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap the Supported Attachments icon (📎). In the Open dialog box, select a file to attach to the message, and click or tap **Open**.
7. When your message is complete, click or tap **Send**.

## Reading a secure message

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

## 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.

## Replying to a secure message

You can use the Conversations page to reply to a secure message in online banking or the mobile banking app. The Reply button does not appear for 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 attach 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 banking and the mobile banking app. 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.

**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*



### 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 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.

### 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	○	Send only a secure message	<input checked="" type="checkbox"/>	<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.

You do not need to be logged in to receive the alert. Secure message and email alerts are sent immediately when they are generated. You can choose to receive alerts in any of these ways:

- Secure message (in online banking and the mobile banking app)
- Email
- Telephone call
- Text (SMS) message

An email alert may contain few details about the alert, only that it has been triggered. A phone alert will provide more detail, and may also allow you to enter your voice banking credentials to access your account information on the same call.

**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, 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 the alert call, 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 that triggers the alert.
4. Click or tap a **Date**.
5. (Optional) Select the **Recurs Every Year** check box to create a recurring alert.
6. Click or tap **Message**, then enter a message. Click or tap **Set**.
7. Click or tap **Delivery Method**.

8. Select one of the following 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 **SMS** to send the alert as a text (SMS) message.
    - Click or tap the SMS country.
    - Enter the phone number.
    - Enter the time to send the message, then select the **Agree to Terms** check box.
9. (Optional) Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.
10. Click or tap **Save**.
11. In the success message, click or tap **Close**. The new alert appears on the Alerts page.

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

## 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**. The Alerts page appears.
2. Click or tap the type of alert that you want to edit.
3. Click or tap **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. On the Save Alert page, click or tap **Close**.

**Tip:** You can hide Alert details, such as the description and frequency, by clicking or tapping **Click to hide details**.

## 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 immediately 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 of the configured delivery methods.

**Caution:** You should not rely on email alerts alone, since email can be delayed or interrupted. 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:
  - a. In the **E-mail Address** field, enter the email address to receive security alerts.
  - b. 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.
  - c. 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 8: FINDING BRANCHES AND ATMs AND VIEWING NEWS

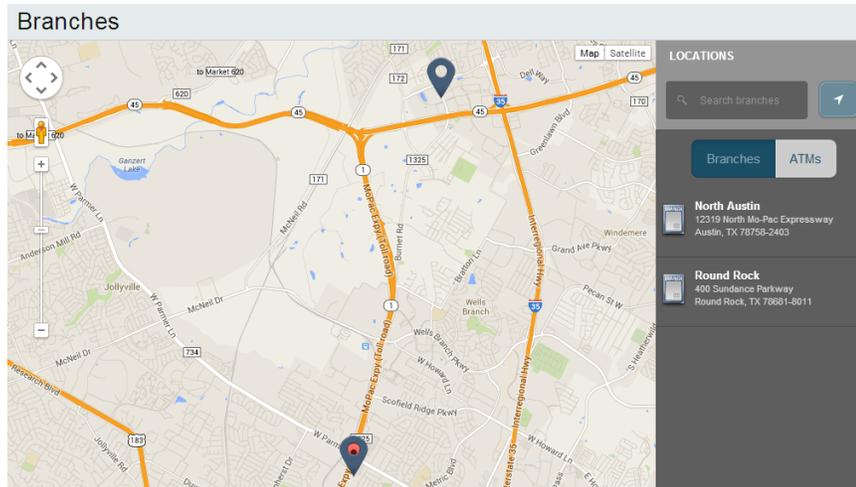
You can use online banking or the mobile banking app to locate a branch or an ATM or to view news or rates from your financial institution. This chapter includes information and detailed instructions for finding locations and viewing news.

## Finding a branch or ATM

On the Branches page, you can view branches and ATMs in a list and on a map. We use the built-in location services in your browser or mobile device to determine your location. 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**.



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 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.

# CHAPTER 9: CONFIGURING SETTINGS

You can configure your settings in online banking or the mobile banking app. 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

<b>PREFIX</b> <input type="text"/>	<b>FIRST NAME *</b> <input type="text" value="Deepika"/>	<b>MIDDLE NAME</b> <input type="text" value="Middle Name"/>
<b>LAST NAME *</b> <input type="text" value="TreasuryFirstRelease"/>	<b>SUFFIX</b> <input type="text"/>	<b>SSN</b> <input type="text" value="897-89-7987"/>
<b>E-MAIL ADDRESS</b> <input type="text" value="dvallabha@q2ebanking.com"/>		
<b>ADDRESS 1 *</b> <input type="text" value="8789"/>		
<b>ADDRESS 2</b> <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 84 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.

See ["Configuring secure delivery contact information"](#) on page 88 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 banking and the mobile banking app 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 90 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. Locate the account that will have a display name. Enter a name in the **Display Name** field. The display name appears instead of a generic name in online banking and the mobile banking app.
3. Click or tap **Submit** to complete the change.

### To configure the order that accounts appear in

1. In the Account Preferences page, enter a value in the **Order** field for each account.
2. Click or tap **Submit**.

**Note:** A 0 indicates that an account should appear first.

## Selecting a theme and a language

A theme allows you to make your online banking and the mobile banking app 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 banking and the mobile banking app.

**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 of 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 of 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.

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

When you configure a phishing protection phrase, the phrase appears before you log in to online banking and the mobile banking app. 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 banking and the mobile banking app. You use the same password for both.

See "[Password tips and recommendations](#)" on page 95 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. You use the same Login ID for both online banking and the mobile banking app.

**Tip:** If the Change Login ID tab 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 tab appears.
3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Submit**.

## Changing your phishing protection phrase

If your account uses a phishing protection phrase, you can use the Security Preferences page to change the phrase.

### To change your phishing protection phrase

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Phishing Phrase**. The Phishing Phrase page appears.

**Note:** The Phishing Phrase page does not appear if your account is not configured to use a phishing protection phrase.

3. Enter the phishing protection phrase in the **My Phrase** field.
4. Click or tap **Submit** to complete the process.

## 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 tab 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. Deleting a contact is permanent, so use caution.

**Note:** Contact information options may vary according to your configuration.

### 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.

The screenshot shows the 'Settings' app interface. At the top, there's a 'Settings' header. Below it is 'Security Preferences' with a horizontal menu of tabs: 'Change Password', 'Phishing Phrase', 'Challenge Code', and 'Secure Delivery' (which is selected). Under 'Secure Delivery Contact Information', there's a sub-header and a note: 'Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.' There are two sections: 'SMS' with the number '(512)555-1212' and 'EMAIL' with the address 'kellipackett@...'. Each section has 'Edit' and 'Delete' buttons. At the bottom, there are three buttons: 'New Email Address', 'New Phone Number', and 'New SMS Text Number'. A small asterisk note indicates required fields.

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

### 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 can't delete your only contact method. 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 other 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 **Text**.
3. Locate each account that you want to use with text banking and do the following:
  - a. Enter a name in the display field.
  - b. In the **Order** field, enter a number for the account order.
4. Click or tap **Submit**. The Account Preferences Saved page appears.
5. Click or tap **Close** to return to the Account Preferences page.

## Using text banking

To use text banking, you send a text message to your financial institution 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.

You send the text message to 226563 (BANKME). 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 banking and the mobile banking app 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.

### Statement Delivery page

#### Settings

#### Statement Delivery

Account ▾	Delivery Type	Address	
Regular Checking xxxx-6789	E-Statement ▾	Al.Hamidi@q2ebanking.com	
Regular Checking xxxx-9789	E-Statement ▾	nvu@abta@q2ebanking.com	

**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. For each account, 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 95
- "[Registering a browser or device](#)" on page 96

## 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 [www.microsoft.com/security/online-privacy/passwords-create.aspx](http://www.microsoft.com/security/online-privacy/passwords-create.aspx) 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.

In online banking and the mobile banking app, 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 online banking or the mobile banking app.

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

You 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 98](#)
- ["Messages and alerts" on page 99](#)
- ["Accounts" on page 100](#)
- ["Transactions" on page 102](#)

## Getting started

This section includes questions about getting started with online banking and the mobile banking app, 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 financial institution. After you verify your identify, your financial institution 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

#### **Are 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 banking and the mobile banking app.

## 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 banking and the mobile banking app. 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 banking and the mobile banking app including checks deposited through mobile RDC. The Activity Center page 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 the mobile banking app, 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 have allowed pop-ups for the online banking site in your browser settings. 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 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 banking and the mobile banking app. The description is not printed on the check.