Online Banking Basic Services User's Guide

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Version 8.1

APITURE
open for banking

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

Revision Guide October 2018

Topic Updated	Description of Change
Chapter 6: My Spending Tab	On page 211, page 216, and page 217, changed the maximum number of custom transaction categories from five to fifteen.
Chapter 9: Services & Settings Page	On page 298 and page 299, changed the maximum number of custom transaction categories from five to fifteen.

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Chapter 1: General Information

What's in this Chapter

The Online Banking (OLB) system is the secure online web site that allows users to manage their accounts online. This manual covers the basic retail services offered, which are organized under the tabs Home, Accounts, Bills & Payments, and Transfers. Additional key Online Banking functions are available from the Messages, Notify Me Alerts, and Services & Settings pages, which are accessible at any time through the Welcome Center.

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

- If your institution offers the My Spending feature and you are a retail user, you also see a **My Spending** tab.
- If your institution offers Cash Management services and you are a commercial user, you also see a **Cash Management** tab. Refer to the *Online Business Banking Cash Management User's Guide* for details.
- The **Bills & Payments** tab is present by default, but you cannot use it until you sign up for Online Bill Pay services with your financial institution.

Basic Services

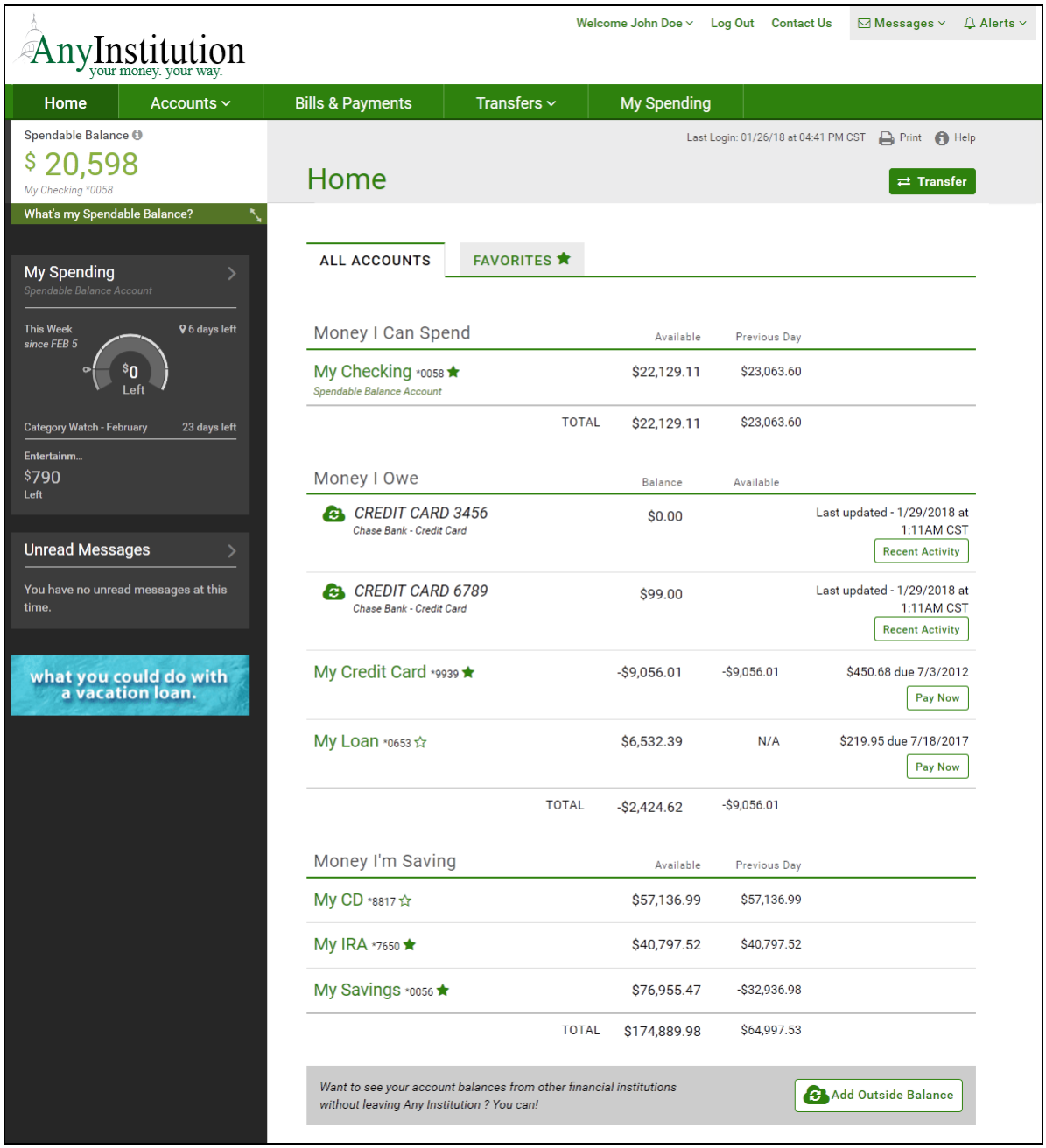
Home Tab

The Home tab is the Online Banking start page. It provides an overview of your Online Banking accounts in a compact, simplified format. When you need more detail than the Home tab provides, it has links to let you jump directly to the appropriate pages.

On the Home tab, you can do the following.

- See basic information on the accounts
- Get an overview of your spending in the My Spending module
- Set certain accounts as Favorites
- See your Spendable Balance
- See new messages that come into your message inbox
- See advertisements and service offers from your institution

The Home tab appears as follows.

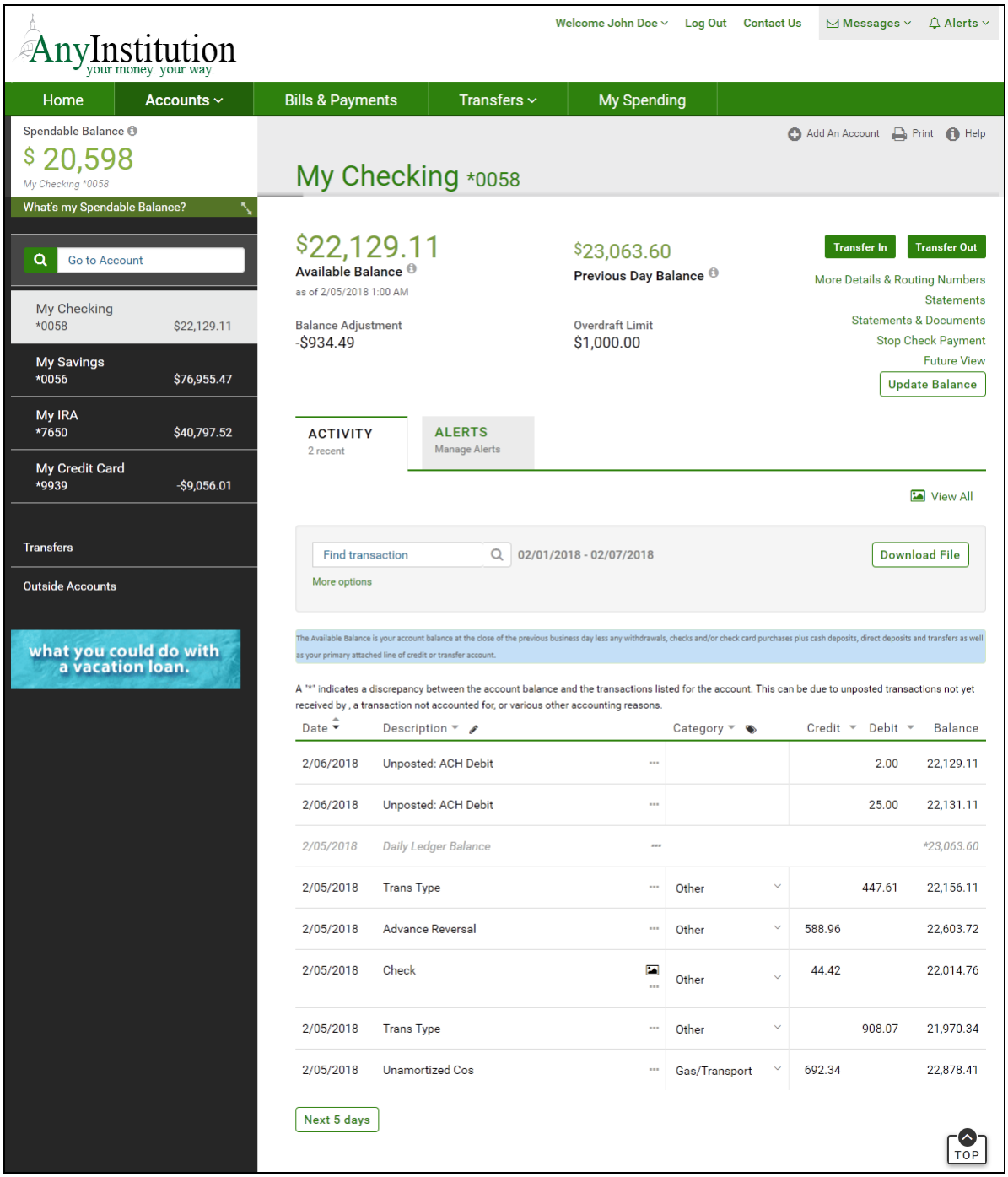


Accounts Tab

Users can manage their online accounts using the Accounts tab. Depending on the services your financial institution offers, users may be able to do any of the following.

- View account information, monthly statements, and transaction histories
- Transfer money between online accounts
- Download transaction histories into personal finance software, such as Microsoft® Money and Intuit® Quicken®, or spreadsheets, such as Microsoft Excel®
- View loan rates and loan payoff details
- View credit card transaction histories
- View check images, statements, or other documents online

The main Accounts tab page lists information about the currently selected account, including the account balance and the date this balance was obtained.



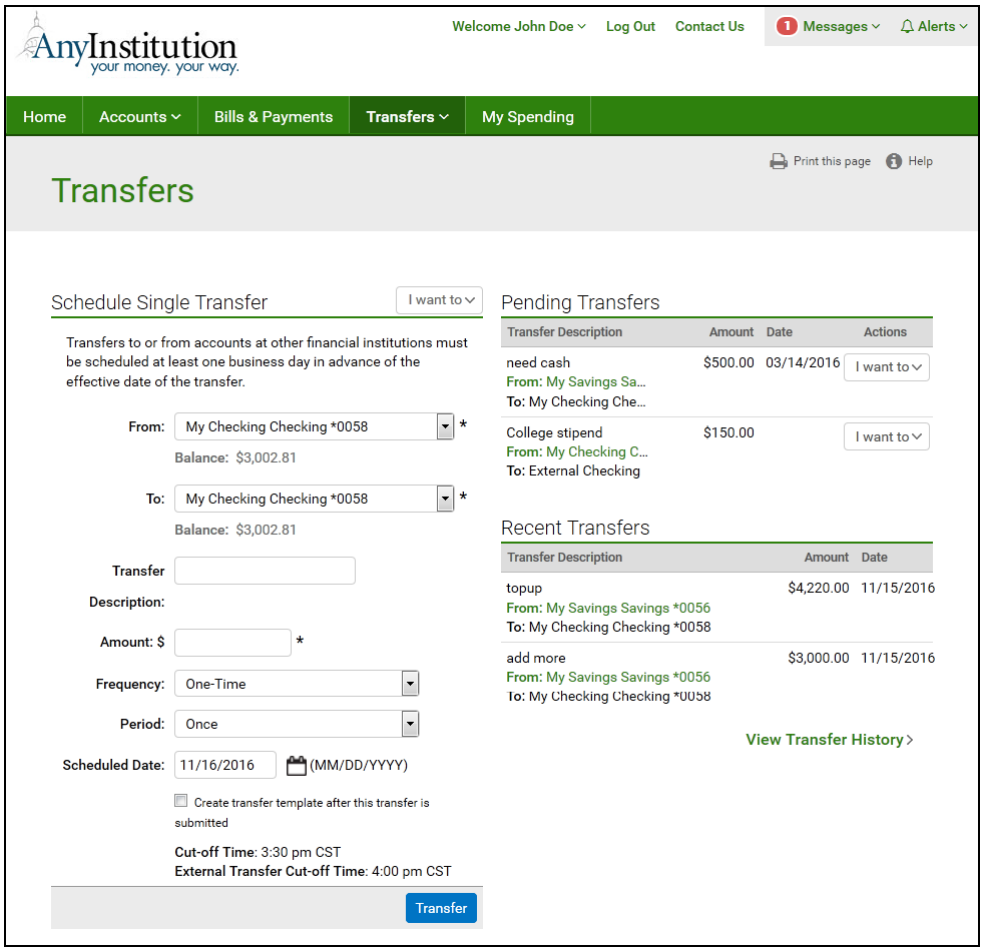
Refer to the Accounts Tab chapter for more information.

Transfers Tab

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

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

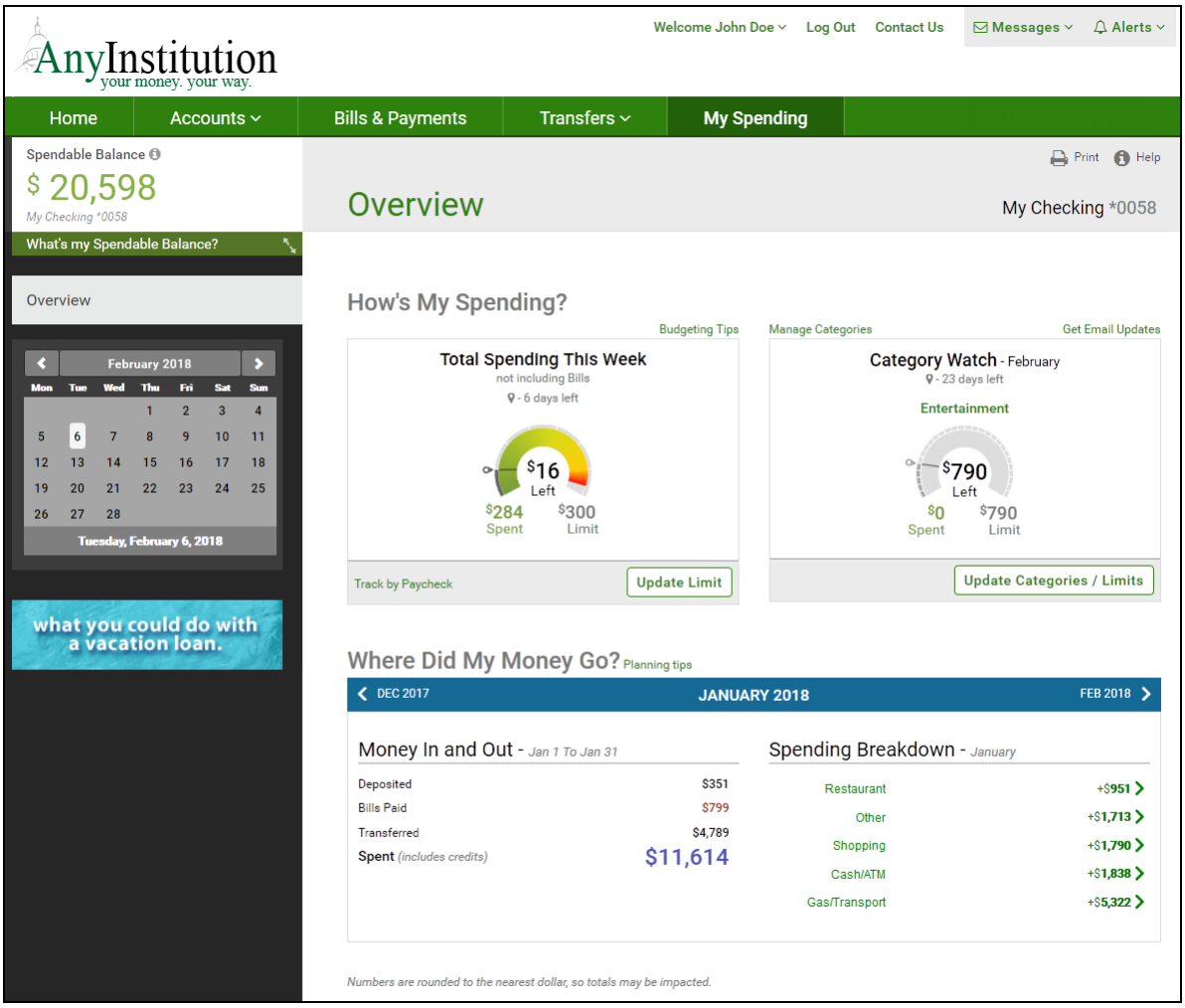
The Transfers tab allows users to view their pending account-to-account funds transfers.



Refer to the Transfers Tab chapter for more information.

My Spending Tab

The My Spending tab provides various ways for users to monitor their spending.



The How's My Spending section indicates spending graphically using gauge-style displays. Total spending by a given time period is shown, and the spending in up to three particular transaction categories can be tracked separately. If the user opts to set limits for overall or category spending, the gauges indicate how actual spending to date compares to the limits, and can even send alerts to the user when spending approaches the limits.

The Where Did My Money Go? section provides additional ways to track cash flow in Online Banking accounts. The user can step back in history to review previous months, and select spending categories to see transaction histories.

Refer to the My Spending Tab chapter for more information.

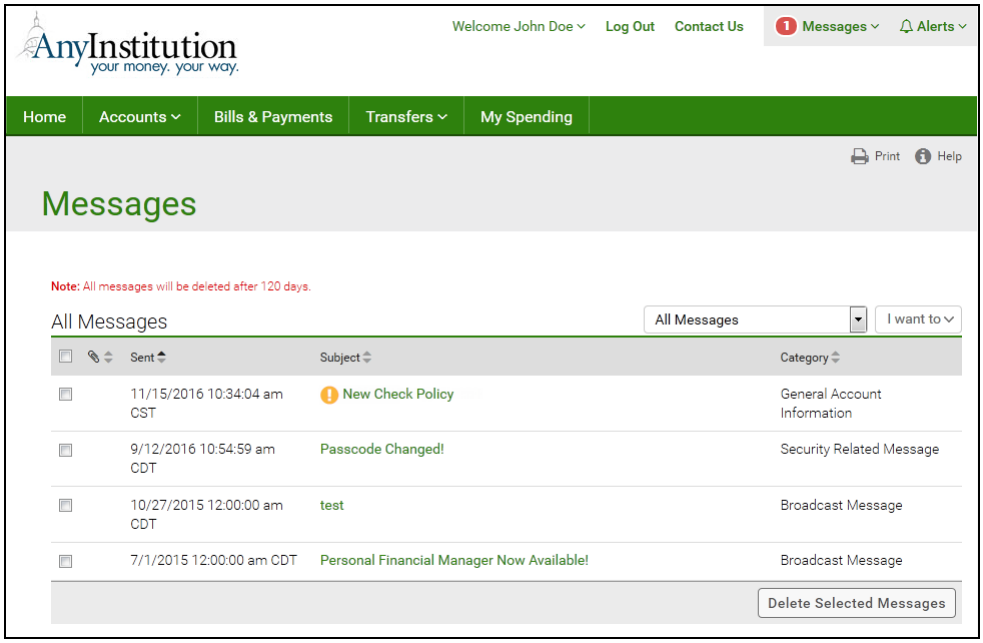
Messages Page

The Messages page is available via the **Messages** supermenu in the Welcome Center. Users can read notifications from the financial institution concerning their accounts using the Messages page. These messages can include answers to emailed questions, responses to requests for technical help, or messages generated automatically by the system, such as rescheduling a transfer due to insufficient funds.

Users have access to the following services.

- Read notifications from the financial institution
- Send secure (encrypted) messages to the financial institution
- Reply to received messages or broadcast messages from your financial institution, or reply to system-generated alerts
- Send attachments with your messages

The Messages page appears as follows.

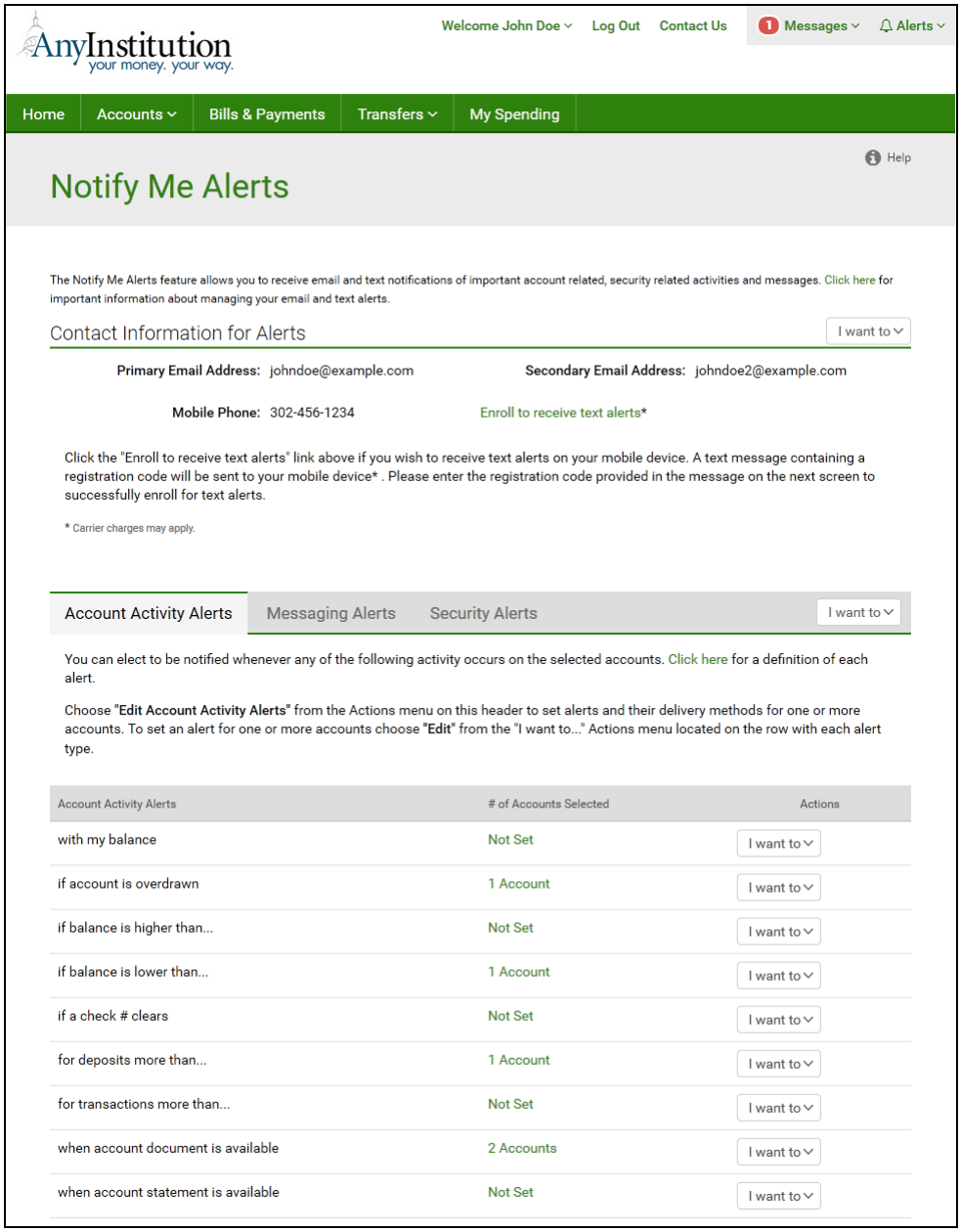


Refer to the Messages chapter for more information.

Notify Me Alerts Page

The Notify Me Alerts page is available via the **Alerts** supermenu in the Welcome Center. Users can select and configure automatic notifications to be sent to them when certain events occur using the Notify Me Alerts page. The Online Banking system provides three types of alerts. *Account Activity alerts* notify users of events on their accounts, such as balances, transfers, and deposits. *Messaging alerts* notify users of secure messages waiting for them on the website. *Security alerts* notify users of events that could potentially affect their online access.

The Notify Me Alerts page has a Contact Information section showing possible delivery modes, and three sub-tabs to organize the different alert types.



On an alert-by-alert basis, users can control the following.

- Which alerts they want to receive
- How alerts will be delivered:
  - To the Primary email address
  - To the Secondary email address

    - To a mobile device (provided the financial institution supports SMS text messaging).
- Parameters (such as dollar amounts) for certain alerts

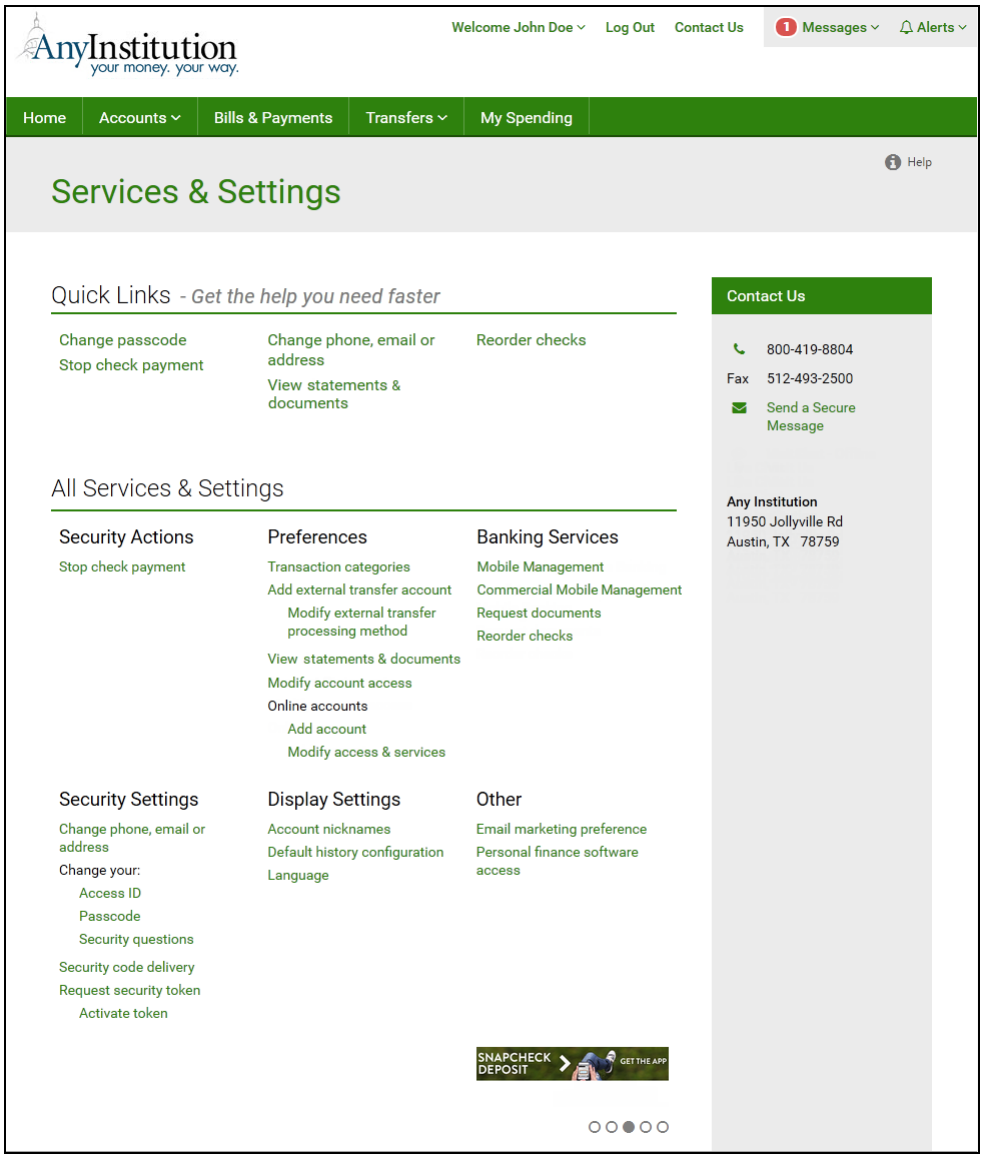
Refer to the Alerts chapter for more information.

Services & Settings Page

The Messages page is available via the **Contact Us** link in the Welcome Center, or the **All Services & Settings** item in the Welcome menu. Users can access a variety of links to help manage their online accounts using the Services & Settings page. Depending on the services your financial institution offers, users have access to features including the following.

- Add new online accounts or services
- Change passcodes and security verification question/answer
- Activate security tokens
- Update address information
- Set an account to a "No View" state
- Reorder checks
- Order copies of documents, such as canceled checks, disclosure forms, and loan agreements
- Request to stop payment on checks
- Customize your session
- Send questions or comments to the financial institution through encrypted messaging
- Look up contact information for the financial institution

The Services & Settings page appears as follows.



Refer to the Services & Settings Page chapter for more information.

Access to Online Banking

Online Activation

Before you can use Online Banking, you must enroll online or in-person with your financial institution. The online enrollment form has Online Help for users filling out U.S. and non-U.S. addresses, joint accounts, access ID, passcode, and validation question/answer. Once you have enrolled, you will be notified by email when you can use your account.

For financial institutions that provide a real-time enrollment process, you will be able to use your new online accounts immediately, because your application is automatically processed by the system. Please check with your financial institution if this is possible.

Access IDs

Access IDs are used to identify your account on the system. Depending on your financial institution, you will either be assigned an access ID, or you will be able to create your own when you apply online. Your access ID must meet the following restrictions.

Your access ID has the following characteristics:

- Must be between 5 and 20 characters long
- May contain both letters and numbers
- Must be unique (no other user can have the same access ID)
- Cannot contain a leading space, trailing space, or multiple consecutive spaces
- Cannot contain non-printable ASCII characters, such as CTRL-C, etc.
- Is case-sensitive (for example, “New York” and “new york” are two different access IDs)

If you happen to choose an access ID that is already taken, you will be offered another suggestion.

Passcodes

Passcodes ensure that your financial information is safe and secure. When you create or change a passcode, the system subjects it to a passcode cracker program to ensure that the passcode meets basic security standards.

Your passcode must meet the following restrictions.

- Must be a minimum number of characters long (specified by your financial institution). The suggested maximum length is 28 characters.
- Must contain at least one numeric and one alpha character.
- Can contain special characters (for example, @ # $ ^ &, etc.) Your institution may require a special character.
- Must **not** be based on any personal information you have provided to us
- Is case-sensitive (for example, "New York1" and "new york1" are two different passcodes)
- Cannot match any of the last several passcodes you have used, or match any passcode you have used within the last several months

See the Change Passcode page in Services & Settings for your institution's specific requirements on passcode minimum length, special characters, and re-use limits.

The passcode you choose is not visible on the online application, so even the person reviewing the application at your financial institution cannot learn the passcode. For instructions and examples of creating a valid passcode, refer to chapter 9, Services & Settings Page.

When to Change Passcodes

Users are encouraged to change their passcode online every 90 days, although this is not enforced by the system. If you forget your passcode, you have several options to reset your passcode, depending on the services your financial institution offers its users.

The first option is to call your financial institution's OLB Support to reset your passcode. They will verify your identity and send you a new, temporary passcode that will expire in 30 minutes. Once online, the system forces you to immediately change the temporary passcode again to keep it secure.

The second option, if offered by your financial institution, is to use the Automated Passcode Reset feature to reset your own passcode. The Automated Passcode Reset feature requires that you have a valid email address and security verification questions and answers on file on the system.

The process takes you through steps that validate your identity, and then present a page to select a delivery option for a temporary passcode (Primary or Secondary email address, or phone number for an SMS text or voice message if available). The system generates a randomized, temporary passcode and sends it to you via the selected delivery method. Within 30 minutes of receiving the temporary passcode, you need to enter it and also create a new, permanent passcode. If you have entered the temporary passcode correctly and created a new passcode that meets the passcode requirements, you are logged in to Online Banking.

Users Should Not Disclose Their Passcodes

Guard your passcode closely. You should not disclose the passcode to anyone, not even to employees of your financial institution. Online Banking Support personnel should not ask for or receive your passcode. If anyone attempts to obtain it, or if you have reason to believe that the security of a passcode has been compromised, you should contact a supervisor at your financial institution immediately.

Note

Access IDs are case-sensitive. Thus, “johndoe” and “JOHNDOE” are two different access IDs. Passcodes are also case-sensitive. Thus, “apples1” and “APPLES1” are two different passcodes.

Security Verification Question and Answer

The Security Verification Question and Answer is used by your financial institution and the system to identify users in the event that they forget their access ID or passcode. Normally, the security verification question is set when enrolling online. Users who do not have a security verification question and answer on file can set it on the Services & Settings page.

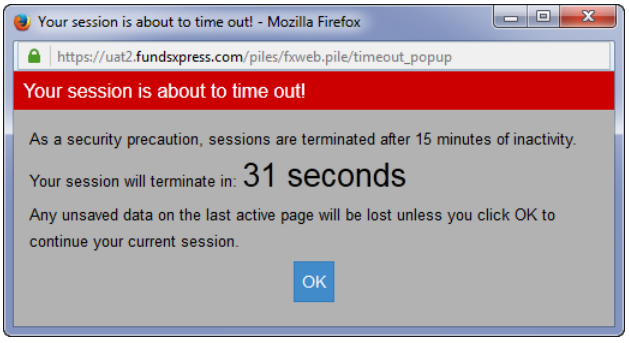
Three Strikes and Inactivity Time-out

Three Strikes

If a passcode is entered incorrectly three times in a row, your online account is disabled. The fourth attempt will fail. You can restore access by calling your financial institution's OLB Support department and verifying that you were the person making the repeated login attempts.

Inactivity Time-out

By default, all sessions are locked after a period of inactivity to protect you if you leave your computer unattended while logged on. The length of the inactivity period is 10 minutes by default, but can be configured by the institution. An inactivity warning pop-up dialog appears one minute before the session is to be locked.



You can cancel the time-out to indicate you are still working by clicking **OK** in the dialog or resuming your activity (clicking a link or menu, etc.) If your session times out, you may be able to resume your session by just entering your passcode, or you may need to log in again.

Security Tokens

A security token (also referred to as a key fob) is a physical device that generates a six-digit code to be entered when you login. You may be required by your financial institution to use a security token as an additional form of authentication when logging in to Online Banking and/or conducting certain transactions. If you are required to use a security token for authentication, you will be notified by the financial institution on how to obtain your security token.

Security Concerns

Cookies

A cookie is a very small text file sent by a web server and stored on a browser so that it can be read back later. Cookies are a basic way for a server to identify a user (cookies actually identify the computer you are using at the time). Cookies are used for many things from personalizing start up pages to facilitating Internet purchases.

Myths About Cookies

Some myths about cookies include the following.

- Cookies can "read" information about you from your hard drive, so they can be used to "steal" information about you.
- Cookies carry viruses.
- Cookies are programs that can perform functions on your computer.

Cookies cannot do any of these things. Cookies do perform some very important functions when you are online conducting your transactions.

Cookies Allow Multiple Processing

When you log into the system, a cookie enables the system to process multiple transactions during the session without you having to provide an access ID and passcode for each individual transaction.

Renewing Cookies

When you log out—or after a period of inactivity—the Online Banking session cookie is no longer accepted and must be renewed by re-entering the passcode. A new cookie is used for each session. That way, no one accessing the same machine at a later time can take advantage of a prior cookie to get into your account.

Digital Signature Authentication

The public key that the OLB (Online Banking) Processing Center provides to your Internet browser comes with a digital signature that has been certified by a third party. This process ensures that the transmission actually originated from the OLB Processing Center and that the message contents were not modified during the transmission of data between the two endpoints.

SSL Encryption

In addition to login security, the system uses Secure Socket Layer (SSL) encryption technology for everything users do in the system. This technology is automatically activated by an Internet browser when it connects to the system.

> **Note**
>
> An Internet browser indicates when it enters a secure session by changing the URL to begin with "**https**://".
>
> Also, a small icon such as a padlock in the status bar or address bar serves as a graphical indicator. Mozilla® Firefox®, Google® Chrome and Microsoft Internet Explorer use .

SSL protocol secures transmissions in three ways.

- **Only the intended recipient can read the message**. Since all information is encrypted during transit, it would appear as meaningless symbols even if intercepted.
- **No one can tamper with messages in transit**. Since the message is encrypted, adding or attempting to change information would make the entire communication unreadable.
- **No one can pose as the Processing Center**. No intruder can send a message posing as the Processing center, your financial institution, or another user. Only messages encrypted with the correct key can be decrypted and read by the recipient.

Public Key Cryptosystem

During the secured session, all communications are encrypted using the Public Key Cryptosystem based on the public/private key pair concept. A *public* key is provided to your Internet browser and is used to encrypt all information sent from your PC. A *private* key at the OLB Processing Center decodes the message and verifies the sender. All communications between you and the OLB Processing Center are encrypted with these two keys.

Certification

In addition, servers at the OLB Processing Center have been certified by a Certification Authority that will ensure that you are actually connecting to the system, instead of someone pretending to be at the OLB Processing Center.

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

Frequently Asked Questions

Q: What security measures are taken to prevent sensitive information from being intercepted online?

A: We have designed a distributed security network that ensures protection throughout the process. Distributed security means that rather than relying on one security measure we rely on several. Among those we use are authentication, encryption, and automatic time-outs.

All sessions are encrypted. That means your passcode and all the information relating to you and your accounts employ some of the strongest forms of cryptography that are commercially available for use over the Internet. If for any reason your secure session ends, your session terminates automatically.

When information is sent via the Internet, the information is broken down into separate packages—called packets—before leaving your computer. These packets are reassembled when they reach the Online Banking system. Since millions of packets are sent over the Internet at any given moment, it would be extremely difficult for a hacker to find all those relating to you.

Your name and full account number are never sent over the Internet. So even if someone intercepts a transmission, the information obtained wouldn't be useful.

Q: What is encryption?

A: Encryption is the process of turning meaningful words and numbers into a coded language. Encryption software can turn your account information into gibberish that can be understood only by you and your financial institution.

Q: How does encryption work?

A: Everything that travels through cyberspace during your session becomes a string of unrecognizable numbers before entering the Internet. Only system computers and your Internet browser understand the mathematical formulas that turn your banking session into numeric code, and then back to meaningful information.

Q: How do I know if my banking session is encrypted?

A: Your banking session is encrypted when the URL address begins with "https://". This indicates the site is secure. Browsers also indicate security status in a graphical manner, with an icon or something similar. Microsoft Internet Explorer, Google Chrome, and Mozilla Firefox all use a padlock icon (🔒) in the address bar or status bar. Double-click on this item to get more detailed security information. If for some reason your secure session ends, your banking session terminates.

Q: What type of encryption do I need?

A: We require you to use 128-bit (domestic or U.S. grade) encryption, which is available on the latest versions of web browsers.

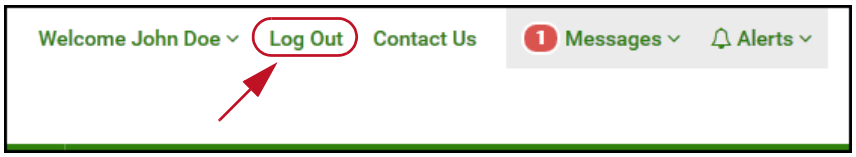
Q: How often do I have to change my passcode?

A: Change your passcode as often as you like. However, we strongly recommend that you change your passcode immediately if you suspect it has been compromised. Your institution may require you to change your passcode periodically. To change your passcode, use the **Change Passcode** option in the Welcome menu.

Q: How do I exit securely?

A: To exit securely, do the following.

1. Click the **Log Out** link at the top of the screen.



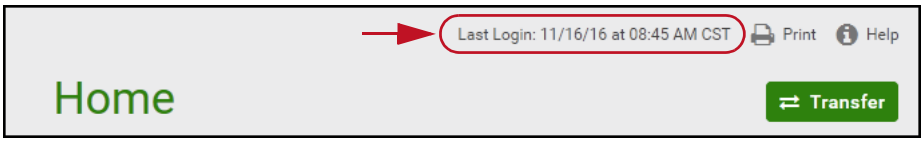
   The Login page appears.

2. Close your browser.

Q: What can I do to maximize security on this site?

A: You are responsible for securing your information while it is on your computer. Here are some things you can do.

- **Choose a good passcode that is hard to guess**. Your online passcode and access ID authenticate you when you begin a session.
- **Keep your passcode safe**. Memorize your passcode. Do not share it with anyone (including OLB Support or your financial institution) The best passcode is useless if it is written on a note attached to your computer.
- **Look at Last Login**. Make sure it matches when you last logged in, so you can be sure no one else has accessed your account.



- **Change your passcode regularly**. The beginning of a session is a good time to do this.
- **Exit securely**. You may not always be at your personal computer at home. If you forget to do so, the system will automatically log you out after 10 minutes of inactivity. This will prevent anyone from pressing the **Back** button to view your account information. (Refer to the preceding FAQ, "How do I exit securely?")

Q: Why is secure messaging necessary?

A: It is necessary to keep your personal and account information private. However, even in a secure message, never share your passcode.

Chapter 2: Quick Start

What's in this Chapter

The system provides a simple interface to manage your online accounts, pay your bills, transfer money, or send messages to your financial institution. This chapter presents basic information to navigate the Online Banking web site.

Logging In

The login procedure is necessary to identify authorized users of the service and tells the system which accounts to display.

To log in to your account, do the following.

1. Go to your financial institution's web site. Find and click the Online Banking login link or login module. It may be at the top, side, or bottom of the web page.

   The Online Banking Login page appears.
2. In the **Access ID** box, type your access ID.
3. In the **Passcode** box, type your passcode, and click **Log In**.

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

   The Online Banking web site appears.

> **Note**
>
> If a passcode is entered incorrectly three times in a row, your access is disabled. A fourth attempt will fail. You can restore access using the Automated Passcode Reset process if available, or by calling your financial institution's OLB Support department and verifying that you were the person making the repeated login attempts.

Logging In With a Security Token

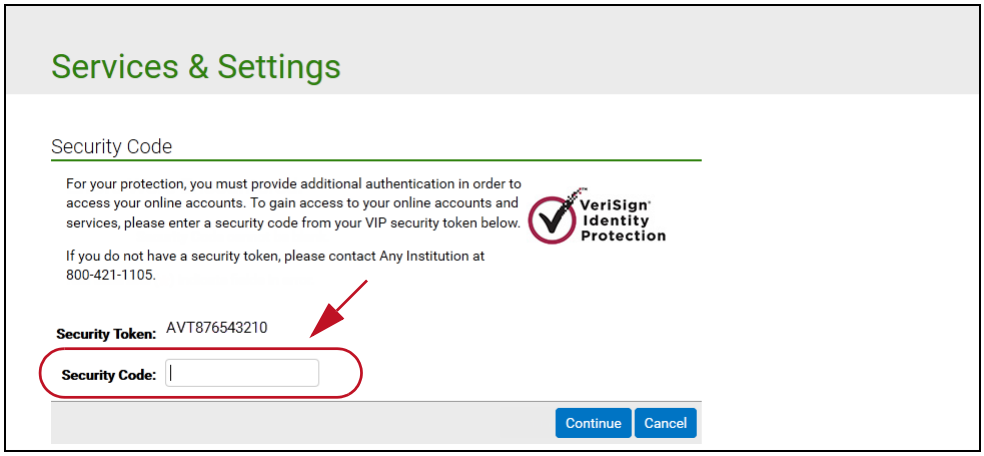
You may be required by your financial institution to use a security token as an additional form of authentication when logging in to Online Banking and/or conducting certain transactions.

To log in to your account with a security token, do the following.

1. Enter the access ID and passcode as described above.

   The Additional Authentication Required page appears.

2. Enter the security code displayed on your security token in the **Security Code** field.



3. Click **Continue**.

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

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

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

Automated Passcode Reset

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

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

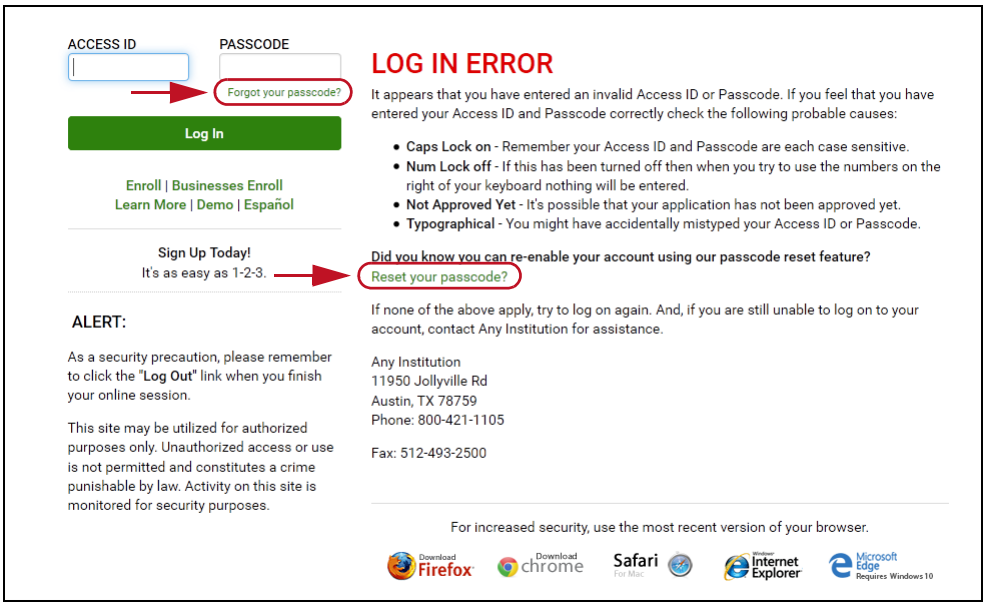
- Your financial institution must offer this feature to its users. If your financial institution does not offer this service, you must contact your financial institution to have your passcode reset for you.
- Your financial institution should have the feature turned on for you.
- You must have a valid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

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

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

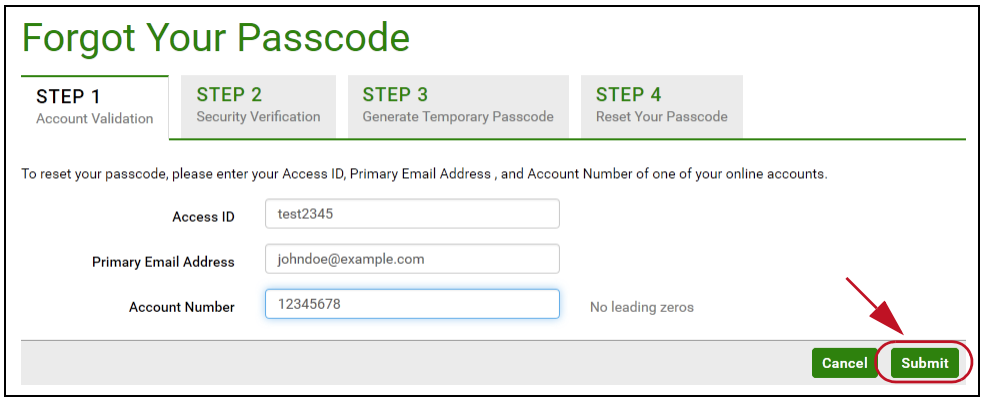
To reset your passcode using the Auto Passcode Reset feature, do the following.

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



The Forgot Your Passcode page appears, with tabs for the four-step reset process.

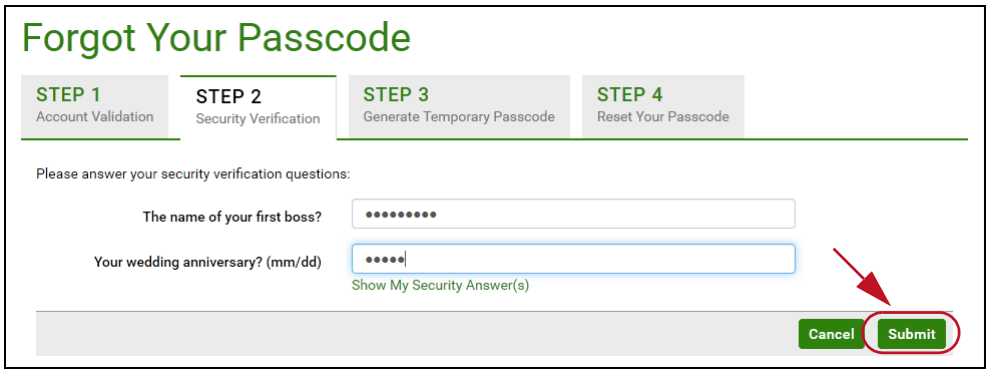
2. On the Step 1 - Account Validation tab, enter the validation criteria. Typically these include your access ID, your primary email address, and one other factor, such as one of your account numbers. Then click **Submit**.



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

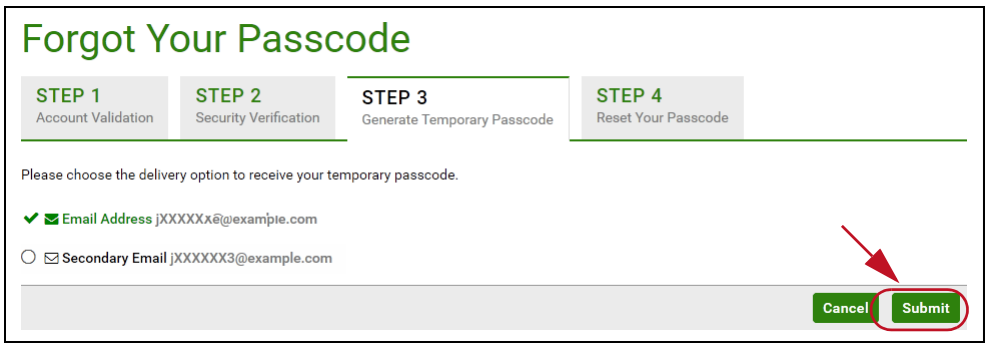
If your account information was correct, you move to the step 2 - Security Verification tab.

3. On the Security Verification tab, enter the answer to your Security Question(s) in the **Security Answer** box(es), and then click **Submit**.



If your security answers are correct, you move to the step 3 - Generate Temporary Passcode tab.

4. On the Generate Temporary Passcode tab, select a delivery option for the temporary passcode. Your Primary email address is selected by default. If any other delivery methods are available for you, they appear and you can select one if you prefer. Then click **Submit**.

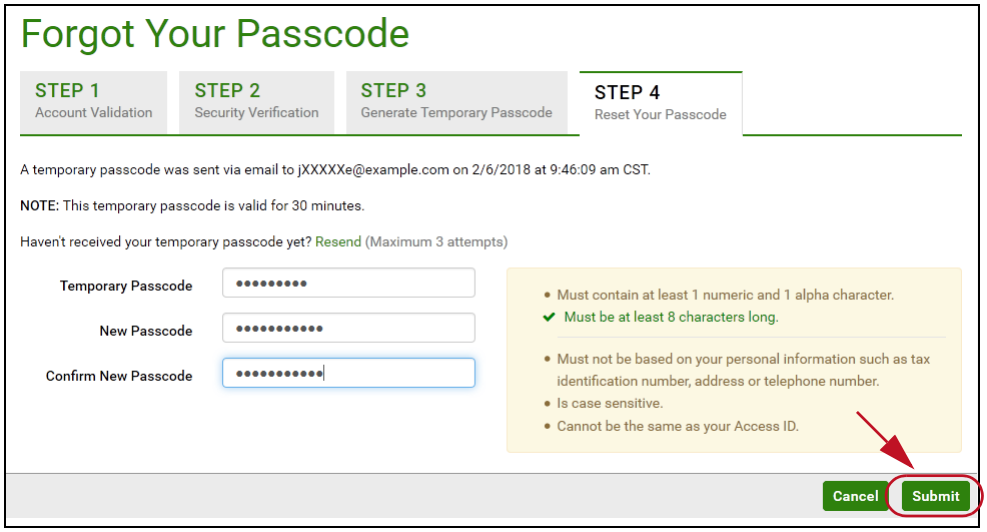


Note

For a delivery method to appear, it must have been selected as a security code delivery method in Services & Settings. Refer to Changing Security Code Delivery Preference for details.

The system generates a temporary passcode and sends it to you via the delivery option you selected. You move to the Step 4 - Reset Your Passcode tab.

5. Find the temporary passcode you were sent and enter it in the **Temporary Passcode** box. Create a new, unique passcode according to the requirements shown on the page, and enter it in the **New Passcode** and **Confirm New Passcode** boxes. Then click **Submit**.



If you entered the temporary passcode correctly and the new passcode satisfies all requirements, you are logged in to Online Banking. The passcode you created is your new passcode and can be used to log in to Online Banking from now on.

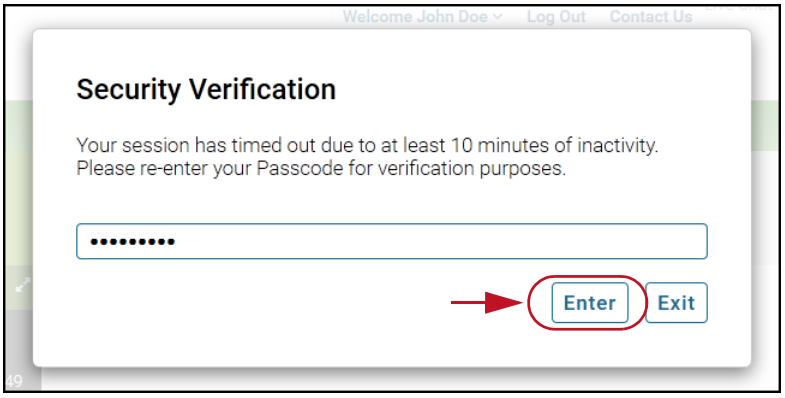
Security Verification

If there is no activity on your session for a period of time, the Inactivity Time-out warning dialog box appears. If you do not click **OK** on the warning, the session times out to prevent someone else from using your account. Depending on institution configuration, a timed-out session may be locked, or the session may be ended, requiring you to log in again.

If the session has been locked, a Security Verification page appears when you try to continue working.

To access your account after a session lockout, do the following.

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



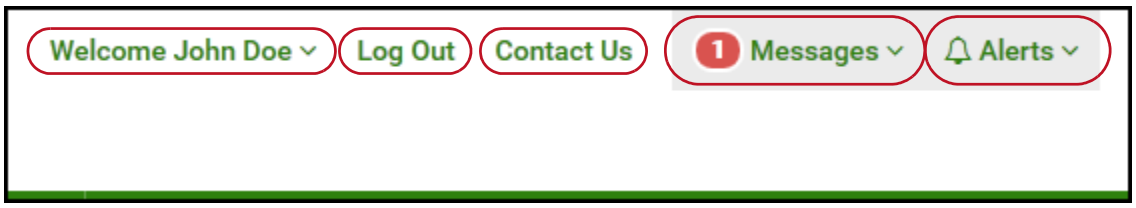
2. If you have finished, click **Exit** to end the session. This prevents someone else from accessing your online account.

Navigation

The Online Banking system has been designed into distinct functional areas that let you easily navigate among them.

Welcome Center

At the top of all Online Banking pages is the Welcome Center, an area with several informational and navigational options that apply to the system as a whole.

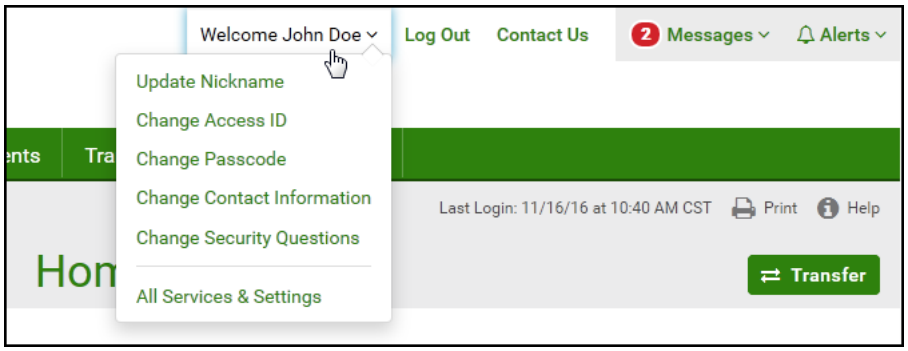


Welcome Menu

The left-hand side of the Welcome Center has the word “Welcome” and your user nickname.

The user nickname identifies the logged in user. It is a quick way of verifying what information is being displayed for users who may have multiple Online Banking logins with different accounts and/or user preferences.

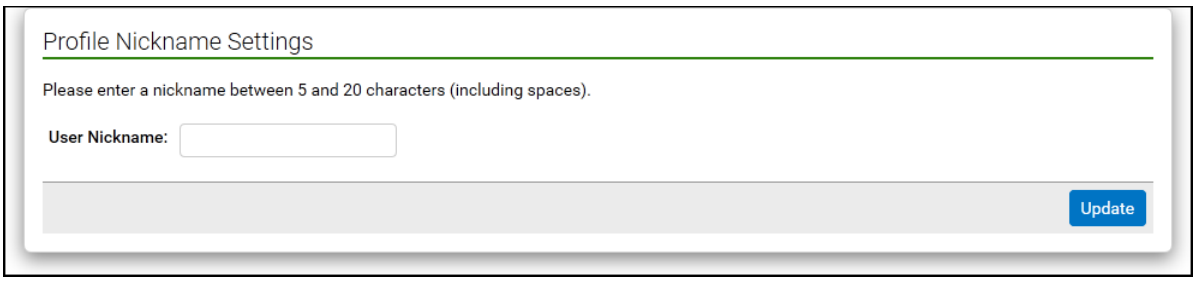
The nickname is also a link that opens the Welcome menu, which has shortcuts that let you quickly edit some basic features of your user profile, or jump to the Services & Settings page to access all Online Banking options.



The menu provides the following options. The options below **Update Nickname** are shortcuts to the relevant edit page within Services & Settings, covered in the referenced sections of chapter 9.

- Change your nickname

  You can set the user nickname to whatever you want and edit it at any time. When you log in to Online Banking for the first time, the nickname link is set by default from your name on file. Click **Update Nickname** to open the Profile Nickname Settings dialog.



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

- Change your access ID (if your institution offers this feature) – Refer to Changing Your Access ID
- Change your passcode – Refer to Changing Your Passcode
- Change your contact information – Refer to Changing Your Contact Information
- Change your security questions and answers – Refer to Changing Security Verification Questions
- Access the main Services & Settings page – Refer to Chapter 9: Services & Settings Page

Log Out

Use the **Log Out** link when you are finished with your Online Banking session. Refer to Logging Out for details.

Contact Us

Use the **Contact Us** link when you want to send a message to your financial institution. It goes to the Services & Settings page, where you can use the **Send a Secure Message** link to start a message.

Messages

Read notifications and send secure messages to your financial institution. The **Messages** supermenu displays recent messages, and provides quick access to view them, to create a new message to your institution, or to see all your messages on the Messages page.

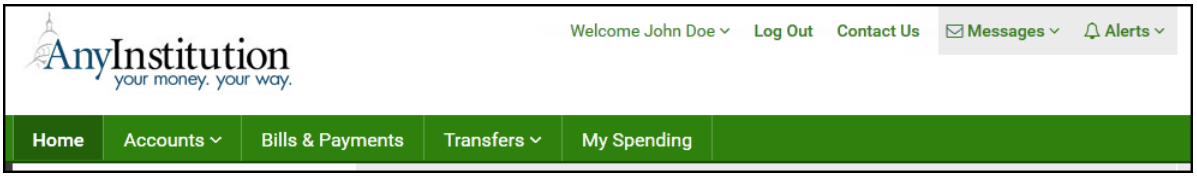
Alerts

Select events for which you want automatic notifications sent to you. Specify alert types, delivery modes for the notifications (email address(es) and/or mobile device) and parameters for individual alerts. The **Alerts** supermenu shows recent alerts, and provides quick access to view them, to set up your Online Banking alerts, and to see your complete alert history.

> **Note**
>
> The Messages and Alerts headers each provide a prominent indicator of new activity in the form of a number in a red circle (3). The number tells you how many new unread messages or new alerts are waiting for you.

Tabs

Basic account-related retail services are organized under the tabs Home, Accounts, Bills & Payments, Transfers, and My Spending. The number of tabs you see depends on the services your financial institution provides you. The Bills & Payments tab is present by default, but cannot be used until you sign up for the service at your financial institution. The My Spending tab is an option that may or may not be offered by a given financial institution.



To use a service, click the appropriate tab.

- **Home tab.** Get a quick overview of your accounts, see your Spendable Balance, and use shortcuts to certain key Online Banking features on other tabs.

- **Accounts tab.** Manage individual accounts by viewing account details, balances, statements, and histories; download data into a spreadsheet; view and print check images.
- **Transfers tab.** Move money between your online accounts.
- **My Spending tab.** Keep track of your spending in various categories.

> **Note**
>
> If your institution offers Cash Management services and you are a commercial user, you also see a Cash Management tab. Refer to the *Online Business Banking Cash Management User's Guide* for more information.

Tab Menus

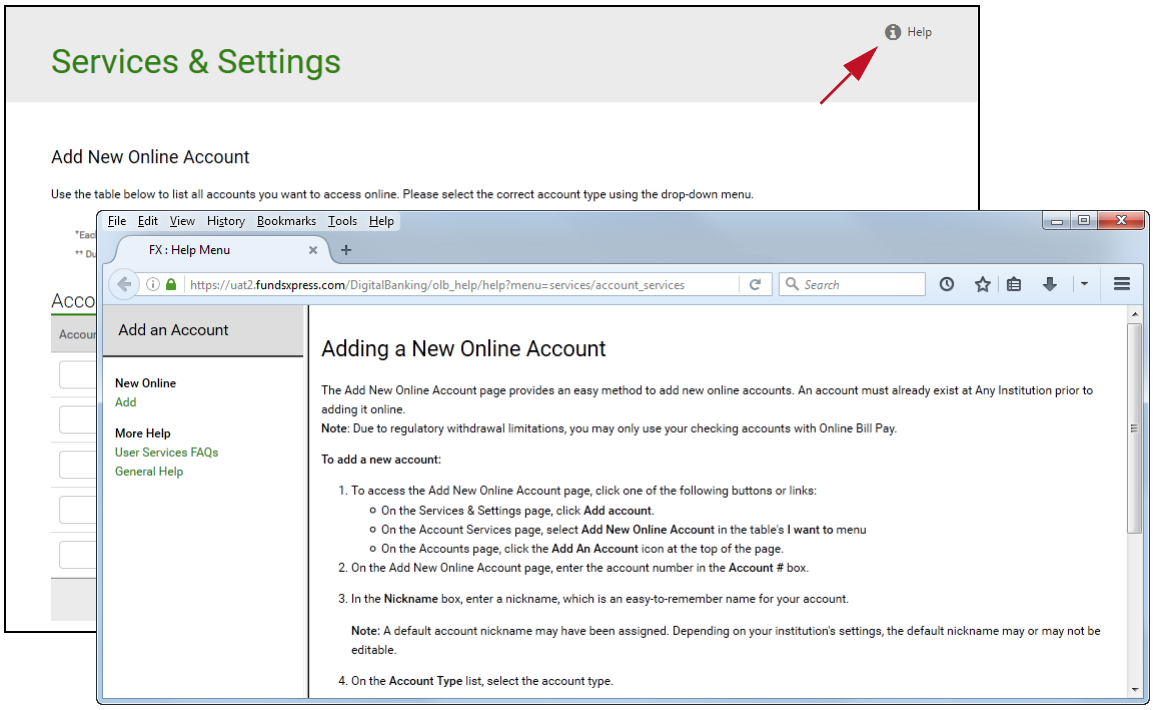
Some tabs have drop-down menus that provide shortcuts to key functions available from within that section. For example, the Transfers tab menu gives you quick access to various Transfers pages.

A tab menu can be a supermenu, as seen for the Accounts tab. A supermenu is more than just a series of options. It also can contain information items, buttons, and links. Unlike a standard menu, a supermenu remains open until you select something from it or click outside it.

Help

Context-specific online help is available on every page. Context-specific Help provides information for the page that you are looking at. General help is also available within the help system to provide an overview of the features and functions of Online Banking.

To access context-specific help from any page, click the **Help** icon on that page. A separate browser Help window opens, explaining the page that you are viewing. The navigation panel on the left-hand side of the Help window has links to other topics, including General Help and Frequently Asked Questions (FAQs).



Online Banking Support (OLB Support)

If you have any general questions, problems, or comments about your accounts or this site, you can use secure messaging to contact OLB Support at your financial institution. Because the message is encrypted, you can discuss your financial information securely.

> **Note**
>
> Never tell your passcode to anyone. OLB Support does not need it to help you.

To send a secure message to your financial institution's OLB Support, do the following.

1. Click the **Contact Us** link in the Welcome Center.

   The Services & Settings page appears.

2. Click **Send a Secure Message** in the Contact Us panel to the right.

The Send A Message page opens.

3. In the **Regarding** list, select the account that you are inquiring about, or select Other if it concerns some other issue. This field is required.
4. In the **Category** list, select the message type. This field is required and helps the system transmit the message to the responsible OLB Support representative at the financial institution.
5. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.
6. In the **Message** box, type your message. Do not include your passcode in the message. OLB Support does not need it to help you.
7. Click **Send Message**.

   A confirmation page appears.
8. Review your message, then click **Confirm**.

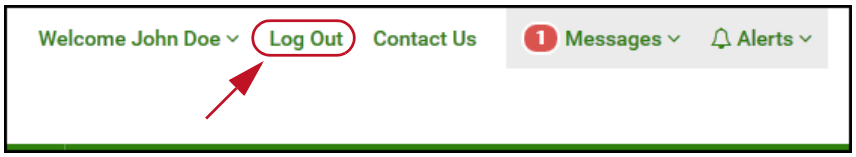
   Your message is sent to your financial institution.

Logging Out

It is important to log out correctly to protect your account. If you step away from your computer while you are logged in, someone could see, or even change, your confidential information.

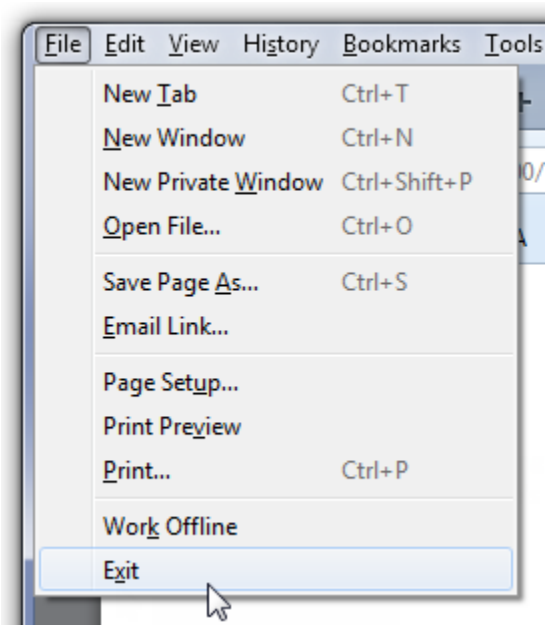
To securely log out from your session, do the following.

1. Click the **Log Out** link at the top of the page.



The Login page appears.

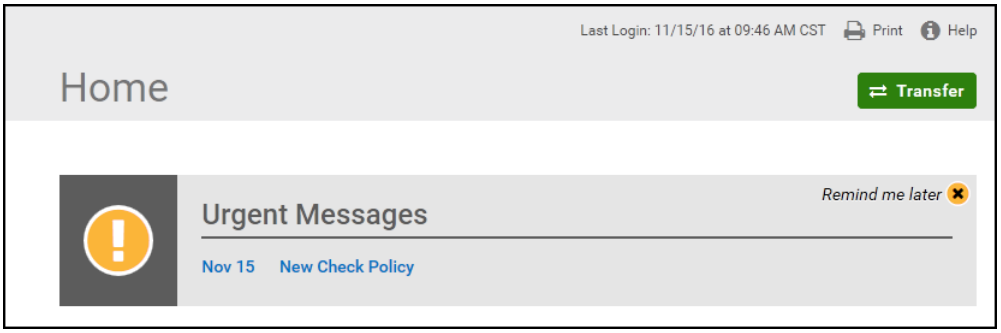
2. Close your web browser to clear your session information from the browser's memory.



Online Tips

Here are some tips that can assist you in managing your accounts online.

- Your access ID is case sensitive (for example, "iluvmyfi" and "IluvMYfi" are two separate IDs). If you get an error message when trying to log in, check to be sure you used the correct capitalization.
- Your passcode is also case-sensitive. The icon A appears in the **Passcode** field to alert you if your keyboard has Caps Lock set to on.
- If you have important messages, you will see an Urgent Messages bar at the top of your page.



Please read all messages as soon as possible. This is how your institution communicates with you if there is a problem with any Internet account activity you have scheduled. (You can click **Remind me later** to temporarily hide the bar.)

- If you cannot see the whole page, use the scroll bars at the bottom and right sides of the page.
- Click the Home tab to display all of your online accounts. The As Of date reflects the balance at the end of that business day and indicates the latest date of transactions reflected in your account history.
- Nicknames may be assigned to your accounts for easy reference.
- You can set up to six accounts as Favorites on the Home tab. Favorites are the accounts displayed in the sidebar of the Home and Accounts tabs, in the Accounts tab supermenu, and in the FAVORITES sub-tab on the Home tab.
- Click the **More Details & Routing Numbers** link on the Accounts page to display all information for an account, such as interest rate, accrued interest, and owner.
- Account numbers are masked by default, displaying only the final few digits *3336. This is a security feature that prevents anyone around you from seeing your full account numbers, which could be used for fraudulent purposes. You can see an account's full account number when necessary using the **More Details & Routing Numbers** link on the Accounts page.

Frequently Asked Questions

Q: Why do I have an Urgent Message notice on my page?

A: If you have any unread urgent messages, an **Urgent Messages** bar appears at the top of every page. Clicking a message link in the bar takes you to the Messages page. You can hide the Urgent Messages bar for the rest of your current session by using the **Remind me later** link.

Q: Can I choose the page to display when I log in?

A: No. You normally start on the Home tab after logging in. Your institution might send you notifications that appear when you log in, which send you to some other Online Banking page after you read the message.

Q: Can I change my access ID?

A: Yes, if your institution allows it. For institutions that offer this option, the **Change your: Access ID** link appears on the Services & Settings page. Your access ID remains unique to your account.

Q: Can I have more than one name on my account?

A: Call your financial institution to verify that this is allowed. For example, you could use "John or Diane" as your first name and "Doe" as your last name. Both of you will see the entire history for the shared accounts as well as the bills you pay jointly. However, you will not be able to tell who was responsible for a given transaction.

Q: Can I use any browser for Online Banking?

A: You must use a browser that supports the SSL (Secure Socket Layer) protocol. Most popular browsers support this security feature. To maintain our high security level we also require a browser with 128-bit encryption. Check with your institution for a list of supported browsers. Certain browsers may provide an improved visual appearance within Online Banking.

Q: Is the data displayed on the inquiry pages current?

A: The data displayed is obtained directly from your financial institution's current databases via a daily file transmission or a real-time connection.

Q: What accounts can I access online?

A: Personal checking, savings, CD, IRA, loan, and credit card accounts may all be accessed through the system.

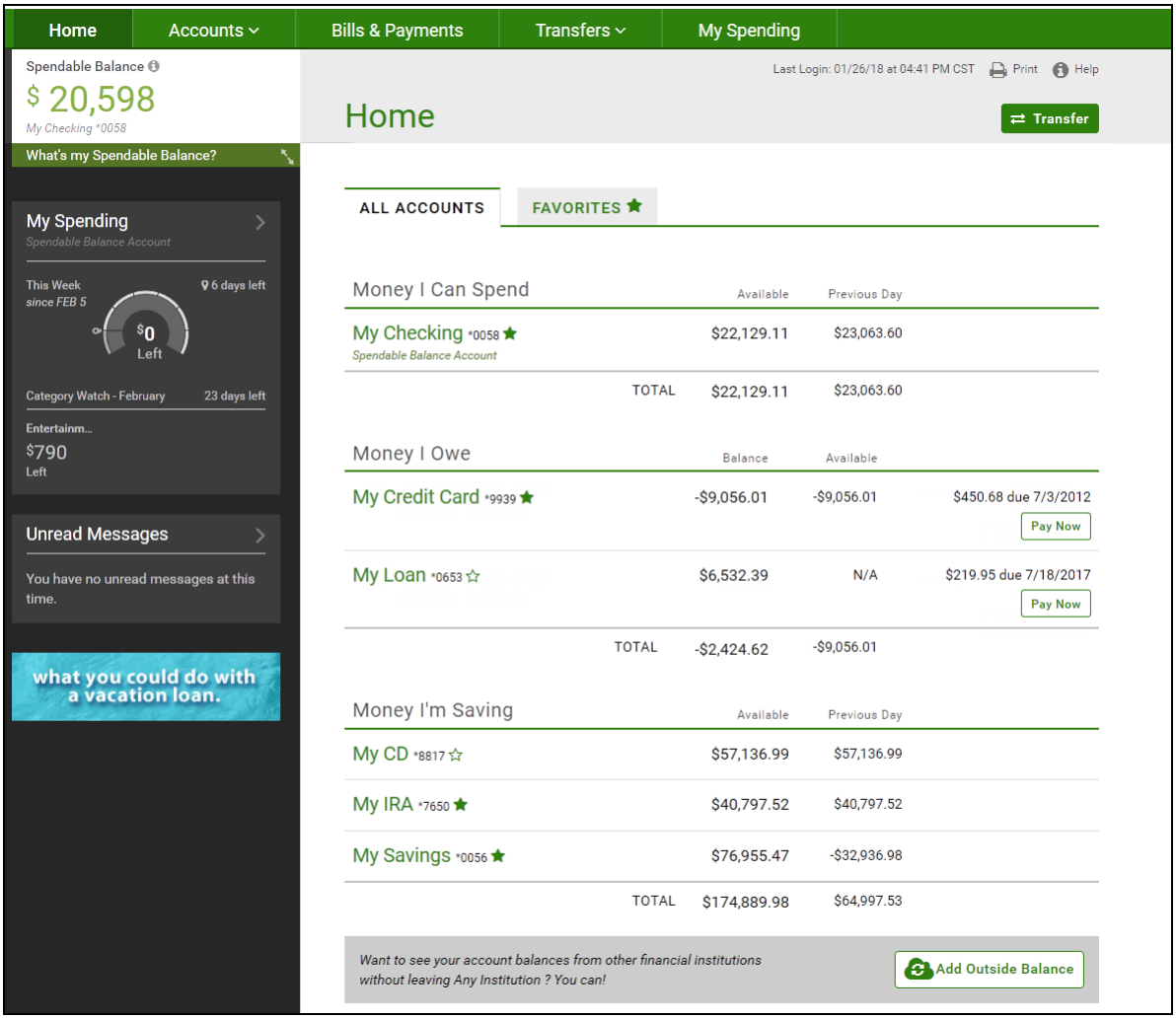
Chapter 3: Home Tab

What's in this Chapter

This chapter describes using the Home tab to access the information you need about your accounts.

Introduction

The Home tab is a summary of different areas within your Online Banking experience—all in one easy-to-access view. When you log in to Online Banking, you normally start at the Home page. To return to it, click the Home tab in the upper left, or your institution's logo.



Note

Although the Home tab is the default landing page, it is possible for your institution to direct you to a different Online Banking page after login. Offers or informational notifications that appear at login may send you to a page other than Home after you read the message.

Navigating the Home Tab

The key features of the Home page are the following.

- Title area
- Sidebar (including Spendable Balance)
- Account list

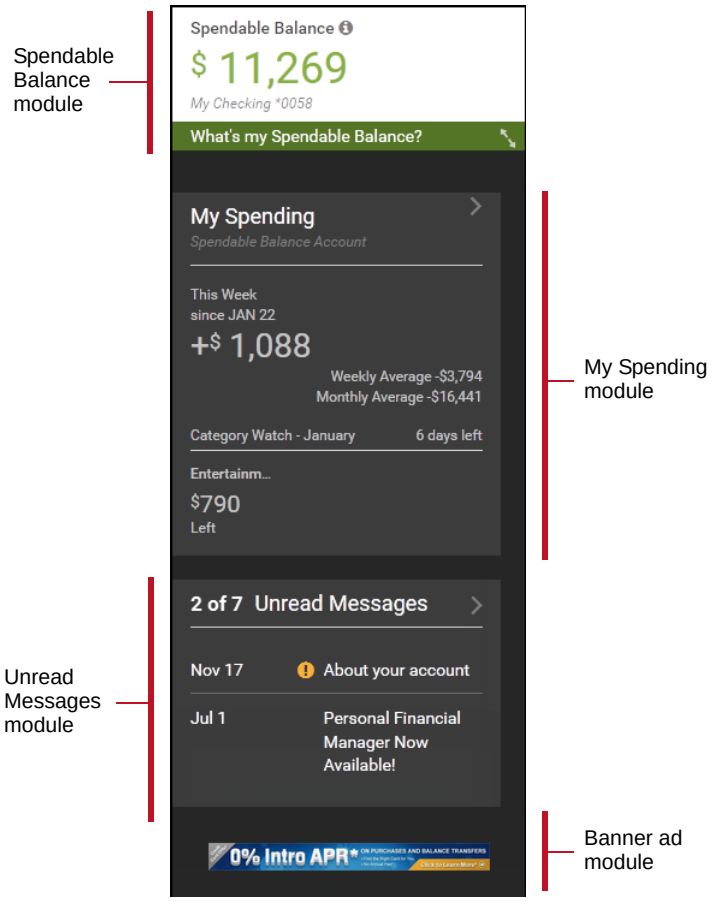
Title Area

The title area identifies the Home page and provides some key general information and controls.

- **Last Login** - Shows the most recent date and time when you successfully logged in to the system. You should check that the Last Login displayed is consistent with the date and time you last accessed Online Banking. If you are aware of a discrepancy, contact your institution immediately.
- **Print** icon - Lets you print a copy of the account information on the Home page.
- **Help** icon - Opens the Help window to a help page.

Sidebar

The sidebar along the left side of the page provides various modules that both give brief information and allow you to navigate to other pages.



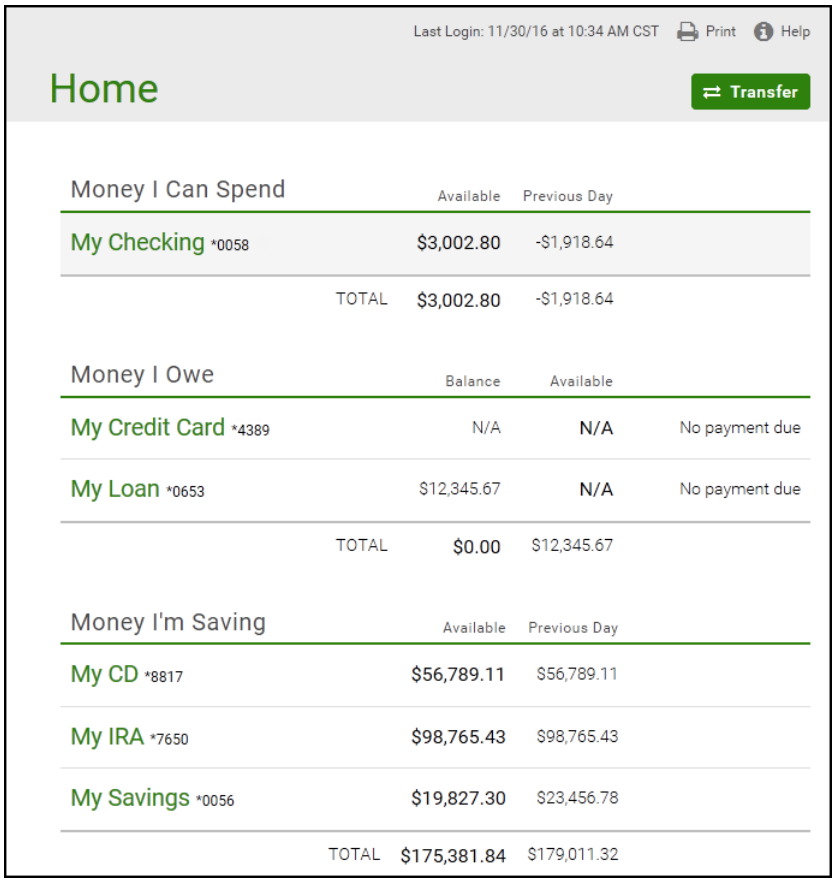
- **Spendable Balance** - The Spendable Balance amount at the top of the sidebar immediately estimates how much money you have to safely spend. It is derived from your primary checking account Available Balance, subtracting a "Money to avoid spending" amount that you have specified. Click **What's in Spendable Balance?** to expand the module for details. Refer to Defining Spendable Balance below for details.

> **Note**
>
> The Spendable Balance module appears only for Retail customers. Commercial customers do not see Spendable Balance.

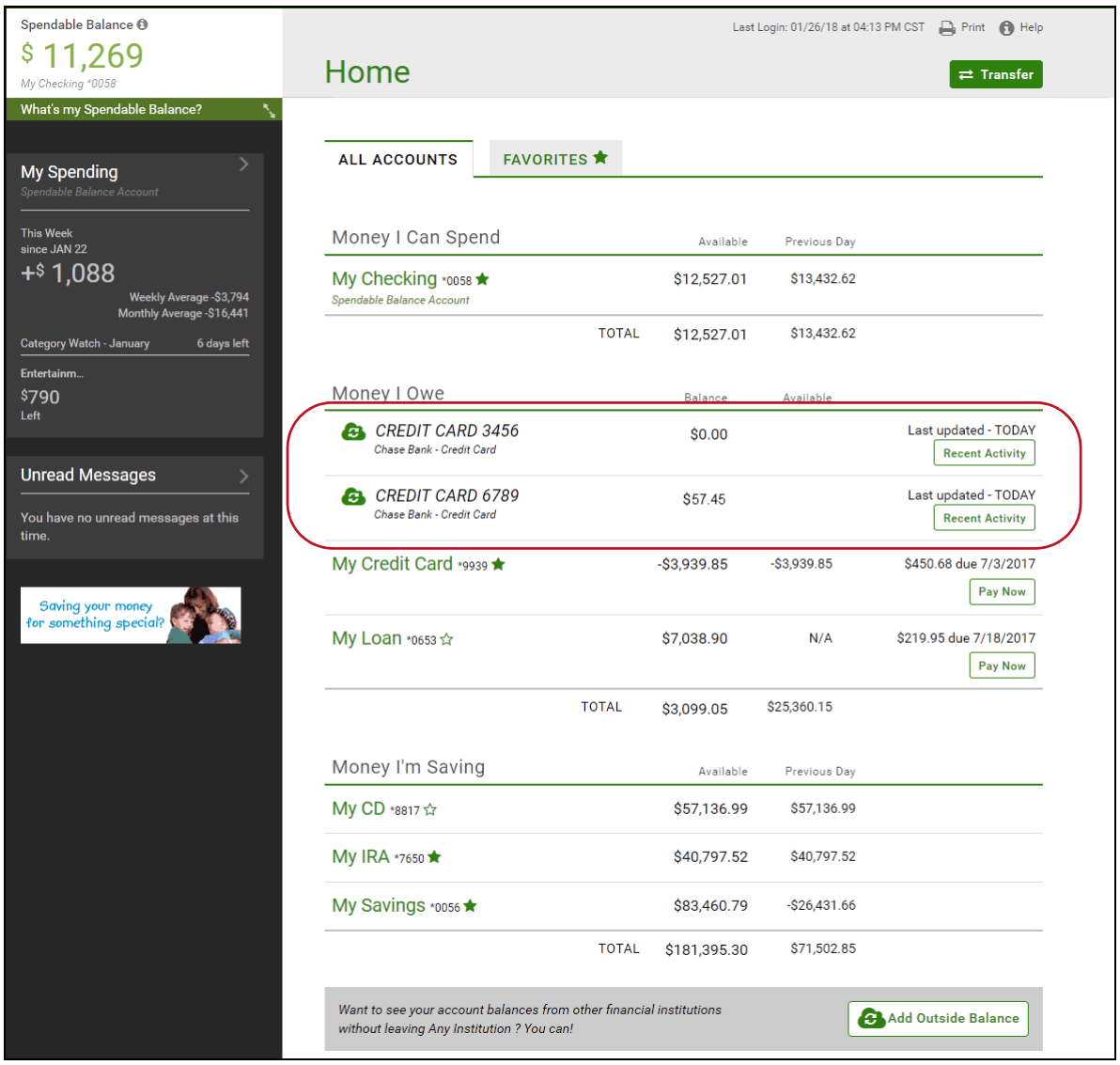
- **My Spending –** The My Spending module can vary in appearance depending on how you have configured its options. It shows both total spending for the current week or paycheck and spending in up to three transaction categories. If spending limits have been configured, gauge-style indicators show the spending graphically in relation to the limits. Click the module header to jump to the My Spending tab.
- **Unread Messages** - The messages module shows an overview of up to five unread messages that you have received from your institution. Click a message subject to read that message, or click the module header to go to the **Messages** page.
- **Banner ad** - Promotional offers from your institution can appear in a rotating series of banner ad graphics at the bottom of the sidebar. Click a banner to see more on that item.

Account List

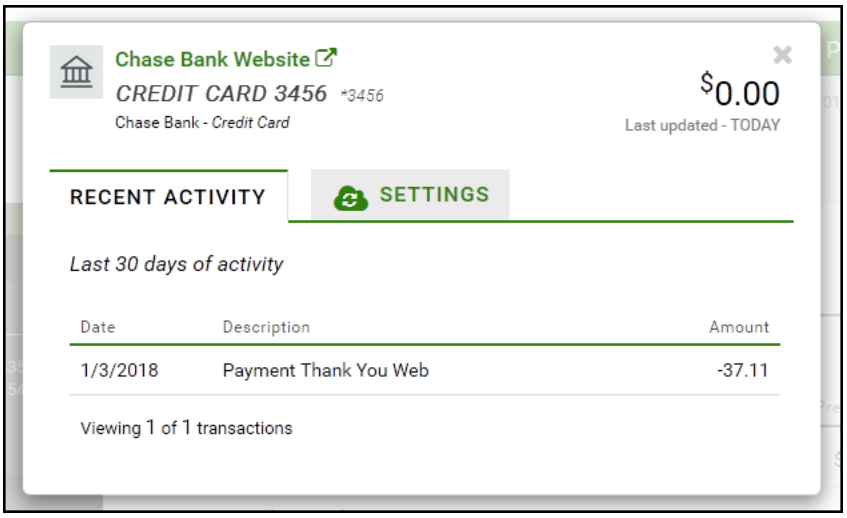
For Retail customers, the main area of the Home page lists your institution accounts in three categories: **Money I Can Spend** (your checking accounts), **Money I Owe** (your credit card, loan, and Line of Credit accounts), and **Money I'm Saving** (your savings, CD, and IRA accounts). If you don't have any accounts of a particular type, that category does not appear. For example, if you have no checking accounts, the **Money I Can Spend** category is omitted.



For institutions that offer Outside Accounts, any outside accounts you have synced appear in the appropriate sections of the ALL ACCOUNTS sub-tab. You can click outside accounts to refresh balance information, but account details are not available for them as with native Online Banking accounts.

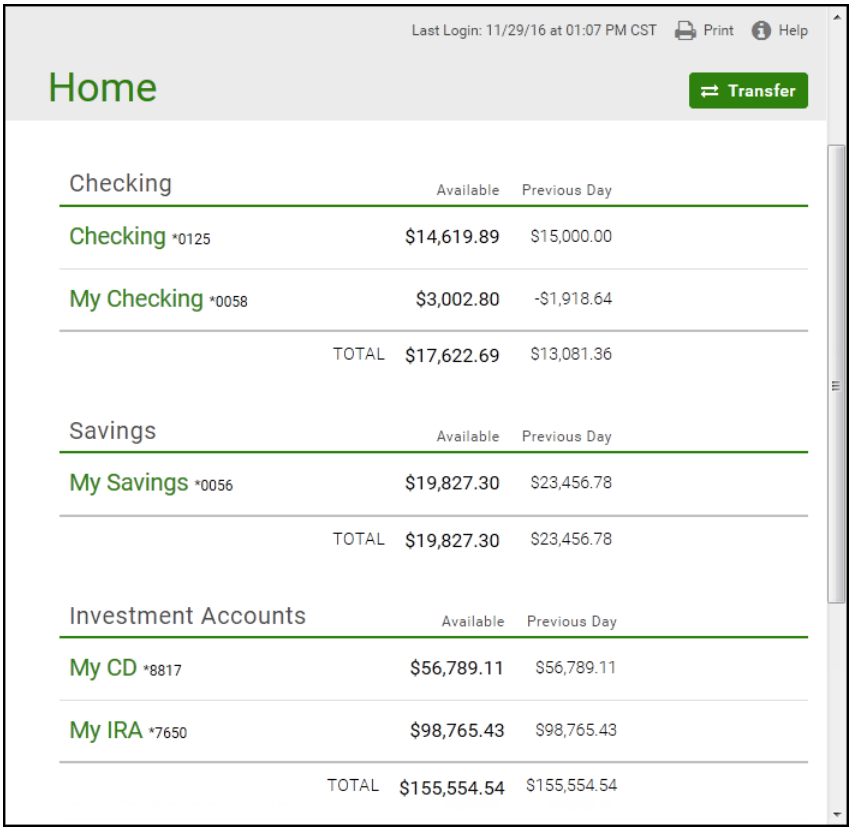


Outside accounts display their current and available balances. They also have a **Recent Activity** button that can provide a simple display of the last 30 days of transactions on the account.



Refer to Outside Accounts in Chapter 4 for details.

For Commercial customers, the main area of the Home page lists your institution accounts in general categories: **Checking**, **Savings**, **Investment Accounts**, and so on. If you don't have any accounts of a particular type, that category does not appear. For example, if you have no savings accounts, the **Savings** category is omitted.



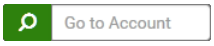
For each account, you see the masked account number and the account balance as of the date shown. For some account types, both Available Balance and Previous Day Balance appear. Below each category, the balances of the accounts in that category are totaled.

Up to 10 accounts are listed at once in each category. If you have more than 10 accounts in a category, paging controls appear below the category to let you navigate through all accounts.

The **Transfer** button appears when there is more than one account with transfer privileges. It is a shortcut to the Transfers tab, where you can set up a transfer between your online accounts.

Searching for Accounts

When there are many accounts, the account list provides a simple search control to help you quickly find the account you want.

The account locator (

) appears at the top of the sidebar if you have more accounts than can be displayed.

When you click the control, a list of all your accounts drops down. Click any account in the search list to go directly to the Account detail page for that account on the Accounts tab.

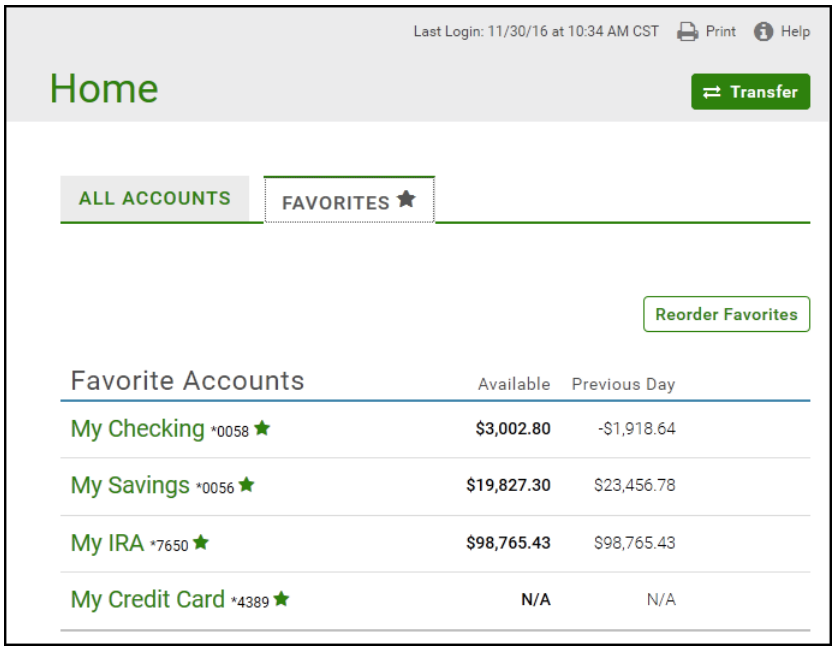
Or, to narrow the list further, begin typing in the control. The search list is immediately filtered to just the accounts that contain the characters you type. Click the account you want when you see it.

Setting Account Favorites

You can set Favorites for quicker access to important accounts when you have many accounts available. The main area of the page in that case has two sub-tabs, ALL ACCOUNTS and FAVORITES, and a Favorite icon (☆/★) appears next to the name of each account. You can set up to a maximum of 20 favorites, depending on how many accounts you have. Your top seven favorite accounts are also displayed on the sidebar account list and within the **Accounts** supermenu.

The ALL ACCOUNTS sub-tab shows the categorized list of all your accounts as described above.

The FAVORITES sub-tab shows only the accounts you have selected (★) for quick access. This is helpful if you have many accounts but want to limit the accounts you usually see to just a few.



You can specify the order in which your favorite accounts appear. The Home tab remembers which sub-tab you were last on, so if you stay on FAVORITES, it will already be selected the next time you log in.

To set accounts as favorites, do the following.

1. On the Home tab, select the ALL ACCOUNTS sub-tab.
2. Click the outline Favorite icon (☆) next to any account you want to make a favorite.

   The icon switches to a solid star to indicate that the account is a favorite.
3. To deselect an account that is already set as a favorite, click the solid Favorite icon (★) next to the account.

   The icon switches to an outline star to indicate that the account is not a favorite.

When you click the FAVORITES sub-tab, the accounts in the Favorite Accounts list are only those selected as favorites (★) on the ALL ACCOUNTS sub-tab. Initially, they appear in the order in which you selected them, but you can change the order.

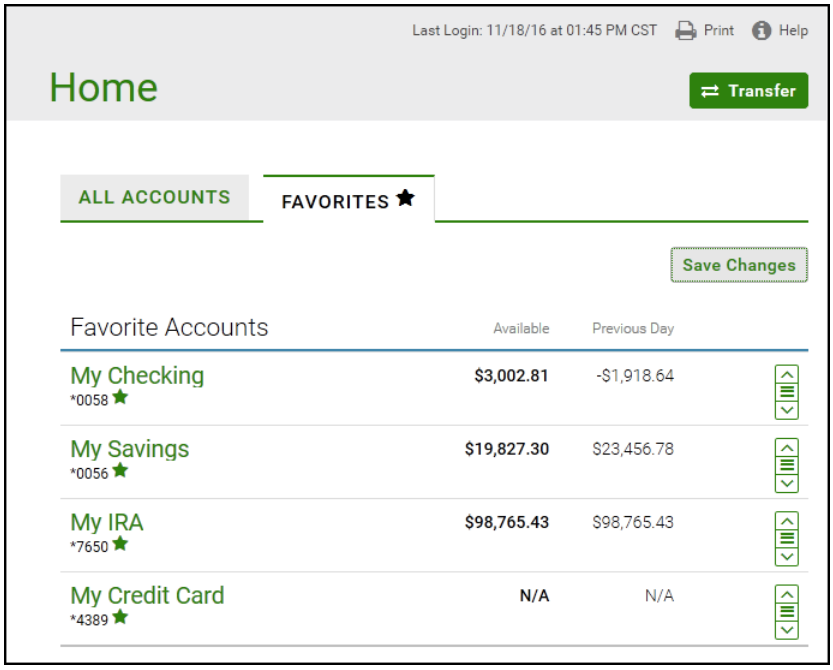
Reordering Your Account Favorites

Once you have selected accounts as favorites, they initially are listed on the FAVORITES sub-tab in the order in which they were selected. However, you can adjust the order in which you want the accounts to appear in the Favorite Accounts list.

To reorder accounts in the favorites list, do the following.

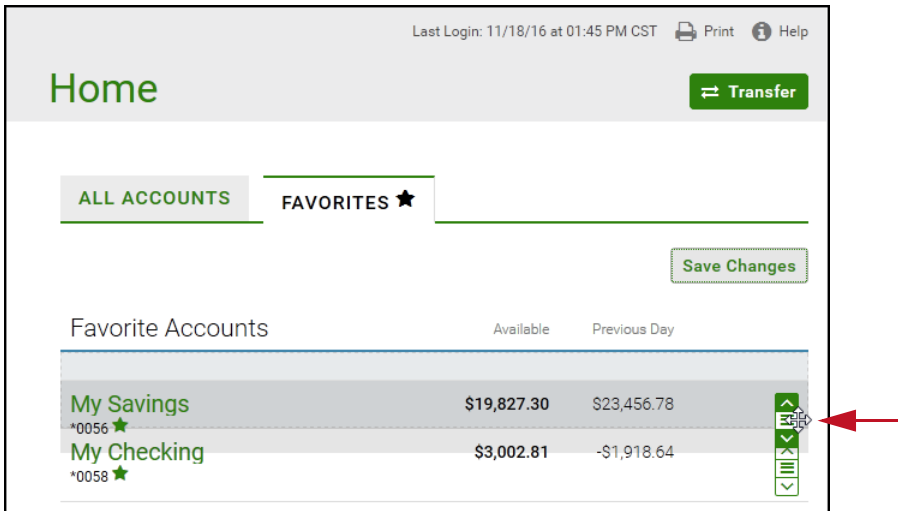
1. On the Home tab, select the FAVORITES sub-tab.
2. Click **Reorder Favorites**.

   The list changes to edit mode: a reorder control with up and down arrows appears to the right of each account in the Favorite Accounts list, and the button changes to **Save Changes**.



3. Use the controls to move accounts up or down in the list.
   - Click the up arrow to move an account higher in the list (disabled for the first account).
   - Click the down arrow to move an account lower in the list (disabled for the last account).

- Click and hold the rails between the two arrows to drag an account; release to drop the account row in the desired position.



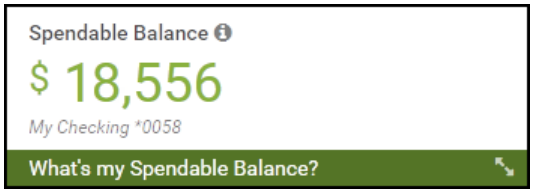
4. Click **Save Changes**.

   The Favorite Accounts list returns to its normal display mode, with accounts in the new order. This step must be completed to retain the new account order.

In addition to the Favorite Accounts list, the account ordering is reflected in the accounts lists that appear in the sidebar and supermenu of the Accounts tab.

Defining Spendable Balance

The **Spendable Balance** module appears at the top of the sidebar on the Home tab and the Accounts tab for Retail users. Commercial users do not see Spendable Balance.



The Spendable Balance amount immediately estimates how much money you have available to spend safely. This amount is not simply your checking account balance or a sum of several balances.

Instead, Spendable Balance is derived from your primary checking account available balance minus any pending payments and transfers, as well as an additional fixed amount that you opt to keep in reserve.

To view and define the details of your Spendable Balance, do the following.

1. Click **What's my Spendable Balance?** at the bottom of the module.

   The module expands to show the current selected checking account, its available balance (omitting cents), and the reserve amount. By default, any pending payments or transfers on the account are also shown, with their total deducted from the spendable balance.

2. If you have multiple checking accounts, you can pick the one you want as your primary checking account by clicking the account name.

   A list of your checking accounts drops down, from which you can select.

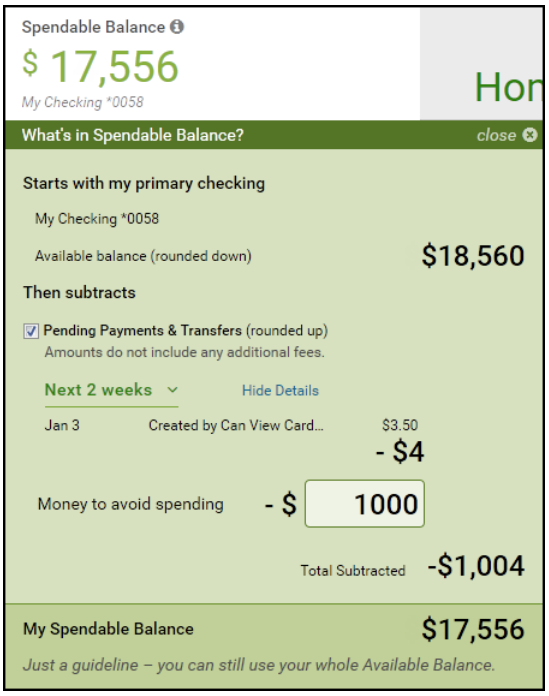
3. Select whether the total of future transactions is deducted from the spendable balance using the **Pending Payments & Transfers** check box. You can select how far ahead the module looks for pending transactions using the drop-down.

   - Clearing today
   - Within 2 days
   - Within 3 days
   - Within 5 days
   - Within 7 days
   - Next 2 weeks (default)

   If many transactions are listed, you can click **Hide details** to show only the total.

4. Set the amount the module subtracts from the checking available balance by entering it in the **Money to avoid spending** box.

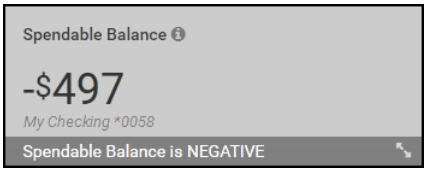
   The resulting Spendable Balance amount is automatically calculated and displayed in the module.

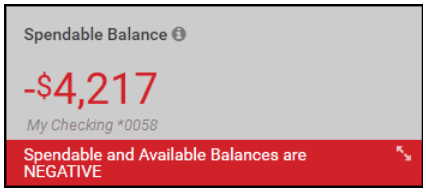


So by specifying the amount to subtract according to your cash flow situation and spending habits, you can have Online Banking keep you informed of your current cash situation in a flexible way. Adjust the reserve amount or select a different checking account at any time.

Things to remember about Spendable Balance include the following.

- Spendable Balance is only a guideline for quick reference. It does not limit the amount you can actually spend from any account. You can always use the full Available Balance.
- If the Spendable Balance is negative, or both the Spendable Balance and the Available Balance are negative, the module highlights these conditions via color and a message at the bottom of the module.





- The Spendable Balance module is absent if you have no checking accounts.

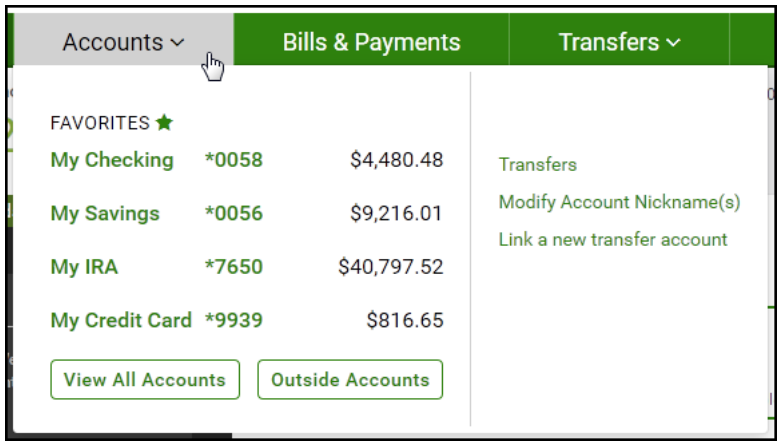
Chapter 4: Accounts Tab

What's in this Chapter

Using the Online Banking site, you can manage all of your accounts on the Accounts tab. This chapter provides information and procedures to manage your accounts.

Navigating the Accounts Tab

In general, you will use the Accounts tab more than any other page to view and manage your online accounts. Click the tab to display the Accounts supermenu.



The supermenu lists the accounts set as Favorites, by nickname, account number (masked), and available balance. If you have not defined any Favorites, up to seven accounts are listed, in a default order.

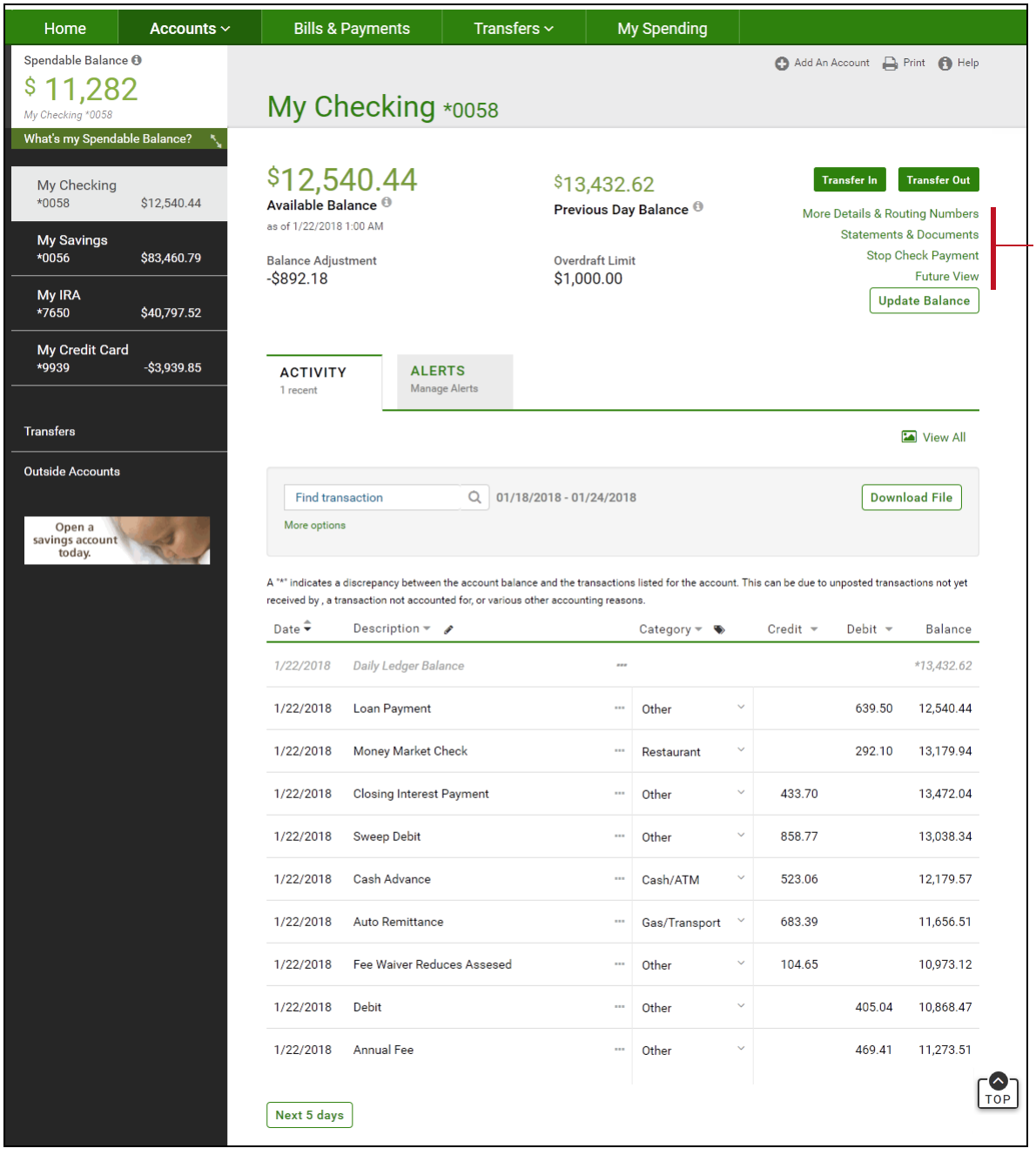
Click any account to view the detail page for that account. Quick links are also available on the right to let you edit your account nicknames, jump to the Transfers tab, or link to new transfer accounts.

When you have selected an account from the supermenu, the detail page for the account appears. The main area of the page shows information specific to the account. The page also has a sidebar similar to the Home page. For Retail users, the Accounts page sidebar also has the Spendable Balance module at the top. Below that, your accounts are listed, with the current account highlighted. You can use the sidebar to switch which account you are viewing with a single click.

Accounts Page

Key features of the Accounts page include the following.

- Supermenu
- Title area
- Sidebar
- Account information area



Supermenu

The Accounts tab supermenu lists up to seven of your accounts for selection, along with the account Available balance. If you have defined Favorites, those are the accounts listed. Two buttons at the bottom of the supermenu provide shortcuts to account functions: **View All Accounts** jumps to the Home tab, where all your accounts are listed at once. **Outside Accounts** jumps to the Outside Accounts page, where you can set up accounts at other institutions for access within Online Banking. On the right side of the supermenu, additional links for account functions and service offers from your institution can appear.

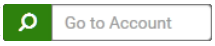
Title Area

The title area identifies the account you are viewing and provides some key general information and controls.

- Account – Shows the account nickname and masked account number
- Print icon – Lets you print a copy of the account information on the page
- Help icon – Opens the Help window to this help page

Sidebar

The sidebar along the left side of the page provides various modules that both give brief information and allow you to navigate to other pages.

- **Spendable Balance** (Retail users only) – The Spendable Balance amount at the top of the sidebar immediately estimates how much money you have to safely spend. It is derived from your primary checking account Available Balance, subtracting pending transactions and a "Money to avoid spending" amount that you have specified. Click **What's in Spendable Balance?** to expand the module for details. Refer to Defining Spendable Balance in Chapter 3 for more.
- **Account shortcuts** – Up to seven of your accounts are listed in the sidebar, with their available balances. Click the account to display its details in the main area; the selected account is highlighted in the sidebar. If you have defined Favorites, those are the accounts listed in the sidebar. When you have more accounts than will fit in the sidebar, an account locator control (

) is included to let you search for the one you want.

- **Links** – The **Transfers** link jumps to the Transfers tab. The **Outside Accounts** link jumps to the Outside Accounts page.
- **Banner ad** – Promotional offers from your institution can appear in a rotating series of banner ad graphics at the bottom of the sidebar. Click a banner to see more on that item.

Account Information Area

The main area of the Accounts page displays all the key information about the account. It also provides access to other pages where additional account functions are available.

The top panel of the page displays basic account information, including Available and Previous Day balances. Other data, such as an interest rate, appears there as well when applicable to the account type.

Next to the account balance information, action buttons and Quick Links relevant to the account appear.

Available action buttons depend on the account type and privileges enabled for the account.

- **Transfer In** – Checking or Savings accounts that are enabled to receive transfers from other accounts.
- **Transfer Out** – Checking or Savings accounts that are enabled to make transfers to other accounts.
- **Contribute** – CD or IRA accounts that are enabled to receive funds from other accounts.
- **Make Payment** – Loan or Line of Credit accounts for which you have enabled bill payment from other accounts.
- **Update Balance** – Refreshes the balance display to account for any transactions that may have just posted.

With the action buttons, various Quick Links can appear, depending on the institution and account type.

- **More Details & Routing Numbers** – Displays a dialog box showing additional details about the account beyond what is already shown. This includes the full (unmasked) account number, your institution's ABA routing number, account owner name(s), and so on. Refer to Account Details for a complete list of information included.

- **Statements** – Goes to the Account Statement page, where you can view your current monthly statement or a past statement. (Only institutions that do not offer account documents)
- **Statements & Documents** – Goes to the Account Document page, where you can view statements, disclosures and other official notices from your institution. (Institutions that offer account documents)
- **Stop Check Payment** – Goes to the Stop Payment page, where you can stop payment on a check. (Checking accounts only)
- **Future View** – Opens the Future View window, where you can see the Future View account forecasting feature. (Checking and Savings accounts only)

Below the top panel are the sub-tabs.

- ACTIVITY - The ACTIVITY sub-tab is visible by default. All your account transactions are listed here.
- ALERTS - The ALERTS sub-tab shows the status of any Account Activity alerts for the account. It lets you configure alerts for the account and see recent alerts that have been received.

The following information is provided for an account.

Account Information

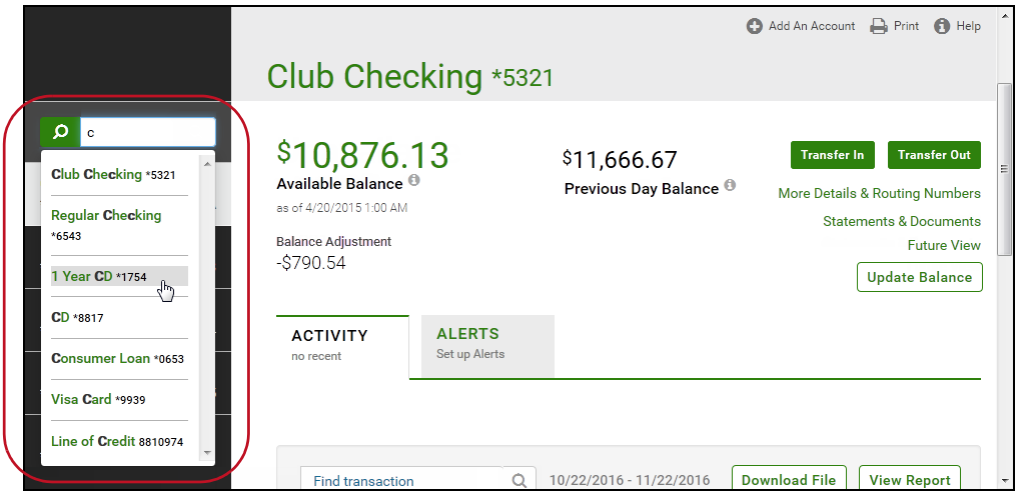
Field	Description
Name	The account nickname, or if no nickname has been set up yet, the account type (for example, checking, savings, share, share draft, IRA, CDs, credit card, or loan, etc.). The name is a link to the account detail page.
Owner	The owner of the account. For joint checking accounts, only one name may appear if each account owner has a separate file at your financial institution.

Account Information *(cont.)*

Field	Description
Account #	■ The account number. ■ Account numbers are masked by default, displaying only the final few digits: *3336. ■ Institutions can opt for certain account types not to be masked.
Balance	■ The account's current balance (calculated by taking the most recent update from your financial institution and adjusting it to include any recent Internet transactions). ■ Negative balances are displayed in red.
As Of	The date for which the balance is accurate; that is, the date of the last known transaction and/or balance update from your financial institution.

Account Search

The Account Locator (Go to Account) appears in the sidebar for the Accounts page when there are many accounts. This control lists all accounts in a scrolling list, and lets you narrow the account list by searching on the Account Name or Account Number fields. Just begin typing and the list is filtered to show matching accounts.



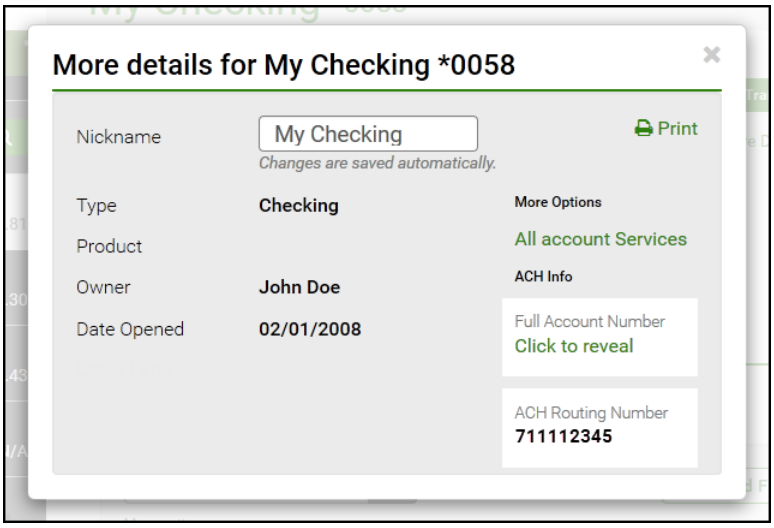
Real-Time Internet Interface

If your financial institution uses a Real Time interface, you may not see all of the information shown in the illustrations in this chapter. Some of the information in the Accounts section may not be updated continually. Your financial institution may choose not to display any or all of the following, because they are not Real Time features.

- Activity
- Statements
- Balance including Available Balance, and Unposted Transactions
- Previous Day Balance including Ledger and Ledger Available Balance

Account Details

When you need complete information on the account, click the **More Details & Routing Numbers** Quick Link. It opens the **More details** dialog box, which displays all data relevant to the account.



Information shown may include any of the following, depending on the type of account.

More details for account dialog box

Field	Description
Nickname	The nickname for the account. To change the nickname, click in the box and edit the text.

More details for account dialog box *(cont.)*

Field	Description
Type	What kind of account this is (for example, Savings, Checking, CD, Loan, or Credit Card).
Account	Your institution's product name for the account, such as "Premier Checking".
Owner	Name of the owner of the account.
Date Opened	The date the account was opened.
YTD Interest	The year-to-date interest amount credited to the account.
Interest Last Year	The interest amount credited to the account last year.
Interest Rate	The current interest rate for this account.
Credit Limit	The maximum amount of billed and unbilled charges that you are allowed to incur at any given time. (Loan and credit card accounts only.)
Original Loan Amount	The original amount of the loan. (Loan accounts only.)
Pay Off Amount	The total amount of money you currently owe for this loan. (Loan accounts only.)
Next Payment Amount	The minimum amount of your next payment. (Loan accounts only.)
Date Next Payment	The date your next loan payment is due. (Loan accounts only.)
Amount PAST DUE	The amount, if any, that is past due for this loan. (Loan accounts only.)
Term of Account	The time to maturity of the account, expressed in months or years. (CD and Loan accounts only.)

More details for account dialog box *(cont.)*

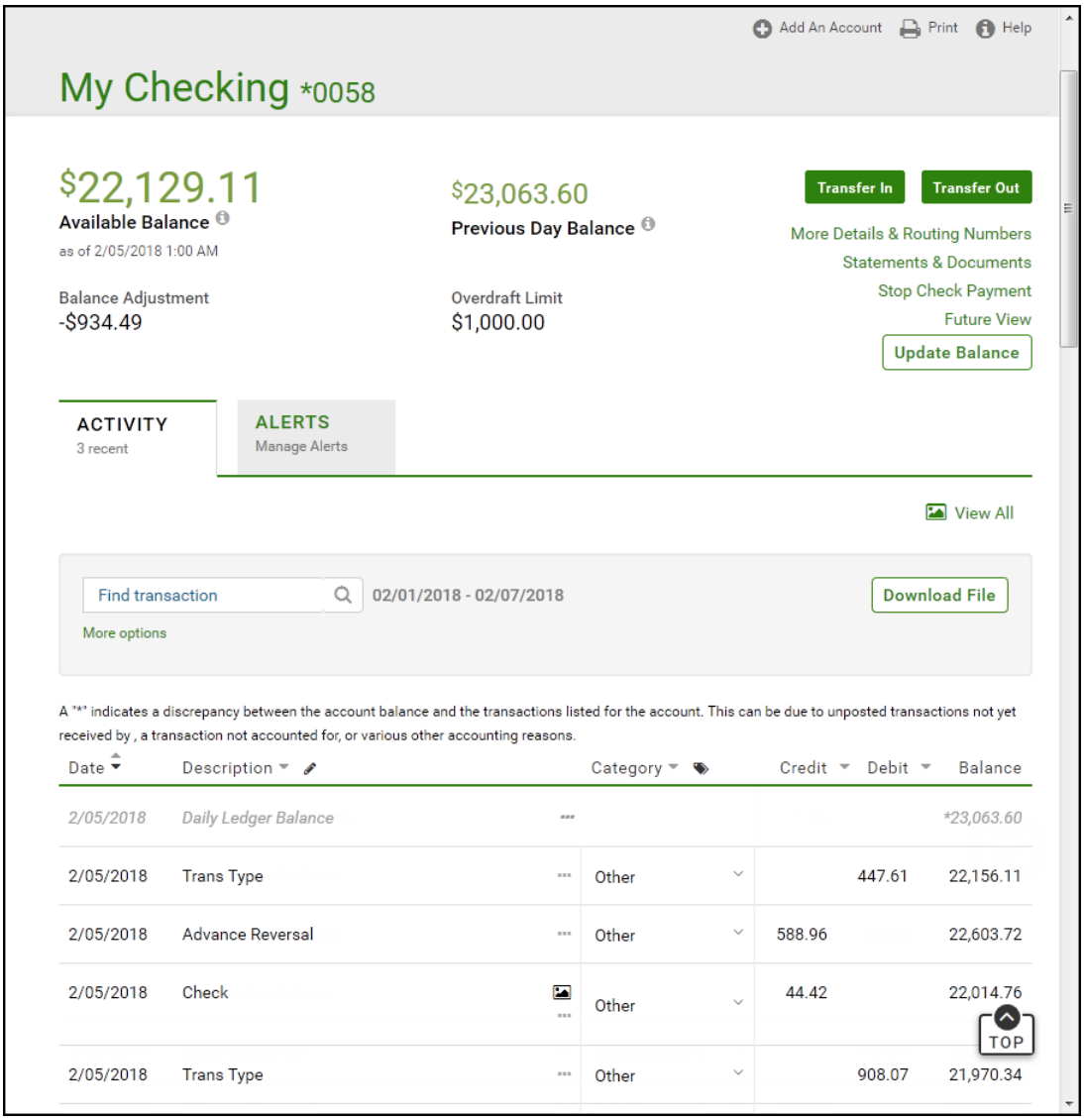
Field	Description
Maturity Date	The date the account matures—the end of the CD term or the loan payoff date. (CD and Loan accounts only.)
Interest Accrued, Not Yet Paid	Interest the account has earned that has not yet been paid into the account.
Annual Percentage Rate (APR)	The current annual interest rate for this account.
Overdraft Limit	The amount, if any, that your institution will automatically lend you if you overdraw this account. (Checking, Savings, and Loan accounts only.)
ACH Routing Number	The routing number to be used when requesting that someone send you an ACH payment (such as a direct deposit), or to withdraw a payment (such as a membership fee or insurance premium).

Other options in the account details dialog

- Under More Options, you can click **All account Services** to go to the Services & Settings page.
- Most account numbers in Online Banking are masked to show only the last four digits: *3336. Use the **Click to reveal** link to see the full number for this account.
- If you want to print the full account details for future reference, click the **Print** icon in the upper right corner of the dialog box. It opens a new window with a print-friendly version of the information.

Viewing Detail for Checking Accounts

Your Available Balance and Previous Day Balance appear at the top, along with any positive or negative Balance Adjustment due to in-process transactions. An Overdraft Protection amount appears if you have this service. If you have one or more transfer-eligible accounts with appropriate transfer privileges, **Transfer In** and/or **Transfer Out** buttons appear.



Click the **More Details & Routing Numbers** quick link to see the following information for checking accounts. Certain fields may not appear, depending on features supported by the financial institution.

Checking Account Detail Fields

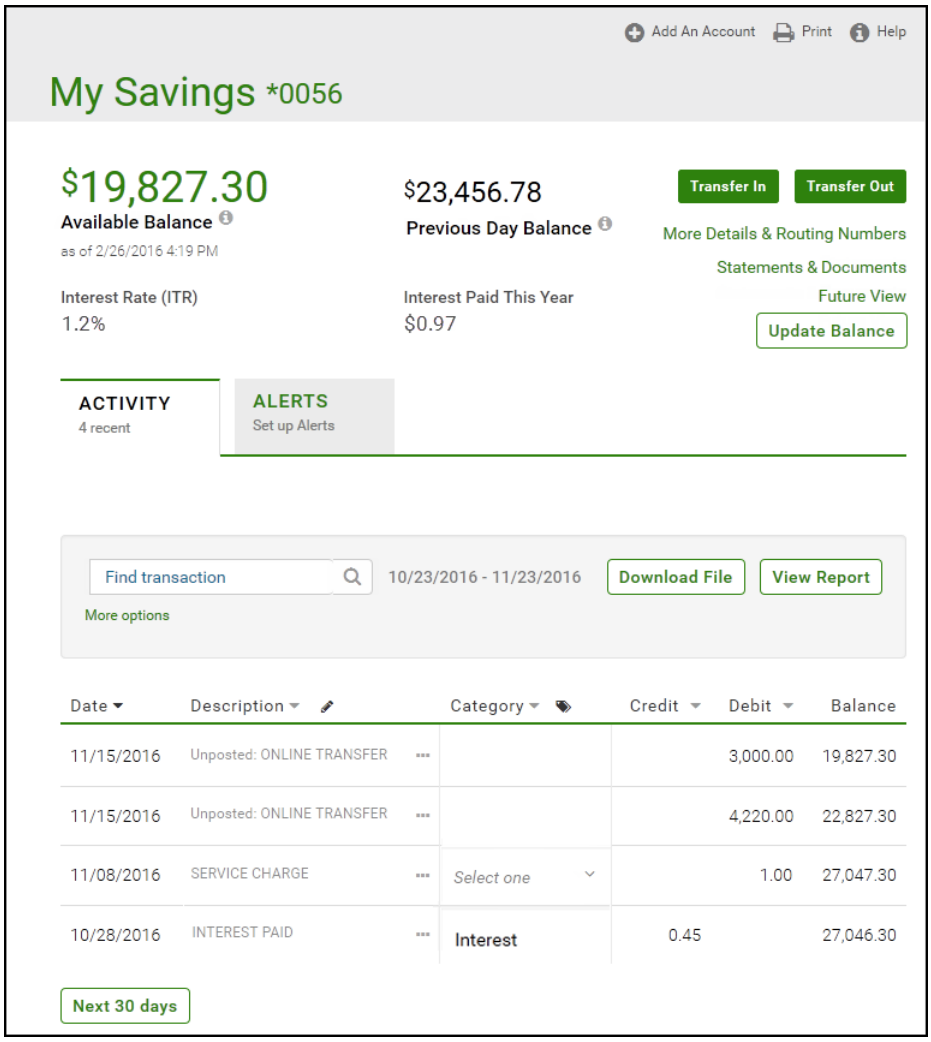
Field	Description
	Main page information
Available	Total funds currently available, including any pending activity such as recent unposted Internet or POS transactions.

Checking Account Detail Fields *(cont.)*

Field	Description
Previous Day	The official balance of the account, as of the end of the preceding business day.
Balance Adjustment	Adjustments to the Available Balance due to unposted transactions, if any.
Overdraft Protection	The amount your financial institution will automatically lend you if you overdraw this account, if any.
More details dialog box information	
Nickname	Nickname for the account. Editable.
Owner	Name of the owner of the account.
Type	What kind of account this is (Checking, Share Draft).
Date Opened	The date the account was opened.

Viewing Detail for Savings Accounts

Your Available Balance and Previous Day Balance appear at the top. The account interest rate and interest paid this year appear. If you have one or more transfer-eligible accounts with appropriate transfer privileges, **Transfer In** and/or **Transfer Out** buttons appear.



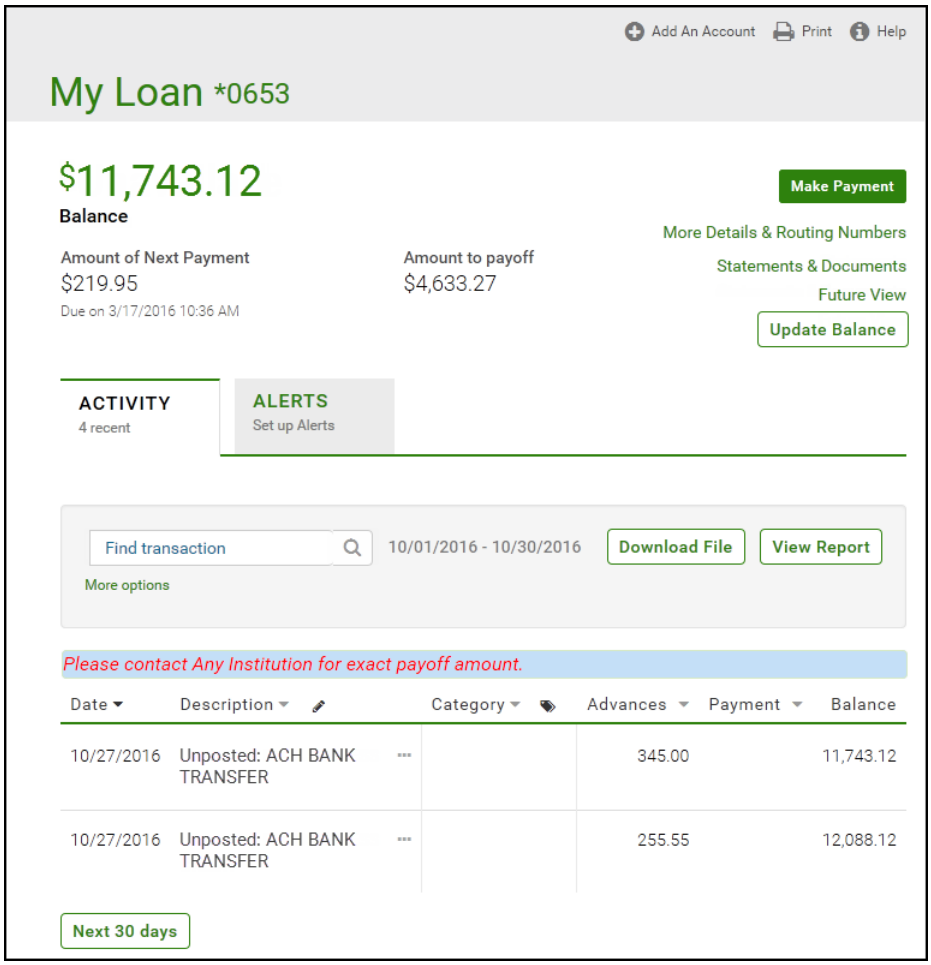
Click the **More Details & Routing Numbers** quick link to see the following information for savings accounts. Certain fields may not appear, depending on features supported by the financial institution.

Savings Account Detail Fields

Field	Description
Main page information	
Available Balance	Total funds currently available, including any pending activity such as recent unposted Internet or POS transactions.
Previous Day Balance	The official balance of the account, as of the end of the preceding business day.
Interest Rate (ITR)	The current interest rate for this account.
Interest Paid This Year	The interest amount credited to the account so far this year.
More details dialog box information	
Nickname	Nickname for the account. Editable.
Owner	Name of the owner of the account.
Type	What kind of account this is (Savings, Share).
Product	Your institution's product name for the account.
YTD Interest	The year-to-date interest amount credited to the account.
Interest Last Year	The interest amount credited to the account last year.
Date Opened	The date the account was opened.
Interest Rate	The current interest rate for this account.
Interest Accrued, Not Yet Paid	The interest the account has earned that has not yet been paid into the account, if any.

Viewing Detail for Loan and Line of Credit Accounts

Your balances appear at the top. Loan payoff information and a **Make Payment** button may also be included.



Click the **More Details & Routing Numbers** quick link to see the following information for loan accounts. Certain fields may not appear, depending on features supported by the financial institution.

Loan/LOC Account Detail Fields

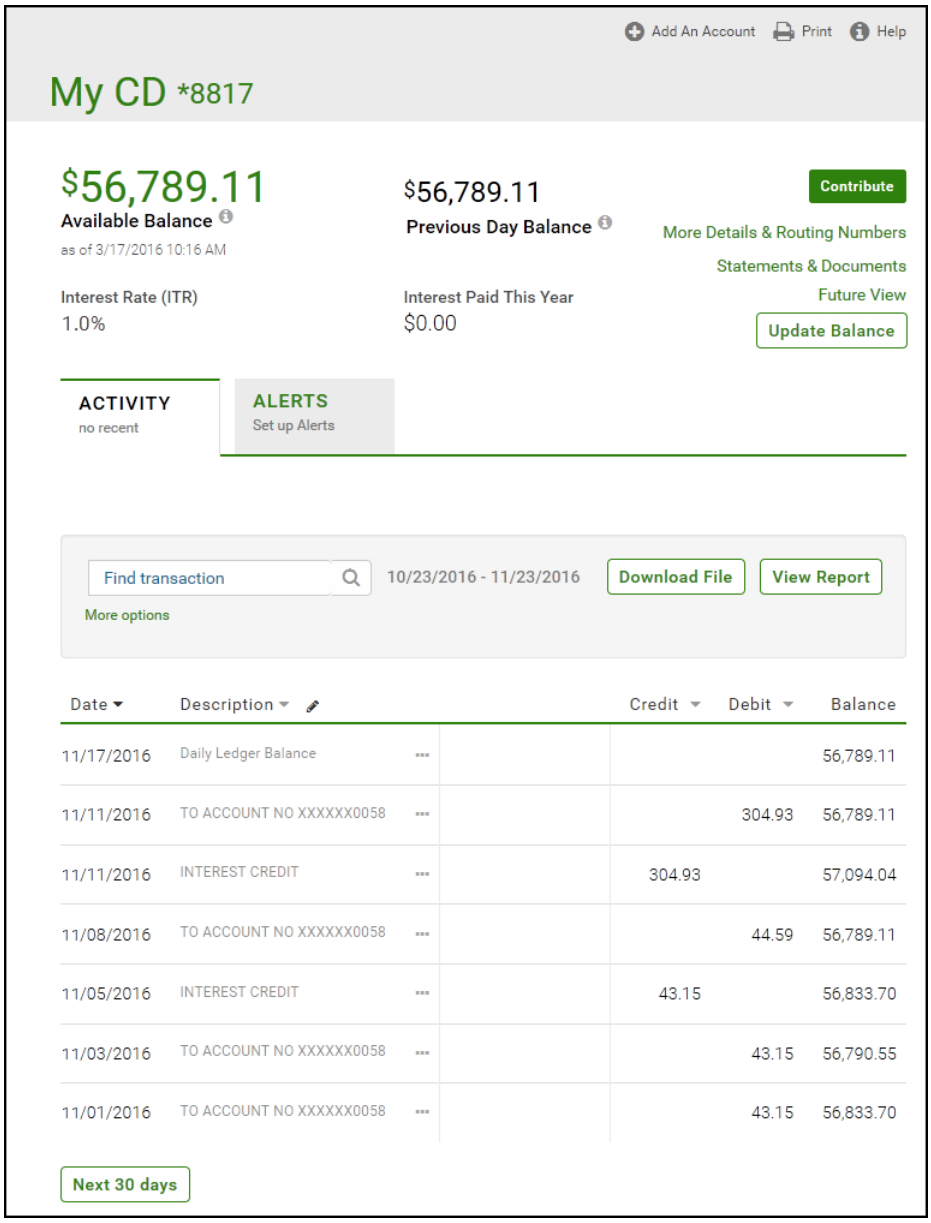
Field	Description
Main page information	
Balance	The official balance of the account, as of the end of the preceding business day, if available.
Amount of Next Payment	The amount and due date of the next payment.

Loan/LOC Account Detail Fields *(cont.)*

Field	Description
Amount To Payoff	The remaining payment amount.
Credit Limit	The credit limit on any loan advances, if any.
More details dialog box information	
Nickname	Nickname for the account. Editable.
Owner	Name of the owner of the account.
Type	What kind of account this is (Loan or LOC).
Product	Your institution's product name for the account.
Date Opened	The date the account was opened.
Pay Off Amount	The remaining payment amount.
Interest Rate (ITR)	Current interest rate for this account.
Amount of Next Payment	The amount of the next payment.
Date of Next Payment	The date due for the next payment.
Interest Paid This Year	The interest amount credited to the account so far this year.
Interest Paid Last Year	The interest amount credited to the account last year.
Interest Accrued, Not Yet Paid	The interest the account is due but has not yet been paid into the account.
Maturity Date	The date the loan will be paid off.
Original Loan Amount	The original amount of the loan.

Viewing Detail for CD and IRA Accounts

The information items shown for Certificate of Deposit (CD) accounts and Individual Retirement Account (IRA) accounts are the same. Your Available Balance and Previous Day Balance appear at the top. The interest rate and interest paid this year appear. A **Contribute** button may appear if supported by your institution.



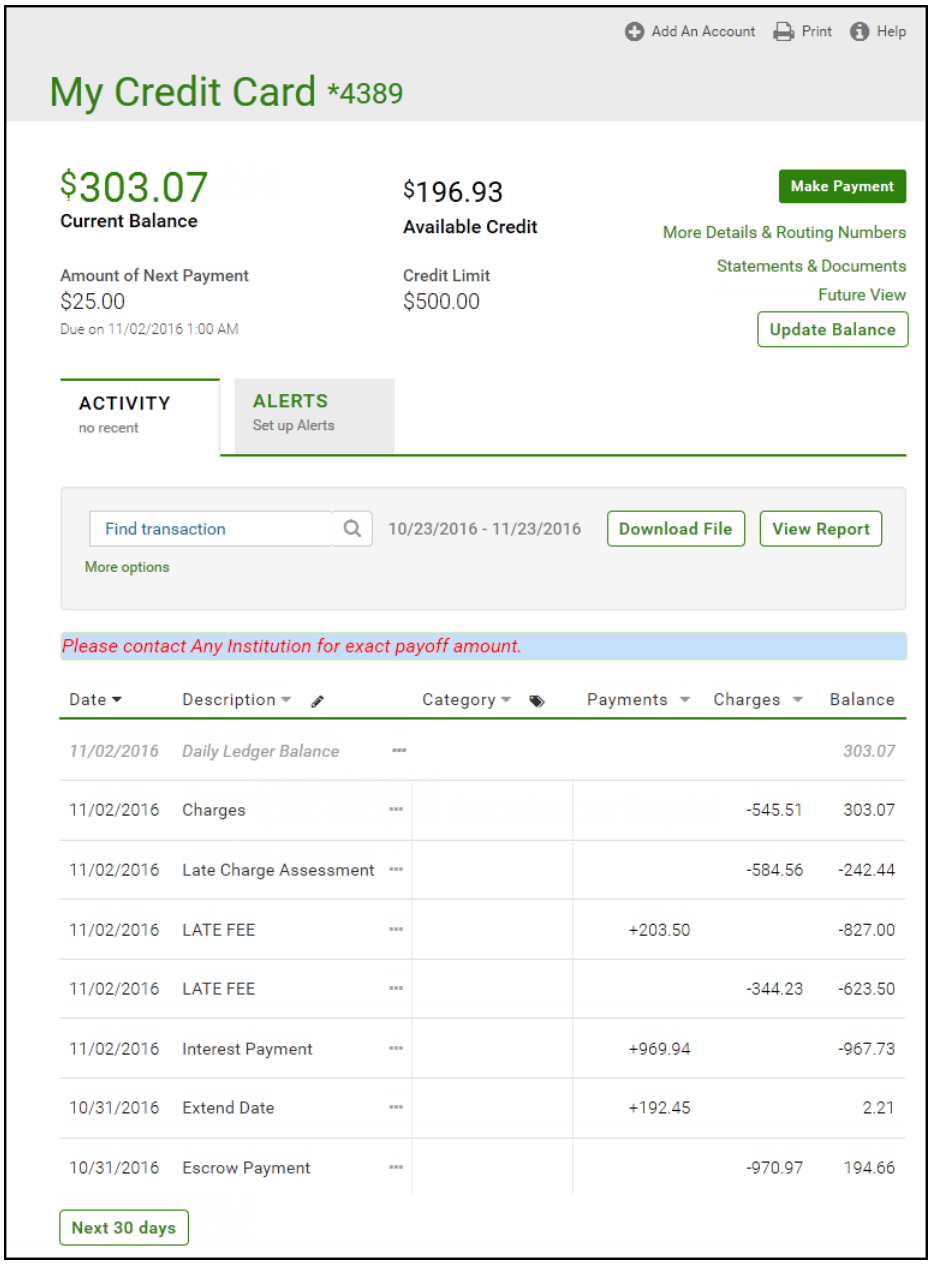
Click the **More Details & Routing Numbers** quick link to see the following information for certificate of deposit (CD) accounts. Certain fields may not appear, depending on features supported by the financial institution.

CD/ IRA Account Detail Fields

Field	Description
Main page information	
Available Balance	Total funds currently available, including any pending activity such as recent unposted Internet or POS transactions.
Previous Day Balance	The official balance of the account, as of the end of the preceding business day.
Interest Rate (ITR)	The current interest rate for this account.
Interest Paid This Year	The interest amount credited to the account so far this year.
More details dialog box information	
Nickname	Nickname for the account. Editable.
Owner	Name of the owner of the account.
Type	What kind of account this is (CD, IRA).
Product	Your institution's product name for the account.
YTD Interest	The year-to-date interest amount credited to the account.
Interest Last Year	The interest amount credited to the account last year.
Date Opened	The date the account was opened.
Term of Account	The length of time between the account opening date and the scheduled maturity date.
Maturity Date	The ending date of a time deposit, such as a certificate of deposit, at which all principal and accrued interest is due to the accountholder.
Interest Rate	Current interest rate for this account.
Interest Accrued, Not Yet Paid	The interest the account is due but has not yet been paid into the account.

Viewing Detail for Credit Card Accounts

Your Current Balance appears at the top. The next payment amount and due date and credit limit appear. A **Make Payment** button appears.



Click the **More Details & Routing Numbers** quick link to see the following information for credit card accounts. Certain fields may not appear, depending on features supported by the financial institution.

Credit Card Account Detail Fields

Field	Description
Main page information	
Current Balance	Current credit balance on the card, if available.
Available Credit	The amount of credit currently remaining.
Amount of Next Payment	The amount and date due for the next payment.
Credit Limit	The credit limit for the card.
More details dialog box information	
Nickname	Nickname for the account. Editable.
Owner	Name of the owner of the account.
Type	What kind of account this is (Credit Card).
Product	Your institution's product name for the account.
YTD Interest	The year-to-date interest amount credited to the account.
Interest Last Year	The interest amount credited to the account last year.
Date Opened	The date the account was opened.
Credit Limit	The credit limit for the card.
Amount to Payoff	The remaining payment amount.
Interest Rate (ITR)	Current interest rate for this account.
Annual Percentage Rate (APR)	Current rate of interest charged for any balance carried on this account.
Amount of Next Payment	The amount of the next payment.
Date of Next Payment	The date due for the next payment.

Credit Card Account Detail Fields *(cont.)*

Field	Description
Amount of PAST DUE	The amount of any past due payments, if any.
Months PAST DUE	The number of months a payment was past due, if any.
Interest Accrued, Not Yet Paid	The interest the account is due but has not yet been paid into the account.

Viewing Unposted Balance Detail

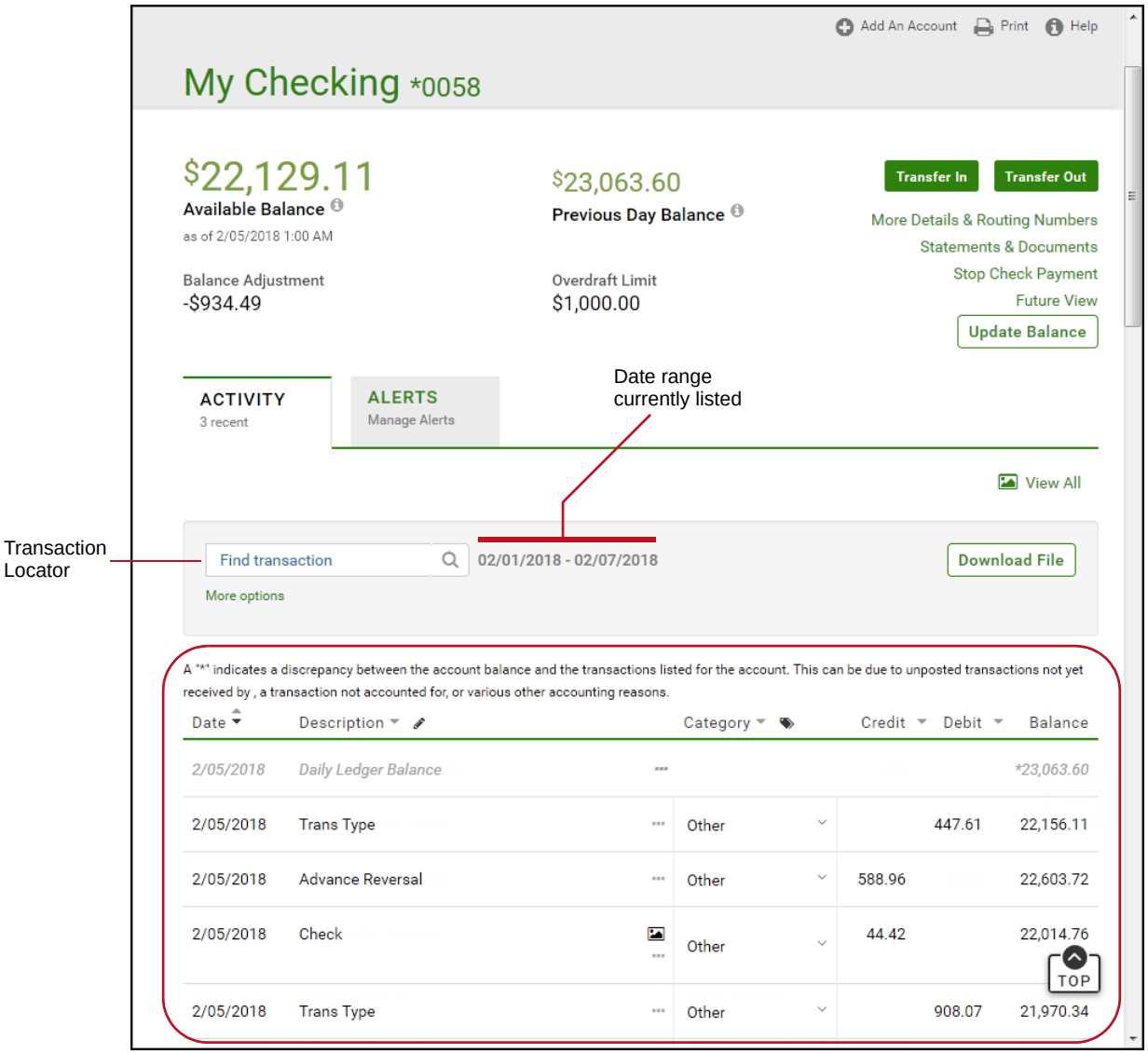
If you have made any recent Internet or POS transactions that your financial institution has not yet posted to the Previous Day balance, you may see a **Balance Adjustment** figure on the Accounts page.

The balance adjustment is the net total of the unposted transaction amounts. It can be positive or negative depending on the mix of credits and debits among the unposted transactions.

Look on the ACTIVITY sub-tab for the individual pending transactions, which will be marked as "Unposted" in the Description column.

Viewing Account Activity

The ACTIVITY sub-tab appears at the bottom of the Accounts page and shows the recent transaction history.



Account Activity Columns

Field	Description
Date	The date the transaction was processed.
Description	A description of the transaction. This is a condensed version of the raw transaction description provided by the merchant or institution. The description is a link that opens the Transaction Detail pop-up window. Common transaction descriptions include: ◆ Daily Ledger Balance – The official balance received from your financial institution. ◆ Check # – A cleared check. Each financial institution has its own descriptions for other items in the history (for example, INTEREST PAYMENT, ATM SERVICE CHARGE, PAYROLL EMPLOYER INC, VISA CHECK). Contact OLB Support at your financial institution for help interpreting these descriptions. Click the **Contact Us** link for contact information. An icon for more information (•••) may appear in this column. Refer to Check Register below for details. Descriptions prefixed "Unposted" are recent Internet transactions that have not yet posted. Until they post, these transactions modify only your Available Balance, not your Previous Day Balance.
Category	■ When visible, this column displays a drop-down list for most transactions allowing selection of a category, such as "Medical" or "Deposit". ■ Not all account types have a Category column. ■ Refer to Check Register below for details on transaction categories.

Account Activity Columns *(cont.)*

Field	Description
Credit / Payment	■ Credits to the account. ■ For Checking, Savings, CD, and IRA accounts, the column heading is Credit. For Credit Card, Loan, and Line of Credit accounts, it is Payment.
Debit / Advances / Charges	■ Debits to the account. ■ For Checking, Savings, CD, and IRA accounts, the column heading is Debit. For Loan and Line of Credit accounts, it is Advances. For Credit Card accounts, it is Charges.
Amount	■ Amount of funds deposited into or taken out of the account. ■ This column replaces the Credit/Payment and Debit/Advances/Charges columns when the window not wide enough to show both. Amounts representing debits are shown in red.
Balance	The account's running balance, including recent Internet transactions.

Click any column heading other than Balance to sort the activity list on that column. Click the heading again to reverse the direction of the sort. The double arrowhead (⇕) next to the column headings indicates how the list is currently sorted.

Depending on your financial institution, the ACTIVITY sub-tab allows you to view a history of up to two years of transaction items since signing up for the service. You can set how far back in the history the activity list initially displays with the Default history configuration option in Services & Settings. The date range of the transactions currently displayed is shown above the list.

To retrieve more transactions beyond the currently displayed date range, click the button at the bottom of the list. The button is **Next 30 Days** by default, but could be **Next 5 Days**, **Next 10 Days** or the like depending on your preferences. (Refer to Updating Your History Configuration in Chapter 9.) Jump back to the top of the page using the **TOP** control, which remains on the right as you scroll down the page.

Searching Account Transaction Activity

The activity search engine allows you to find specific transactions based on your search criteria.

Users can run a search query based on any combination of the following criteria.

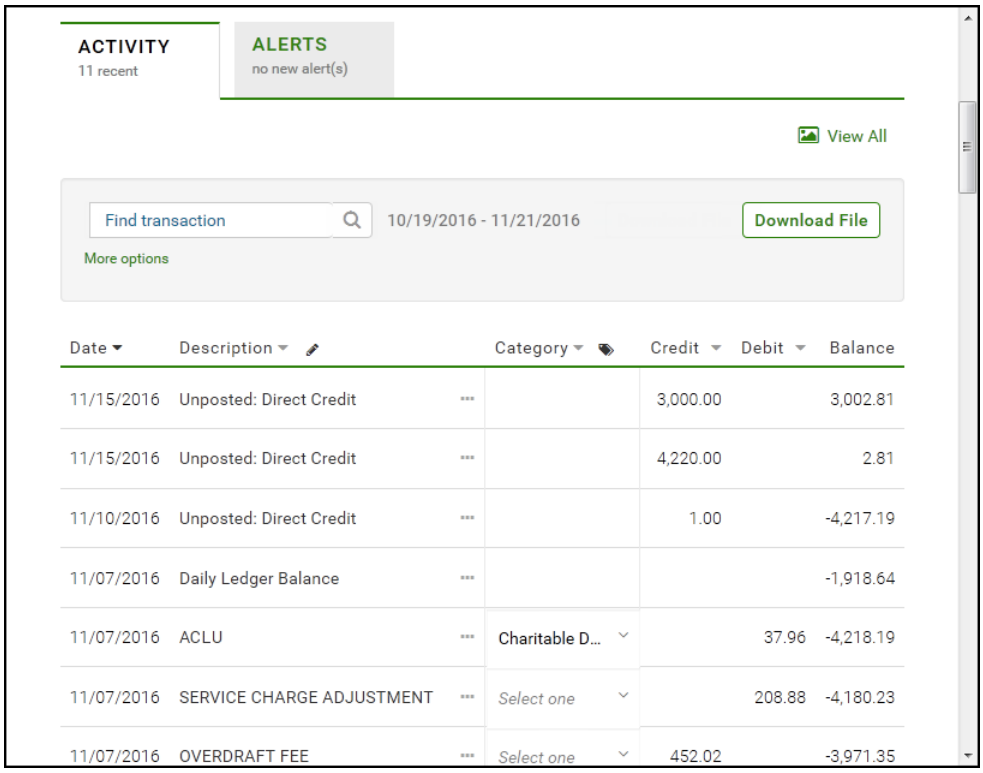
Account Activity Search Criteria

Field	Description
Date Range	Search for all transactions that occurred in a given date range.
Category	Search for all transactions designated with a particular transaction category.
Transaction Type	Search for all transactions, checks only, credits only, or debits only.
Check Number	Search for all checks in a given check number range.
Amount	Search for any transactions in a given dollar amount range.

To search your account transaction activity, do the following.

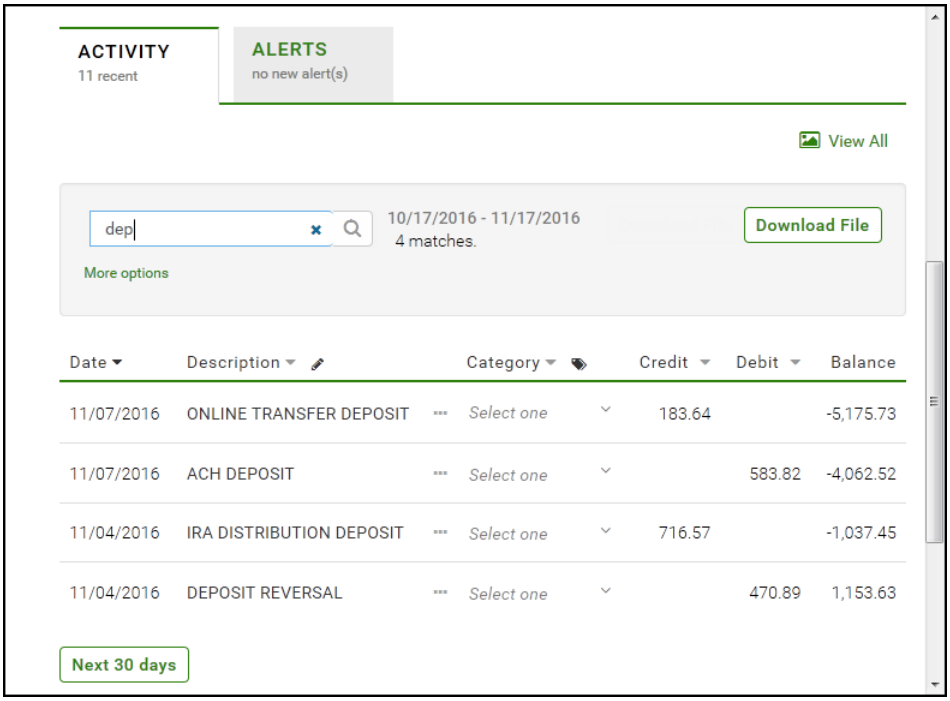
1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

   The selected account's recent transaction appears in the ACTIVITY sub-tab.



2. In the Transaction Locator (Find transaction), type any information that would appear in a data column for the transaction(s) you are searching for.

You can enter an amount, a date (using leading zeros with single-digit dates), a check number, a description, or a category. As you type, the list below immediately adjusts to show only those transactions containing what you type. The number of matching transactions appears to the right of the Transaction Locator.



3. Find the transaction you want in the filtered list.

If you need more specific criteria to locate the desired transaction, advanced search options are available.

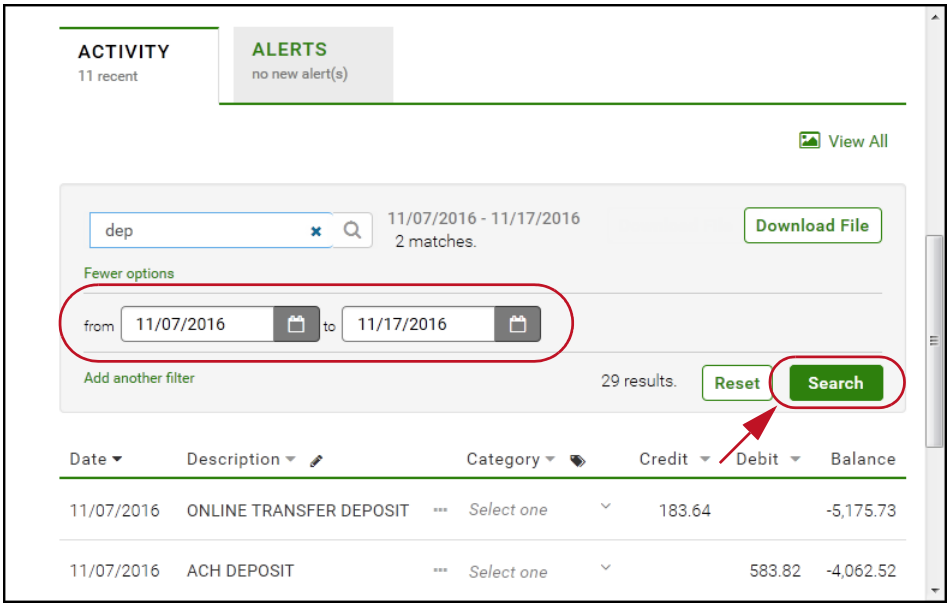
1. Click **More options** beneath the Transaction Locator.

   A row with **from** and **to** date locators appears below the Transaction Locator.

2. In the boxes, specify a range of dates from which to return transactions, in the format mm/dd/yyyy. You can also click the calendar icons to select dates graphically.

   - Enter the beginning date of the transaction range in the **from** box. The default is one month prior to today's date.
   - In the **to** box, enter the ending date. The default is today's date.

3. Click **Search** to list transactions within the date range.



To narrow the results further, additional filters are available.

1. Click **Add another filter** beneath the date range row.

   Another row appears, with two drop-down lists.

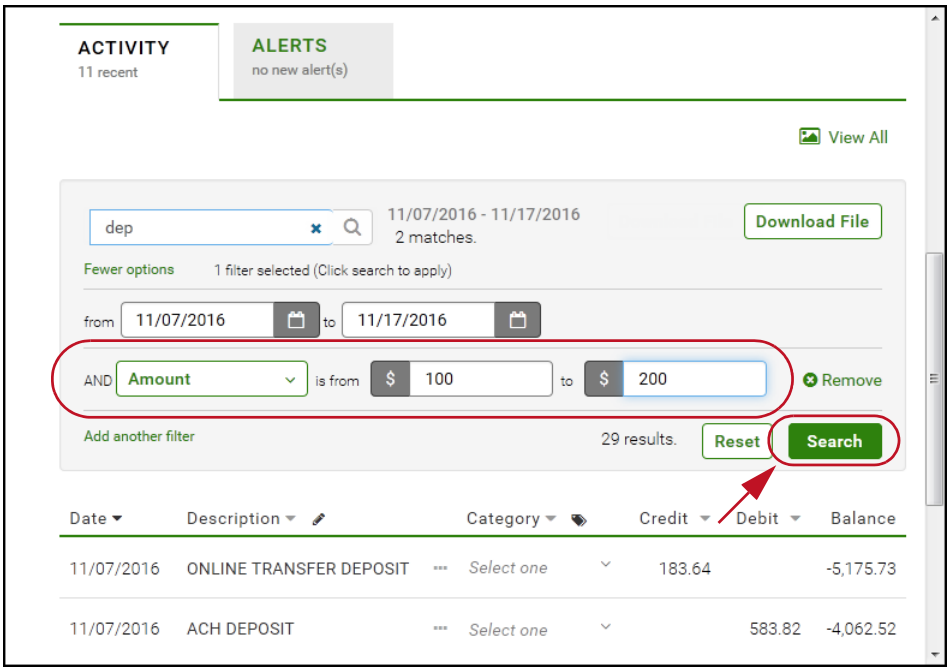
2. From the first list, select an additional filter criterion: **Category** (the default), **Transaction Type**, **Check Number**, or **Amount**. The rest of the row changes accordingly.

3. Enter or select the appropriate values for what you selected:

   - Category – Select one or more transaction categories. This filter does not appear for FIs that do not offer Check Register.
   - Transaction Type – Select the type of transaction:
     - Debit only
     - Credit only
     - Check only
   - Check Number – Specify a range of check numbers in **from** and **to** boxes.
   - Amount – Specify a range of transaction dollar amounts in **from** and **to** boxes.

4. If necessary, click **Add another filter** to create additional rows where you can specify additional criteria. Click **Remove** to eliminate any filter you do not need.

5. Click **Search** to list transactions that satisfy all the filter criteria.



The transaction(s) matching the criteria you entered are displayed.

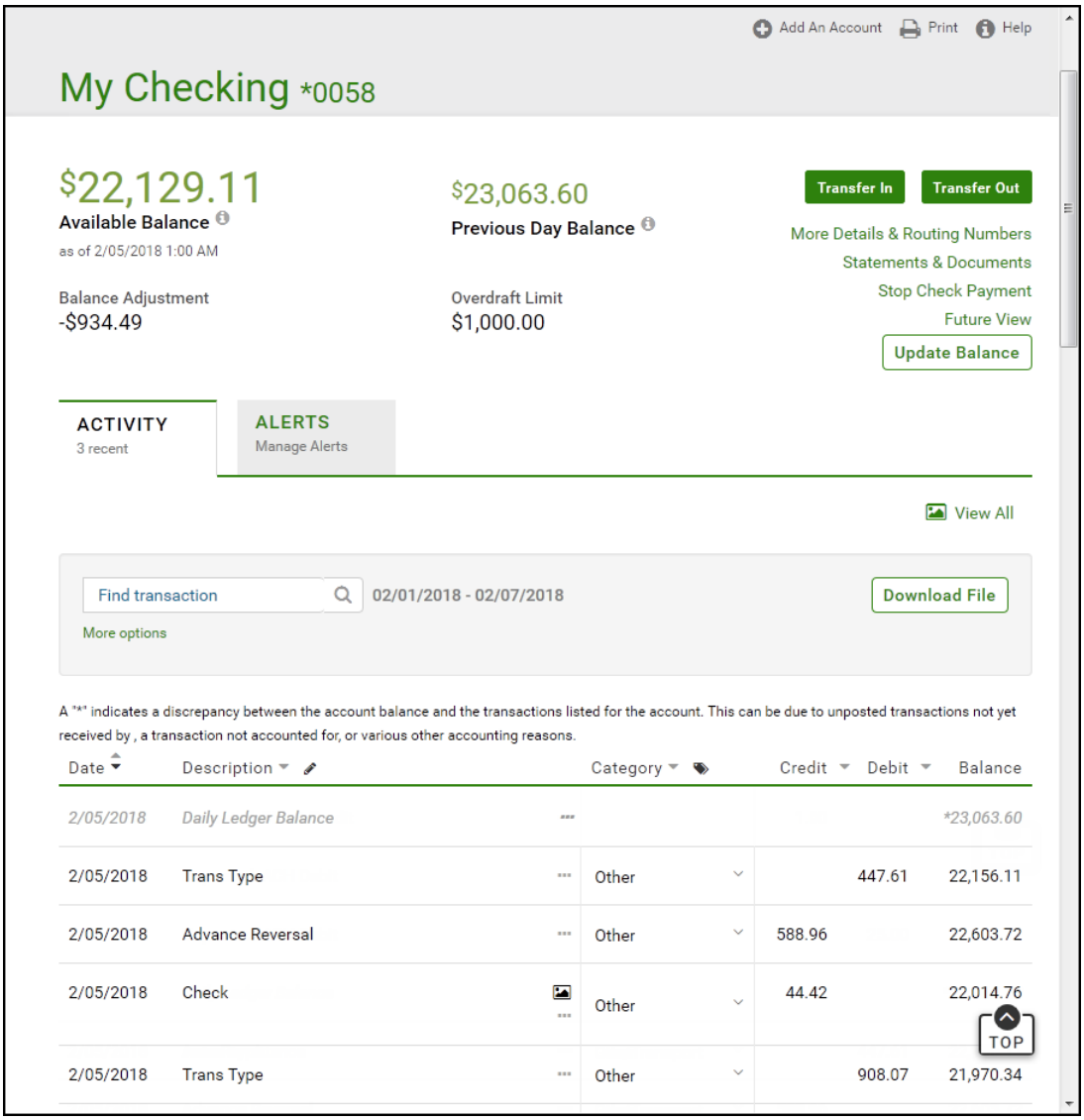
The **Reset** button restores all filter criteria to their default (no filter) values without removing any filters you have added.

Check Register

Check Register allows you to assign, configure, and modify categories to your transactions. Each transaction lets you enter a brief memo and assign a category. By assigning categories to transactions, you can monitor your spending in a customized way based on the transaction category type.

> **Note**
>
> Some financial institutions may not offer this feature. If your financial institution does not offer Check Register, the Category column and Memo field do not appear.

Check Register differs slightly in appearance and operation depending on whether your institution offers My Spending. Illustrations in this manual show Check Register as it appears with My Spending. Differences with the legacy Check Register are noted where necessary.



Assigning Categories

The Check Register feature lets you select the categories that are assigned to your transactions. The Category column appears on your ACTIVITY sub-tab transaction list and the **Category** field appears in the Transaction Detail dialog box.

Online Banking automatically assigns categories to transactions from a standard category set when the transactions are posted. You can change these default assignments or create new categories to adjust what category is assigned to any transaction.

Note

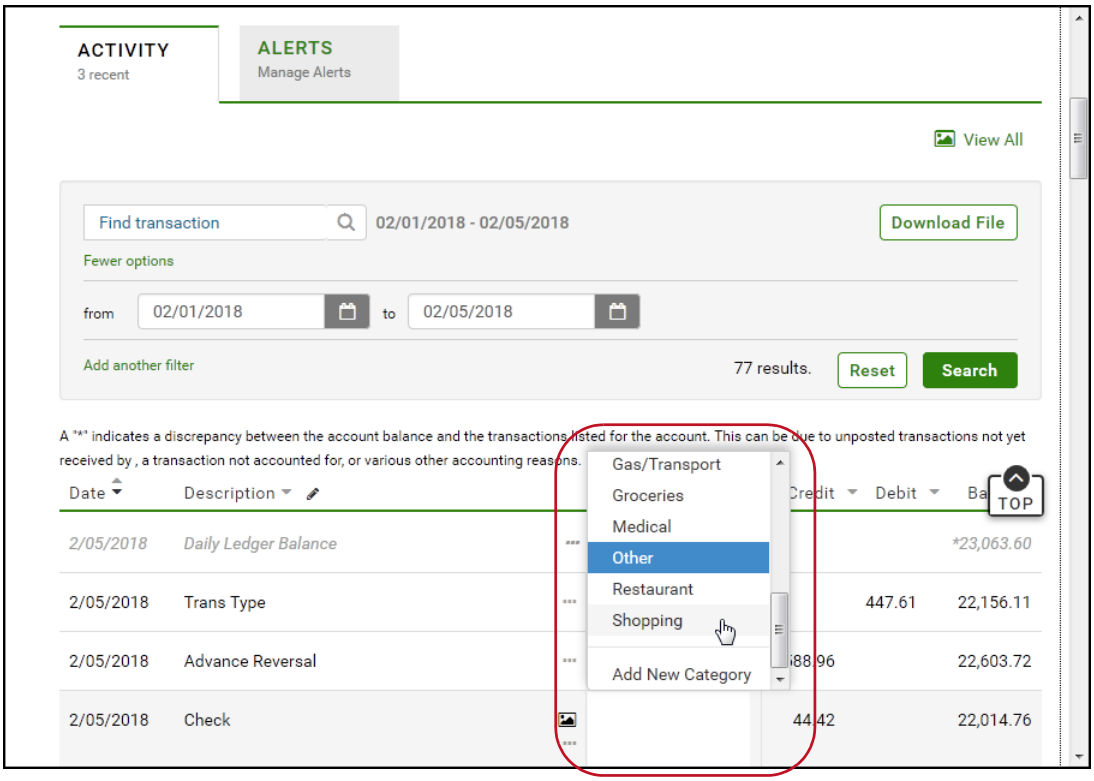
Not all activity items let you select a category. Informational transaction items, such as Daily Ledger Balance and unposted transactions, do not have the **Category** field.

To edit a category on a transaction, do the following.

1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

   The selected account's details appear, with the ACTIVITY sub-tab showing by default.

2. Scroll or search to locate the transaction.
3. Click in the Category column for a transaction and select the category you want from the scrolling list that appears.



For information on viewing, updating, and removing your categories, refer to chapter 7, Services & Settings Page.

Entering Memos and Editing Descriptions

Transactions have a default description that is supplied by the institution or merchant that handled the transaction. The default description identifies the nature of the transaction, and often also includes information such as the name of the institution/merchant, the location, and/or a reference number. Because these raw descriptions can be long and often cryptic, Check Register automatically generates an abbreviated version, the Short Description, which appears in the Description column of the ACTIVITY sub-tab. Check Register also lets you enter a brief text memo to give additional detail on a transaction.

> **Note**
>
> The editable Short Description is available only along with the My Spending feature.

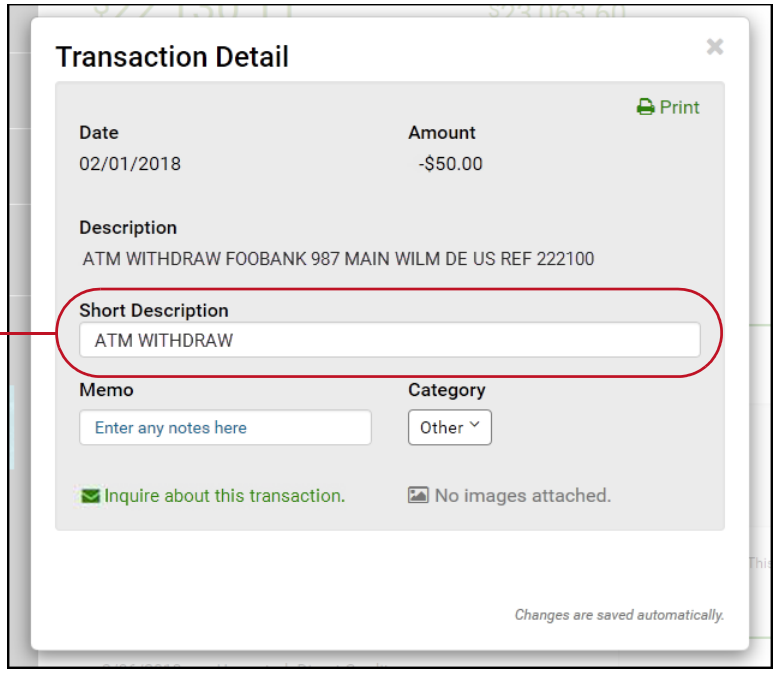
To enter a memo or edit the Short Description on a transaction, do the following.

1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

   The selected account's details appear, with the ACTIVITY sub-tab showing by default.

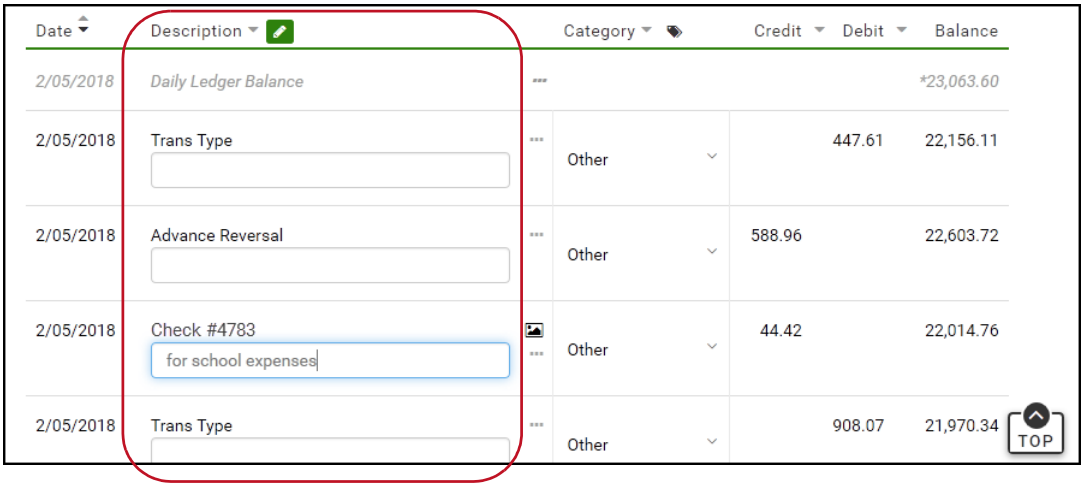
2. Scroll or search to locate the transaction.

3. Click the transaction's description to display the Transaction Detail pop-up window.



4. Edit the text in the **Short Description** field if necessary. You can enter up to 128 characters.
5. Enter a brief remark in the **Memo** field to describe the transaction. You can enter up to 64 characters.
6. Close the pop-up. Your changes are saved automatically.

When My Spending is present, you can also view and edit memos for multiple transactions at once directly in the activity list. Click the memo edit icon ( ) in the Description column header to enter the memo edit mode.



The icon highlights and editable memo fields appear for all applicable transactions in the list. Add memos to as many transactions as necessary. Click the icon again to end the edit mode.

Viewing Check Images

If your financial institution supports imaging, you can view images of any cleared checks. Some institutions also support deposit slip images.

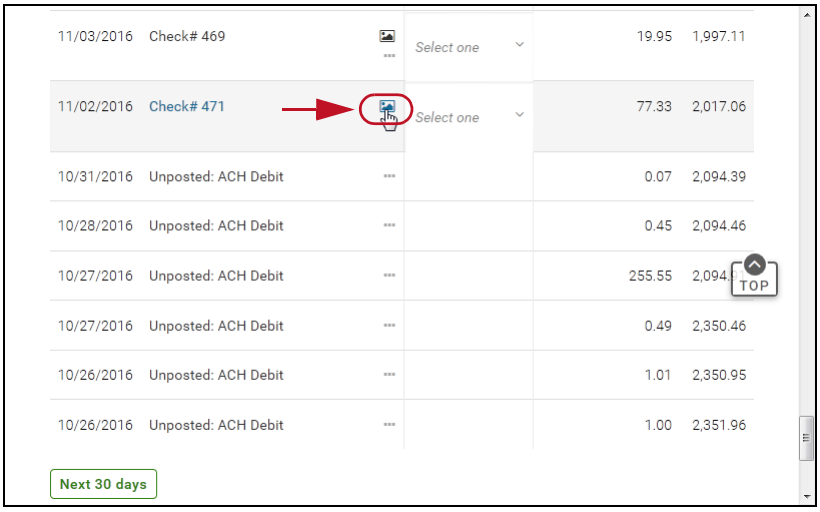
To view a cleared check, do the following.

1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

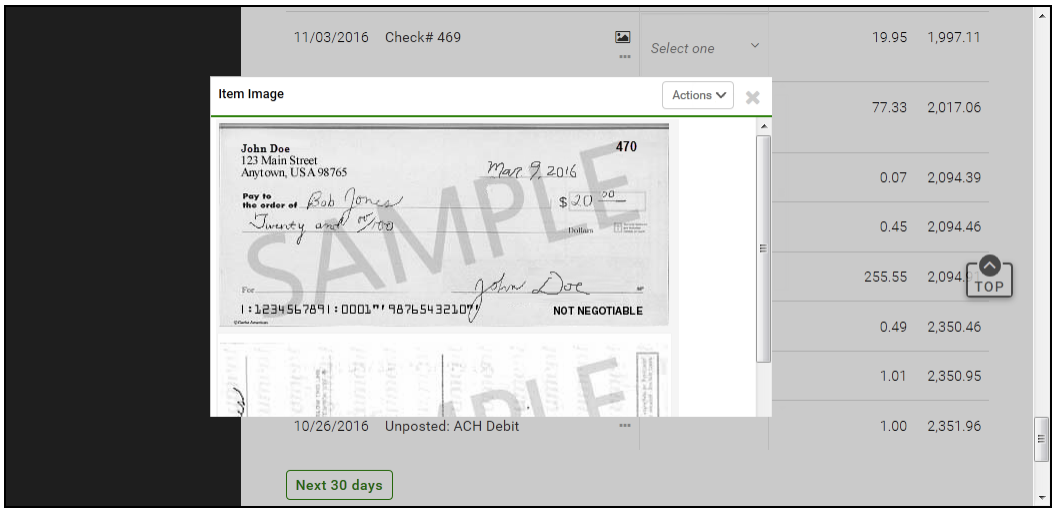
   The selected account's details appear.

   In the transaction list on the ACTIVITY sub-tab, checks appear as "Check # <*nnnn*>" in the **Description** column, and an image view icon ( ) appears at the right side of the column.

2. Click the image view icon of a check transaction that you want to view.



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



- Click an image to zoom in for viewing fine detail.
- The **Actions** menu for the pop-up contains a **Print This Page** option so you can get a hardcopy of your check image if necessary.

To see all available check images at once, click the **View All** icon in the top right corner of the ACTIVITY sub-tab. A pop-up opens, displaying the images in a scrolling list.

Downloading Transaction Activity

The system allows you to download account information from the Web site to a spreadsheet or a personal finance software program, such as Intuit® Quicken® or Microsoft® Money. These files can be downloaded as files you can store on your computer, or directly into your personal finance software, depending on the download format you select. If downloading to your computer, remember that the file is not encrypted.

> **Note**
>
> Downloads to a personal finance software program (Advanced Formats) do not support any filtering of the activity other than date range. Only the spreadsheet download formats support all the filtering options available.

The following download formats are available on the system. Your financial institution may not offer all of the Advanced Format options.

Transaction Download Formats

Format	Description
Spreadsheet Formats	
Spreadsheet CSV	A Comma Separated Values file, which is an ASCII text file that organizes its values in columns so that each column value is separated by a comma from the next column's value. Each row starts a new line. This file format has the extension ".CSV" and can be used to download to a spreadsheet.
Spreadsheet FLC	A Fixed Length Check file, which is an ASCII text file that organizes its values in fixed length fields with no line returns. This file format has the extension ".FLC" and can be used to download to a spreadsheet.
Spreadsheet TSV	A Tab Separated Values file, which is an ASCII text file that organizes its values in columns so that each column value is separated by a TAB from the next column's value. Each row starts a new line. This file format has the extension ".TSV" and can be used to download to a spreadsheet.
Advanced Formats	
Microsoft Money® Active Statement	An Active Statement is a Microsoft OFX-formatted file containing transaction information that is exported from a financial Web site and automatically imported into current versions of Microsoft Money. This file format has the extension ".ASF" if you choose to download it and import it into Money at a later time. Your downloaded transactions will be reconciled against any transactions already entered in your account register. Active Statement also automatically matches any transactions you have already entered in your register to eliminate duplicate download entries.

Transaction Download Formats *(cont.)*

Format	Description
BAI2 Format	A BAI2 Format file is an ASCII text file in a financial industry standard file format, used to transfer data between different financial programs or from an Online Banking web site to a user's financial program. This file format has the extension ".BAI".
Microsoft Money® OFX	The Open Financial Exchange (OFX) format is used for importing transaction information from a financial or brokerage Web site to your personal finance manager software (for example, Microsoft Money). Microsoft Money will not reconcile the downloaded transactions in the OFX file against the transactions already entered in your account register. The file format has the extension ".MON" and is generally used with older versions of Microsoft Money (i.e, you must download the file to your computer, and then manually import the file to Microsoft Money).
QuickBooks® WebConnect®	The QuickBooks WebConnect feature allows you to access your account history and download this information directly into your Intuit QuickBooks software on your PC. Your downloaded transactions will be reconciled against any transactions already entered in your account register. QuickBooks WebConnect also automatically matches any transactions you have entered in your register to eliminate duplicate download entries. Intuit officially offers WebConnect support for the most current version of QuickBooks plus the two previous versions. The file format has the extension ".QBO".

Transaction Download Formats *(cont.)*

Format	Description
Quicken® WebConnect®	The Quicken WebConnect feature allows you to access your account history and download this information directly into your Quicken software on your PC. Your downloaded transactions will be reconciled against any transactions already entered in your account register. Quicken WebConnect also automatically matches any transactions you have entered in your register to eliminate duplicate download entries. Intuit officially offers WebConnect support for the most current version of Quicken plus the two previous versions. The file format has the extension ".QFX".
Quicken® QIF	A Quicken Interchange Format (QIF) file is a non-proprietary ASCII text file that is used to transfer data between different financial programs or from a financial Web site to your financial program, such as Quicken. Quicken will not reconcile the downloaded transactions in the QIF file against the transactions already entered in your account register. The file format has the extension ".QIF" and is generally used with older versions of Quicken software (i.e., you must download the file to your computer, and then manually import the file to Quicken).

Downloading History

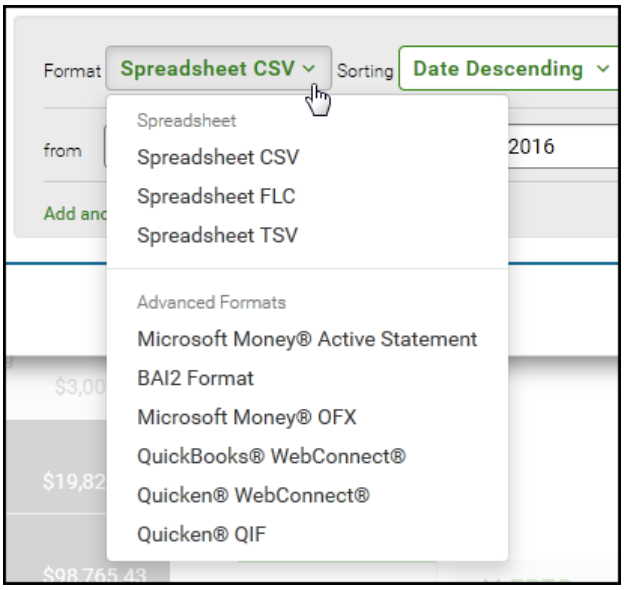
To download an account transaction history, do the following.

1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

   The selected account's details appear.

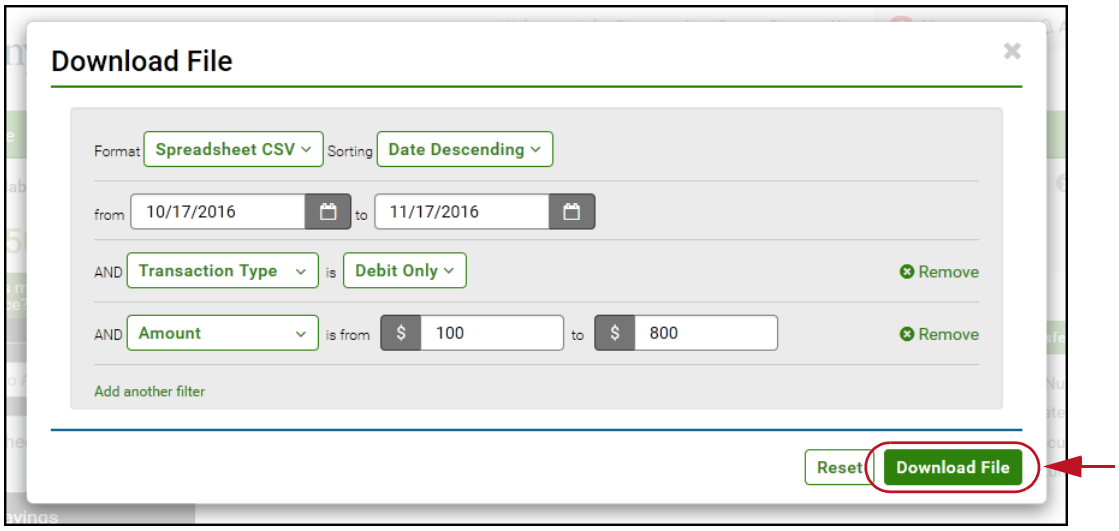
2. In the ACTIVITY sub-tab, click **Download File**.

3. In the Download File dialog box, select the format you want for your downloaded account history from the **Format** list.



4. Specify a time period using the **from** and **to** date range fields. The default is the last 30 days.
5. If you are downloading to one of the Advanced formats, skip to step 8.)
6. In the **Sorting** list, select how you want the downloaded transactions sorted in the spreadsheet file. You can sort ascending or descending based on Date, Check Number, Description, Category, or Amount.
7. If necessary, narrow the transactions returned by clicking **Add another filter** and enter appropriate criteria. The filter options are the same as for searching for transactions. Refer to page 81 for details on entering filter criteria.

8. Click **Download File**.

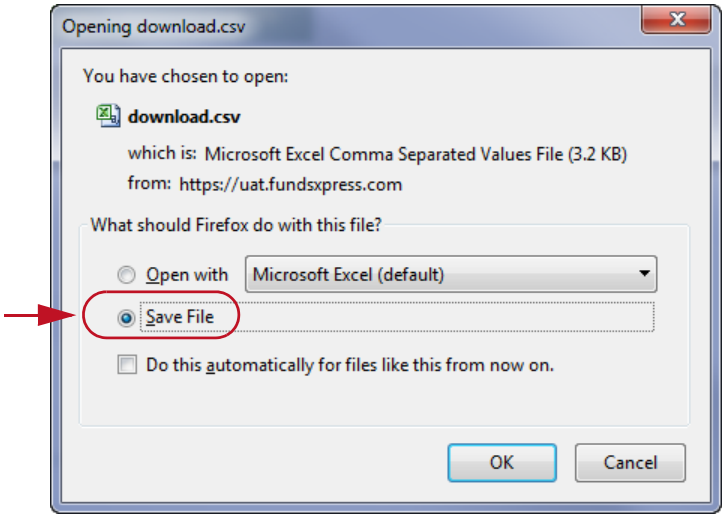


How you proceed with the download depends on the format you selected. The next sections present procedures to finish downloading, and view specific file types.

Downloading a File

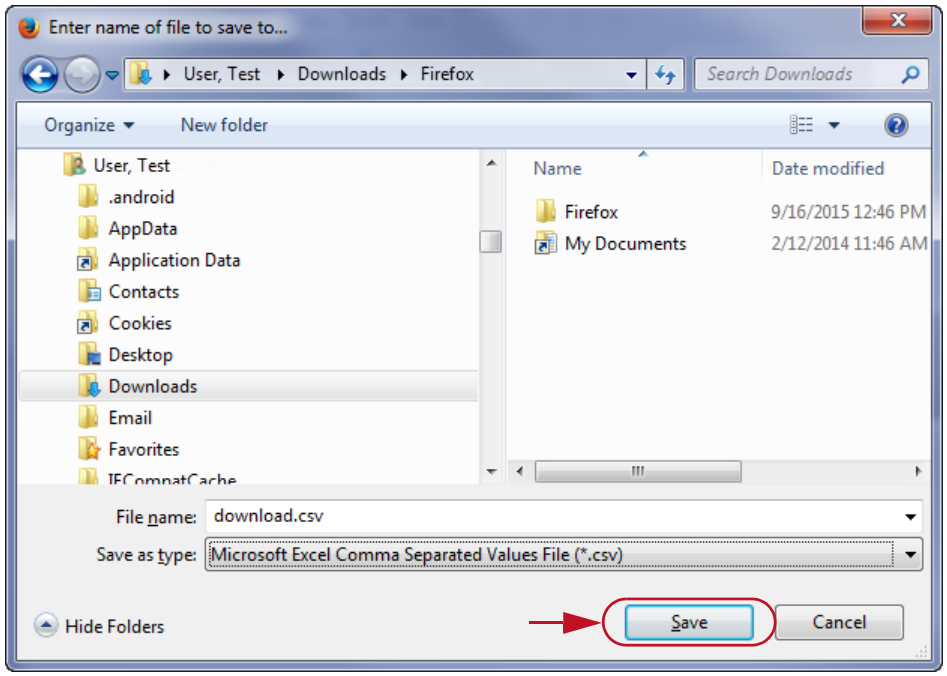
To download your account history, do the following after clicking **Download File** in the Download File dialog box.

1. In the browser file download dialog, select the option to Save the file.



The **Save As** dialog box appears.

2. Select a folder to save your file (filename.CSV, for example), and then click **Save**.



Note

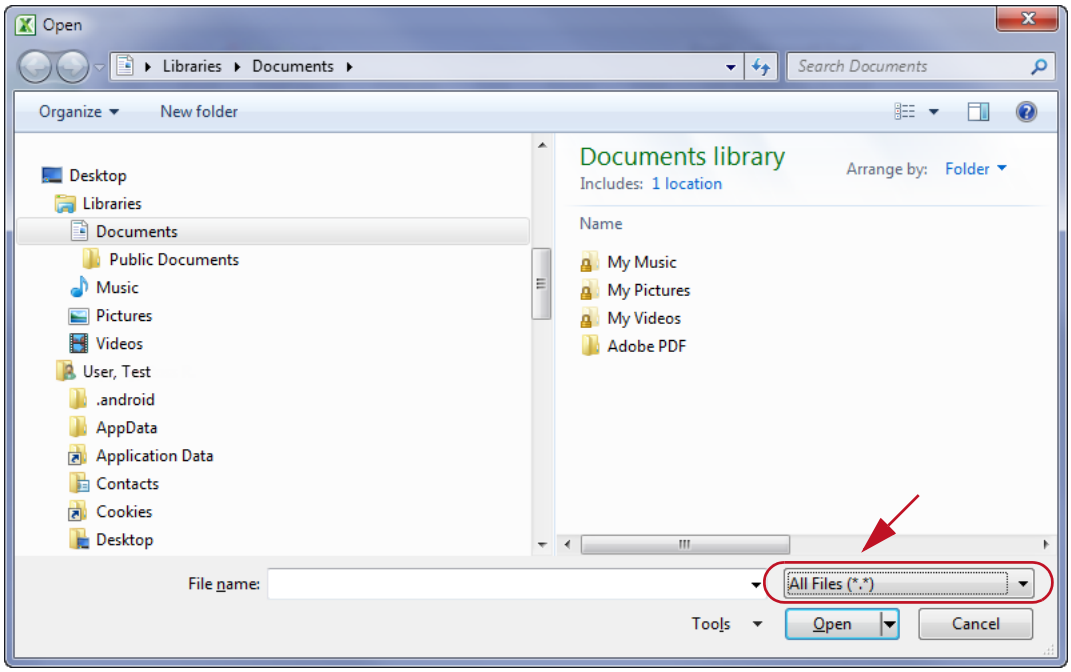
The download procedures for Tab Separated, Fixed Length Check, Quicken/QuickBooks, and Microsoft Money files are identical. The only difference is your selection for **Format**, and the extension on the resulting file name.

Viewing a Filename.CSV File in Microsoft Excel

To view your account history downloaded as a CSV file in Microsoft Excel®, do the following.

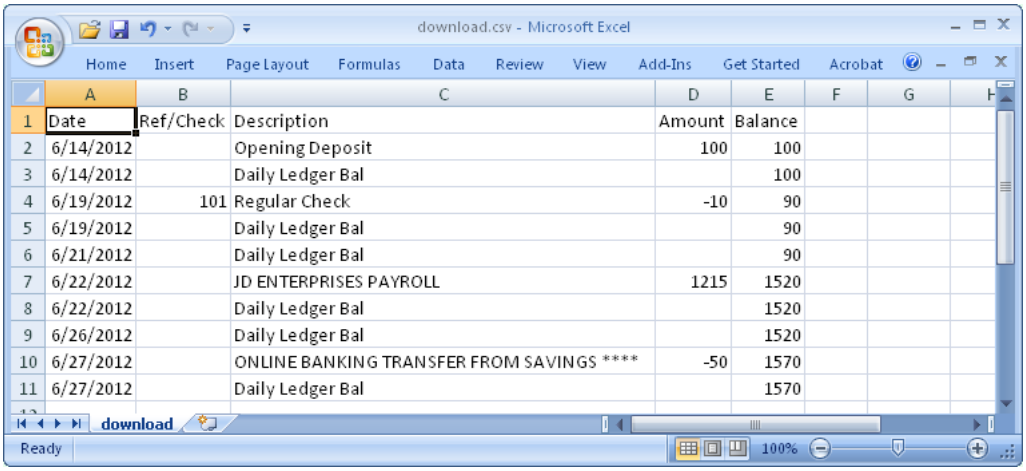
1. Open Microsoft Excel.
2. Click **Open**. The **Open** dialog box appears.

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



4. Locate the folder that contains filename.CSV, and then double-click filename.CSV. Microsoft Excel opens with your account history. You may need to readjust the column widths to view all the information.

   You have successfully opened the file in Microsoft Excel.



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

Viewing a Filename.TSV File in Microsoft Excel

To view your account history downloaded as a TSV file in Microsoft Excel, do the following.

1. Open Microsoft Excel.

2. Click **Open**.

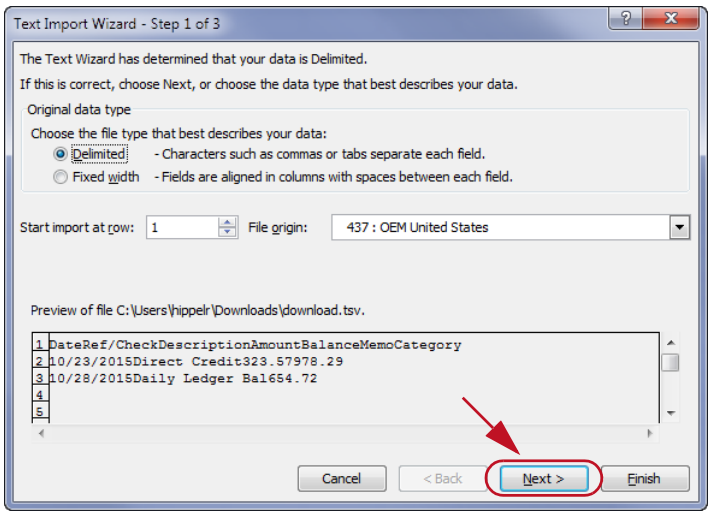
   The **Open** dialog box appears.

3. In the **Files of type** list, select **All Files (*.*)**.

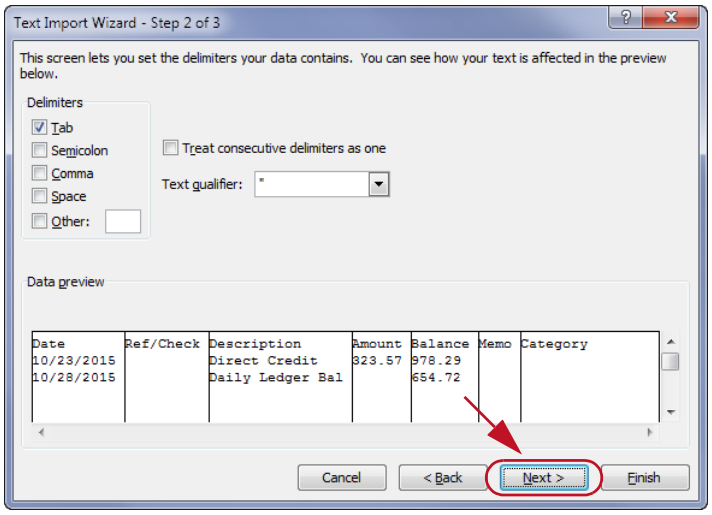
4. Locate the folder that contains filename.TSV, and then double-click filename.TSV.

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

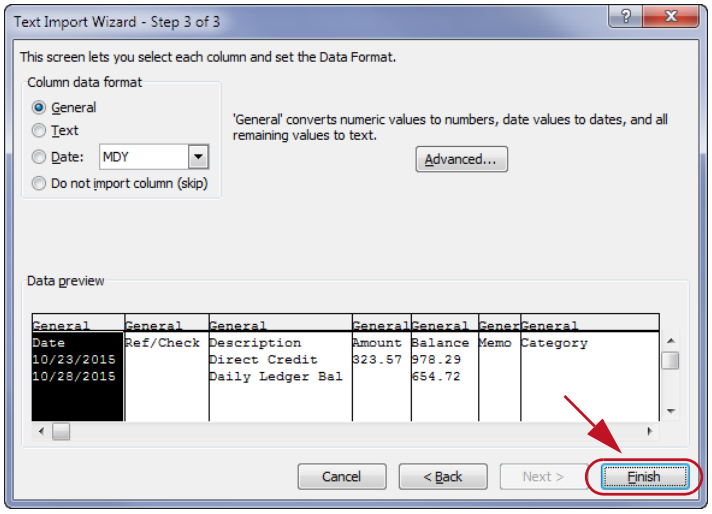
5. In the **Text Import Wizard** dialog box, click **Next >**.



6. Click **Next >** again.



7. Click **Finish**.



Microsoft Excel shows your account history. You may need to readjust the column widths to view all the information.

Viewing a Filename.FLC File in Microsoft Excel

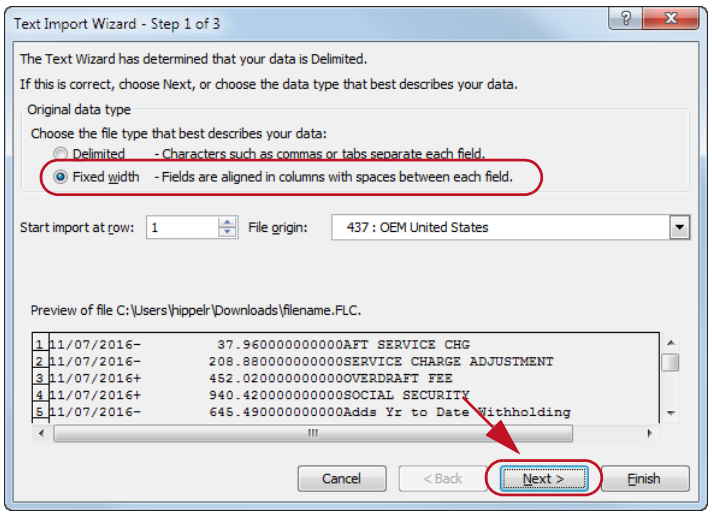
To view your account history downloaded as a Fixed Length Check (FLC) file in Microsoft Excel, do the following.

1. Open Microsoft Excel.
2. Click **Open**.

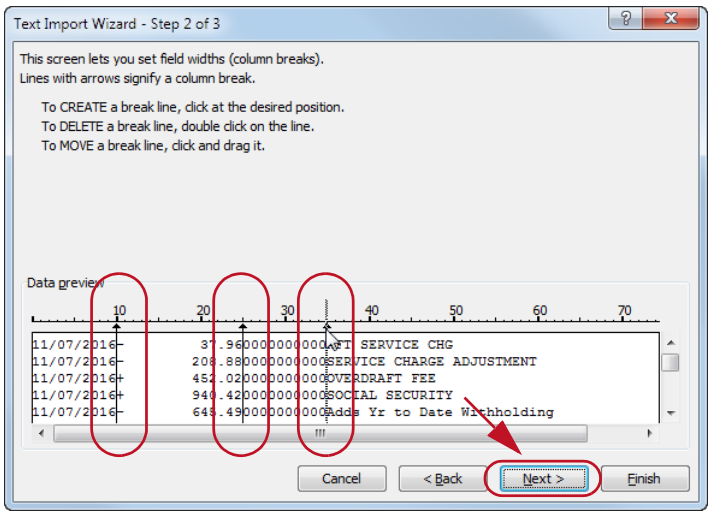
   The **Open** dialog box appears.
3. In the **Files of type** list, select **All Files (*.*)**.
4. Locate the folder that contains filename.FLC, and then double-click filename.FLC.

   The **Text Import Wizard** dialog box appears.
5. In the **Text Import Wizard** dialog box Step 1, select **Fixed Width**.

6. Click **Next >**.

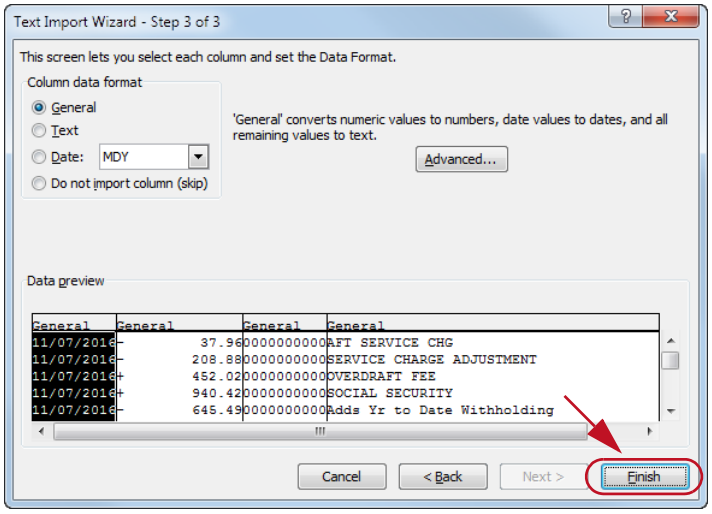


7. In the **Text Import Wizard** dialog box Step 2, set column break lines at positions 10, 25, and 35, according to the instructions.
8. Click **Next >**.



9. Click **Next >** again.

10. Click **Finish**.



Microsoft Excel shows your account history. You may need to readjust the column widths to view all the information.

Importing a Microsoft Money MON File

For older versions of Microsoft Money (version 2003 or earlier) that do not support Active Statement, you can download your account history using the Microsoft MON file format.

Follow the steps in Downloading History. In the **Format** field, select 'Microsoft Money OFX'. Your file will be called "filename.MON".

To import the account history into Microsoft Money, do the following.

1. Open Microsoft Money.
2. On the **File** menu, click **Import**.

   The Import dialog box appears.
3. Locate the folder where filename.MON is located. Click filename.MON, and then click **Import**.
4. On the Microsoft Money dialog box, click **OK**.

   The Statements page appears.

> **Note**
>
> Microsoft Money also accepts Quicken QIF files.

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

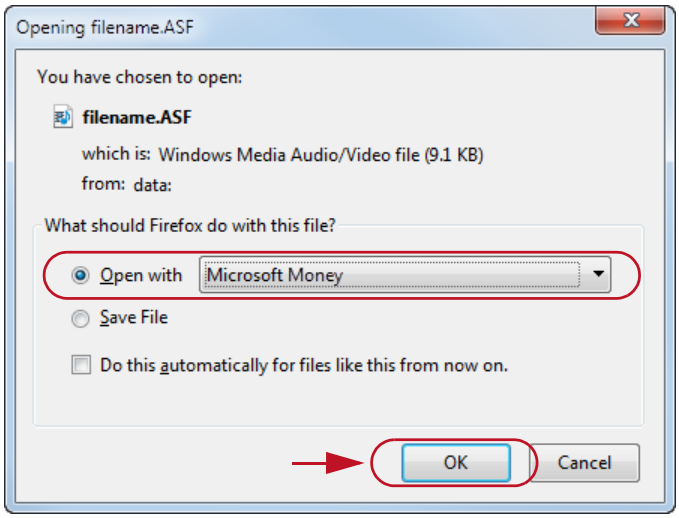
Downloading an Active Statement Format File into Microsoft Money

The Microsoft Money Active Statement format allows you to download your account history file, and then immediately import the file into Microsoft Money. If you have a current version of Microsoft Money, you can import your account history directly. If you have an older version of Microsoft Money, you must use the Microsoft Money OFX download option, save the file to your computer, and then open the file in Microsoft Money. Refer to Importing a Microsoft Money MON File above.

Follow the steps in Downloading History. In the **Format** field, select Microsoft Money Active Statement. Your file will be called "filename.ASF".

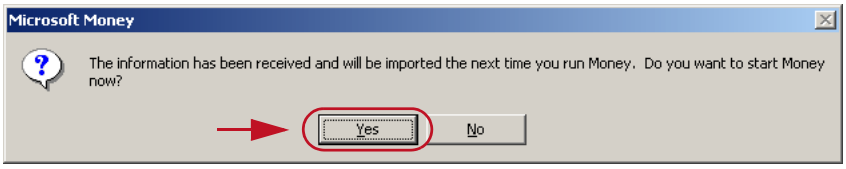
To import an account history using the Active Statement format into Microsoft Money, do the following.

1. In the browser file download dialog, select the option to Open the filename.ASF file and click **OK**.

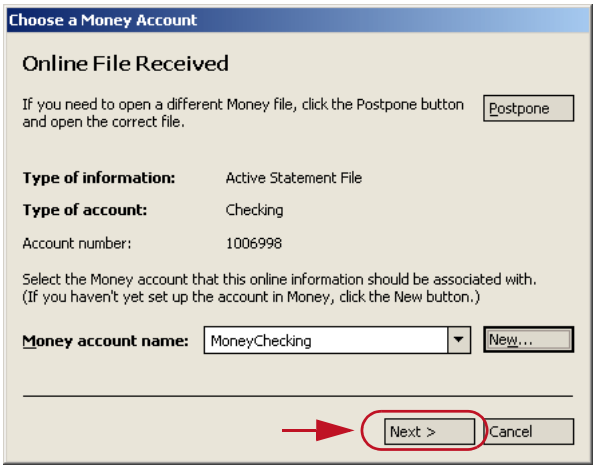


The Microsoft Money dialog box appears. It asks if you would like to start Money now.

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

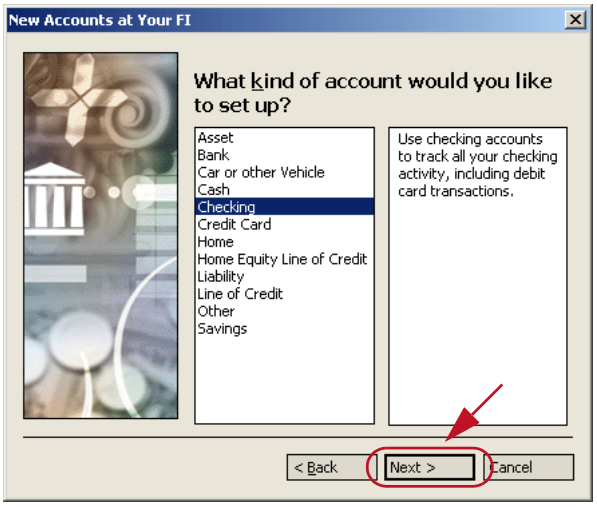


3. On the **Choose a Money Account** dialog box, select an account in the **Money account name** list, or click **New** to create an account, then click **Next**.



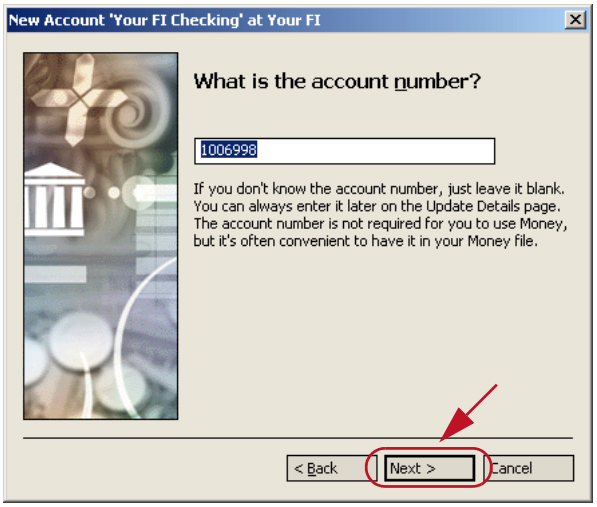
4. Enter your financial institution's name in the **Held at** field, and then click **Next**.

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



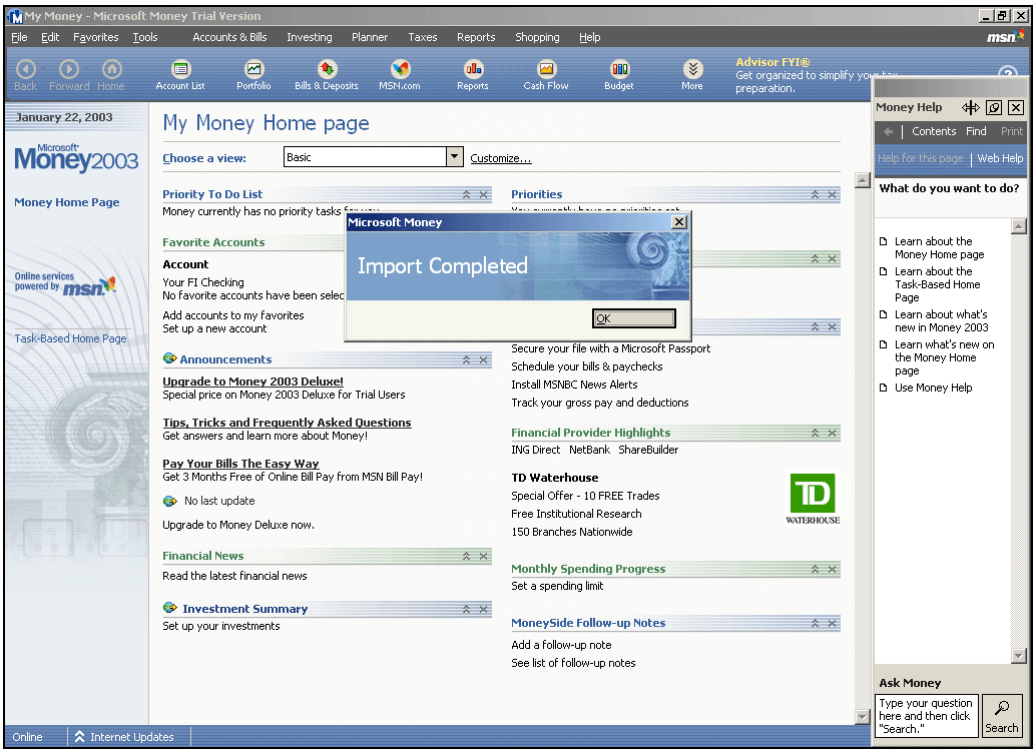
6. In the **Name** field, enter an account name (for example, "My Checking", "Business Checking", etc.), and then click **Next**.

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

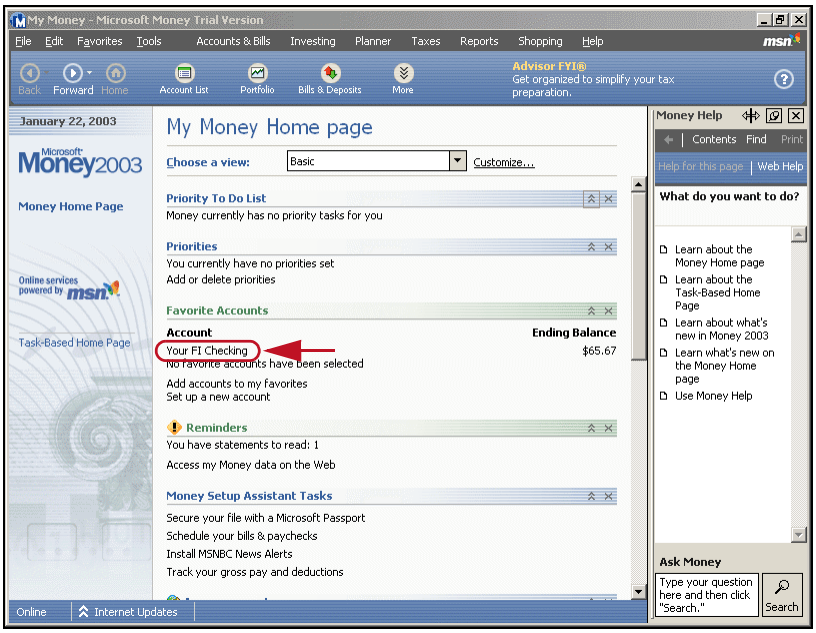


8. Enter the opening balance for the account, select the currency, and then click **Finish**.

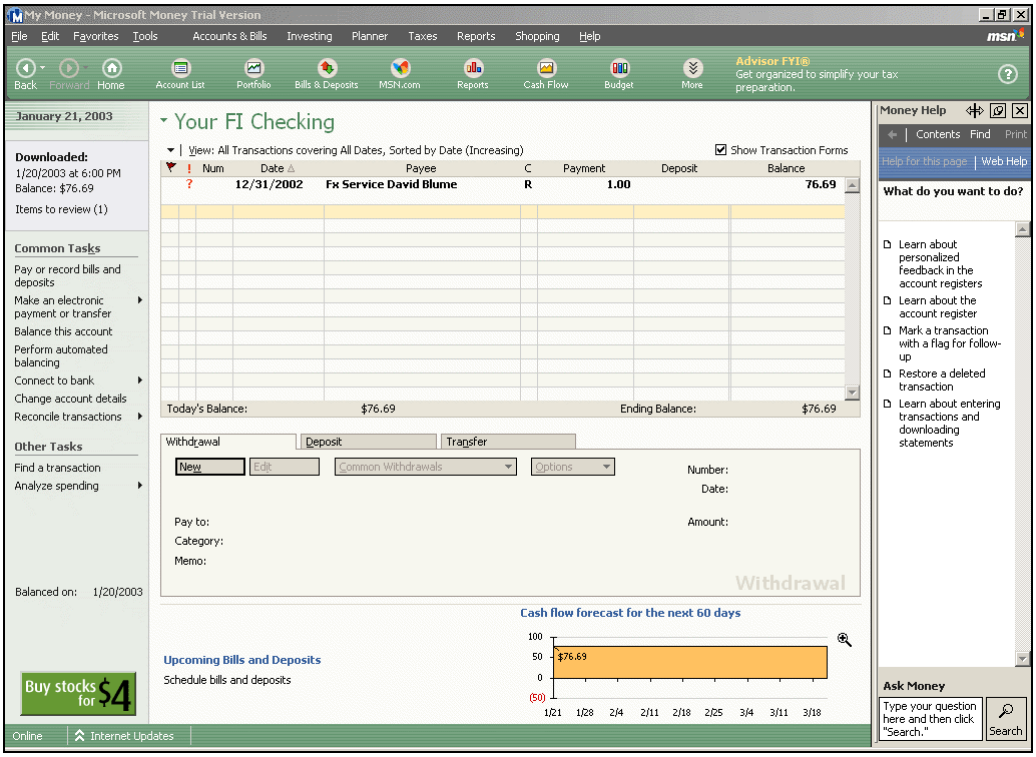
Microsoft Money opens with the Import Completed dialog.



9. On the Import Completed dialog box, click **OK**, and then click your checking link to open your account.



Microsoft Money opens with your downloaded information.



Downloading into Quicken Using Quicken WebConnect

The Quicken WebConnect feature allows you to download your account history file, and then immediately import the file into a recent version of Quicken (current version plus two previous versions). If you have a current version of Quicken, you can import your account history directly. If you have an older version of Quicken (version 2000, and earlier), you must use the Quicken QIF download option, save the file to your computer, and then open the file in Quicken.

> **Note**
>
> Quicken WebConnect requires a registration or service fee (to Intuit) from all financial institutions using the service. Intuit will support the latest version of Quicken plus the previous two versions. Not all financial institutions offer this service.

Follow the steps in Downloading History. In the **Format** field, select Quicken WebConnect. Your file will be called “filename.QFX”.

To download an account history into Quicken using Quicken WebConnect, do the following.

1. In the browser file download dialog, select the option to Open the filename.QFX file and click **OK**.

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

2. Click **Yes**.

   Quicken opens and begins importing your file. After the file is processed and downloaded, Quicken automatically opens the appropriate account register.

Importing into QuickBooks using QuickBooks WebConnect

Like Quicken WebConnect, you can download your account history directly into your QuickBooks accounts. QuickBooks WebConnect exports your information and automatically imports it directly into your QuickBooks software (i.e., you do not need to manually save the file to your computer, and then import it into QuickBooks).

By using QuickBooks WebConnect, your downloaded transactions will be reconciled against any transactions already entered in your account register. QuickBooks WebConnect also automatically matches any transactions that you have already entered in your register to eliminate duplicate download entries. Intuit officially offers WebConnect support for the most current version of QuickBooks plus the two previous versions.

Follow the steps in Downloading History. In the **Format** field, select QuickBooks WebConnect. Your file will be called "filename.QBO".

1. In the browser file download dialog, select the option to Open the filename.QBO file and click **OK**.

   QuickBooks opens with a dialog box indicating that QuickBooks has received new transaction data.

2. On the **QuickBooks** dialog box, click **Import new transactions now**, and then click **OK**.

   You should see your transaction information in the Items Received from Financial Institution section.

3. In the Items Received from Financial Institution section, click **View**.

   The downloaded items appear on the Match Transactions page.

4. To record unmatched transactions into the register, select the transaction in the Quick Statement section (lower half of the page), and then click **Add to Register**.

   If prompted, add the Payee name to your list.

5. Click the **Account** drop-down list, assign a specific account to the transaction, and then click **Record**.

6. Repeat the last three steps for each unmatched transaction.

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

Account Statements and Documents

A financial institution needs to provide various documents to its users.

- Account statements
- Other account documents, consisting of official disclosures, terms and conditions, and legal notices

Your institution may opt to offer statements alone, or both types of documents for online viewing. If both, a single electronic documents setting governs both account statements and disclosures/notices.

For institutions that offer these services, the system allows you to easily access your monthly statements and account documents online. All online statements and documents present exactly the same information as the paper versions received in the mail. Users have the capability to view, save, or print account statements and other documents.

Viewing an Account Statement

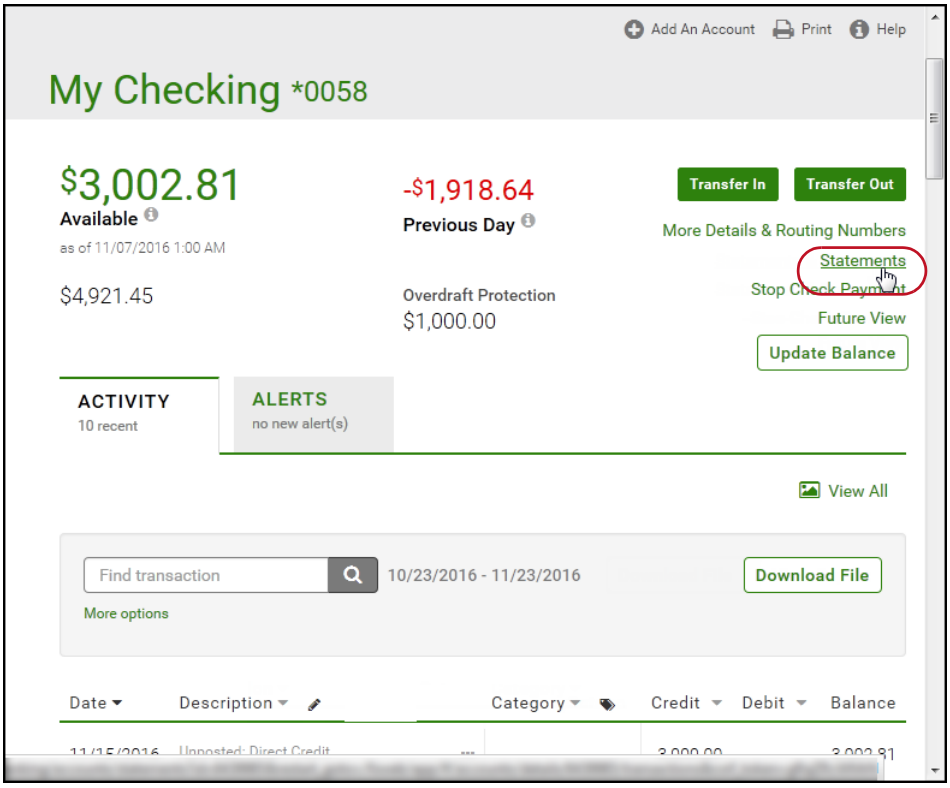
If your institution offers account documents as well as statements, you view statements the same as any other document. Refer to Viewing an Account Document.

To view an account's monthly statement (for institutions that do not also offer account documents), do the following.

1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

   The selected account's details appear.

2. From the Quick Links on the right side of the page, click **Statements**.



The Account Statement page appears.

Note

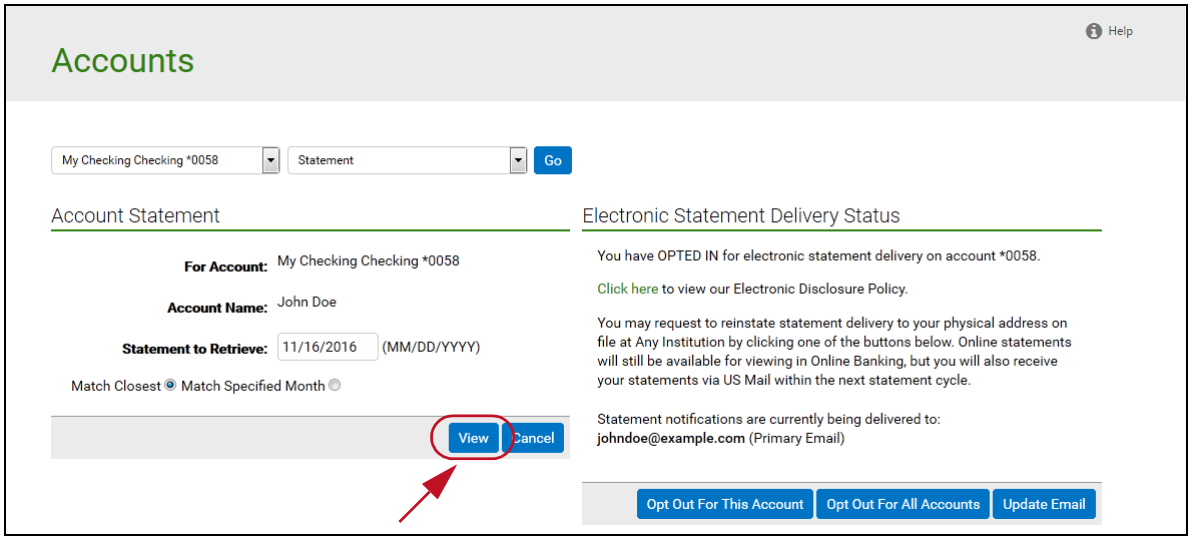
If your institution offers both statements and account documents, the option on the Accounts page is **Statements & Documents**. Refer to Viewing an Account Document for details.

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

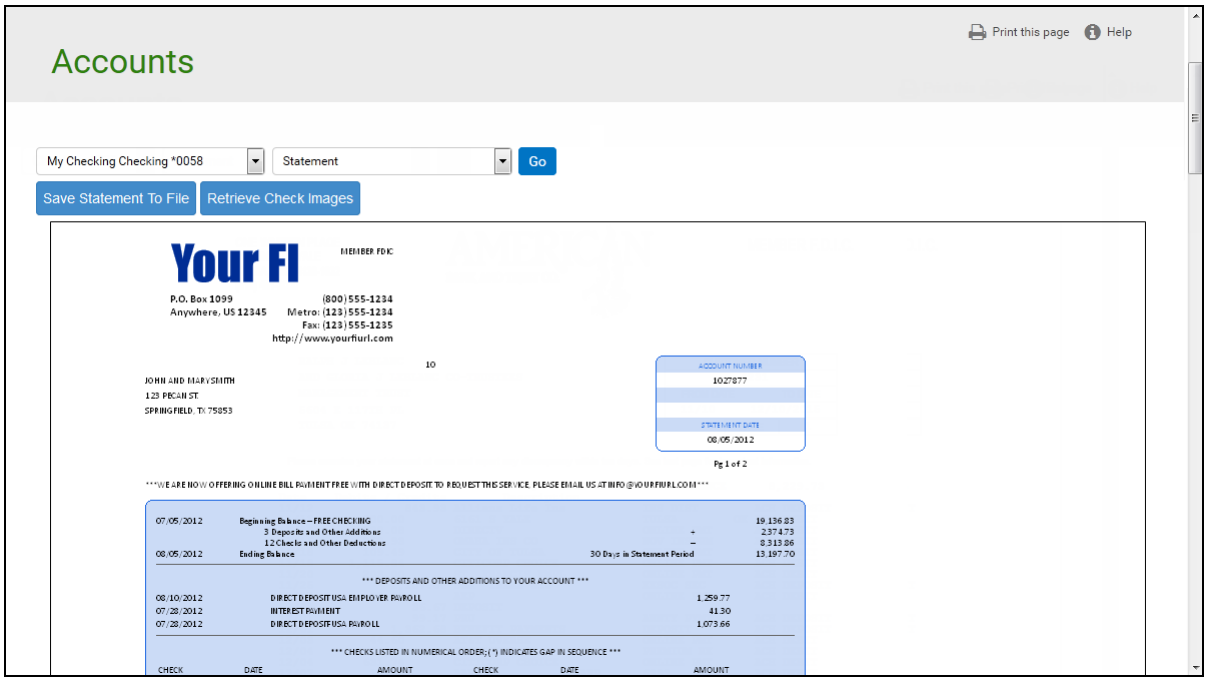
Note

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

4. Click **View**.



The appropriate monthly statement appears. Depending on your institution's configuration, the statement may be displayed within a PDF viewer, or as a page in the OLB browser window.



Note

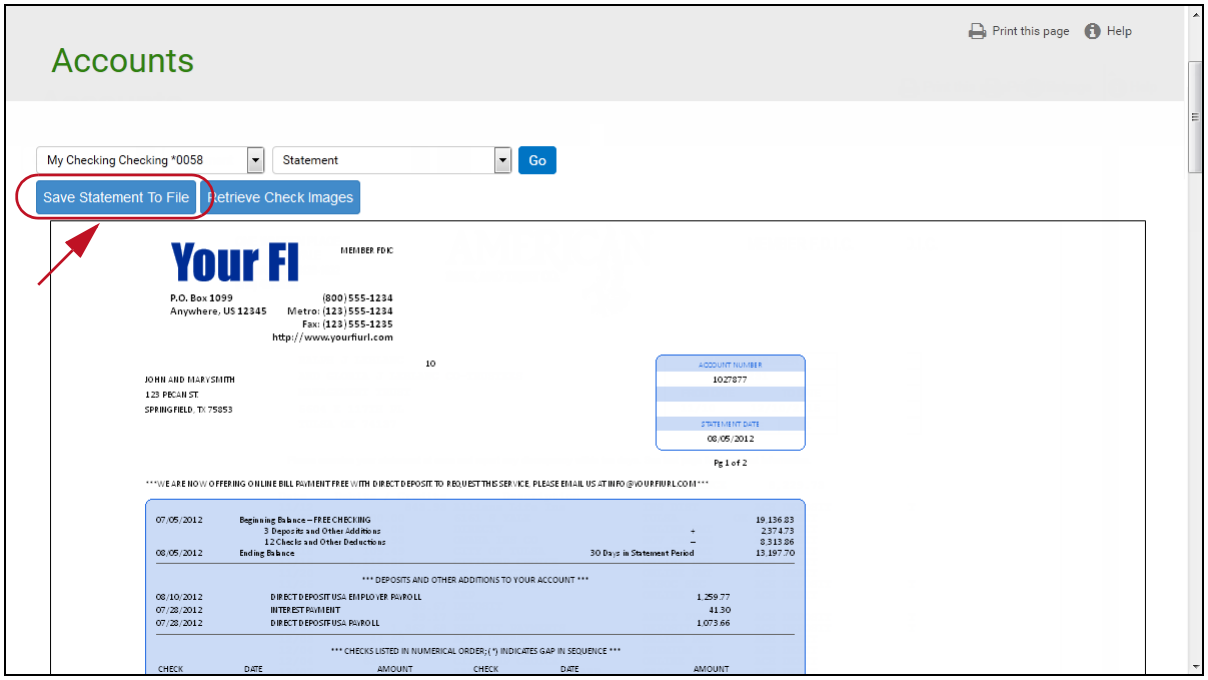
Your financial institution may have a different setup for their statements. You may be taken to an external site to access your statements, or may access a statement in plain text format.

Saving Monthly Statements

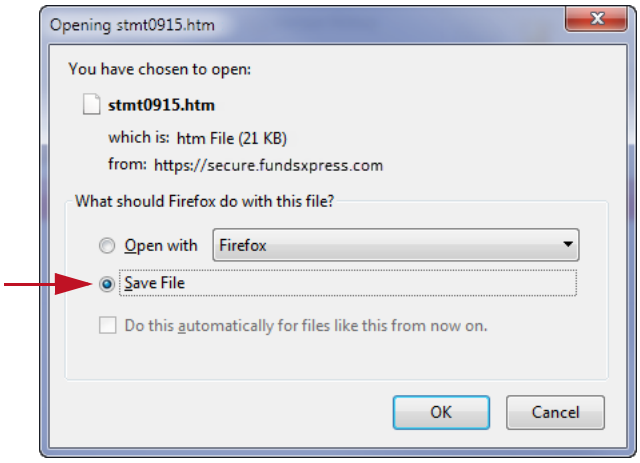
Users can save their monthly statements to their computer. The account statement filename is "stmt<*MMYY*>.<*xxx*>" where <*MMYY*> represents the month and the year of the account statement and <*xxx*> is "pdf" or "htm", depending on your institution's statement format.

To save monthly statements, do the following.

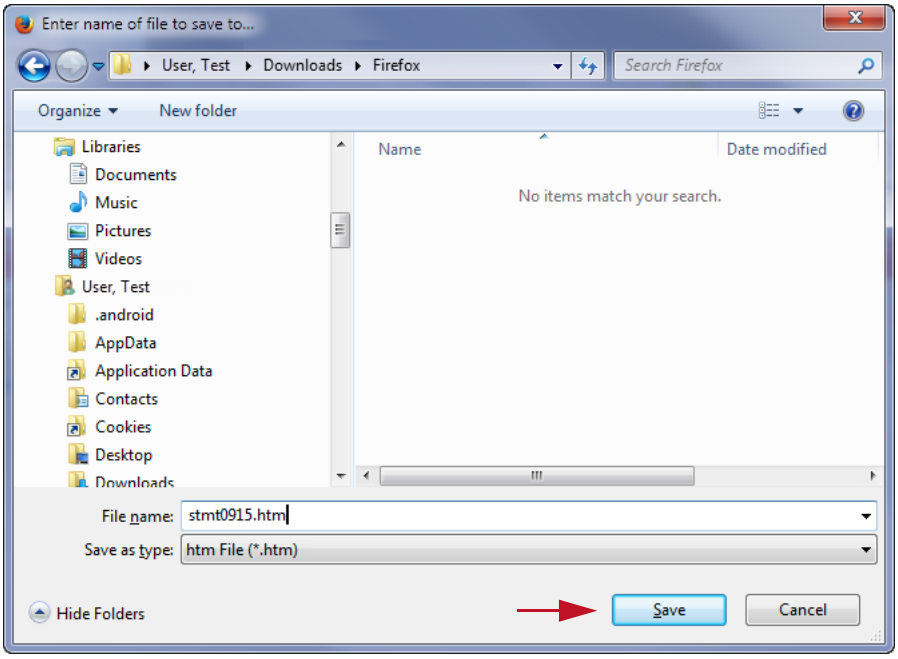
1. On the Account Statement page, click **Save Statement to File**. For a PDF statement, use the PDF viewer's **Save** option.



2. In the browser's or PDF viewer's file download dialog box, select the option to Save the file.



3. If necessary, in the Save dialog box locate a folder for the statement file, and then click **Save**.

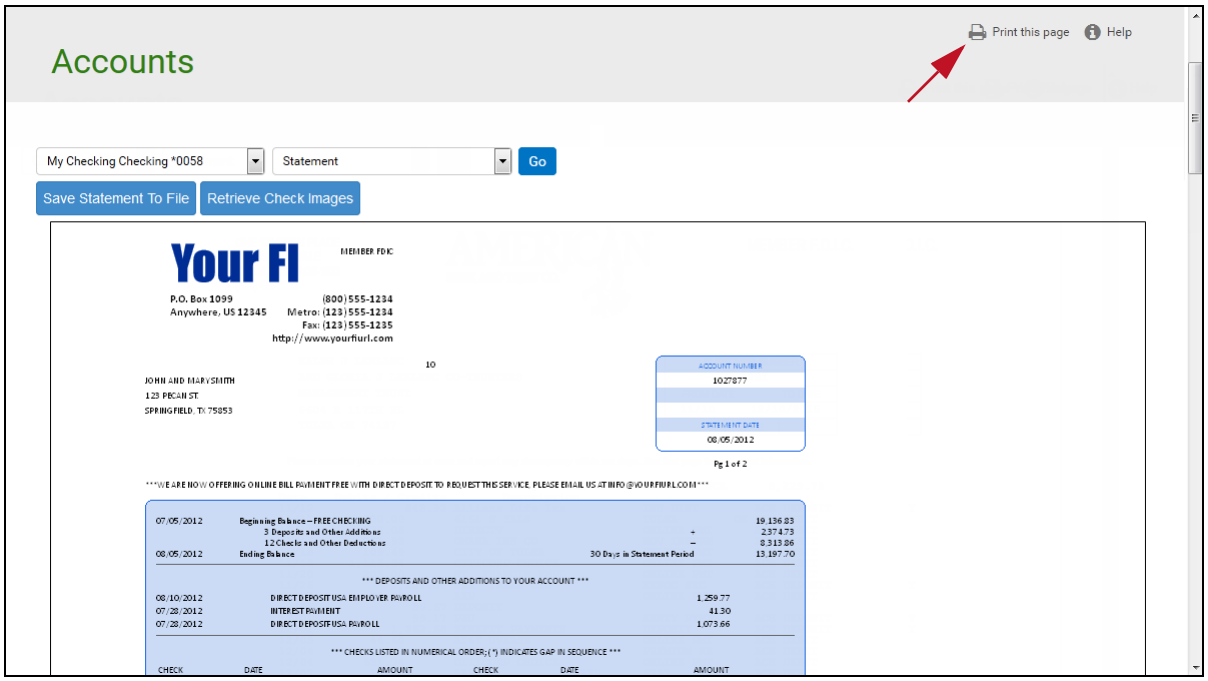


The account statement is saved to your folder on your PC.

Printing Monthly Statements

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

To print a monthly statement from a browser-based statement display, click the **Print this page** icon. The account statement is sent to your printer.



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

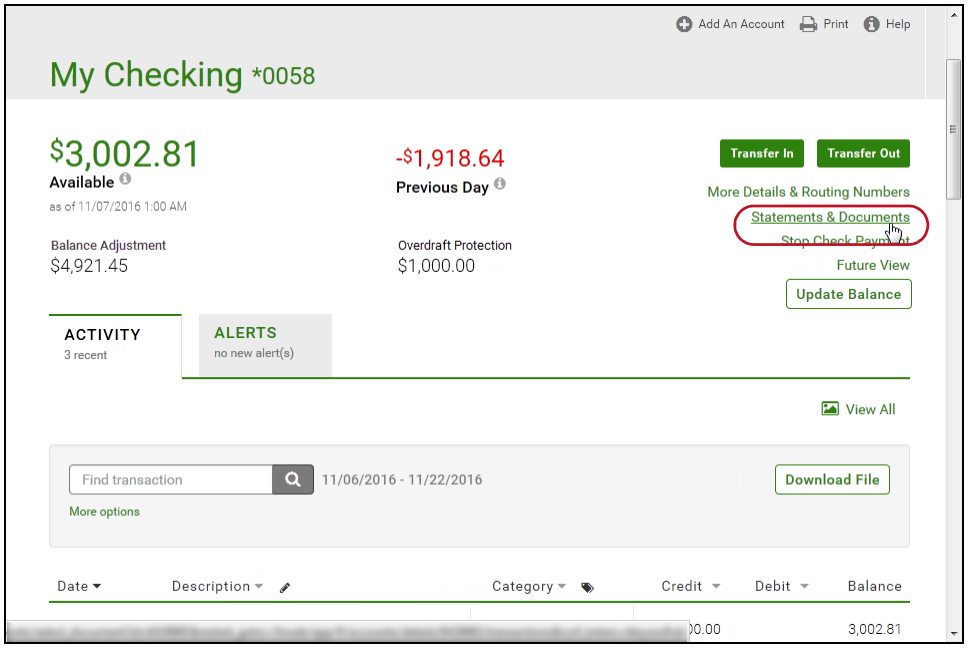
Viewing an Account Document

To view an account document (for institutions that offer e-documents), do the following.

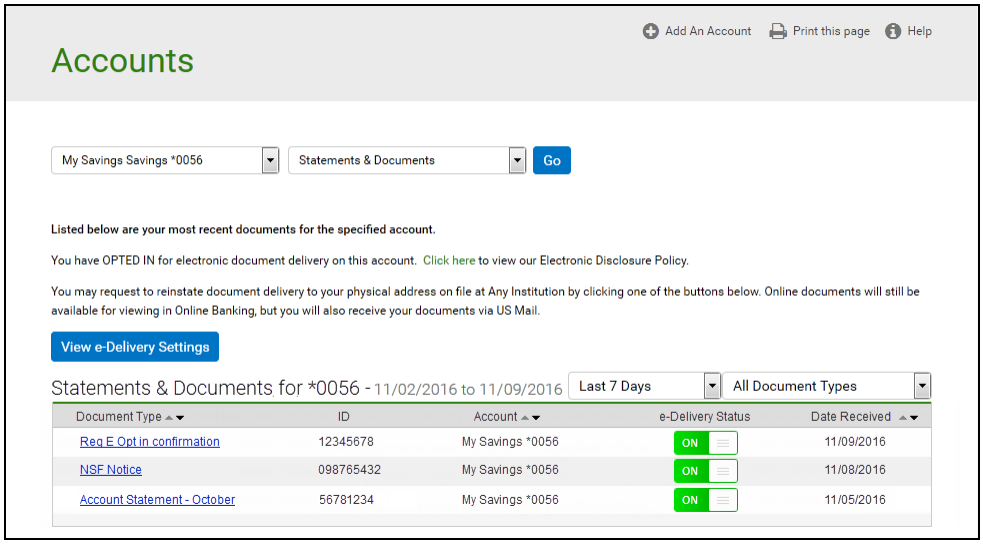
1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

   The selected account's details appear.

2. From the Quick Links on the right side of the page, click **Statements & Documents**.



The Statements & Documents page appears, listing all available documents for all accounts.



3. Locate the document you want in the list. If you do not see the document you want, you may need to adjust the date range or the document type.
   - Use the date range list to expand the listing of displayed documents. Options are:
     - Last 7 Days (default)

- Last 30 Days
- Last 90 Days
- Last 6 Months
- Last Year
- Custom Date Range

Select Custom Date Range to open a dialog box. Enter specific **From** and **To** dates and click **Update**.

- Use the document type list to filter the list to show just the types of document (including statements) that you want to see. The default is All Document Types.

4. Click the link of the document you want in the Document Type column.

   The document appears in a separate window or tab using your PDF viewing utility.

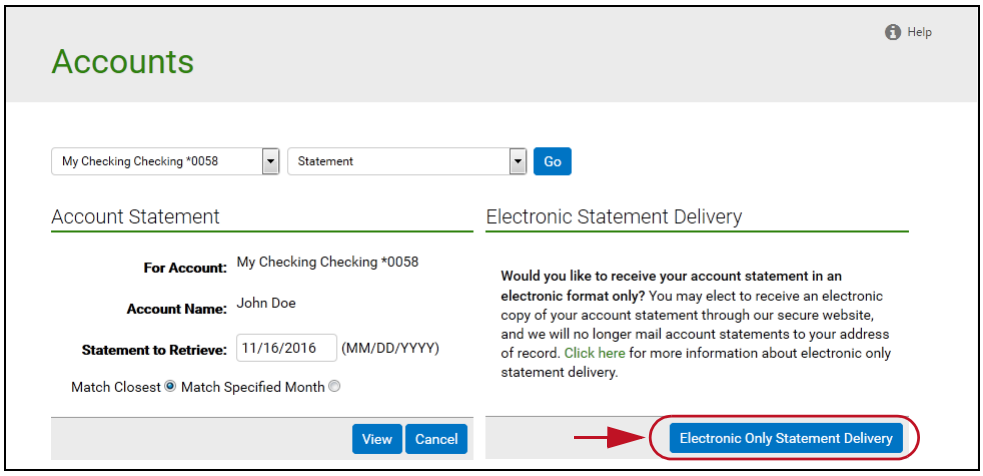
Account Statements with Electronic-only Delivery

Electronic-only statement delivery ("e-statements") provides exactly the same information as your paper statements, except that it is delivered online instead of through the mail. If your financial institution offers e-statements, you can opt-in to have your statements delivered in electronic-only format. Once you opt-in for the service, you will no longer receive paper statements in the mail.

When you have opted-in for e-statement delivery, you will receive a notification when your accounts' statements are viewable online. You can always opt-out of e-statements if you prefer receiving paper statements in the mail.

To opt-in for electronic-only statements (for institutions that do not also offer electronic documents), do the following.

1. On the Account Statement page, click **Electronic Only Statement Delivery**.



The e-statements disclosure page appears.

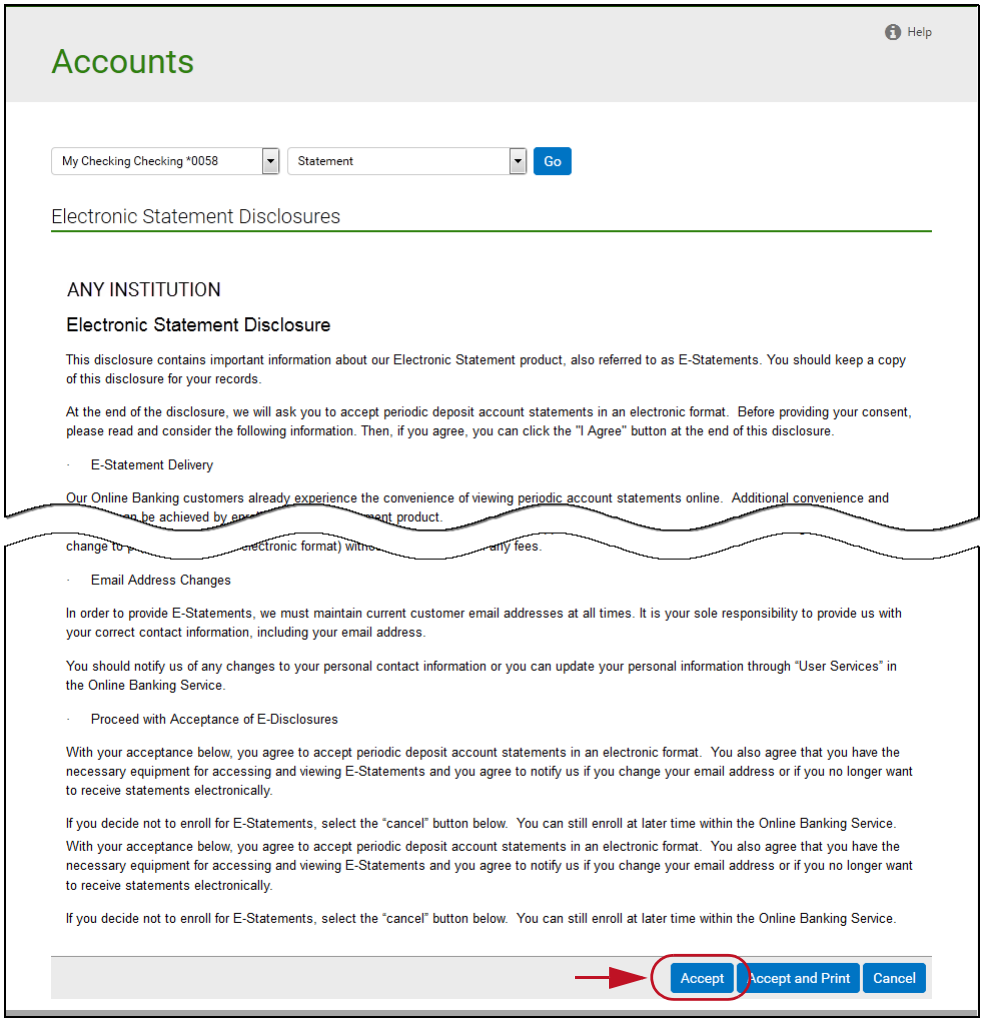
Note

The Account Statement page is also accessible by clicking **View statements** on the Services & Settings page.

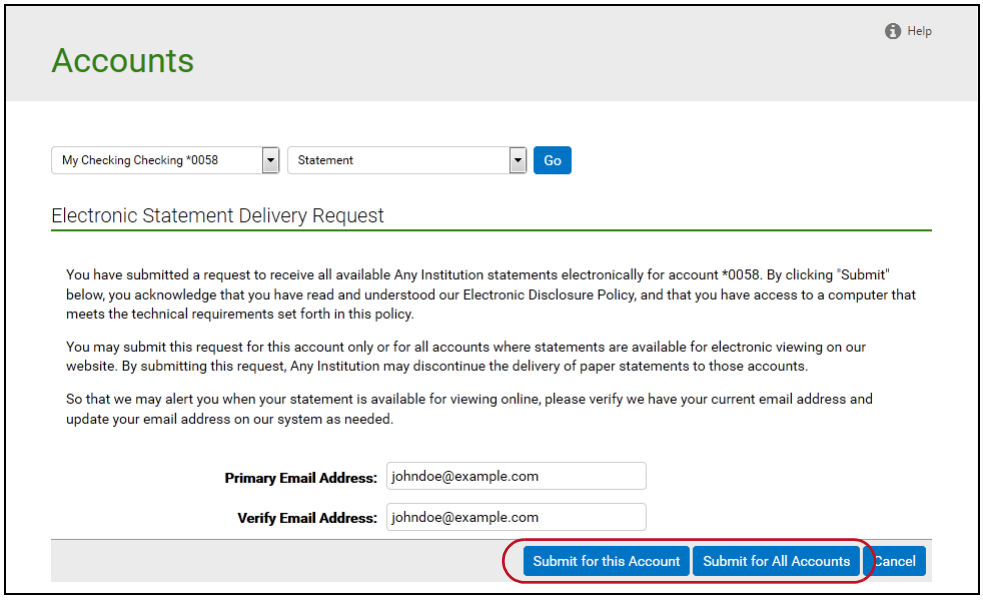
2. On the E-statement Disclosure page, read the E-statement disclosure and click **Accept** or **Accept and Print** to continue the Opt-in Process.

Note

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



3. On the Electronic Statement Delivery Request page, verify your email address, and click one of the following buttons.
   - **Submit for this Account**. You will opt-in for e-statement delivery for that specific account.
   - **Submit for All Accounts**. You will opt-in for e-statement delivery for all existing accounts.

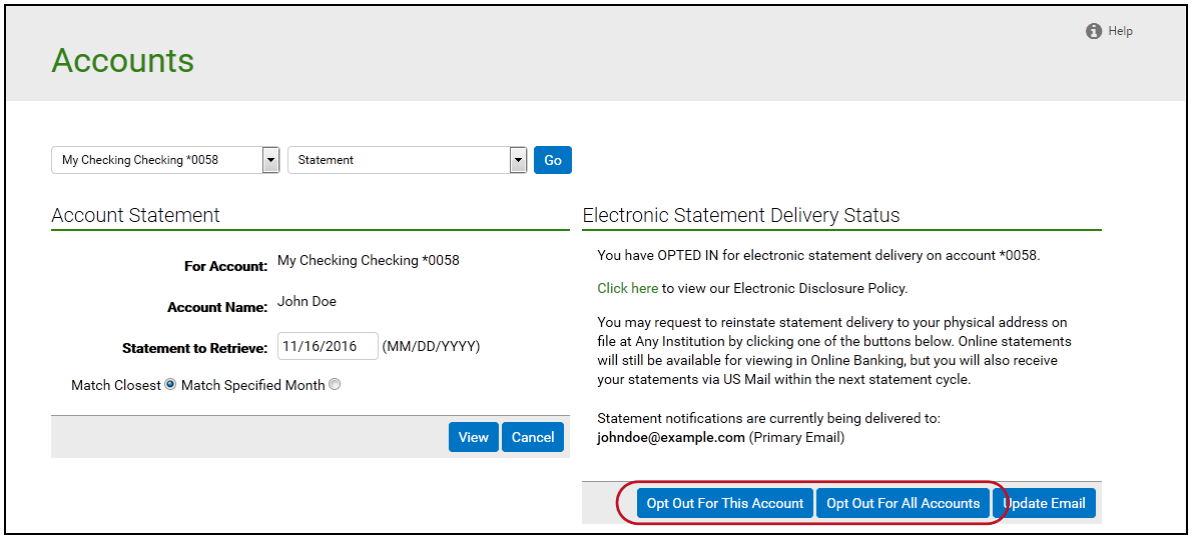


Opting-out of Electronic-only Statement Delivery

You may opt-out of the electronic-only statement delivery service at any time, after which you will receive paper statements in the mail, typically within the next statement cycle. On the Account Statement Search page, you will see the Opt-out buttons at the bottom of the page.

To opt-out of electronic-only statement delivery (for institutions that do not also offer electronic documents), do the following.

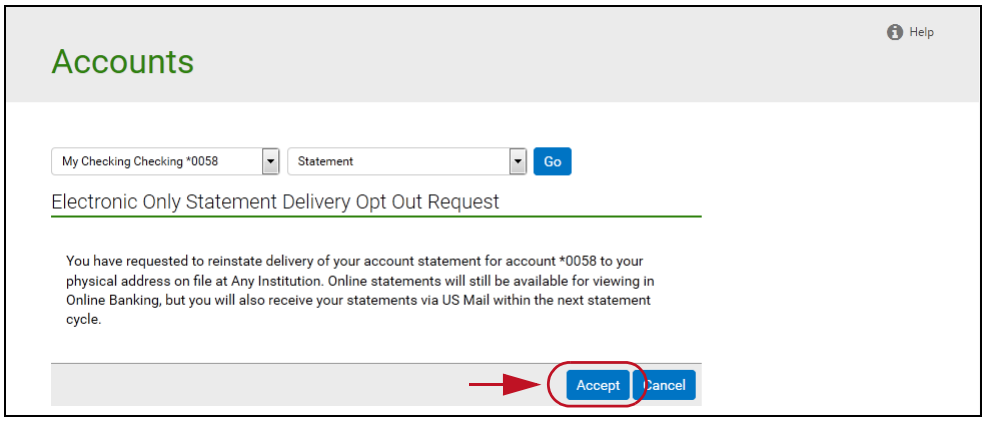
1. On the Account Statements page, click one of the following buttons.
   - **Opt Out For This Account**. You will opt-out for e-statement delivery for that specific account.
   - **Opt Out For All Accounts**. You will opt-out for e-statement delivery for all existing accounts.



A confirmation page appears stating that you will begin to receive paper account statements in the mail.

2. On the Electronic Statement Delivery Cancellation Request page, click **Accept** to opt-out of the electronic-only statement delivery service.

   An opt-out confirmation page appears stating that you will receive your paper statements in the mail at the next statement cycle.



Account Documents and Statements with Electronic-only Delivery

Electronic-only account document delivery (e-documents) provides exactly the same information as paper account documents, except that the documents are delivered online instead of through the mail.

Account documents consist of legal notices, disclosures, terms and conditions, and other such notifications that an institution is required to send to its customers. Statements are also considered account documents and you manage them in the same way.

If your financial institution offers e-documents, you can opt-in to have your documents delivered in electronic-only format. Once you opt-in for the service, you will no longer receive paper documents in the mail.

When you opt-in for e-document delivery, you will receive an email notification at your email account when your accounts' documents are viewable online. You can always opt-out of e-documents if you prefer receiving paper documents in the mail.

To opt-in for electronic-only documents, do the following.

1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

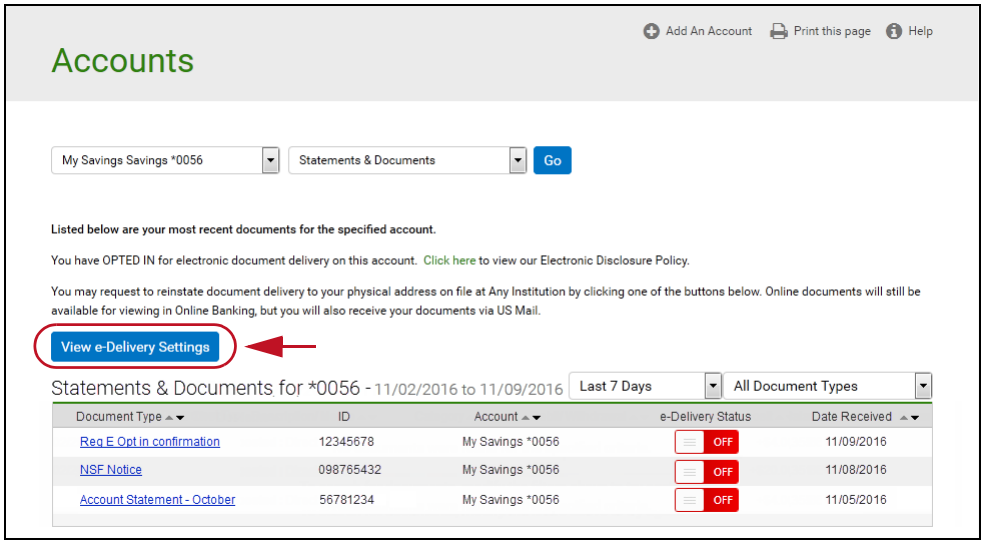
   The selected account's details appear.

2. From the Quick Links on the right hand side of the page, click **Statements & Documents**.

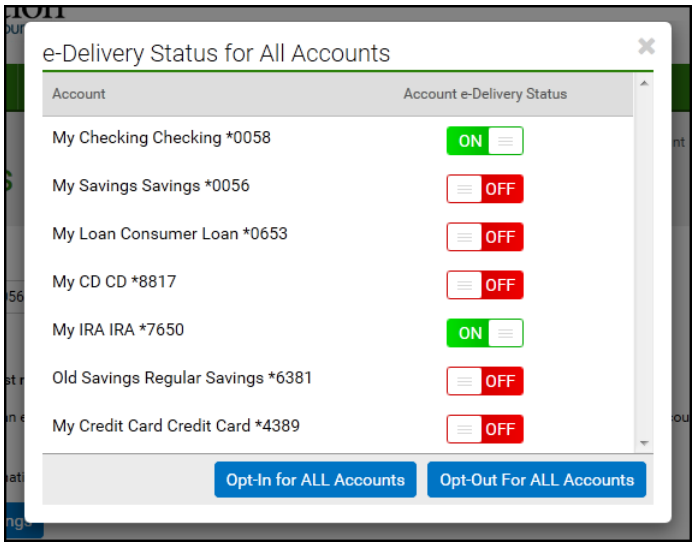
   The Statements & Documents page appears, listing any current documents for the selected account.

> **Note**
>
> The account Documents page is also accessible by clicking **View statements & documents** on the Services & Settings page.

3. Click **View e-Delivery Settings**.



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

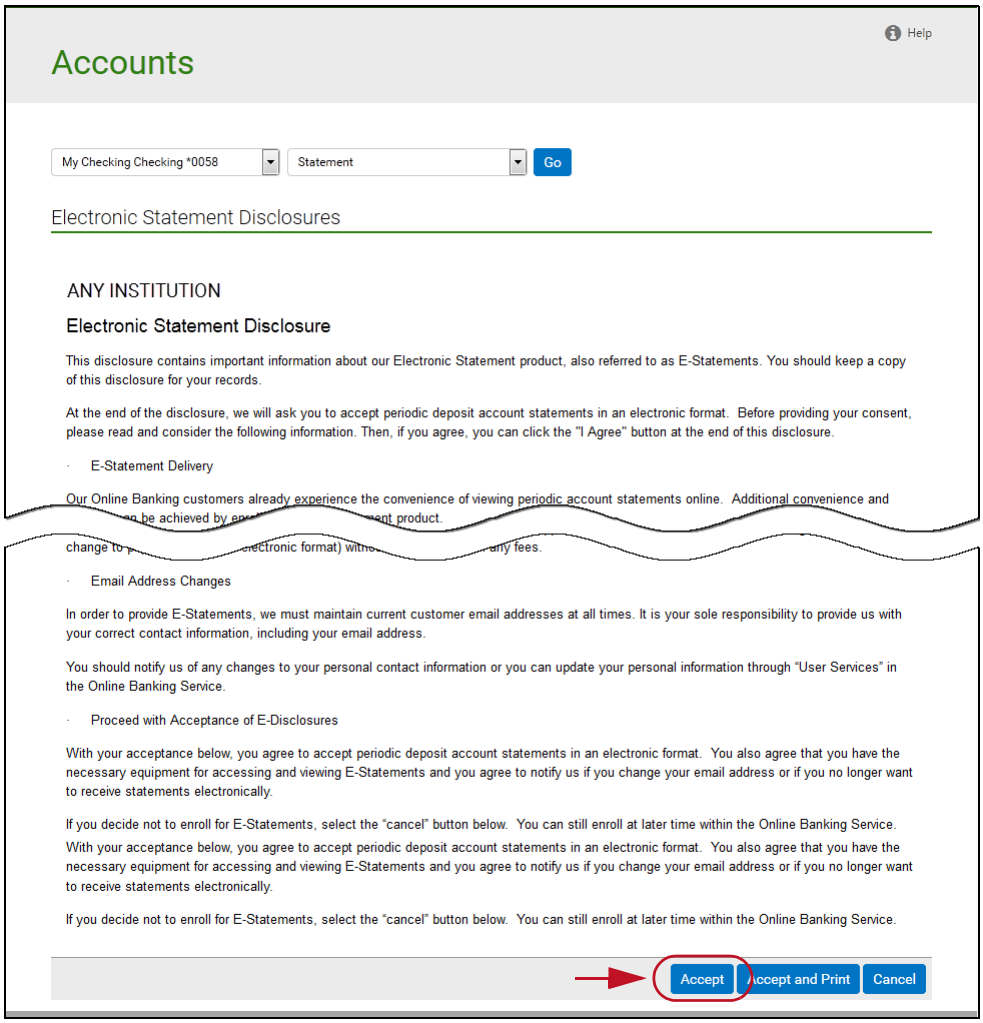


The dialog box displays the account document e-delivery status for all your accounts, either ON for opted-in accounts, or OFF for opted-out accounts. You can change them individually with the ON/OFF indicator buttons, or change all at once using **Opt-in for ALL Accounts** or **Opt-Out For ALL Accounts**.

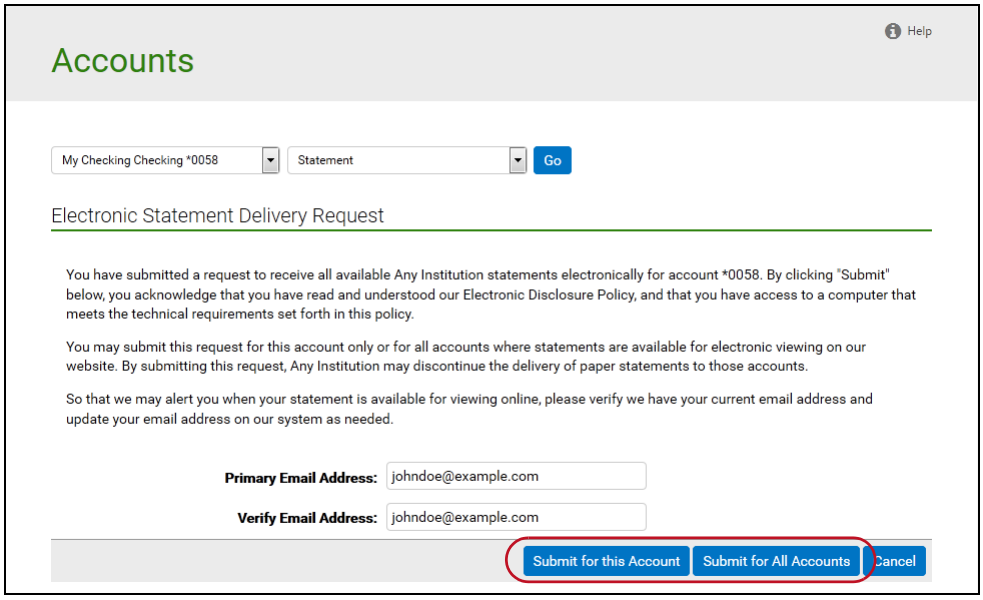
4. To opt-in for electronic-only delivery for a particular account, click its OFF indicator. On the E-document Disclosures page that appears, read the E-document disclosure and click **Accept** or **Accept and Print** to continue the Opt-in process.

Note

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



5. On the Electronic Document Delivery Request page, verify your email address, and click one of the following buttons.
   - **Submit for this Account**. You will opt-in for e-document delivery for that specific account.
   - **Submit for All Accounts**. You will opt-in for e-document delivery for all existing accounts.



The e-Delivery Status indicators for all opted-in accounts will now show as ON.

Opting-out of Electronic-only Document Delivery

You may opt-out of the electronic-only document delivery service at any time, after which you will receive paper documents in the mail.

To opt-out of electronic-only document delivery, do the following.

1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

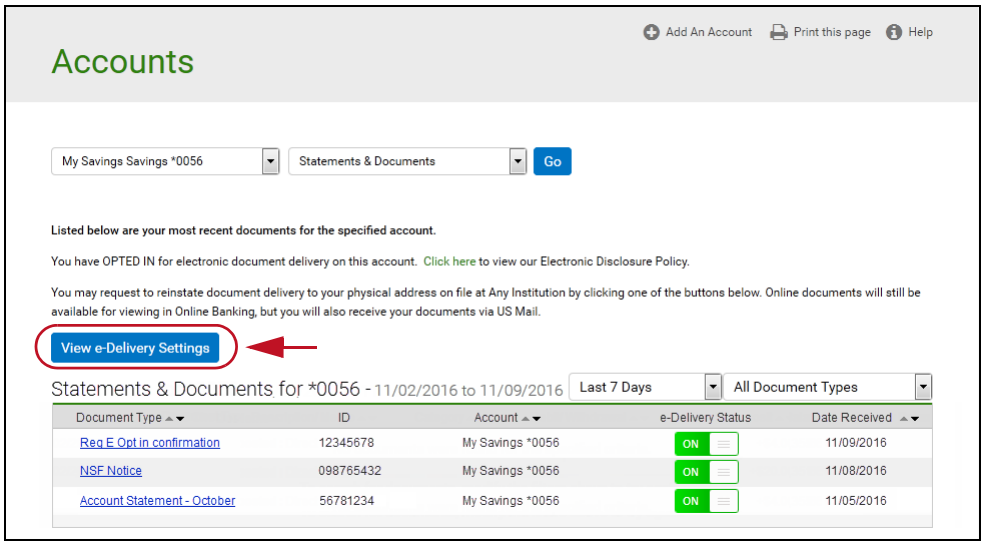
   The selected account's details appear.

2. From the Quick Links on the right hand side of the page, click **Statements & Documents**.

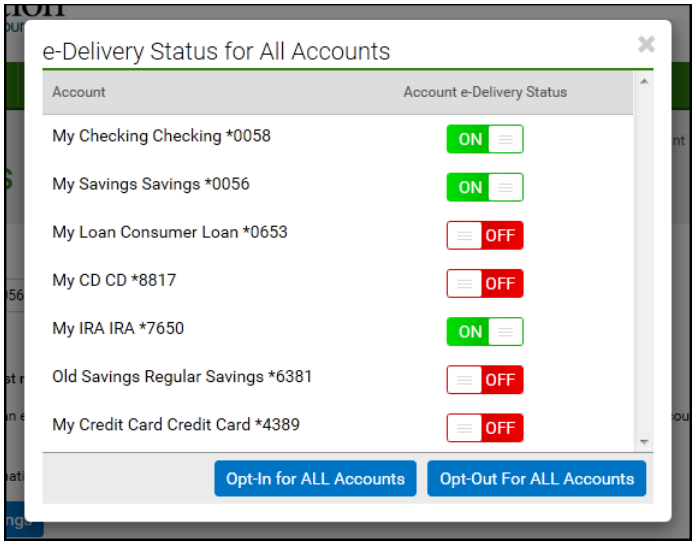
   The Statements & Documents page appears, listing any current documents for the selected account.

> **Note**
>
> The Statements & Documents page is also accessible by clicking **View statements & documents** on the Services & Settings page.

3. Click **View e-Delivery Settings**.



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

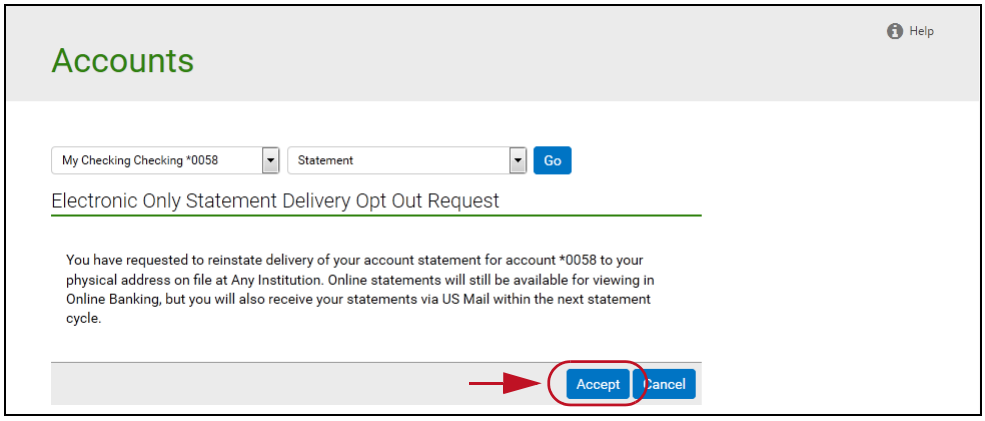


The dialog box displays the account document e-delivery status for all your accounts, either ON for opted-in accounts, or OFF for opted-out accounts.

4. Change delivery status individually with the ON/OFF indicator buttons, or change all at once using **Opt-in for ALL Accounts** or **Opt-Out For ALL Accounts**.

   A page appears stating that you will begin to receive paper account documents in the mail.

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



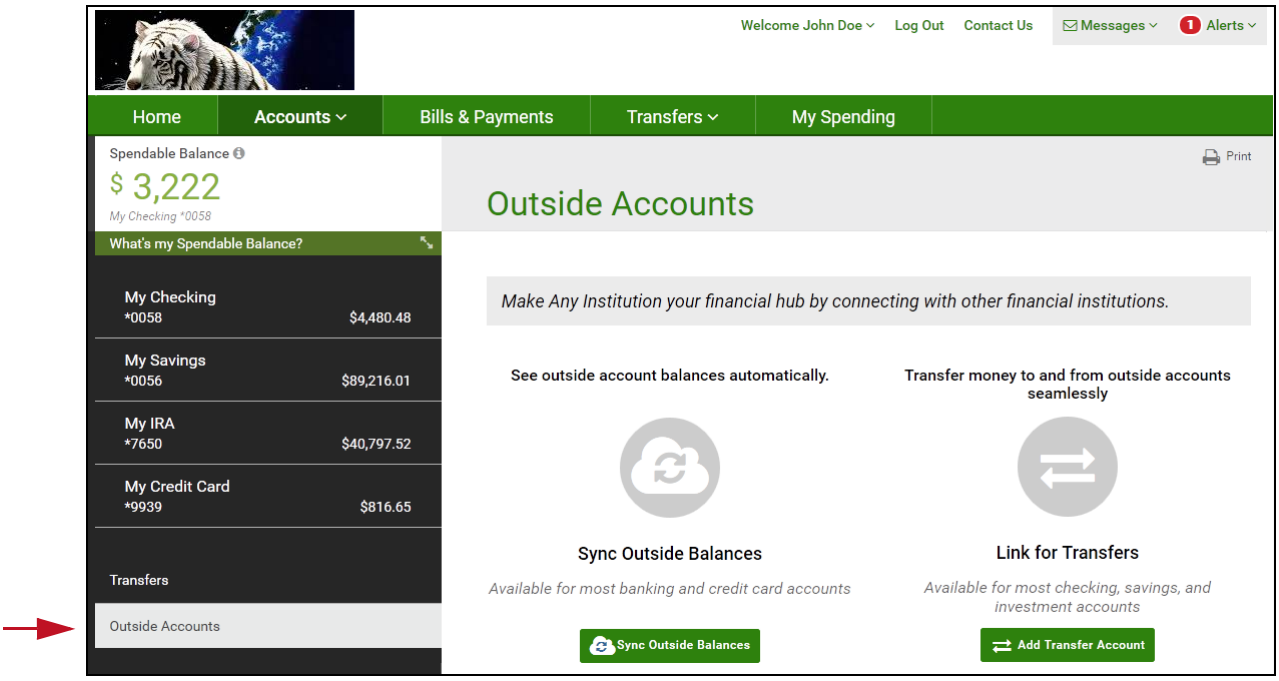
An opt-out confirmation page appears stating that you will receive your paper documents in the mail at the next document cycle.

Outside Accounts

Overview

The Outside Accounts feature, under institutions that offer it, gives you greater insight into your overall financial picture by incorporating balances from accounts at other institutions into your Online Banking experience. When you have configured outside accounts, you can access basic account information such as balances and recent transactions much like your native accounts. You can also configure outside accounts to allow transfers to and from your native accounts if your institution offers external transfers.

Click **Outside Accounts** in the Accounts tab supermenu or sidebar to access the Outside Accounts page. Before you have added any outside accounts, the page looks like this.



Sync Outside Balances

Under the Sync Outside Balances section of the Outside Accounts page, you can add accounts at other financial institutions. Most banking and credit card accounts are available. The page leads you through a simple process to identify an account you want to add.

When you have completed the process, the outside account is added to the SYNCED ACCOUNT BALANCES list on this page, and its balance will be shown on the Home page. If you have added several outside accounts, they are grouped by institution on the Outside Accounts page. On the Home page, outside accounts are grouped with your native accounts, but are always identified with a cloud icon, the other institution's name and logo, and the account type with its masked account number.

The access and features you have with outside accounts that you have added are not the same as for native accounts. Outside accounts do not appear on the main Accounts page or its sidebar, and cannot be made Favorites or be set as your Spendable Balance account. For outside accounts, there are no categories or "My Spending", and it is not possible to view the same level of account details (interest rates, etc.) within Online Banking as you can with native accounts. Within Online Banking, outside accounts are indicated by the other institution's logo, and with a cloud icon ( ).

Link for Transfers

Under the Link for Transfers section of the Outside Accounts page, you can request transfer privileges with accounts at other financial institutions, so that you can transfer funds between them and your native accounts.

The **Add Transfer Account** button begins the process to add an outside account as an external transfer account, the same as the **Add external transfer account** link on the Services & Settings page. When you have completed the process, the outside account is added to the LINKED ACCOUNTS list on this page, and the transfer privileges you specified (Transfer to and/or Transfer from, along with the associated limits) are shown.

The external transfer accounts listed will be available in the account selectors on the Transfers page. External transfer accounts are identified with a cloud icon, the other institution's name and logo, and the account type with its masked account number.

Adding Outside Accounts

To see balances from outside accounts within Online Banking, you need to identify those accounts in the **Sync Outside Balances** section of the Outside Balances page.

Initially, before you have added any outside accounts, this section just has the **Sync Outside Balances** button. You use this to start the outside account process. Once you have added at least one outside account, this button becomes **Add Outside Balance**. The button starts the process of identifying the other financial institution and choosing available accounts.

Note

To complete the process, you will need the username and password you use to log in to the other institution's Internet banking site.

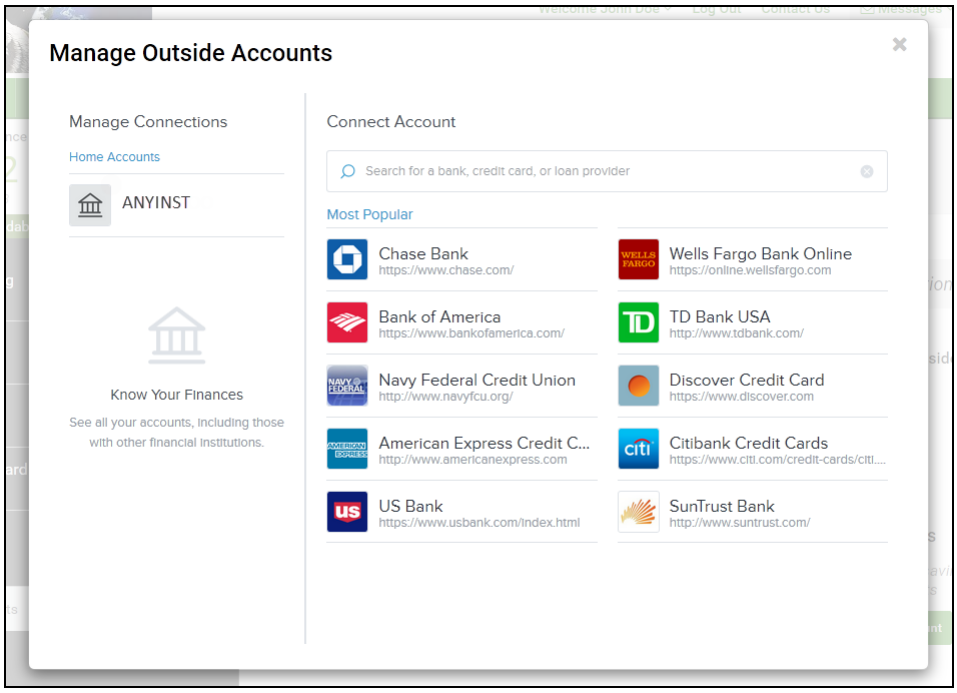
To add an outside account:

1. On the Accounts tab, click **Outside Accounts** in the sidebar.

   The Outside Accounts page appears.

2. In the Sync Outside Balances section, click the **Sync Outside Balances**/ **Add Outside Balance** button.

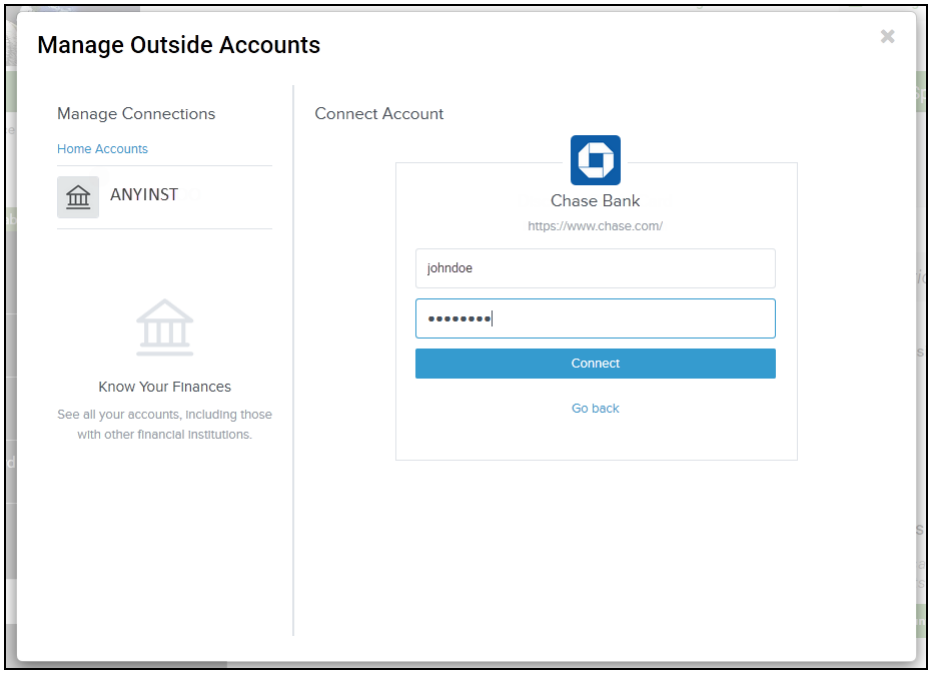
   The Manage Outside Accounts pop-up opens. Initially, an **Outside Accounts** section does not appear on the left. Various major financial institutions are listed on the right.



3. Do one of the following:

   - If the financial institution where the other account is located is listed Under ADD AN ACCOUNT, click its name.
   - If the financial institution where the other account is located is not listed, use the search box at the top of the section to find it, then click its name in the search results. Most financial institutions should be available.

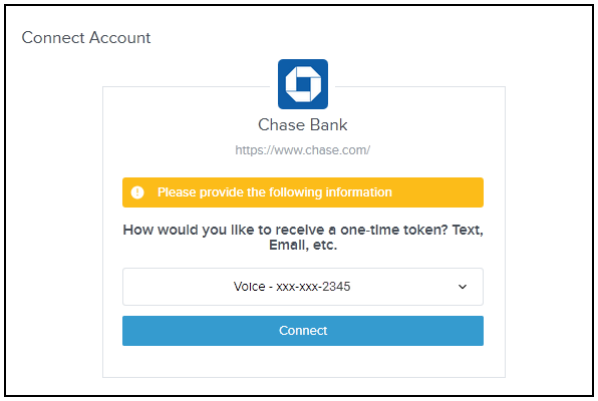
A login dialog box for the institution you selected appears within the pop-up.



4. Enter your username and password for the institution and click **Connect**.

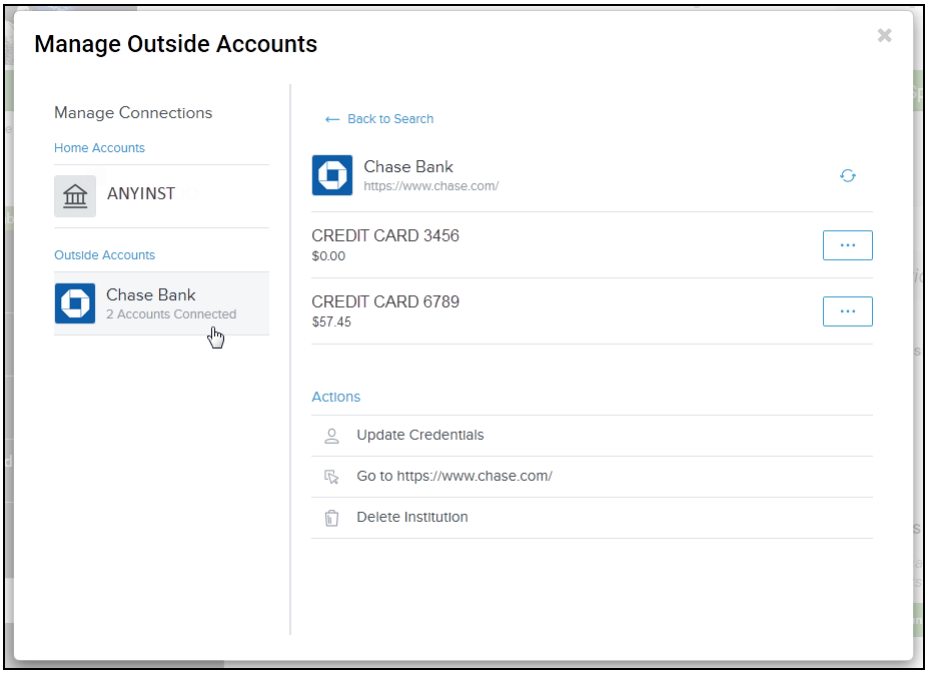
   The system tries to connect to the institution using the credentials you gave, showing a progress indicator.

   You may be prompted for additional security credentials, depending on the institution.



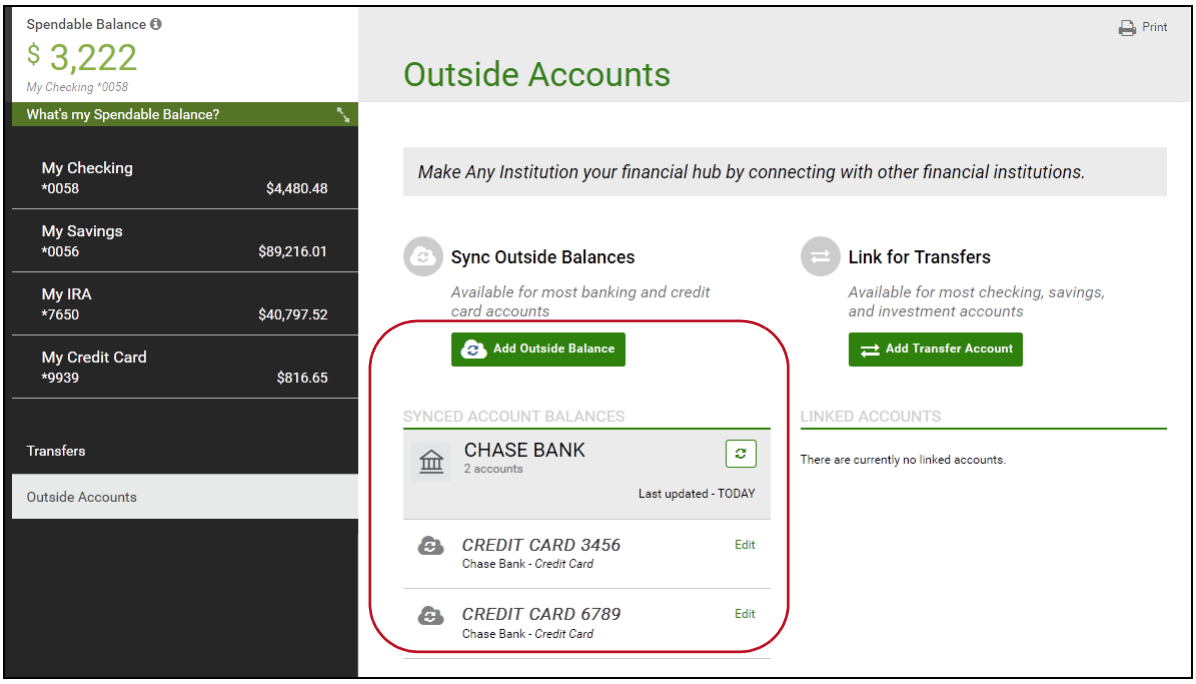
When the process is successful, the name and logo of the institution appear under **Outside Accounts** in the Manage Connections section of the pop-up, with the number of accessible accounts found there.

5. Click the institution to see a list of your accounts there, with balances.



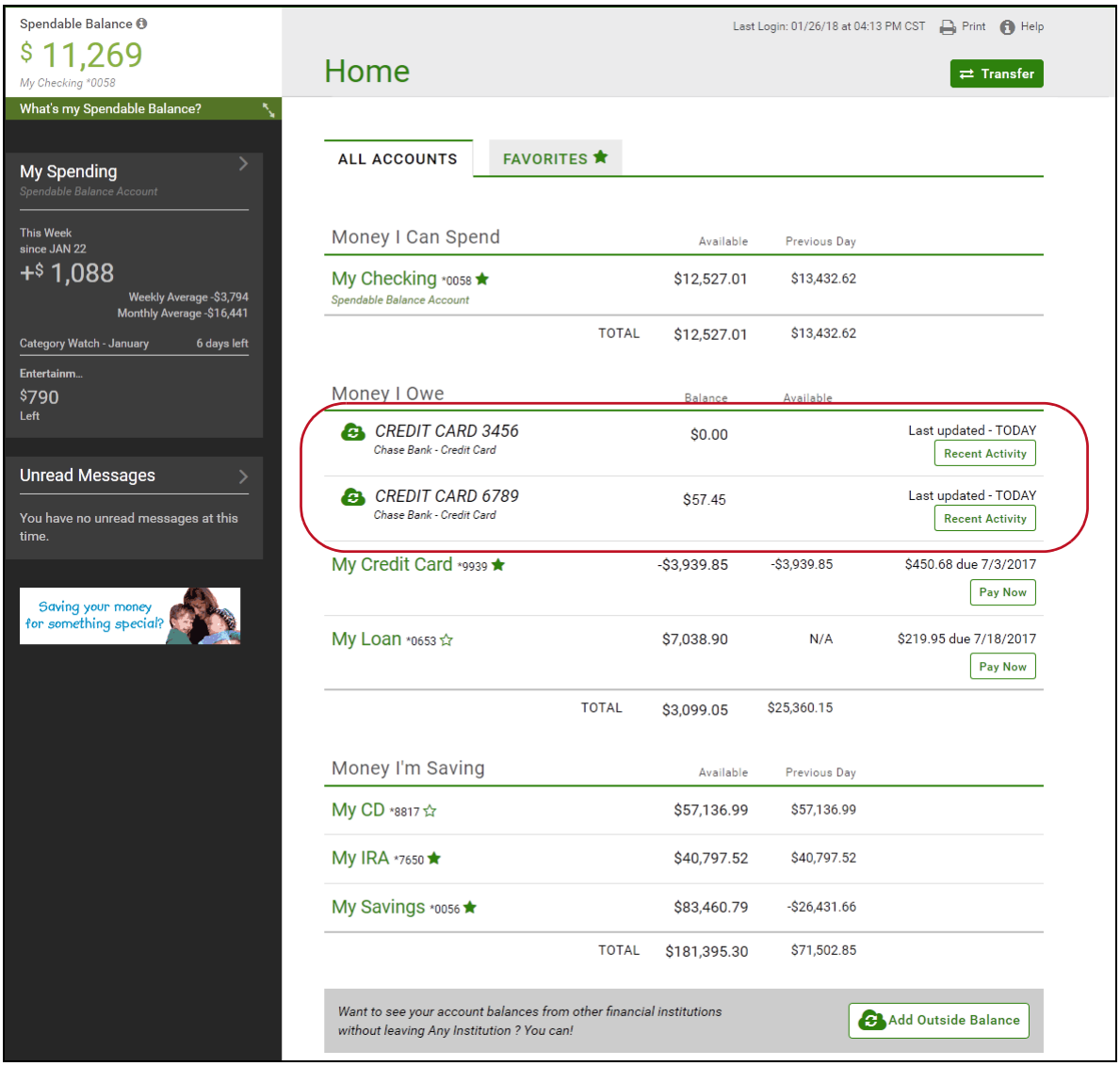
6. Close the pop-up to return to the Outside Accounts page.

   The outside accounts you added are now listed under SYNCED ACCOUNT BALANCES.



The **Sync Outside Balances** button is now **Add Outside Balance**.

The outside accounts also appear under the appropriate section of the Home page. On the Home page, outside accounts appear as non-clickable accounts in the ALL ACCOUNTS list, with a cloud icon ( ) and a **Recent Activity** button.



If you cannot find the outside institution, or are unable to connect after multiple tries, send a message with the details to your institution. Access to the other institution may be added in the future.

Editing Outside Accounts

When you have outside accounts, they are listed on the Outside Accounts page of the Accounts tab, and on the Home tab.

You can change the account nickname and make certain other changes to an outside account. To do so:

1. Click the account's **Edit** link in the SYNCED ACCOUNT BALANCES list.

   A pop-up opens, showing information on the outside account in the SETTINGS sub-tab.

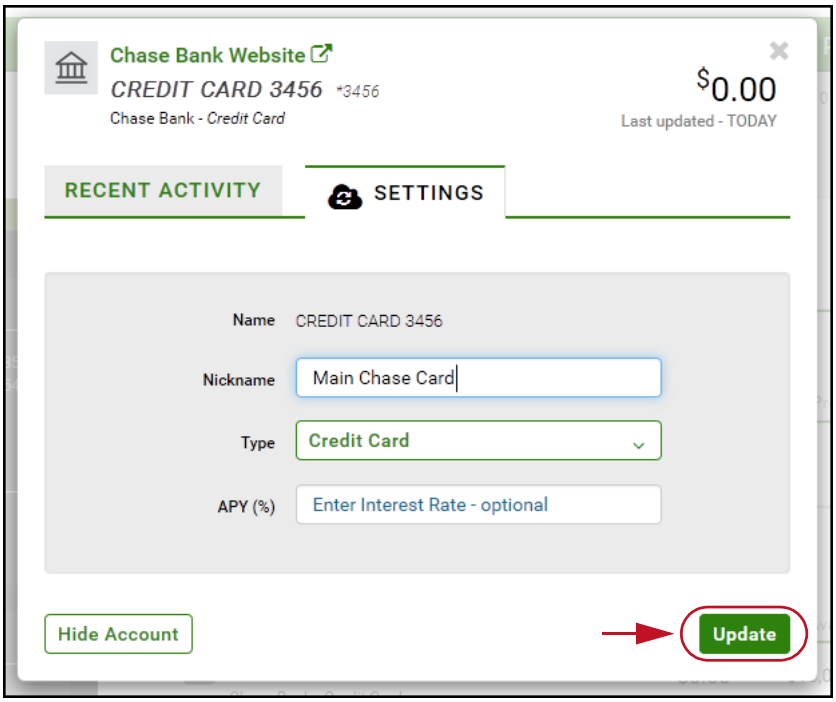
   The SETTINGS sub-tab displays the following information:

   - Outside financial institution logo
   - Link to the outside financial institution's website (opens a new browser window)
   - Account nickname and masked account number
   - Account type
   - Most recent balance received for the account, with date and time of the last sync

2. Update any of the editable fields as necessary:

   - **Nickname** - This is blank until you have explicitly set a nickname. Edit the account nickname as with any other Online Banking account. Outside account nicknames are also editable within Services & Settings. The **Name** field shows the account name as reported by the outside institution. It is the default name shown for the outside account unless you set a nickname.
   - **Type** - Edit the account type if the data supplied by the other institution did not translate to an appropriate Online Banking type. Unknown account types from another institution are classified as Checking by default.
   - **APY/APR (%)** - Enter or edit the account interest rate. For a deposit type account, this represents interest paid and is **APY**; if the account type charges interest, it is **APR**. It shows the account interest rate reported by the institution. If the value is not shown, or is incorrect, you can edit it. The value is for reference only. Editing this value does not change the actual interest rate on the account.

3. Click **Update**.



If you added or edited the account nickname, it becomes the name under which the account is listed on the Home and Outside Accounts pages. If you changed the account type, the account appears under the appropriate account category on the ALL ACCOUNTS sub-tab of the Home page.

Hiding an Outside Account

If you no longer need to monitor the balance of an outside account and want to remove it from Online Banking displays, you can hide it at any time.

To hide an outside account, do the following.

1. Click the account's **Edit** link in the SYNCED ACCOUNT BALANCES list.

   A pop-up opens, showing information on the outside account in the SETTINGS sub-tab.

2. Click **Hide Account**.

   An "Are you sure?" message appears.

3. Click **Yes**.

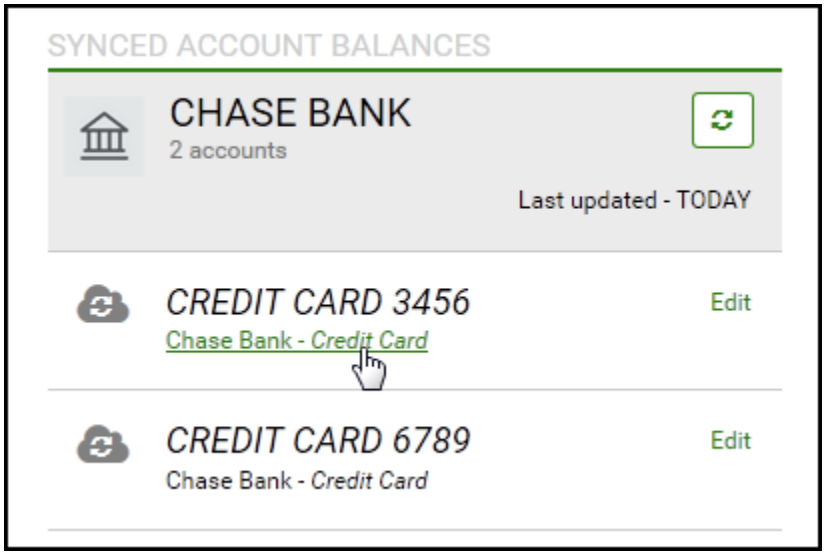
The account no longer appears on the Home page or the Outside Accounts page. It is still a connected account, accessible when you select its institution on the Outside Accounts page, should you later want to un-hide it.

Managing Outside Account Connections

Once you have established one or more outside accounts, you can manage your connection with the outside institutions from the Outside Accounts page.

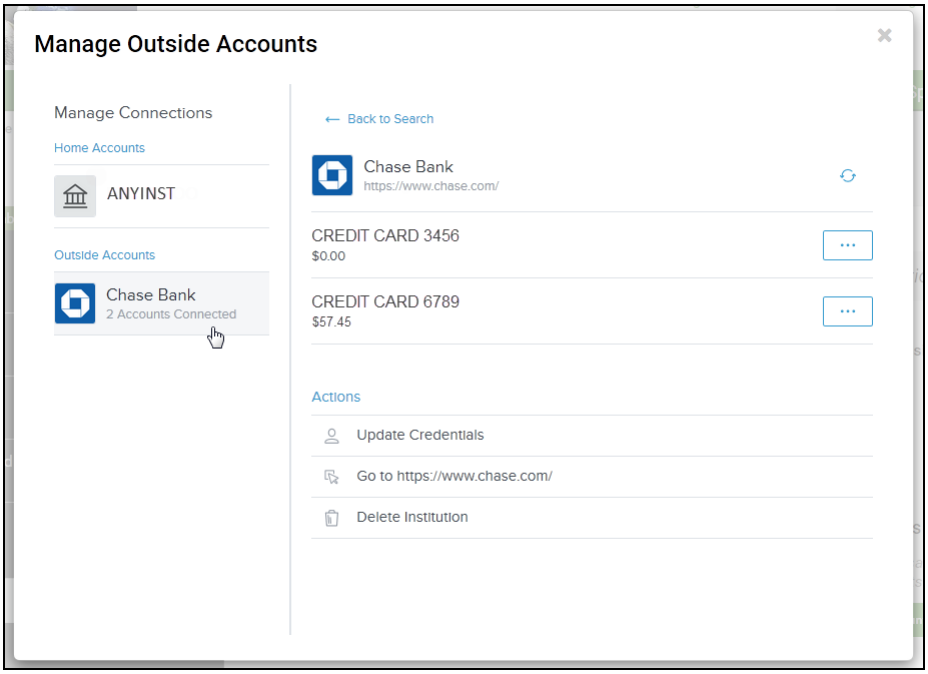
To manage outside accounts, do the following.

1. On the Outside Accounts page, click the institution's link under one of your outside accounts.



The Manage Outside Accounts pop-up appears.

2. Click the institution under Outside Accounts to display the connected accounts.

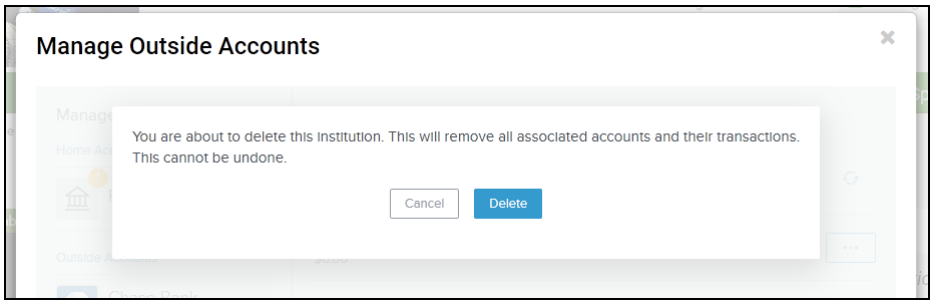


Note

Within this pop-up, accounts are identified by the names supplied by the institution, not by the nicknames you may have entered for them.

3. Do one of the following.
   - Click the refresh icon ( ) to re-sync accounts at this institution so the most current balances are shown.
   - Click the appropriate More icon ( ) and select **Hide Account** to remove an account from Online Banking displays without deleting its connection. Or for an already hidden account, select **Unhide Account** to restore its visibility.
   - Click the appropriate More icon ( ) and select **Mark As Duplicate** if an account has mistakenly been added to the list more than once. This takes you through a process that effectively removes that instance of the account from Online Banking displays without affecting its duplicate.

- Click **Update Credentials** if you have changed your username or password with the outside institution. This restarts the connection process as described in step 4 of Adding Outside Accounts above. You can enter your current credentials, after which the outside accounts at that institution will once again be able to sync.
- Click the **Go to *<FI-URL>*** link to open a new browser window for the outside institution's own Web site.
- Click **Delete Institution** if you no longer want to maintain a connection to the outside institution. A confirmation dialog box appears.



Once you click **Delete**, the outside accounts are no longer available in Online Banking.

Repairing Sync with Outside Accounts

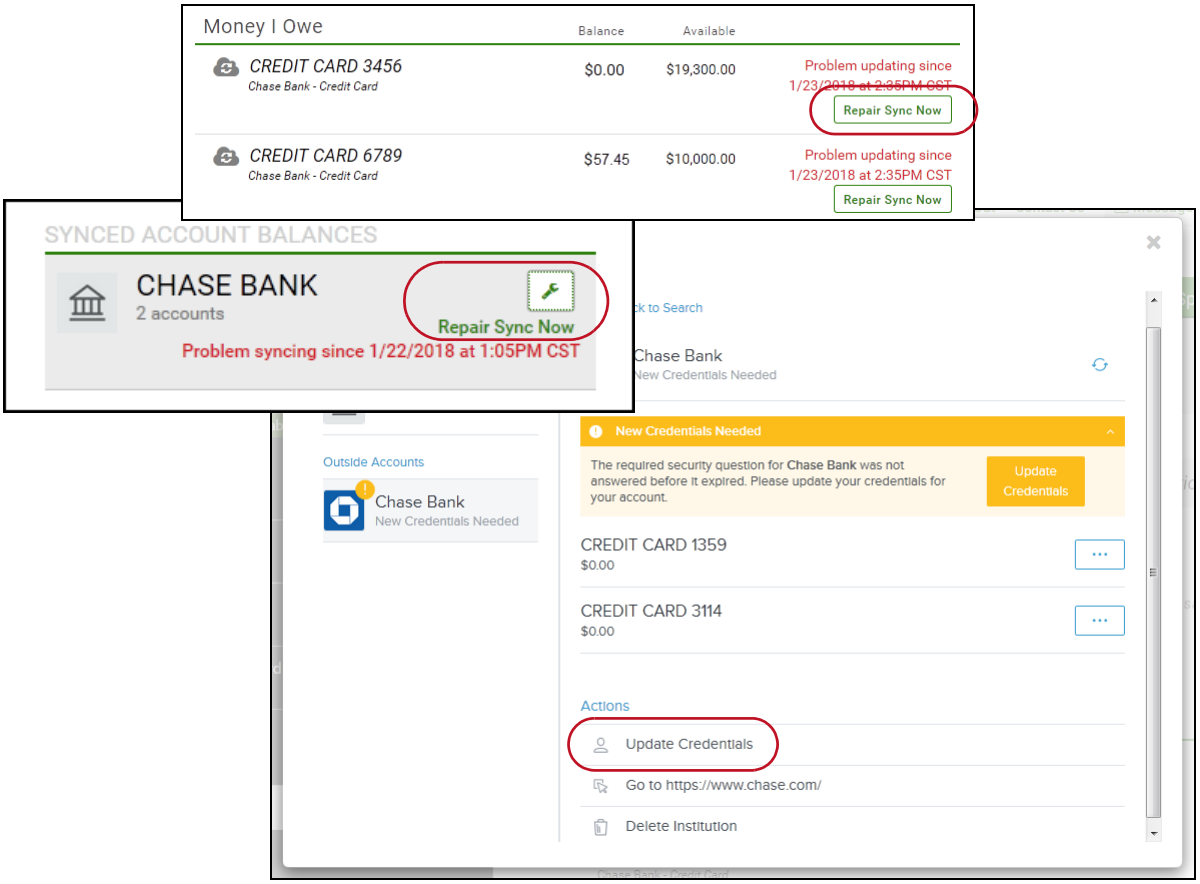
For Online Banking to display balances that are in sync with the state of accounts maintained by other institutions, the system must remain connected to the other institutions' systems. Occasionally, for various reasons, the connection can be interrupted, such that the sync is lost. In that case, sync must be restored before current information will be available in Online Banking again.

Typical ways that sync can be lost include the following.

- **Problems with Internet connectivity:** Networking hardware may be down, physical connections may have been broken, or problems may exist with an Internet Service Provider or the other institution.
- **Problems in authenticating with the outside institution:** Your credentials with the outside institution (username or password) may have changed, or the institution may require additional authentication, such as a security code sent via text message, for the connection to be maintained.

If a connection with an outside institution cannot be maintained, indicators within Online Banking notify you that an issue exists.

Use the **Repair Sync Now** or **Update Credentials** options to re-initiate the login process with the institution. This should restore the connection and permit Online Banking to sync the accounts again.



Note

If the problem is with your connectivity to the Internet itself, at your end or at the institution's end, these issues must be corrected before you can re-establish sync. Check your Internet connection and the other institution's online status if you have trouble with sync.

Account Transfers

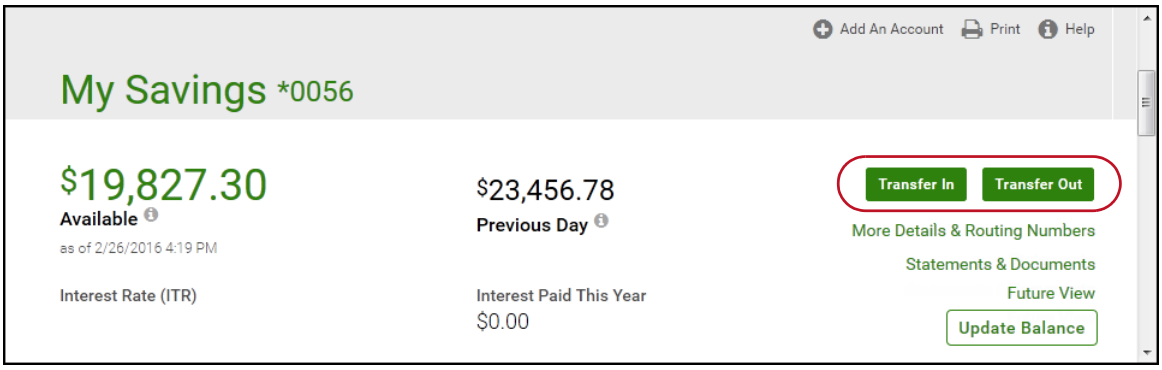
Account transfers move funds between your online accounts that are enabled for transfers. For example, if you have multiple checking or share draft accounts, you can transfer money from one account to the other.

To make an account-to-account transfer, do the following.

1. On the Accounts page, select a source or destination account from the sidebar or the supermenu.

   The selected account's details appear. If the account is enabled for transfers, **Transfer In** and/or **Transfer Out** buttons appear as appropriate.

2. Click **Transfer In** to select the account as the destination for a transfer, or **Transfer Out** to select it as the source for a transfer.



   The Transfers page appears with the account you selected set appropriately for a transfer.

3. Refer to Chapter 5: Transfers Tab, for additional instructions.

Setting Account Alerts

The Notify Me Alerts feature allows for notification when specific types of activity have occurred on an account, or have exceeded thresholds that you have set.

The ALERTS sub-tab on the Accounts page provides account-specific access to Account Activity alerts. From the ALERTS sub-tab, you can get a quick overview of the alert settings for the current account, and easily turn individual alerts on or off.

Notes

- Access to all Notify Me alert types is available through the Welcome Center **Alerts** supermenu. Refer to Chapter 8: Alerts for complete documentation of all alert types.
- Account Activity alerts are not the same as My Spending alerts. For details on My Spending alerts, refer to Using Spending Alerts and Updates in Chapter 6.

To view Account Activity alert settings for a particular account on the Accounts page, do the following.

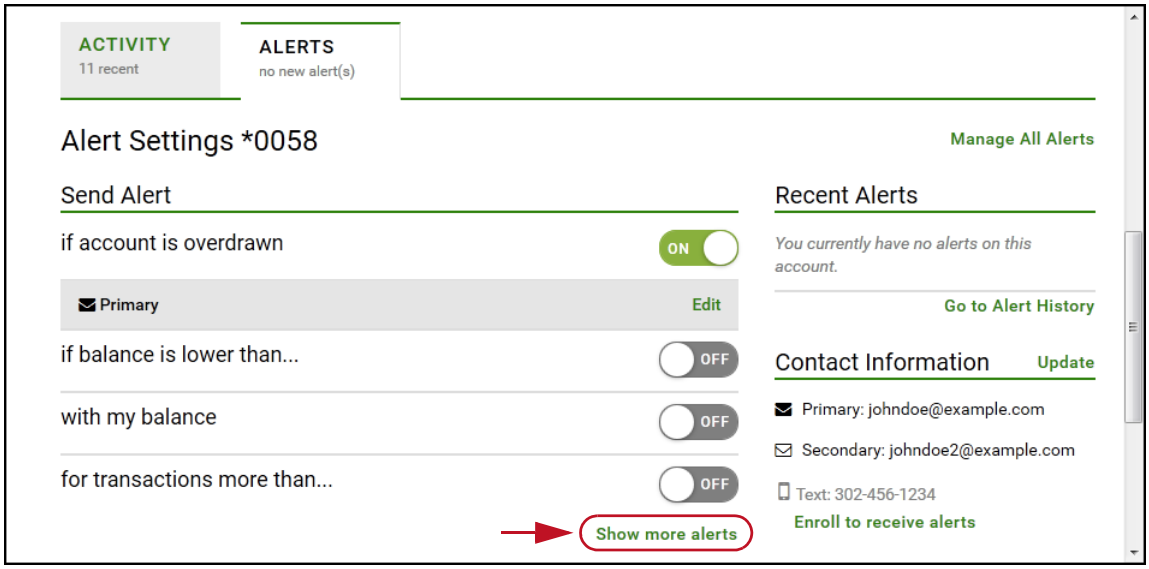
1. On the Accounts page, select the account you want to view from the sidebar or the supermenu.

   The selected account's details appear. The ACTIVITY sub-tab appears by default.

2. Click the **ALERTS** header to display its sub-tab.

   The ALERTS sub-tab lists the account's alert settings. Initially, not all alerts are shown.

3. To show all alerts for the account, click **Show more alerts**.



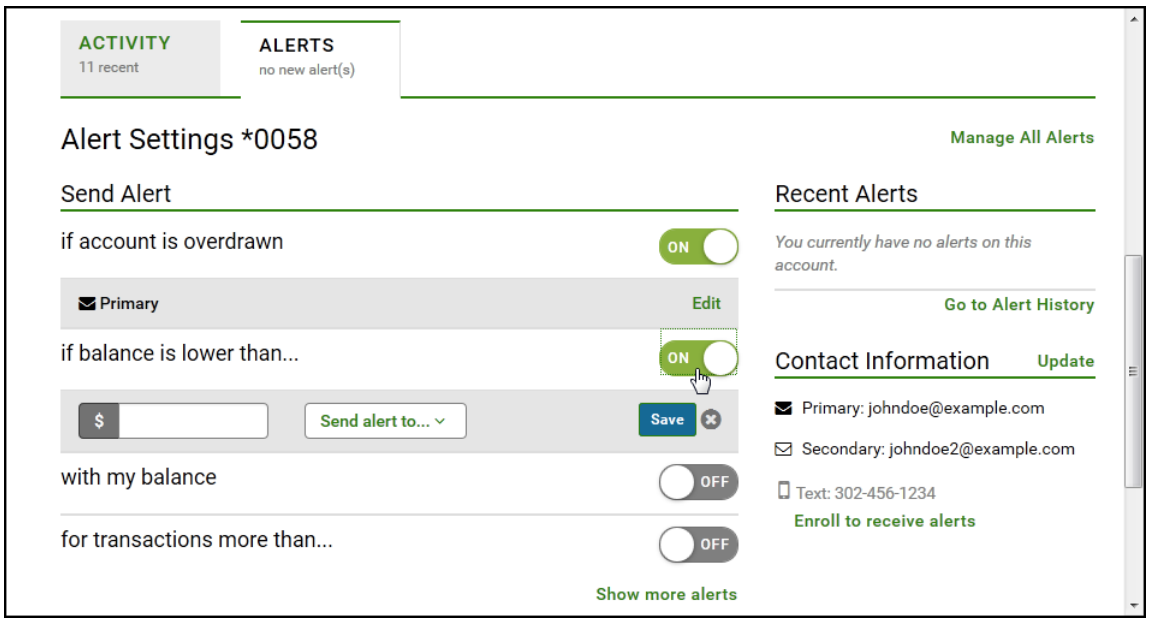
The status of each alert is indicated by its ON/OFF switch. Alerts set to OFF are inactive and create no notifications. Alerts set to ON are active, and send a notification when their conditions are met. For each alert set to ON, the notification destination (email address or text message phone number) and trigger parameter, if any, are shown.

Turning On Account Activity Alerts

To turn on an Account Activity alert for the selected account, do the following.

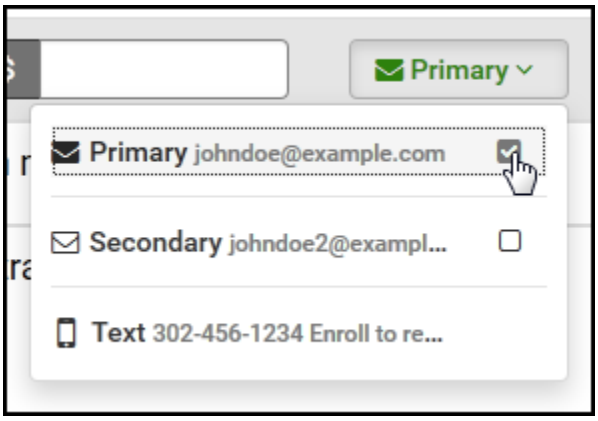
1. On the ALERTS sub-tab, click the OFF switch of an inactive alert.

   The switch changes to ON, and a bar appears underneath the switch with a **Send alert to** list, and for most alerts, one or more additional fields.



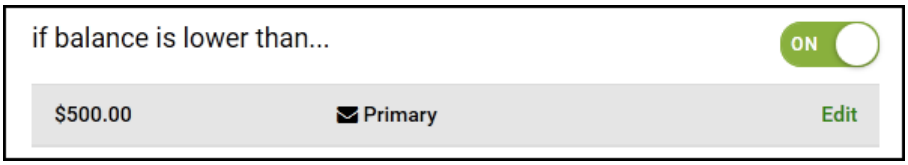
2. Click the **Send alert to** list, and select one or more of the listed destinations for the alert notification.

Available delivery methods have a check box.



3. Enter or select a value (in most cases, a dollar amount) in the other field(s) to define the alert trigger condition.
4. Click **Save**.

   The selected trigger value and destination appear.



The alert is now active on that account.

Turning Off Account Activity Alerts

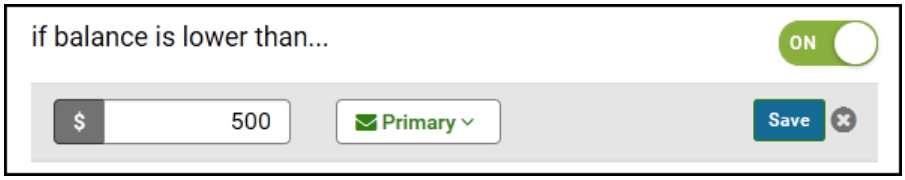
To turn off an active Account Activity alert on the selected account, just click its ON switch. The switch changes to OFF and the alert is no longer active.

Editing Account Activity Alerts

You can edit an active alert to alter its notification destination or trigger parameters directly in the sub-tab. To edit an active alert, do the following.

1. On the ALERTS sub-tab, click **Edit** in the bar below an active alert.

   The alert returns to its edit mode.



2. Edit the trigger condition value(s) or destination.
3. Click **Save**.

   The edited trigger condition and destination appear.

Additional Alert Information

The column on the right of the ALERTS sub-tab provides additional alert information and options.

- Under **Recent Alerts**, any alert notifications that have recently been triggered for this account are listed. Note that the number of recent alerts for the account also appears below the sub-tab's **ALERTS** header. To see all alerts for the account, click **Go to Alert History**.
- Under **Contact Information**, your Primary email address, Secondary email address, and Mobile phone number (if any) are shown. To change the email addresses or Mobile number, click **Update**. If you have a Mobile number that is not yet set up as a destination for text alerts, you can click **Enroll to receive text alerts**.
- You can view Account Activity alerts for all your accounts at once, as well as Messaging and Security alerts, on the Notify Me Alerts page. Click **Manage All Alerts** to jump to the page.

Frequently Asked Questions

Account FAQs

Q: How do I switch accounts?

A: To view a different account on the Accounts page, do one of the following.

- Click the Accounts tab, and from the Accounts supermenu, select the account you want to work with next.
- Find the account you want in the Accounts page sidebar and select it.
- If you have many accounts and the account you want is not shown in the supermenu or the sidebar, click the **View all accounts** link in the supermenu or sidebar. The ALL ACCOUNTS sub-tab of the Home tab appears, listing all your accounts. Select the account you want.

Q: What are the triangles next to column headings?

A: The triangles ( ) indicate how the table is sorted. The dark triangle indicates which column the list is sorted on. It points up to indicate an ascending sort, down to indicate descending. Click the column heading to sort the account list in the other direction.

Q: What is the difference between activity and detail?

A: Activity and detail are defined as follows.

- **Activity.** This is the account's transaction history covering a given date range.
- **Detail.** This shows detailed information about the account, including account owner, account type, account number, interest paid, hold amount, ledger balance, and account history for the last month.

Q: What is the difference between the Available Balance and the Previous Day Balance?

A: They are defined as follows.

- **Available Balance.** The account's running balance, including recent Internet and POS transactions.
- **Previous Day Balance.** The official financial institution's balance recorded as of the end of the preceding day, sometimes referred to instead as Ledger Balance or Current Balance. The differences between the two balances are created by any Internet transactions that have been sent to your financial institution but have not yet posted.

Q: Why does my financial institution show a balance that is different from what I can view on my Internet account from home?

A: Your financial institution may not have updated the balance to reflect your Internet transactions yet.

Q: Why is my balance sometimes a day behind?

A: This depends on how often your financial institution updates the Internet transaction information.

Q: From which balance can I make online payments?

A: For Online Bill Pay, use the Available Balance. This balance takes into consideration any Internet transactions you have made. The system (depending on your institution's set up) may check this balance for sufficient funds before processing payments.

Q: Why do I see a number in a red circle next to Alerts in the Welcome Center, but on the ALERTS sub-tab it says "no new alert(s)"?

A: The number of alerts shown in the Welcome Center indicator represents all types of alerts (Account Activity, Messaging, and Security) for all accounts. The sub-tab shows information about only Account Activity alerts for the currently-selected account.

Account Activity FAQs

Q: There is an "Unposted" on my account Activity list. What is it?

A: An "Unposted" entry is created for an Internet transaction, such as an online bill payment or a transfer, which has not yet reconciled. Once the transaction has posted to the account, the "Unposted" prefix will disappear.

Q: What page do I have to be on to download into Quicken or Microsoft Money?

A: You must be on the ACTIVITY sub-tab of the Accounts page. Click the Accounts tab and select the account to download on the supermenu. The ACTIVITY sub-tab appears by default.

Q: How can I download my account activity into Quicken or Microsoft Money?

A: On the Accounts page ACTIVITY sub-tab, click **Download File**, then choose the dates and format you wish to download.

Q: Can I download FROM Quicken?

A: No. The history is generated from your activities on this site.

Q: How do I download into a spreadsheet like Microsoft Excel?

A: You must be on the Accounts page ACTIVITY sub-tab.

- Click **Download File**.
- Select Spreadsheet CSV, Spreadsheet FLC, or Spreadsheet TSV from the **Format** selector.
- Specify a date range to download using the **from** and **to** date controls.
- Click **Download File** and save the file to your computer as either "filename.CSV", "filename.FLC" or "filename.TSV".
- Open your spreadsheet.
- Open the downloaded file.

Q: Can I download to Quicken QuickBooks?

A: Yes. QuickBooks downloads are possible for financial institutions who have signed up for QuickBooks WebConnect. If you do not see QuickBooks WebConnect as a download option on the **Format** list, then your financial institution does not offer this feature.

Q: How do I open my account history in my personal finance program?

A: If you are running Windows, make sure the file extension is visible. Look for filename.QIF or filename.MON. Select **File**, click **Import**, and then, click **OK** to load the data into your program. If your financial institution offers Quicken WebConnect or Active Statement Format, you can download your account history directly into your personal finance program.

Quicken Downloads FAQs

Q: Why does Quicken ask for my passcode?

A: If you are receiving a message that requests a passcode, then you are attempting to download your account information from the Quicken Web site. In order to download into Quicken, you will need to log in to your Internet account with your financial institution and follow the steps available on the help page. Click the HELP icon to open help for the page you are viewing. You can also refer to the instructions above.

Q: Why does Quicken ask for my access ID and passcode when I click on download history?

A: If you are receiving this message, make sure you are using the latest version of your browser.

Q: Why can't I access my account through Quicken and pay my bills through Quicken?

A: You will not be able to access your account or pay bills through Quicken, because it is all done online through your account with your financial institution. You will first need to sign up for a checking or share draft account through your financial institution. Once your account is set up, you can enroll online. Once you have online access, you can pay bills and download your transaction history, including bill payments, into Quicken to reconcile your account.

Q: Why does Quicken not recognize the checks that I hand entered when using Quicken WebConnect through my financial institution's Web site?

A: Quicken is guaranteed to recognize only the information you have previously downloaded. If the checks you have hand-written have cleared your account, they will be included in your history download to your check register.

Q: How can I download to Quicken without opening a browser?

A: Use the following steps.

1. Go into Quicken and click the **ONLINE CENTER** tab on the right.

   Your account list will appear.
2. Select the account you want to update.
3. Click the **UPDATE/SEND** button.

   Your financial institution's home page will appear in Quicken.
4. Log in and download with WebConnect like you normally would.

Q: Why does Quicken put everything in the memo field when I download?

A: Make sure you have the latest version of Quicken, and use the WebConnect feature (if your financial institution offers it). With WebConnect, Quicken will put the information in the correct fields.

Q: Why does Quicken give me a message telling me I have no transactions to download?

A: Either you have already downloaded the most current data, or there is no account history to download yet.

Q: What do I do when I go into my account to download my history, and I don't have an option for WebConnect?

A: Contact your financial institution.

Chapter 5: Transfers Tab

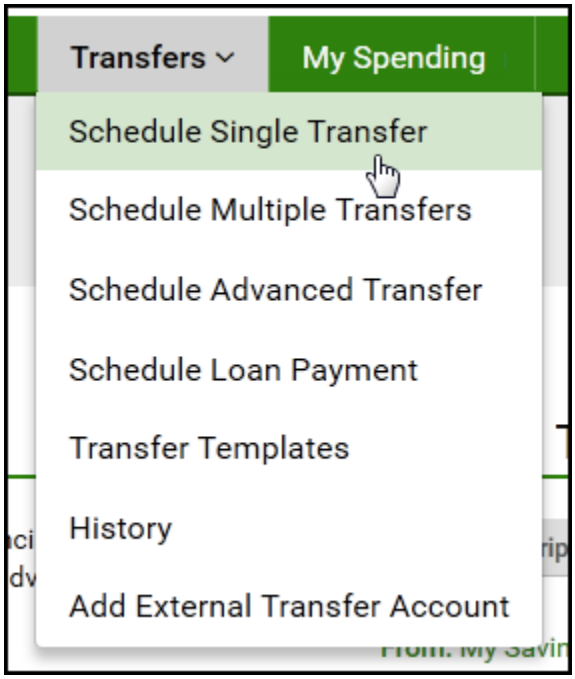
What's in this Chapter

This chapter presents information to transfer money from accounts internal to your financial institution, such as from one checking account to another, or transfers from an internal account to an external account at another financial institution (or vice versa).

Navigating the Transfers Tab

The Transfers tab allows you to schedule online account-to-account transfers, view pending transfers and transfer histories.

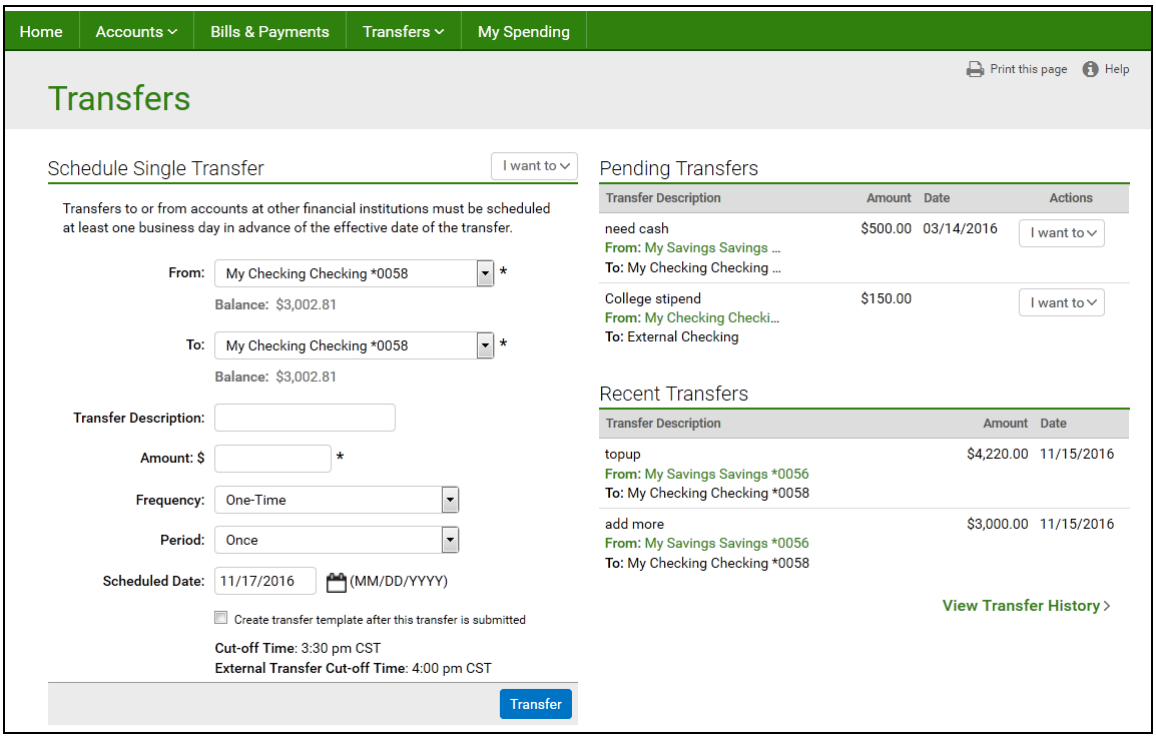
To reach the Transfers tab, click the **Transfers** tab heading and click **Schedule Single Transfer** from the tab drop-down menu.



Note

If you do not have transfer privileges, contact your financial institution to request them.

The Transfers page appears.



You can navigate to other transfer-related pages by clicking the **Transfers** tab heading again and using its drop-down menu.

- **Schedule Single Transfer**. Click to schedule or view an account-to-account transfer. Refer to Scheduling a New Transfer.
- **Schedule Multiple Transfers**. Click to schedule or view up to four account-to-account transfers. Refer to Scheduling Multiple Transfers.
- **Schedule Advanced Transfer**. Click to schedule or view a One to Many or a Many to One transfer. Refer to Scheduling Advanced Transfers.
- **Schedule Loan Payment**. If you have any loan accounts at your financial institution, click to schedule a loan payment. Refer to Scheduling Loan Payments.
- **Transfer Templates.** Click to create or access templates for transfers you make regularly. Refer to Using Transfer Templates.
- **History**. Click to view a list of past transfers. You can view the account-to-account transfer history for specific accounts or all accounts during any period of time up to the last two years since you signed up for this financial website. Refer to Transfer History.

- **Add External Transfer Account**. Click to add an account at another financial institution. You can schedule transfers to or from the external account. Refer to Entering an External Transfer Account Request in Chapter 9.

Scheduling a New Transfer

You can schedule an account-to-account transfer using the **Schedule Single Transfer** module on the Transfers page. The Schedule a Transfer module allows you to make a one-time transfer or a recurring transfer with fixed or variable amounts.

To schedule a new account transfer, do the following.

1. In the **Schedule Single Transfer** module, select the account from which to move funds in the **From** list.

   The available balance on the selected account is displayed below the list. For external accounts, the applicable credit or debit limit is shown in place of a balance.
2. In the **To** list, select the account to receive the funds.
3. In the **Transfer Description** field, type a brief note about the reason for the transfer. This memo appears in your account transfer detail. The field has a maximum length of 127 characters.
4. In the **Amount** field, enter the dollar amount of the transfer, up to the Balance amount displayed below the **From** account list. You do not need to enter the "$" symbol.
5. In the **Frequency** list, click the type of transfer.

Transfer Frequency Options

Field	Description
One Time	One-time only event. Transfers are not rescheduled automatically.
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.

Transfer Frequency Options *(cont.)*

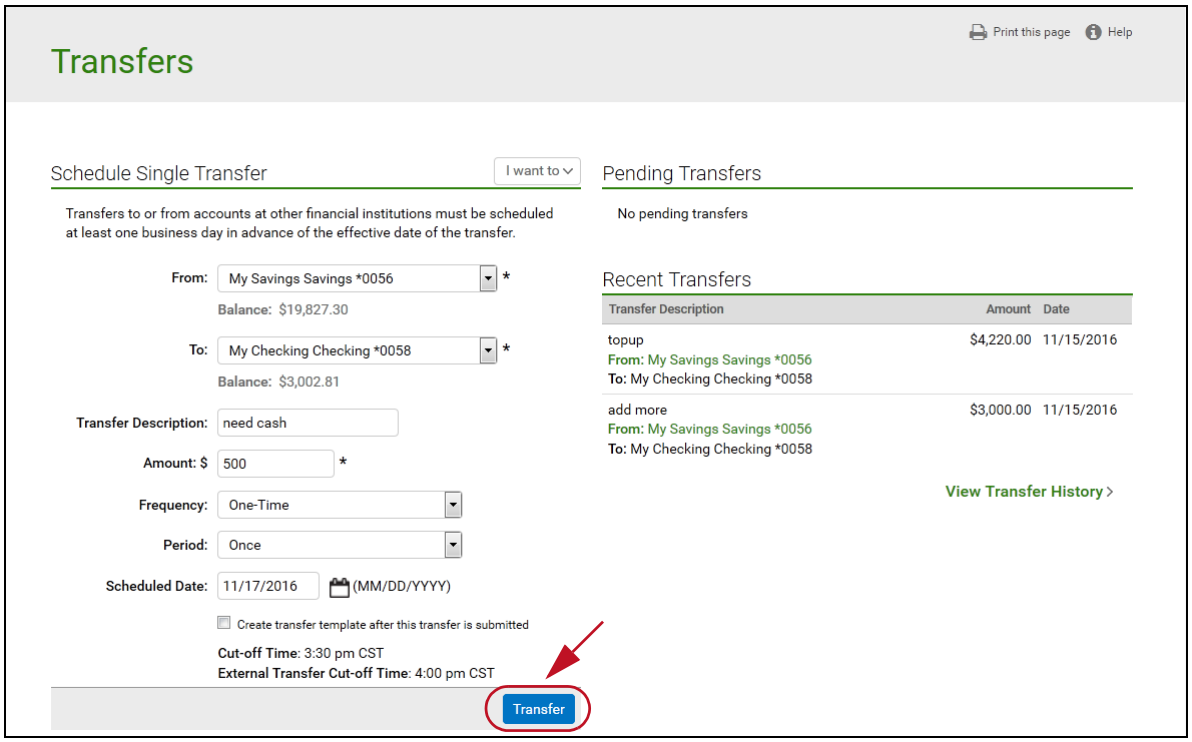
Field	Description
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

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

Transfer Period Options

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

7. In the **Scheduled Transfer Date** field, enter the date you want the transfer to take place (MM/DD/YYYY), or click the calendar icon to select a date graphically. Transfers scheduled for the same business day, and before the cut-off time displayed just below the date field, are processed either immediately or at the end of the business day, depending on the institution configuration.
8. If you want to automatically create a template from this transfer, select the **Create transfer template after this transfer is submitted** check box. Refer to Using Transfer Templates for details.
9. Click **Transfer**.

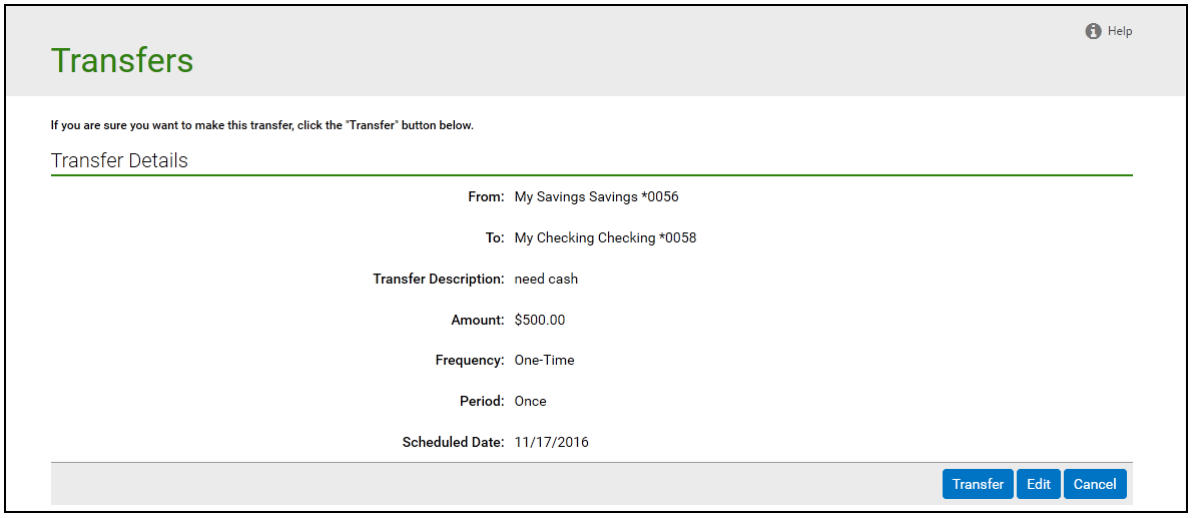


A confirmation page appears.

One of three possible results occurs.

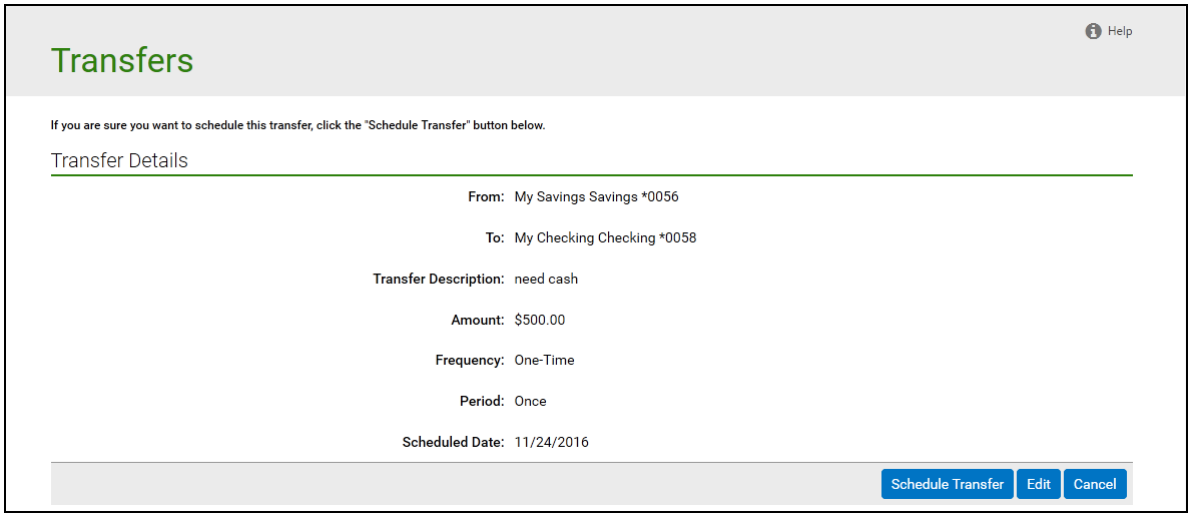
- Transfer scheduled for the same day.
- Transfer scheduled for a future date.
- Transfer fails.

10. If you scheduled the transfer for the same day, the Transfer Details page appears, asking if you are sure you want to perform this transfer. From this page, click **Transfer**, **Edit**, or **Cancel**.
    - **Transfer** – Click this button to initiate the transfer.
    - **Edit** – Click this button to make changes to the transfer.
    - **Cancel** – Click this button to cancel the transfer.



If you scheduled the transfer for a future date, the Transfer Details page asks if you sure you want to schedule this transfer. From this page, click **Schedule Transfer**, **Edit**, or **Cancel**.

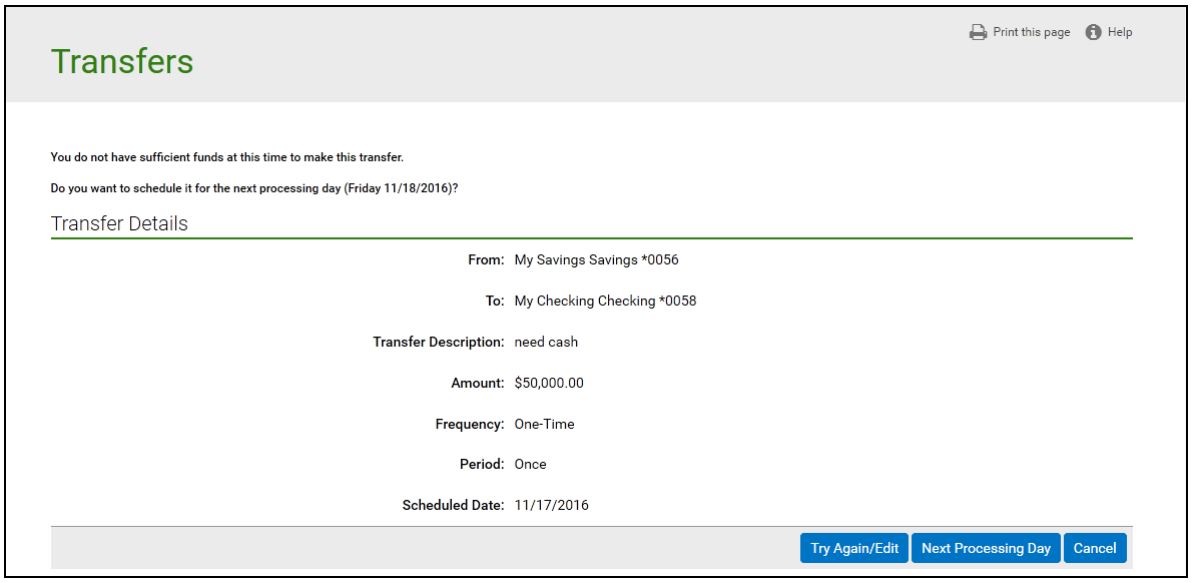
- **Schedule Transfer** – Click this button to schedule the transfer for a future date.
- **Edit** – Click this button to make changes to the transfer.
- **Cancel** – Click this button to cancel the transfer.



Transfer Failure

If your transfer fails, the Transfer Details page states the reason. You can edit the transfer and try again or reschedule it. If you reschedule a same-day transfer, the system will process it as a scheduled transfer on the next processing day. Click one of the following.

- **Try Again/Edit** – Click this button and the Schedule Transfer page reappears. You may edit the fields and attempt the transfer again.
- **Next Processing Day** – Click this button to schedule the transfer for the next processing day.
- **Cancel** – Click this button to cancel the transfer.

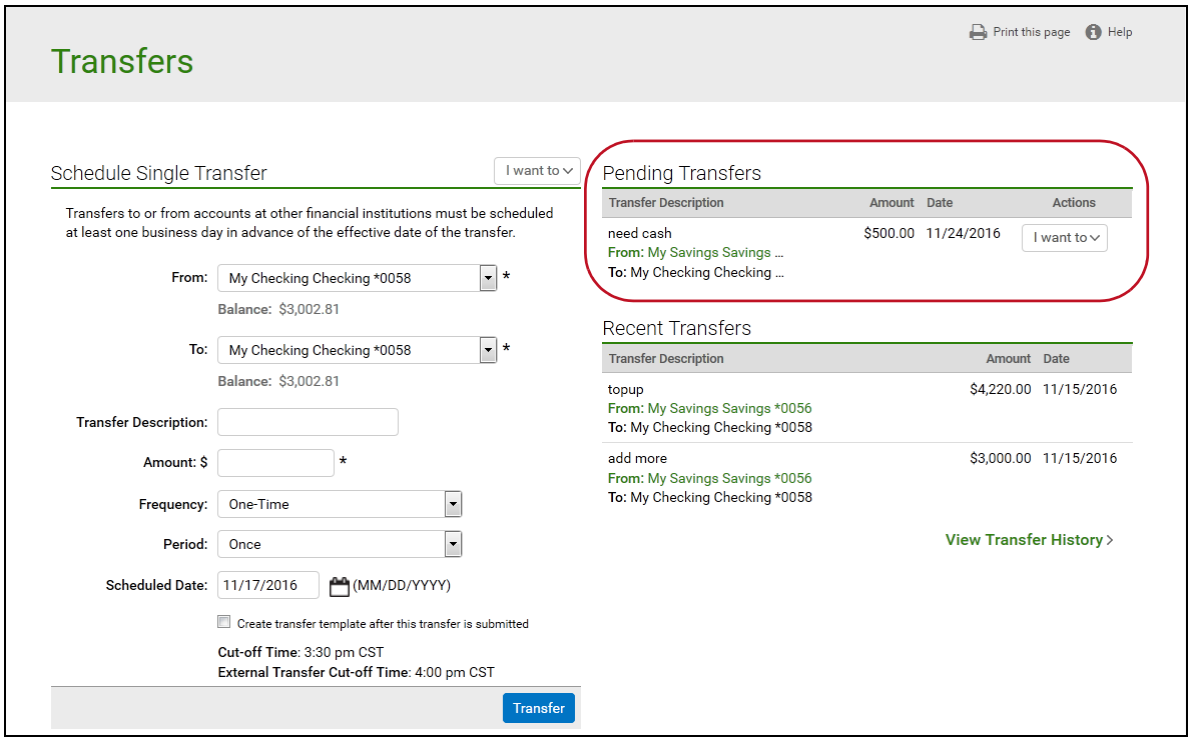


Pending Transfers

Pending transfers are any transfers that are scheduled to occur at a given date in the future. Any transfers set as "Occasional" will also appear on the Pending Transfers table although they are not automatically rescheduled.

Viewing the Pending Transfers Table

To view all pending transfers, click the Transfers tab. The **Pending Transfers** table on the Transfers page lists all pending transfers.



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

Pending Transfers Table

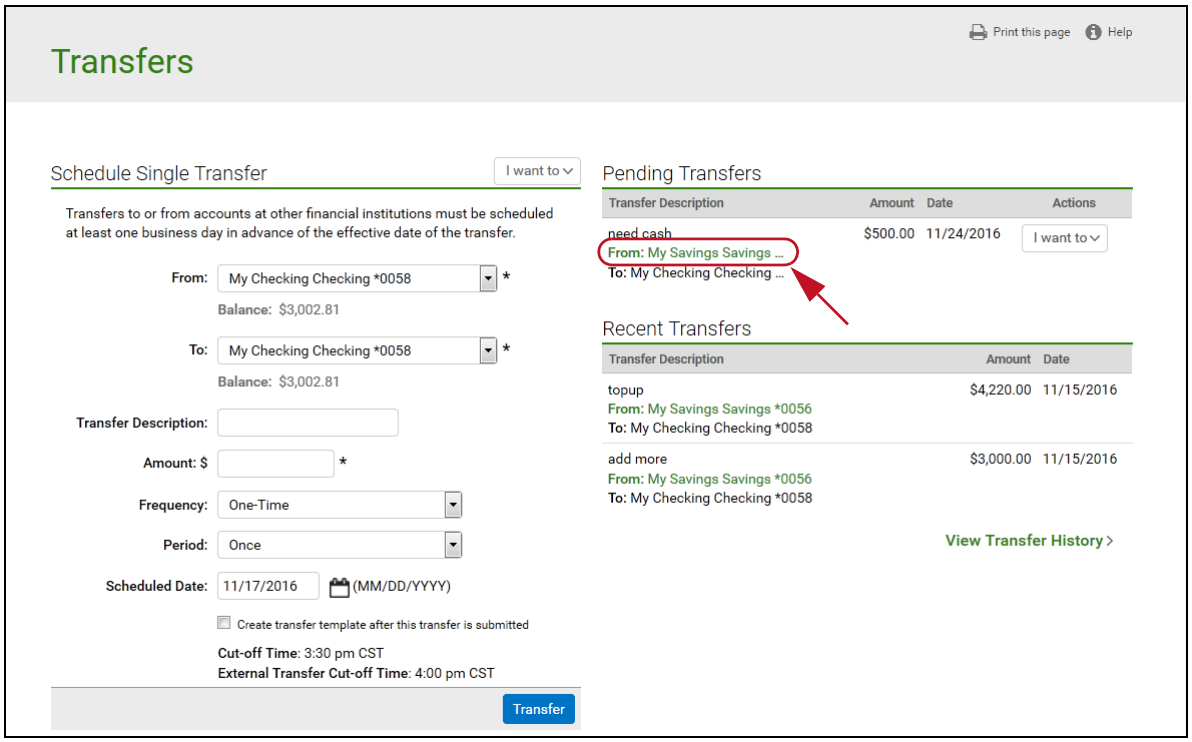
Heading	Description
Transfer Description	■ Displays the From and To accounts. For an advanced transfer, the text entered in the Transfer Description box also appears, with "Multiple Accounts" under From or To as appropriate. ■ The From account listing is a link, which goes to an edit page for the transfer. This is the same as the **Edit** option in the **I want to** menu. ■ Commercial users, who use accounts to which multiple users might have access, may also see a **Created By** field here. This field shows the name of the person who created the transfer. If the transfer has been modified, **Last Modified By** appears, showing the name of the user who last made a change to the transfer details. For the current user, these fields display "Self".
Amount	The dollar amount of the transfer.
Date	The date the payment is scheduled to be transferred (for recurring transfers, the date of the next transfer).
Actions	The column provides an **I want to** menu for each transfer, which allows you to edit or cancel the transfer.

Viewing and Editing a Transfer

The Transfer Detail page provides basic information about any pending transfer. Pending transfers can be any transfers scheduled at a future date; or transfers with a variable amount that is scheduled at a recurring date. Transfers with zero amounts may indicate that an occasional transfer occurred; you are required to enter an amount and date for the next transfer.

To view a transfer in the Pending Transfers table, do the following.

1. In the Pending Transfers table, click the transfer's **From** account link. You can also click **Edit** in the transfer's **I want to** menu.

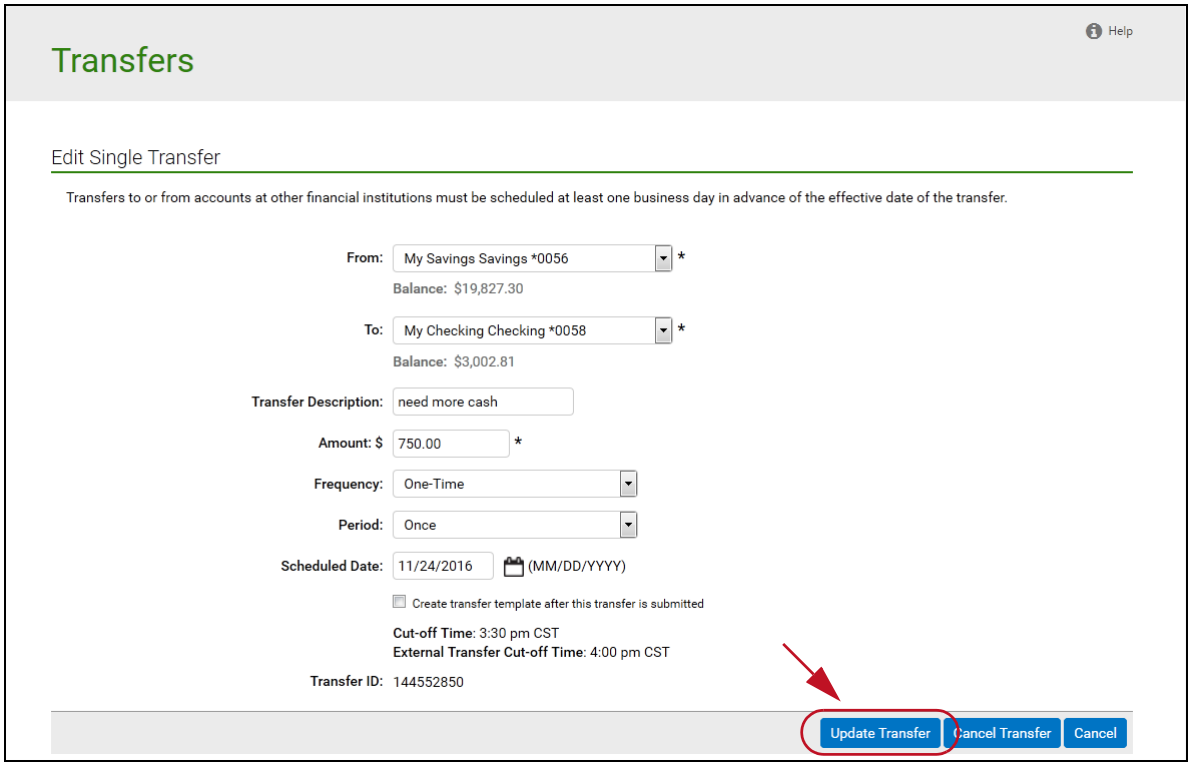


The Edit Transfer page appears.

You can edit or change any aspects of the pending transfer and schedule it for processing on this page.

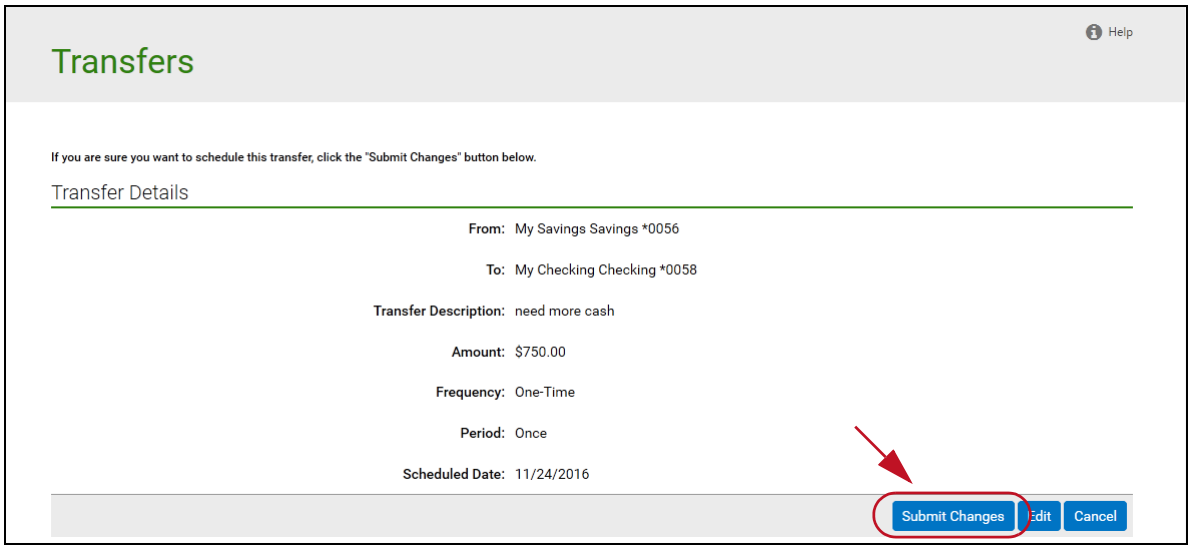
2. Edit any of the fields as necessary. For example, if you want to unschedule the transfer, remove the date in the **Scheduled Transfer Date** field.

3. Click **Update Transfer**.



A Confirm Transfer Instructions page appears.

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



A Scheduled Transfer Updated page appears.

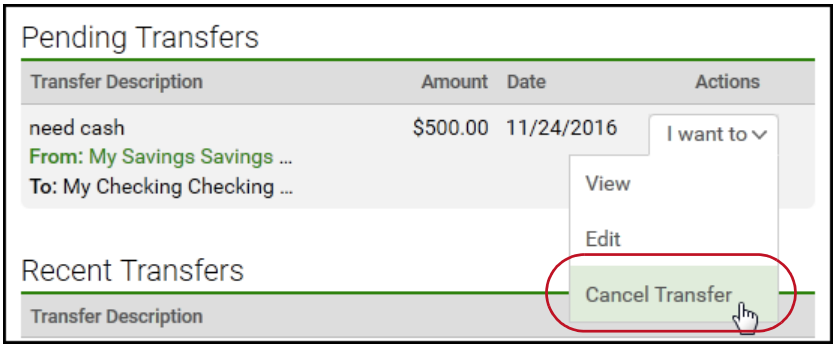
5. Click the Transfers tab to return to the Transfers page.

Canceling a Pending Transfer

Users can cancel any pending transfers on the Pending Transfers table. If you accidentally cancel a transfer, you can schedule a new transfer.

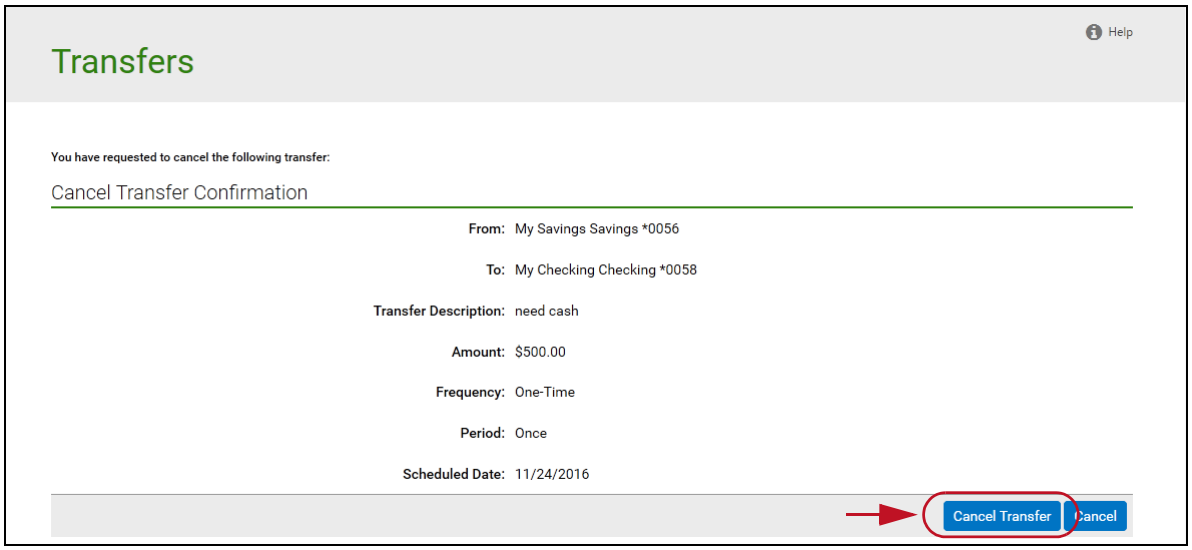
To cancel a transfer in the Pending Transfer table, do the following.

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



The Transfer Cancel page appears.

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



A "Transfer Successfully Cancelled" message appears. Click **Done**. You have successfully canceled a pending transfer.

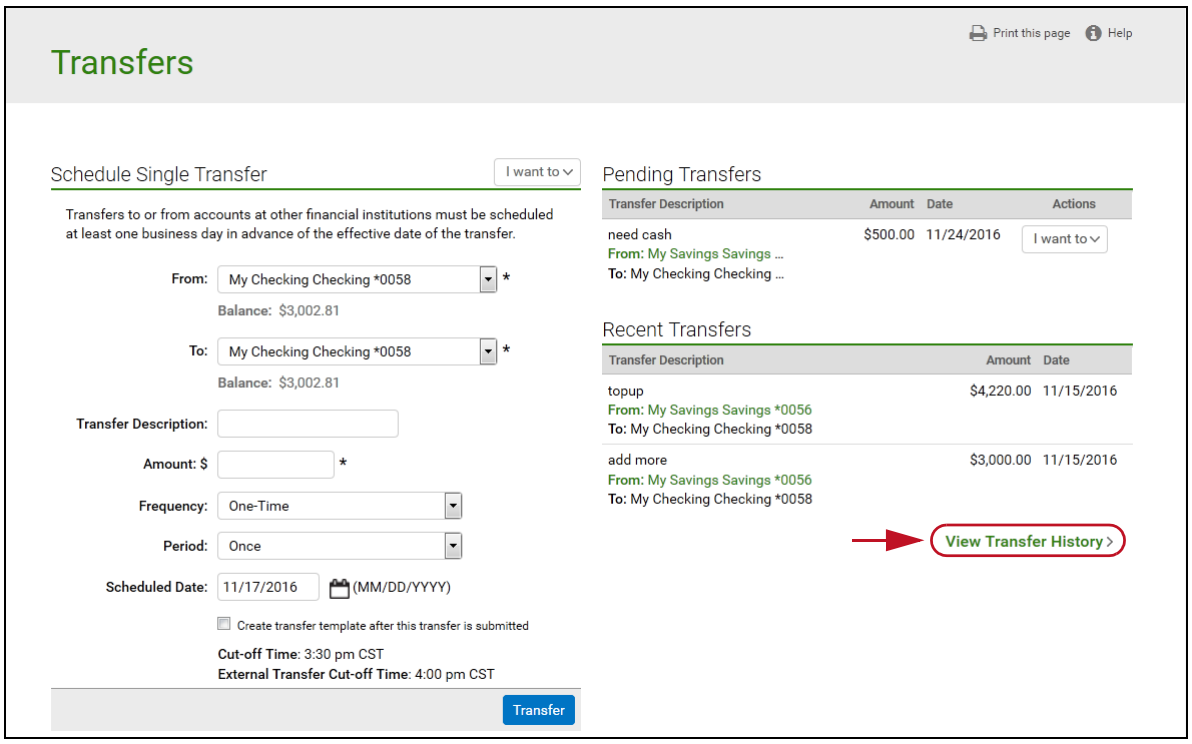
Transfer History

The system allows you to view any transfer histories that occurred in the last two years since you signed up for this financial website. Any transfer made more than two years ago will not be retained in the system.

Viewing Transfer History

To view a transfer history, do the following.

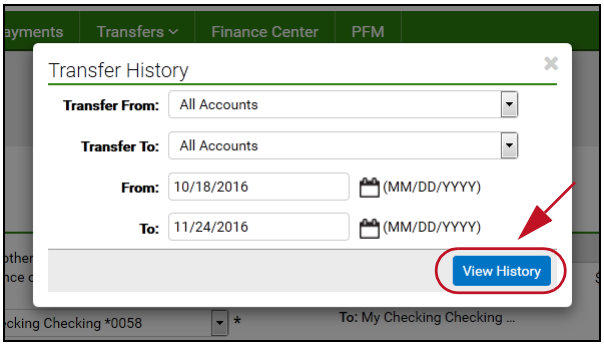
1. From the main Transfers page, click the **View Transfer History** link.



The Transfer History dialog appears.

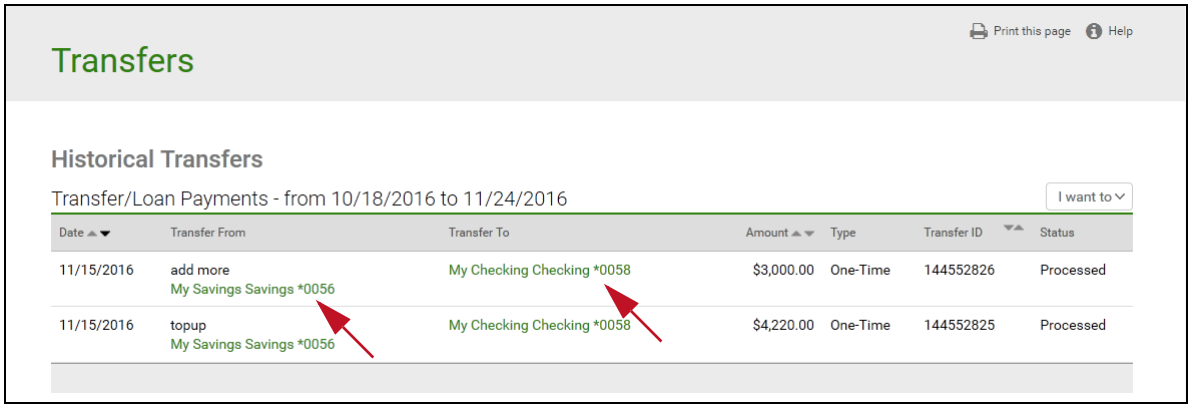
2. Enter the account information and dates you want to include in the history.
   - **Transfer From:** Select the account the funds were transferred from. The default is All Accounts.
   - **Transfer To:** Select the account the funds were transferred to. The default is All Accounts.
   - **From:** Type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

3. Click **View History**.



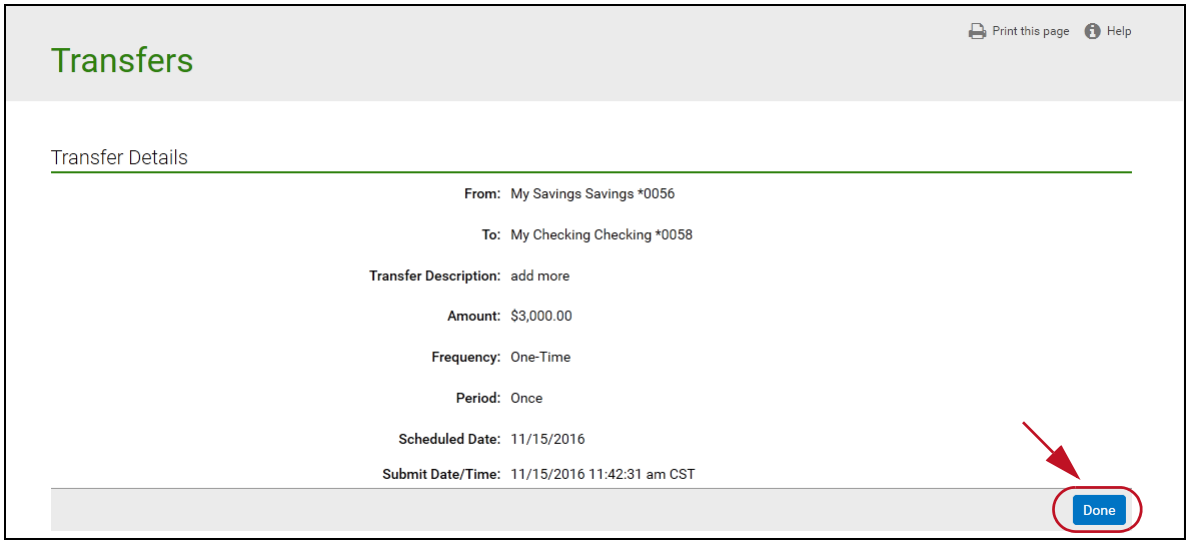
The Historical Transfers page appears.

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



The Transfer Details page appears.

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



You have successfully accessed your Transfer History.

External Transfers

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

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

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

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

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

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

How are External Accounts Established?

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

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

The general flow for verifying accounts is as follows.

1. **The user enters an external account request**. Using the Add External Transfer Account page, you enter information identifying an external account to create a request. The system stores the account information and shows a pending External Account request on the Services & Settings Add/View Account Services page.

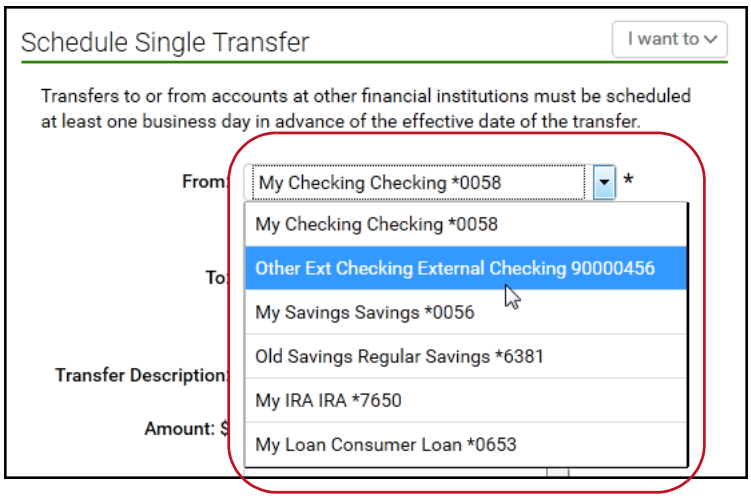
2. **Your Financial Institution verifies the account**. Once the request has been entered, an account verification process begins. Depending on the services offered by your institution, the verification may use one of the following methods.
   - Customer Validation: An automated process allows you to verify your authorized access to the external account online. This method is not available for external loan accounts.
   - FI Authentication: A representative at your financial institution reviews and manually approves your external transfer account request. This requires you to send the institution a printed, signed copy of the account request, along with evidence of external account ownership, such as a deposit slip or voided check for the account. The financial institution may use the Auto Approve feature, which verifies the existence of the external account after a prenote is sent, and automatically grants access to it after six days.

   Upon completion of any of these verification methods, the system sends you an in-session confirmation message stating that your external transfer account has been accepted. You can view the message on the Messages page.
3. **The external transfer account is ready for scheduling transfers**. Once the external account has been approved or validated, you can schedule an external transfer by selecting the account in the Schedule Transfer section's **From Account** and/or **To Account** account lists.

Refer to Entering an External Transfer Account Request in Chapter 9 for details on requesting an external transfer account.

Scheduling an External Transfer

Once an external transfer account has been activated, the external account appears in the Schedule Transfer section's **From** and/or **To** account lists depending on whether your request allowed transfers from or to the external account. The lists display either the external institution name or the external account nickname and the account type "External".



When the external account is accessible in Schedule Transfer, you can select it to schedule a transfer to or from the external account in exactly the same way as with your other accounts. Refer to Scheduling a New Transfer for details.

Only a few possible differences exist with external transfers.

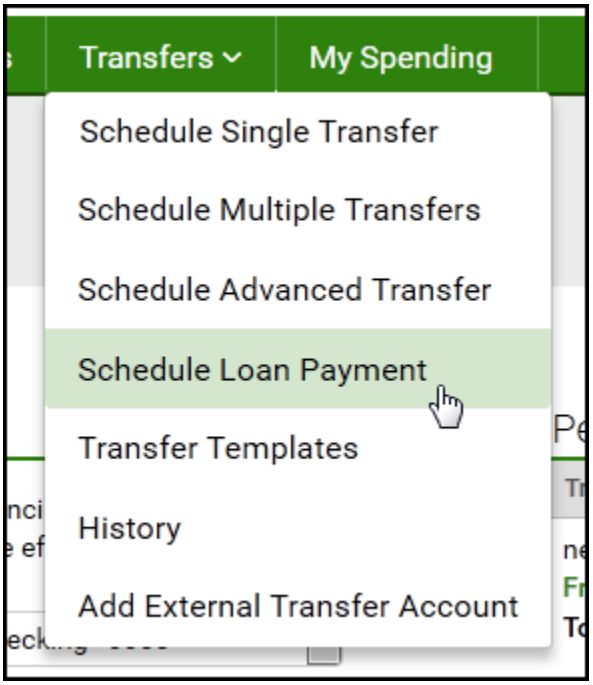
- External transfers may have their own cut-off time. If so, it is displayed below the cut-off time for normal accounts.
- External transfers may require additional security authentication to verify your identity before they will be processed.

Scheduling Loan Payments

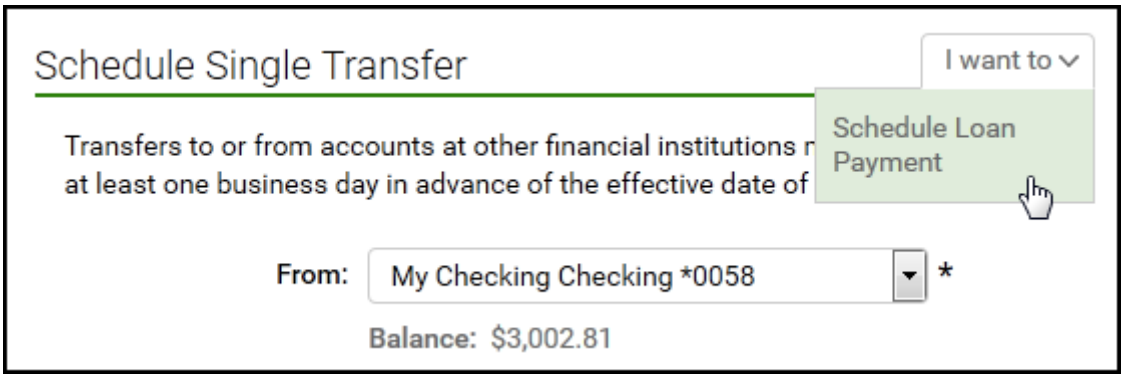
Online Banking offers additional management tools for users who have online loan accounts. The Transfers tab drop-down menu has options to let you schedule your loan payments and to access your payment histories. Loan options are visible only if you have loan accounts and the correct account privileges.

To schedule a loan payment, do the following.

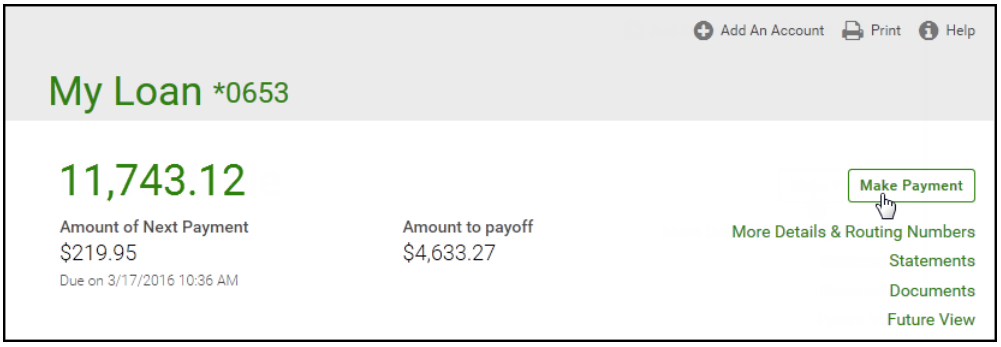
1. To access the Schedule a Loan Payment page, do one of the following.
   - From the Transfers tab or any other page in Online Banking, click the **Transfers** tab heading and click **Schedule Loan Payment** from the tab drop-down menu.



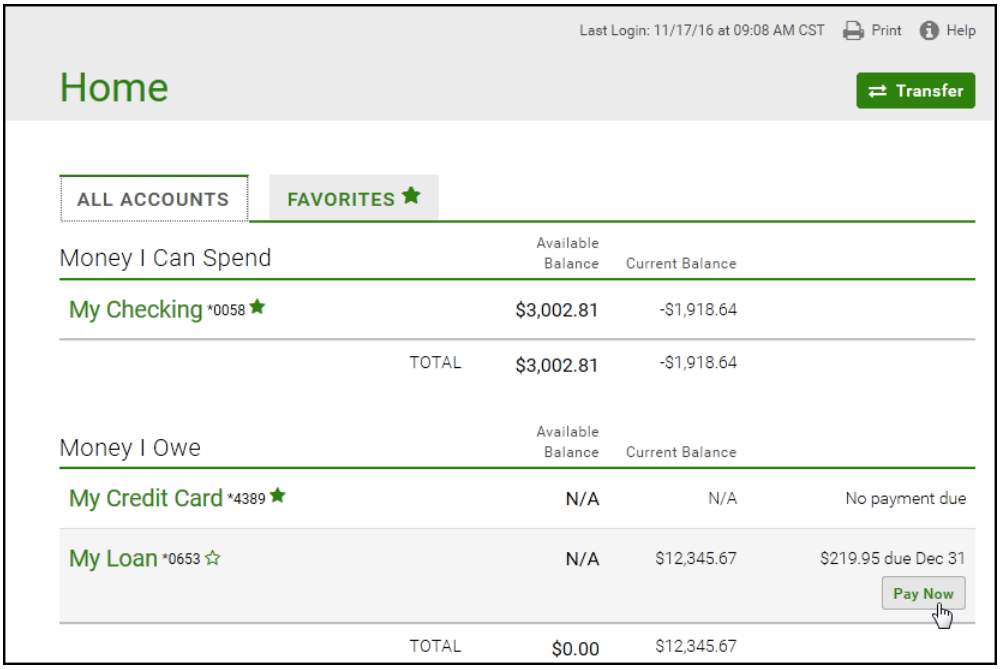
   - On the Transfers page, click **Schedule Loan Payment** from the Schedule Transfer module's **I want to** menu.



- On the loan's Accounts page, click **Make Payment**.



- On the Home page, click **Pay Now**.



2. On the Schedule Loan Payment page, select the originating account from which you want to move funds in the **From** list.
3. In the **To** list, select the destination loan account for your payment. If you have only one loan account, it is automatically selected.
4. In the **Transfer Description** box, enter a brief description for the transaction. The field has a maximum length of 127 characters. This description serves as a reminder to yourself about the transactions; it is not sent to your financial institution and does not appear on the account statement.
5. In the **Amount** box, enter the dollar amount of the loan payment.

6. In the **Frequency** list, select the type of payment.

Payment Frequency Options

Field	Description
One Time	One-time only event. Transfers are not rescheduled automatically.
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

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

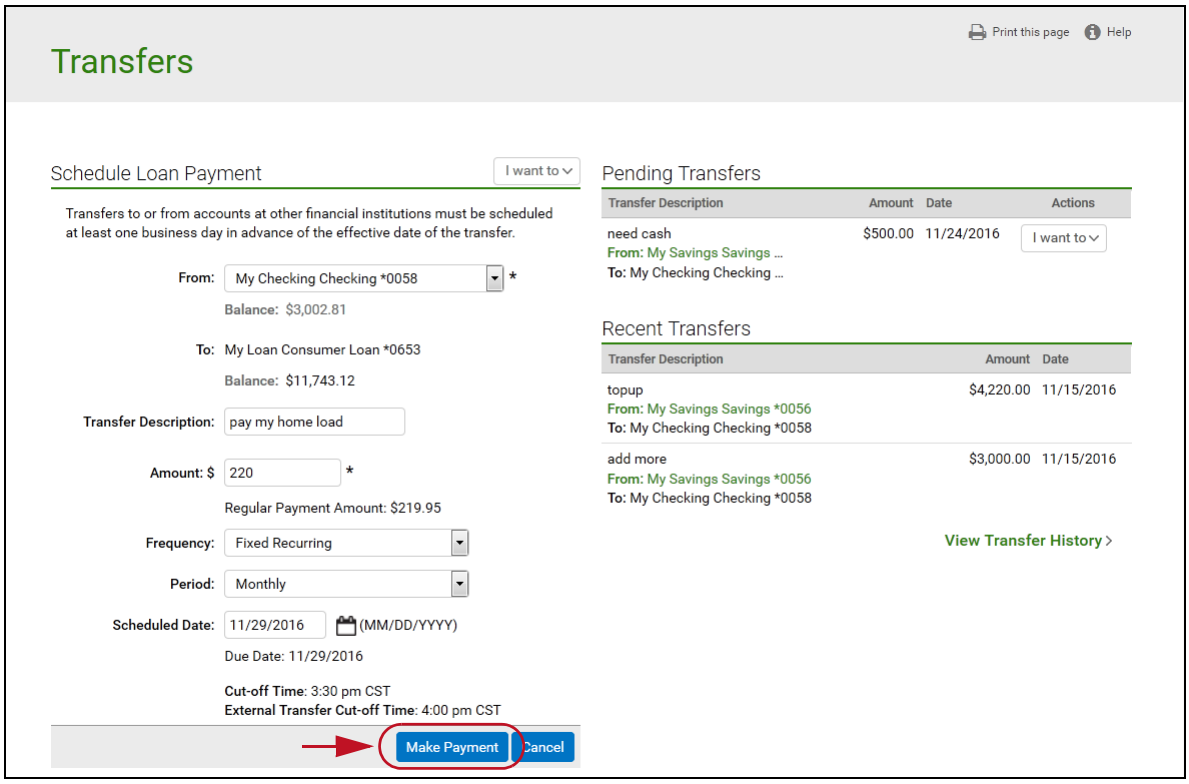
Payment Period Options

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

Payment Period Options *(cont.)*

Field	Description
Yearly	Every 12 months on or near the same day of the week you scheduled the first payment

8. In the **Scheduled Payment Date** box, enter the date when the payment will be processed (MM/DD/YYYY). The default is today's date.
9. Click **Make Payment**.

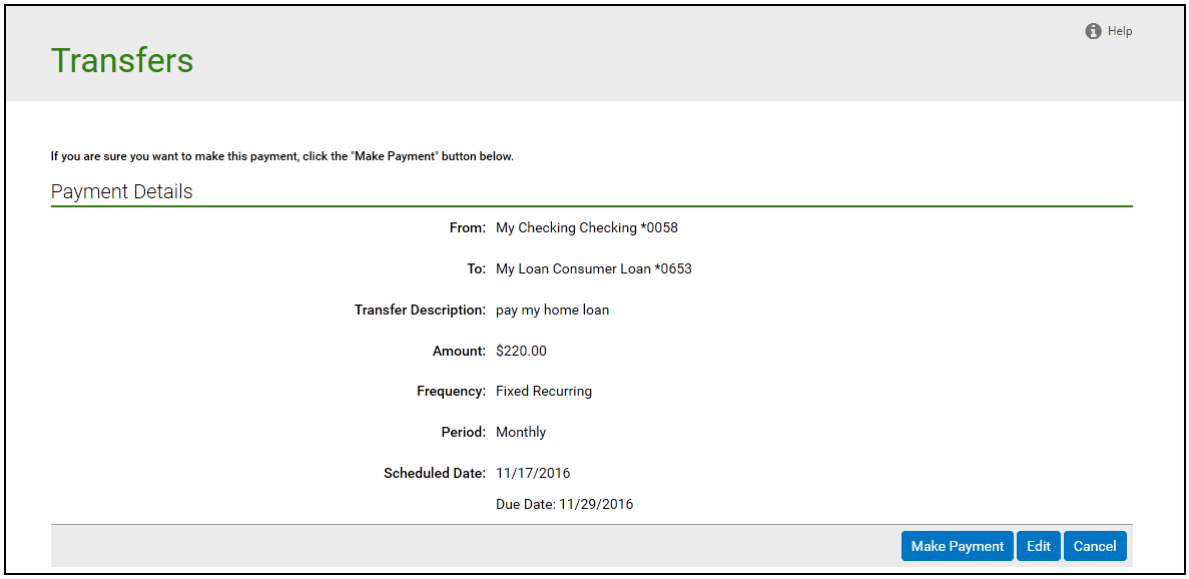


A confirmation page appears.

One of three possible results occurs:

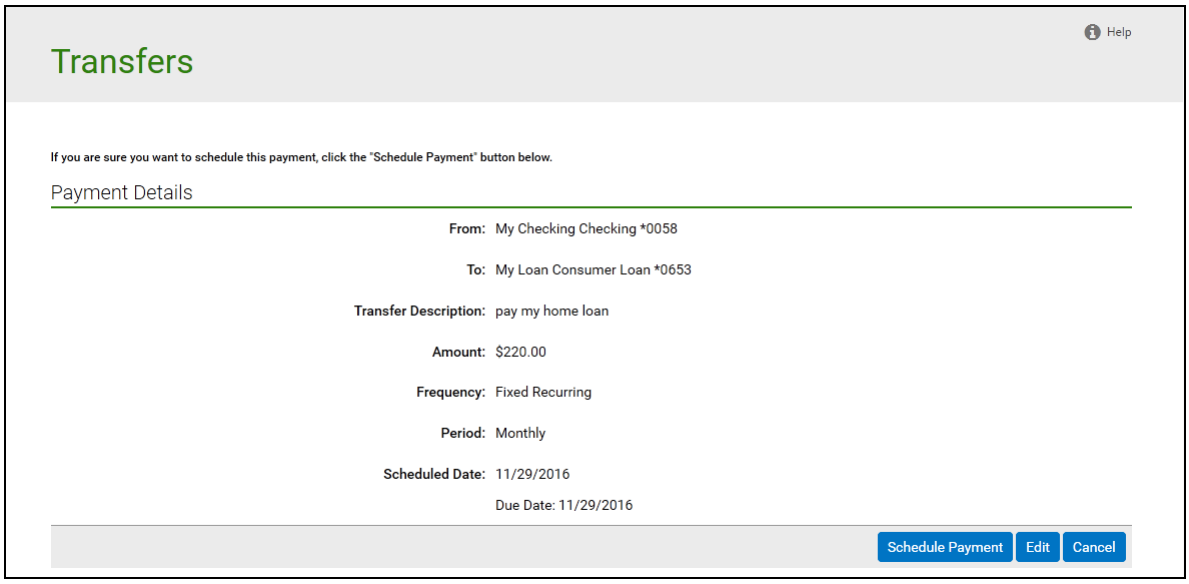
- Payment scheduled for the same day.
- Payment scheduled for a future date.
- Payment fails.

10. If you scheduled the payment for the same day, you see a confirmation asking if you sure you want make this payment. From this page, click **Make Payment**, **Edit**, or **Cancel**.
    - **Make Payment** – Click this button to make the payment. The payment is recorded on the Transfer History table. You have successfully scheduled your transfer.
    - **Edit** – Click this button to make changes to the payment.
    - **Cancel** – Click this button to cancel the payment.



If you scheduled the payment for a future date, you see a confirmation page with the message, "Please confirm payment instructions below and click "Schedule Payment" button below". From this page, click **Schedule Payment**, **Edit**, or **Cancel**.

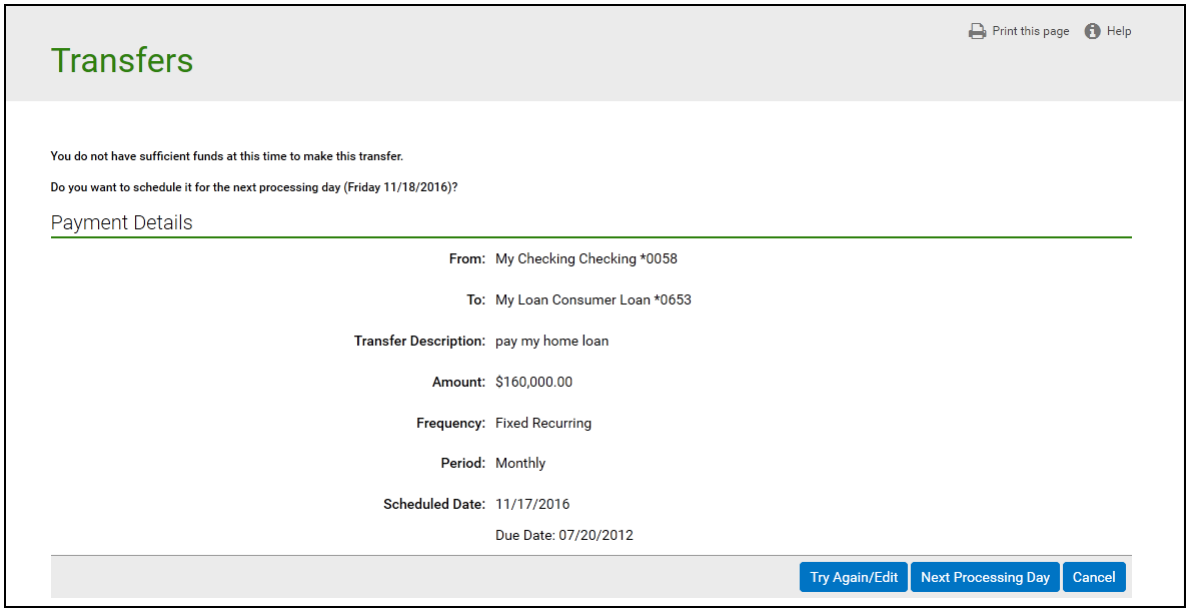
- **Schedule Payment** – Click this button to schedule the payment for a future date. The payment is recorded on the Transfers Pending page. You have successfully scheduled your payment.
- **Edit** – Click this button to make changes to the payment.
- **Cancel** – Click this button to cancel the payment.



Payment Failure

If your immediate payment fails, you can edit it and try again or reschedule it. If you reschedule it, the system will process it as a scheduled payment the next processing day.

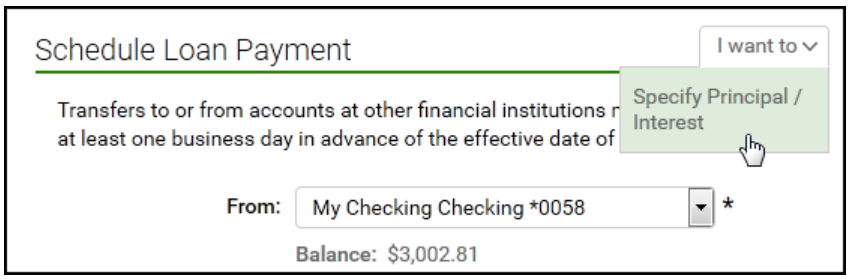
- **Try Again/Edit** – Click this button and the Schedule Payment page reappears. You may attempt the payment again, or you may edit the fields in the payment and click the Make Payment button again.
- **Next Processing Day** – Click this button to schedule the payment for the next processing day.
- **Cancel** – Click this button to cancel the scheduled payment.



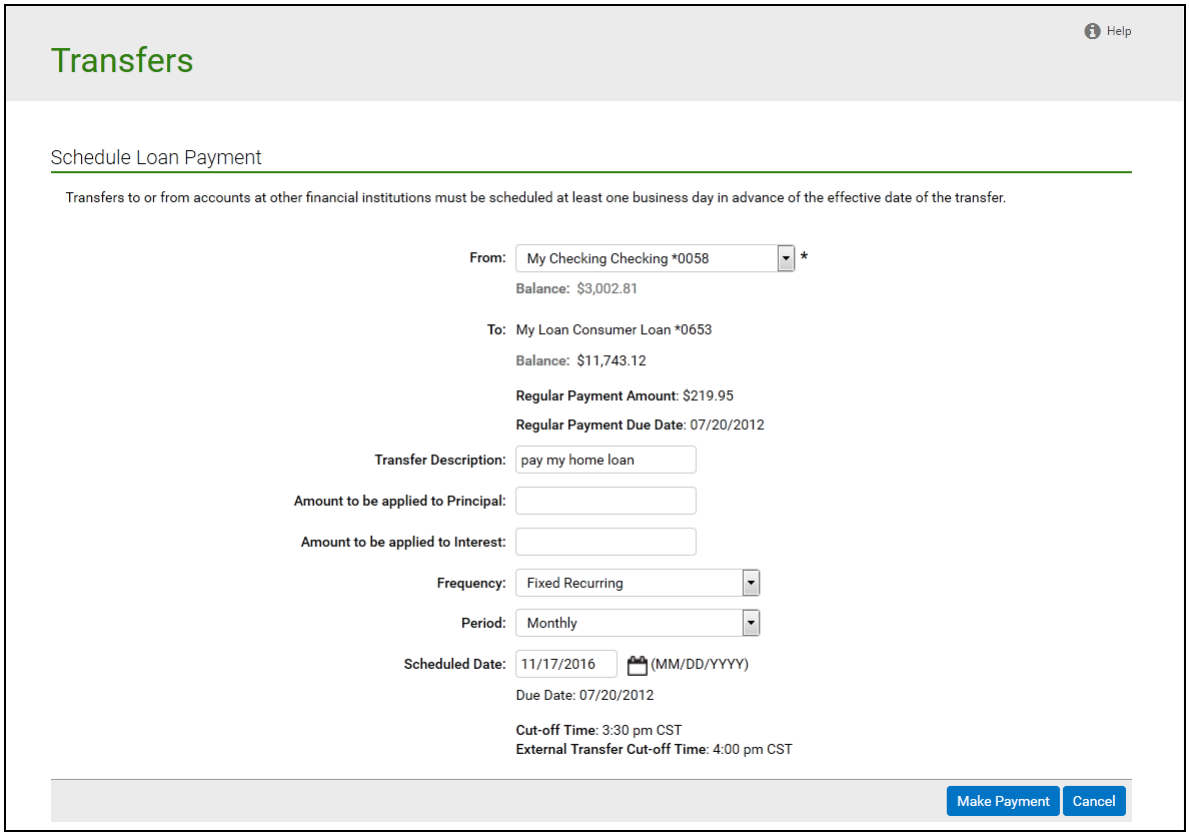
Principal and Interest Loan Payments

Depending on the services offered, your financial institution may allow standard loan payments (principal plus interest), principal-only, interest-only, or separate principal / interest allocation payments. Contact your financial institution for details.

Financial institutions configured for principal and/or interest payments provide an **I want to** menu on the Schedule Loan Payment section with the option **Specify Principal/Interest**.



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



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

From this page, follow the same procedure for scheduling the payment as for any other loan payment, except for the separate allocation of principal and/or interest amount rather than a simple amount. Refer to Scheduling Loan Payments for details.

Scheduling Multiple Transfers

Using the Multiple Transfers feature, you can move funds from as many as four accounts to other accounts, and schedule the transfers to occur once or on a recurring basis. When you schedule transfers to take place on the same day, you will see the transfers on the Transfer History table. If you schedule transfers to take place on the next day or beyond, you will see the transfers on the Pending Transfers table.

Note

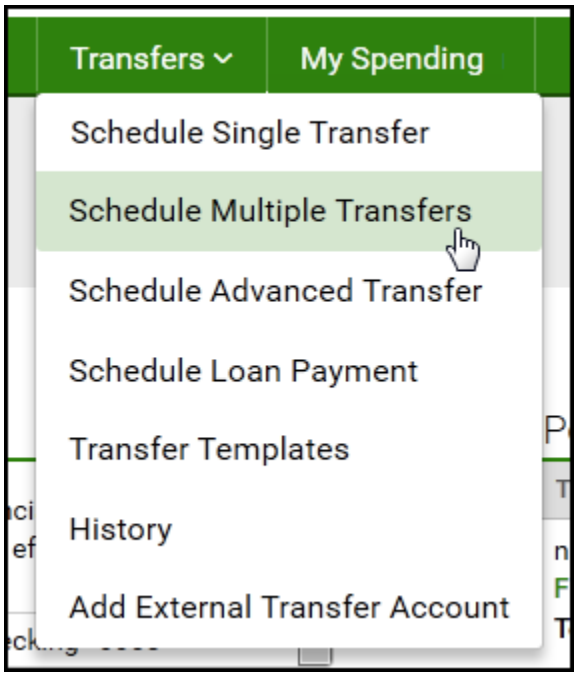
Principal-only or interest-only loan payments cannot be scheduled on the Multiple Transfers page.

The cut-off time located in the upper right section of the Multiple Transfers page is the daily cut-off time for creating and approving transfers. Transfers scheduled and approved prior to this time will be processed that day. Any transfers scheduled and approved after this time will be processed on the following business day.

There are four Transfer panes on the Multiple Transfers page. All contain the same standard transfer input/selection fields and system data. Transfer panes 2, 3, and 4 become active if you click anywhere within the desired pane.

To schedule new multiple transfers, do the following.

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



   The Multiple Transfers page appears. Use the Schedule Multiple Transfers form to schedule your transfers.

2. In the **From** list, select the account from which to transfer funds.

   Transfers from cross-border accounts are not supported, so those accounts do not appear in the list.

3. In the **To** list, select the account to receive the funds.

4. In the **Transfer Description** box, enter a brief description for the transfer.

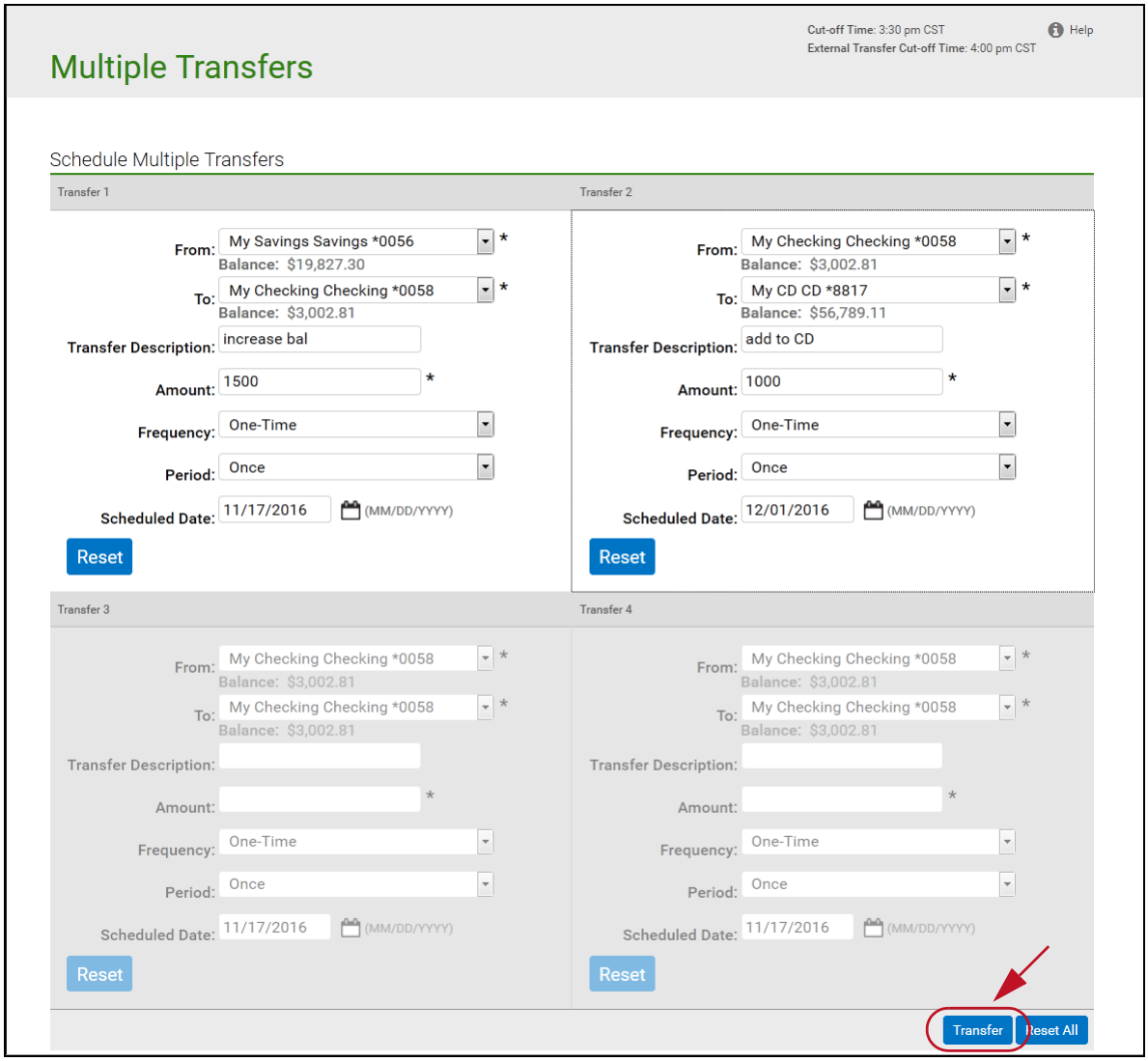
   The description serves as a reminder to yourself about the transaction. It is not sent to your financial institution and does not appear on the account statement. The box has a maximum length of 127 characters.

5. In the **Amount** box, enter the dollar amount of your transfer. For example, you can use any of the following formats: 100, 100.00, $100.

6. In the **Frequency** list, select the frequency of the transfer. The frequency of a transfer tells the system if the transfer should be rescheduled and if the transfer involves a fixed or variable dollar amount. The possible options are as follows.
   - **Fixed Recurring** – Transfers are automatically rescheduled for the same dollar amount each time.
   - **Variable Recurring** – Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
   - **Occasional** – Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.
   - **One Time** – Transfers are not automatically rescheduled and appear only on the Transfer History table.
7. In the **Period** list, select the period of the transfer to further define the frequency for recurring transfers. The period tells the system when to reschedule the transfer. The possible options are as follows.
   - **Once** – Use this period if you checked the **One Time** box or if you selected **Occasional** as the Frequency.
   - **Weekly** – Every week on (or near) the same day of the week you scheduled the first transfer.
   - **Every Two Weeks** – Every other week on (or near) the same day of the week you scheduled the first transfer.
   - **Monthly** – Every month on (or near) the same day of the week you scheduled the first transfer.
   - **Every Two Months** – Every other month on (or near) the same day of the week you scheduled the first transfer.
   - **Quarterly** – Every three months on (or near) the same day of the week you scheduled the first transfer.
   - **Twice a Year** – Every six months on (or near) the same day of the week you scheduled the first transfer.
   - **Yearly** – Every 12 months on (or near) the same day of the week you scheduled the first transfer.
8. In the **Scheduled Transfer Date** box, enter the date when the transfer will take effect (mm/dd/yyyy). Today's date is the default.

   You can also use the calendar icon to select the date.
9. Repeat the above steps for transfers 2 – 4, if necessary.

10. Click **Transfer**.



A confirmation page appears.

11. Click **Transfer**, **Edit**, or **Cancel**.
    - **Transfer** – Click this button to initiate the transfer.
    - **Edit** – Click this button to make changes to the transfer.
    - **Cancel** – Click this button to cancel the transfer.

When you click **Transfer**, your transfers are processed in numeric order. As the transfers process, do not navigate from the page. Transfer panes waiting to be processed are indicated as "Pending". Once all transfer panes have processed the pane is refreshed with information pertaining to the status of the transfer.

If one of your immediate transfers fails, you can cancel, edit it and try again, or reschedule it. If you reschedule it, the system will process it as a scheduled transfer on the next processing day.

Scheduling Advanced Transfers

For institutions that offer the Advanced Transfers feature, **Schedule Advanced Transfer** appears in the **Transfers** tab drop-down menu. With Advanced Transfers, Online Banking allows you to move funds from one account to several other accounts (1 to Many), or from several accounts to one account (Many to 1). Aside from the selection of From and To accounts, setting up advanced transfers is essentially the same as other transfers.

An advanced transfer can occur once or on a recurring basis. When you schedule a transfer to take place on the same day, you will see the successful transfer on the **Recent Transfers** table. If you schedule a transfer to take place on the next day or beyond, you will see the transfer on the **Pending Transfers** table.

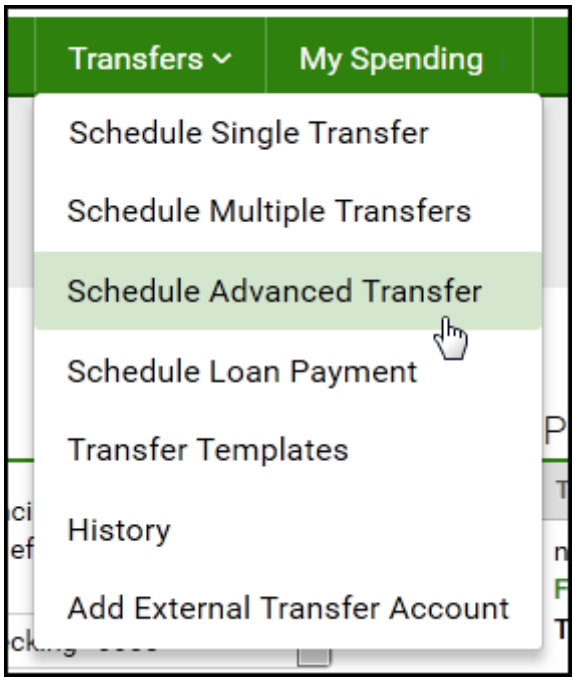
Advanced Transfer Processing

When you view an advanced transfer, you see details on the processing of the transfers between individual accounts that are the components of an advanced transfer. The system attempts to process all component transfers at the scheduled time. However, because multiple accounts are involved, some component transfers within the advanced transfer may be delayed or fail while others succeed.

The Cut-off Time shown on the Advanced Transfers page is the daily cut-off time for creating and approving transfers. Transfers scheduled and approved prior to this time will be processed that day. Any transfers scheduled and approved after this time will be processed on the following business day.

To schedule a new advanced transfer, do the following.

1. Click the **Transfers** tab heading and click **Schedule Advanced Transfer** from the tab drop-down menu.



   The Schedule Advanced Transfer page appears.

   You use the four tabs on the page to set up and schedule your transfer. You must complete the fields on a given tab to be able to move to the next one. You can click a previous tab to go back if necessary.

2. On the **Accounts** tab, select the **Transfer Type**, either From One (1) to Many or From Many to One (1).

   The **From** and **To** account options below change according to your selection.

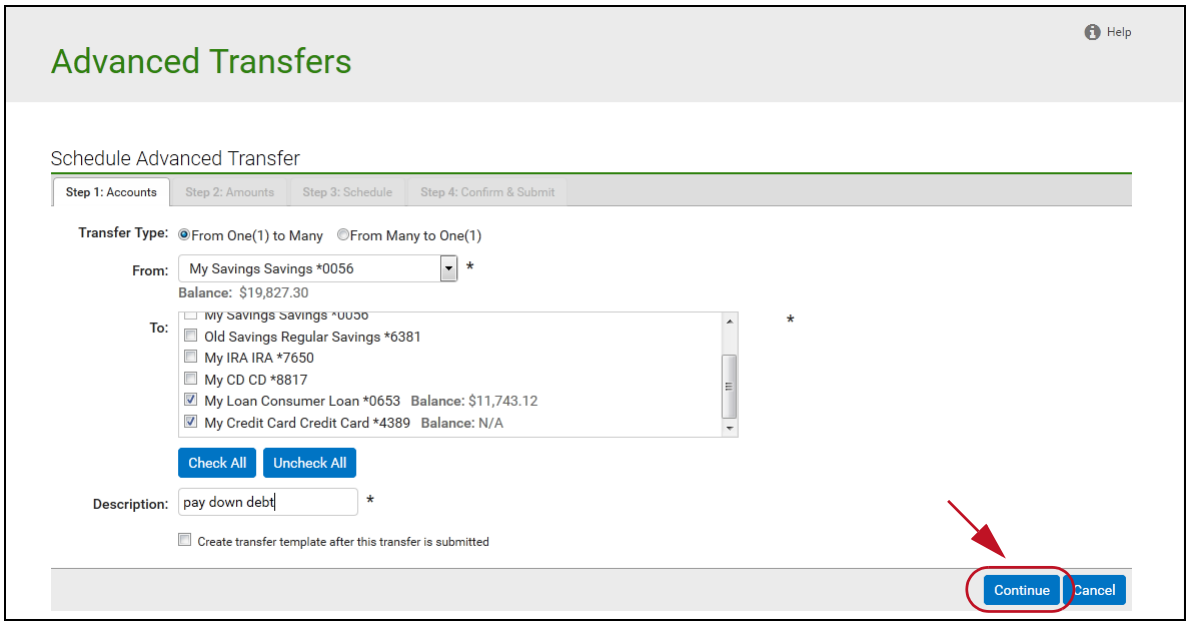
3. In the **From** list, select the account(s) to transfer funds from. You can select a single account for a One (1) to Many transfer; select two or more accounts for a Many to One (1) transfer. The system displays the available balance of the selected account(s).

4. In the **To** list, select the account(s) to receive the funds. You can select a single account for a Many to One (1) transfer; select two or more accounts for a One (1) to Many transfer. The system displays the available balance of the selected account(s).

Note

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

5. In the **Description** box, enter a brief description for the transfer, up to 64 characters. The description serves as a reminder to yourself about the transaction; it is not sent to your financial institution and does not appear on the account statement.
6. If you want to save the transfer you are creating as the basis for future transfer submissions, select the **Create transfer template after this transfer is submitted** check box. Refer to Using Transfer Templates for more.
7. Click **Continue** to move to the **Amounts** tab.

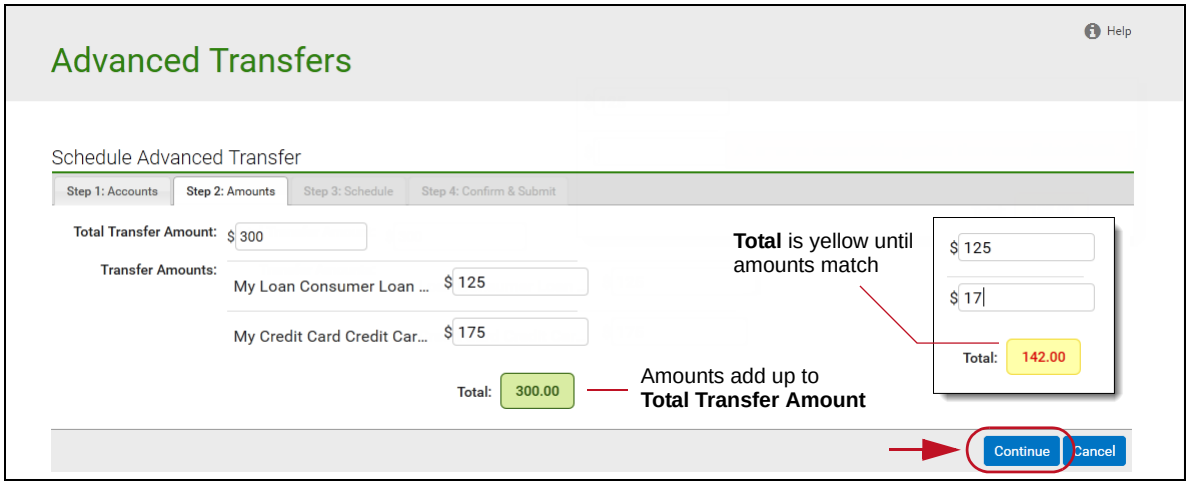


8. On the **Amounts** tab, enter the total dollar amount of all the component transfer amounts in the **Total Transfer Amount** box. You can use any of the following formats: 100, 100.00, $100.
9. In the boxes under **Transfer Amounts**, enter the dollar amounts applicable to the individual accounts that make up the components of the advanced transfer. These are the **To** accounts you selected for a One (1) to Many transfer type, or the **From** accounts you selected for a Many to One (1) transfer type.

Note

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

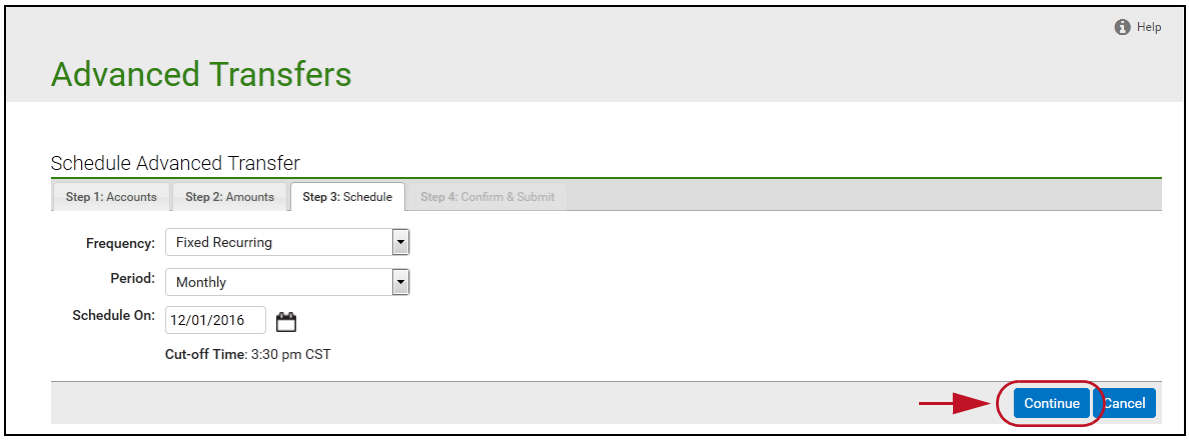
10. Click **Continue** to move to the Schedule tab.



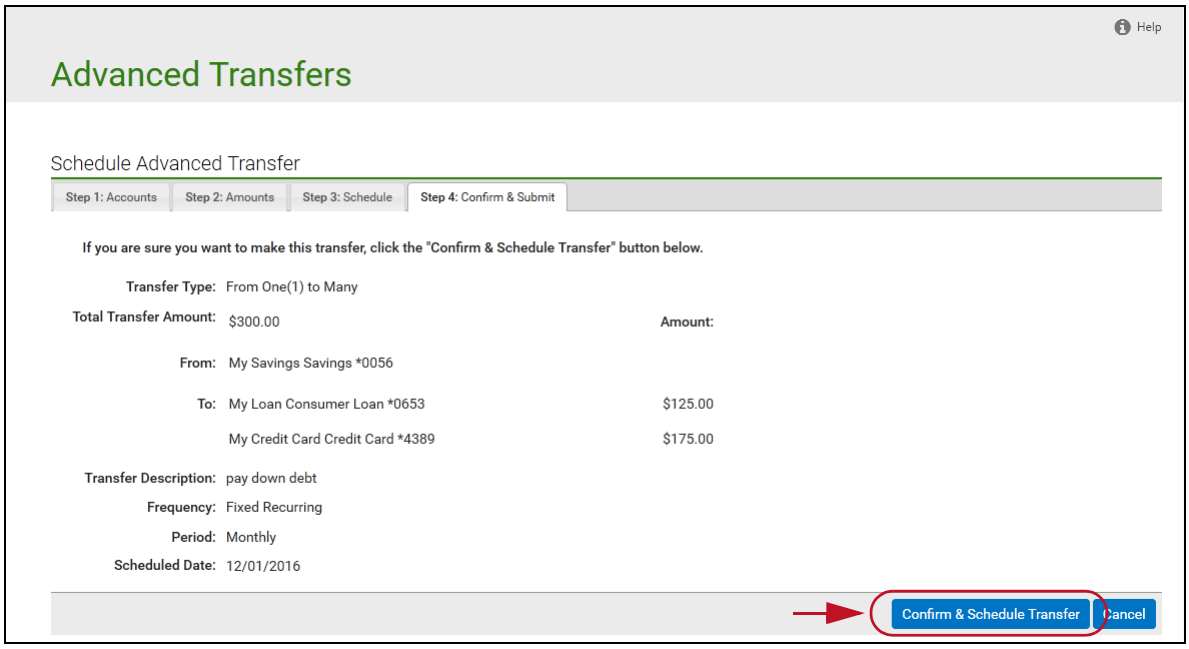
11. On the **Schedule** tab, select the frequency of the transfer in the **Frequency** list. The frequency of a transfer tells the system if the transfer should be rescheduled and if the transfer involves a fixed or variable dollar amount. The possible options are as follows.

- **Fixed Recurring** – Transfers are automatically rescheduled for the same dollar amount each time.
- **Variable Recurring** – Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
- **Occasional** – Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.
- **One Time** – Transfers are not automatically rescheduled and appear only on the Transfer History table.

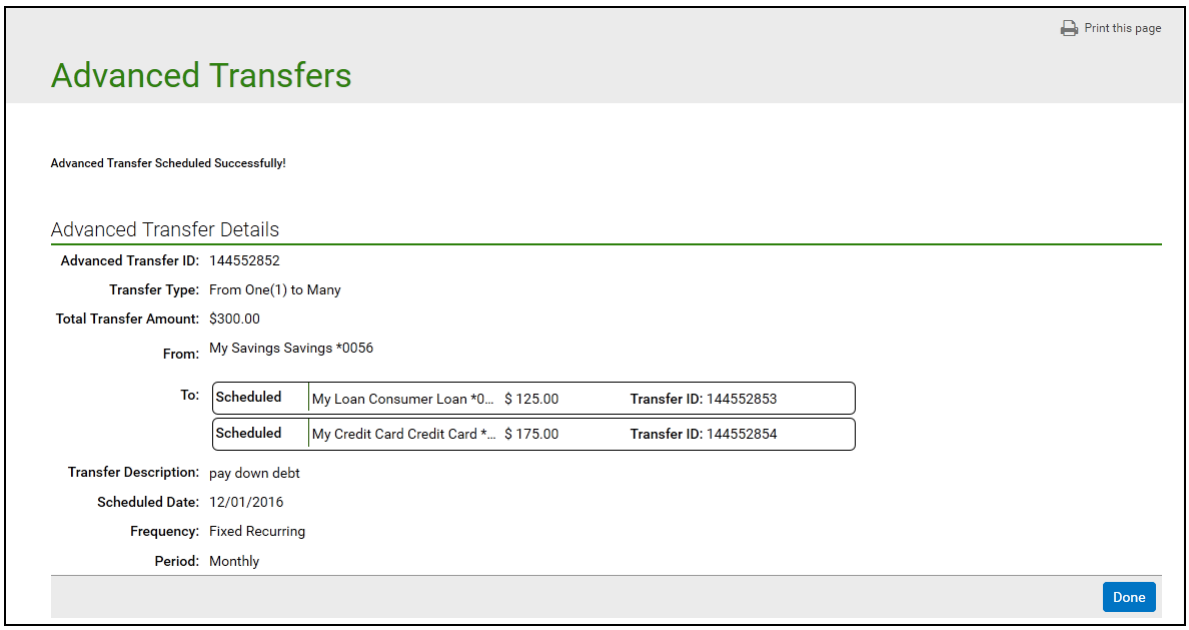
12. In the **Period** list, select the period of the transfer to further define the frequency for recurring transfers. The period tells the system when to reschedule the transfer. The possible options are as follows.
    - **Once** – Use this period if you checked the **One Time** box or if you selected **Occasional** as the Frequency.
    - **Weekly** – Every week on (or near) the same day of the week you scheduled the first transfer.
    - **Every Two Weeks** – Every other week on (or near) the same day of the week you scheduled the first transfer.
    - **Monthly** – Every month on (or near) the same day of the week you scheduled the first transfer.
    - **Every Two Months** – Every other month on (or near) the same day of the week you scheduled the first transfer.
    - **Quarterly** – Every three months on (or near) the same day of the week you scheduled the first transfer.
    - **Twice a Year** – Every six months on (or near) the same day of the week you scheduled the first transfer.
    - **Yearly** – Every 12 months on (or near) the same day of the week you scheduled the first transfer.
13. In the **Schedule On** box, enter the date when the transfer will take effect (mm/dd/yyyy). Today's date is the default date.
14. Click **Continue** to move to the **Confirm & Submit** tab.



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



The Advanced Transfer Details page appears with a verification message.



- If you scheduled the transfer for a future date, the component transfers are listed as Scheduled.
- If you scheduled the transfer for the same day, the component transfers are listed as Processing.

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

16. Transfer Failure. If you made an immediate transfer and there is a transfer failure, options are provided to let you retry the failed transaction(s) or cancel all failed transactions.

    Any failed transfers can be selected. The following buttons also appear.

    - **Retry Selected** - Resubmits selected failed transfers. You can deselect any failed transfers that you do not want to resubmit at this time. The page refreshes to show the results.

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

    - **Cancel ALL Failed** - Cancels failed transfers.

17. Click **Done**.

If you chose to create a template from the transfer, the new template appears on the Transfer Templates page. The information you entered on the **Accounts** and **Amounts** tabs for the transfer are in the template. The **Schedule** tab information you entered is not included in the template.

Using Transfer Templates

Transfer templates make it easy for you to create transfers that need to be set up frequently, but not on a regularly recurring basis. A transfer template allows you to set up and save the basic parameters of a transfer, minus the scheduling information.

When you need to create a new transfer, starting with an appropriate template reduces the amount of setup needed. Any details, such as the transfer amount, can still be adjusted as necessary at that time.

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

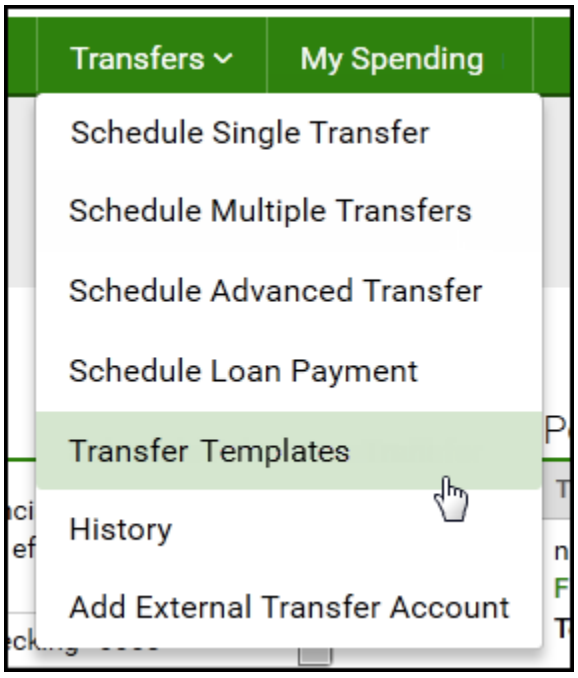
From this page you can create a new template from scratch. Remember that when you create a transfer directly, you can always select an option that will save the transfer parameters as a template once you confirm the transfer.

Creating a Transfer Template

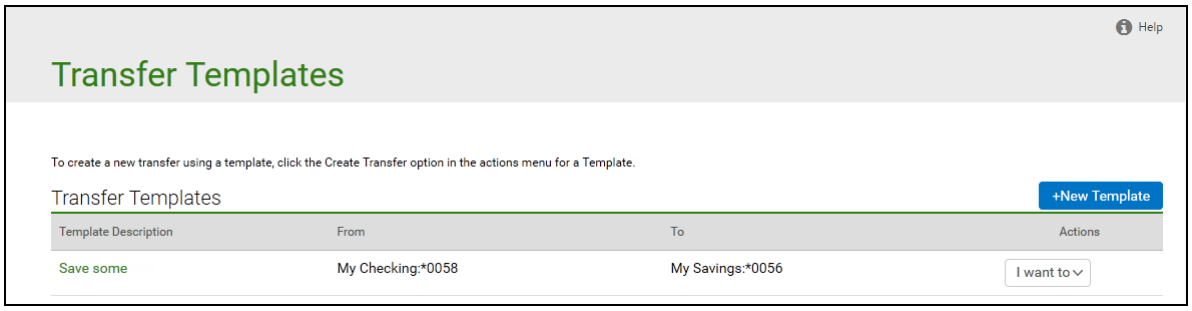
You can create transfer templates from scratch, or create a template based on a transfer you are creating. In either case, the transfer parameters you enter are saved to establish the template and become the default values for any new transfer created from that template.

To create a transfer template from scratch, do the following.

1. Click the **Transfers** tab heading and click **Transfer Templates** from the tab drop-down menu.



The Transfer Templates page appears, listing any existing templates.



Transfer Templates Page

Column	Description
Template Description	■ Displays the name given to describe the purpose or function of the transfer defined in the template. ■ The name is a link that goes to the Edit Transfer Template page. ■ The name(s) of whoever created and last modified the template also may appear.
From	■ The account that funds should be transferred from. ■ For a Many to One transfer, this reads "Multiple Accounts". Refer to Scheduling Advanced Transfers for information on Many to One transfers.
To	■ The account that should receive the transfer funds. ■ For a One to Many transfer, this reads "Multiple Accounts". Refer to Scheduling Advanced Transfers for information on One to Many transfers.

Transfer Templates Page *(cont.)*

Column	Description
Actions	Contains an **I want to** menu for each template with the following options. ◆ **Create Transfer** - Begins the creation of a transfer based on this template. ◆ **Edit** - Goes to the Edit Transfer Template page. This is the same as clicking the name link in the **Template Description** column. ◆ **Delete** - Deletes the template.

Note

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

2. Click **+New Template** in the upper right corner of the page.

   The Create Transfer Template page appears.

   You use the three tabs on the page to enter transfer parameters that define the template. You must complete the fields on a given tab to be able to move to the next one. You can click a previous tab go back if necessary.

3. On the **Accounts** tab, enter a descriptive name in the **Template Description** box. It can be up to 127 characters, and must be unique.
4. If your institution offers advanced transfers, select the **Transfer Type**: From One (1) to One (1), From One (1) to Many, or From Many to One (1).

   The **From** and **To** account options below change according to your selection.

5. In the **From** list, select the account(s) to transfer funds from.

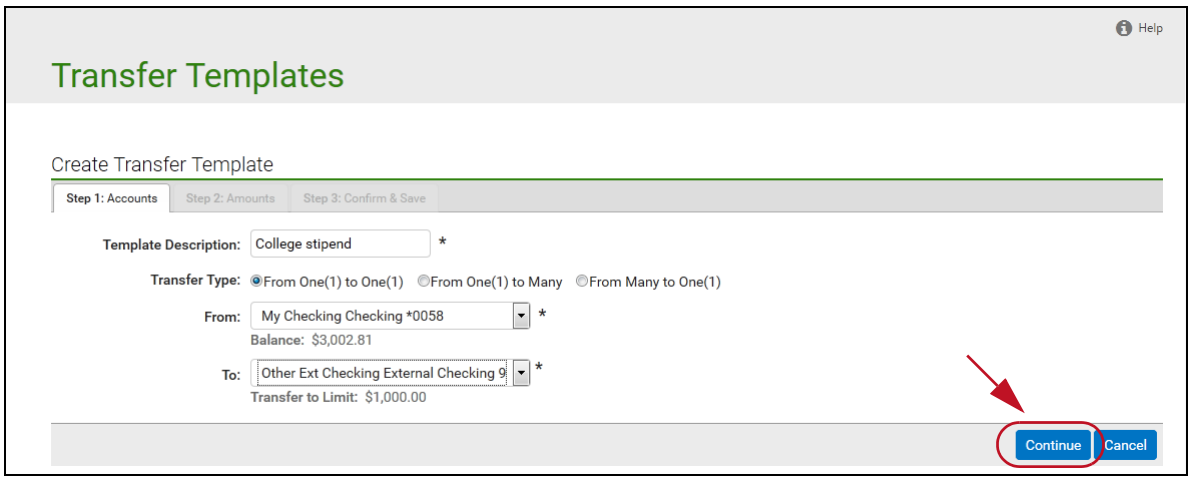
   If your institution offers advanced transfers, you can select two or more accounts for a Many to One (1) transfer.

6. In the **To** list, select the account(s) to receive the funds.

   If your institution offers advanced transfers, you can select two or more accounts for a One (1) to Many transfer.

Note

For institutions offering both external transfers and advanced transfers, external accounts are not available for selection in **From** or **To** lists for advanced (Many to One/One to Many) transfers.



7. Click **Continue** to move to the **Amounts** tab.
8. On the **Amounts** tab, enter the transfer amount. You can use any of the following formats: 100, 100.00, $100.

   For a One (1) to One (1) transfer type, enter the dollar amount of the transfer in the **Total Transfer Amount** and **Transfer Amounts** boxes.

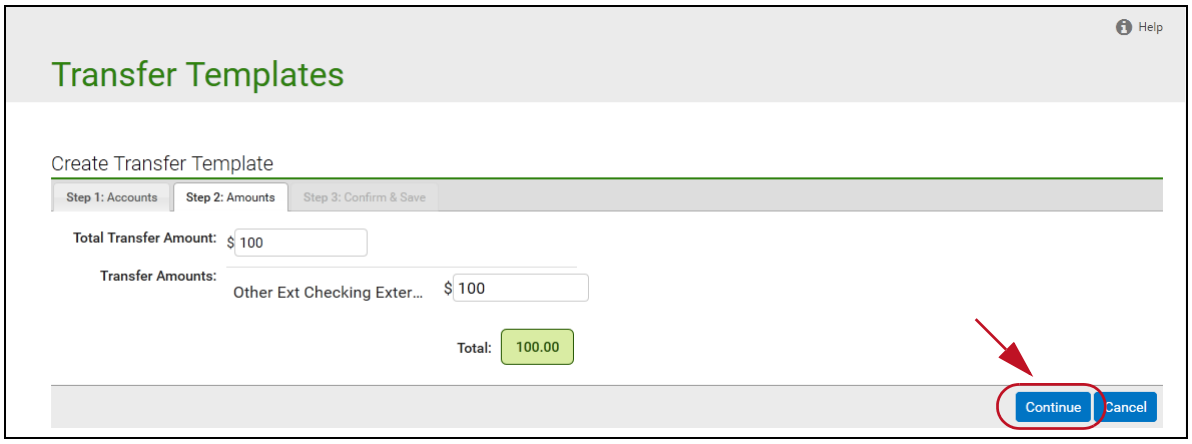
   If your institution offers advanced transfers, enter all the required amounts.

   For a One (1) to Many or a Many to One (1) transfer type, enter the total dollar amount of all the component transfer amounts in the **Total Transfer Amount** box.

   In the boxes under **Transfer Amounts**, enter the dollar amounts applicable to the individual accounts that make up the components of the advanced transfer. These are the **To** accounts you selected for a One (1) to Many transfer type, or the **From** accounts you selected for a Many to One (1) transfer type.

Note

The individual amounts you enter can differ, but their total must equal what you entered for **Total Transfer Amount**. The **Total** field automatically calculates the sum of the individual amounts. The **Total** box is yellow while its sum and **Total Transfer Amount** disagree, and turns green when they are equal.



9. Click **Continue** to move to the **Confirm & Save** tab.
10. Review all the transfer details, and if all are correct, click **Save Template** to save the template for future use.

The Transfer Templates page appears with the new template in the list.

Editing a Transfer Template

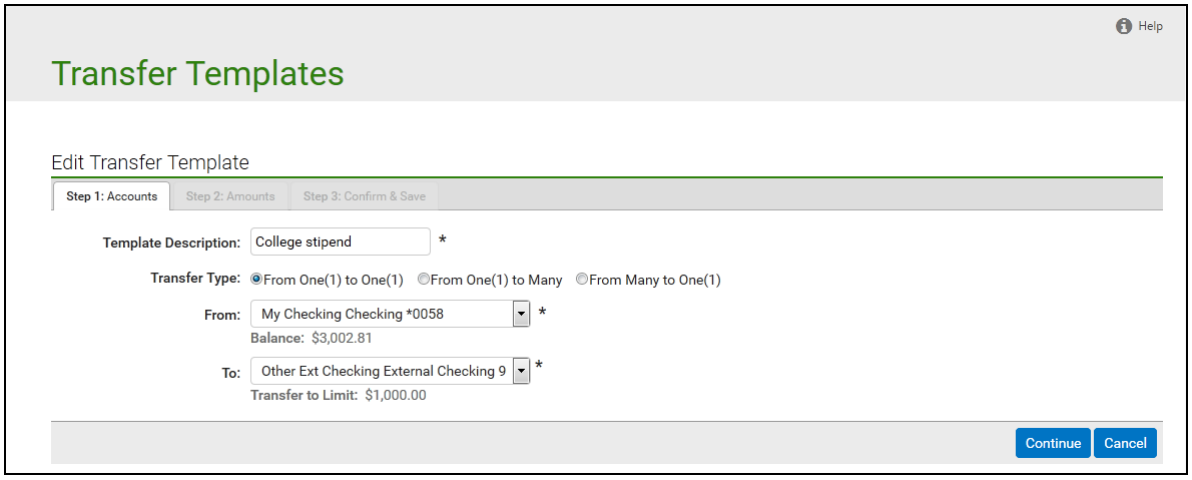
You can edit transfer templates at any time if you need to add new accounts, change default amounts, or make other adjustments.

To edit a transfer template, do the following.

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

   The Transfer Templates page appears, listing any existing templates to which you have access.
2. Click the template name link in the Transfer Description column. Alternatively, click **Edit** in the template's **I want to** menu.

The Edit Transfer Template page appears.



3. Move through the tabs on the page as necessary to update transfer parameters that define the template. You must complete the fields on a given tab to be able to move to the next one. You can click a previous tab go back if necessary.
   - On the **Accounts** tab, edit the **Transfer Type**, **From** and **To** accounts, or **Description**.

Note

For institutions offering both external transfers and advanced transfers, external accounts are not available for selection in **From** or **To** lists for advanced (Many to One/One to Many) transfers.

   - On the **Amounts** tab, edit the transfer amount. You can use any of the following formats: 100, 100.00, $100.

Note

For a One (1) to Many or a Many to One (1) transfer type, the individual amounts you enter can differ, but their total must equal what you entered for **Total Transfer Amount**. The **Total** field at the bottom automatically calculates the sum of the individual amounts. The field is yellow while the sum and **Total Transfer Amount** disagree, and turns green when the totals are equal.

4. On the **Confirm & Save** tab, review all the transfer details, and if all are correct, click **Save Template** to save the edited template.

The edited template appears in the list of templates on the Transfer Templates page.

Deleting a Transfer Template

Transfer templates can be deleted at any time when they are no longer needed.

To delete a transfer template, do the following.

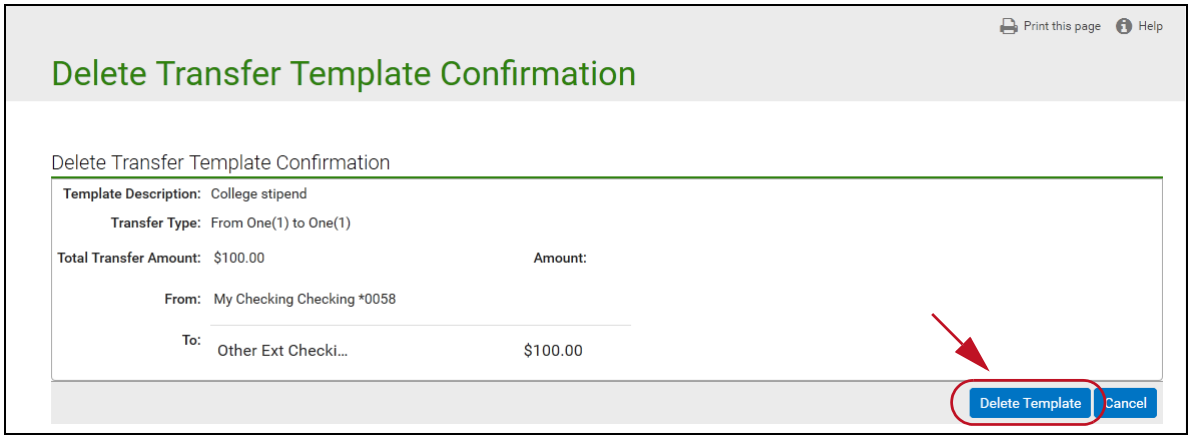
1. Click the **Transfers** tab, and select **Transfer Templates** from the drop-down menu.

   The Transfer Templates page appears, listing any existing templates to which you have access.

2. Click **Delete** in the **I want to** menu of the template you no longer need.

   The Delete Transfer Template Confirmation page appears.

3. Review all the details, and if you are sure this is the correct template, click **Delete Template**.



   The template no longer appears in the list of templates on the Transfer Templates page.

Deleting a template has no effect on the processing of any transfers that may have been scheduled using the template.

Creating a Transfer from a Template

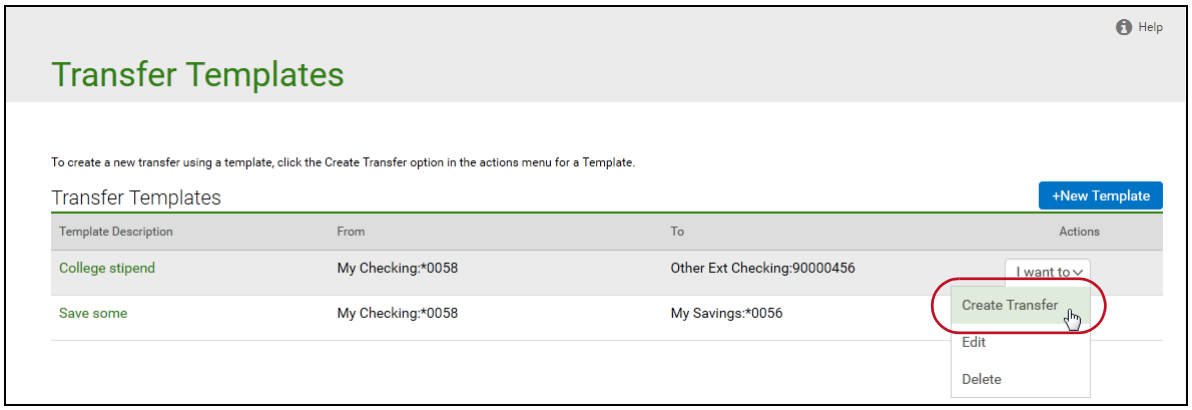
You can create a transfer from a template at any time. The template provides a description, the account selection, and the amounts as defaults. You supply the schedule, updating any of the default information if necessary.

To create a transfer from a template, do the following.

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

   The Transfer Templates page appears, listing any existing templates.

2. In the list, locate a template with parameters similar to the transfer you want to make and click **Create Transfer** in its **I want to** menu.



   The Schedule Transfer page appears.

   You use the four tabs on the page to enter or edit transfer parameters. The parameters on the **Accounts** and **Amounts** tabs come from the template; the **Schedule** parameters are generic defaults.

3. Move through the tabs on the page as necessary to update transfer parameters preset by the template. You must complete the fields on a given tab to be able to move to the next one. You can click a previous tab go back if necessary.

   - On the **Accounts** tab, edit the **Transfer Type**, **From** and **To** accounts, or **Description**.

> **Note**
>
> For institutions offering both external transfers and advanced transfers, external accounts are not available for selection in **From** or **To** lists for advanced (Many to One/One to Many) transfers.

   - On the **Amounts** tab, edit the transfer amount. You can use any of the following formats: 100, 100.00, $100.

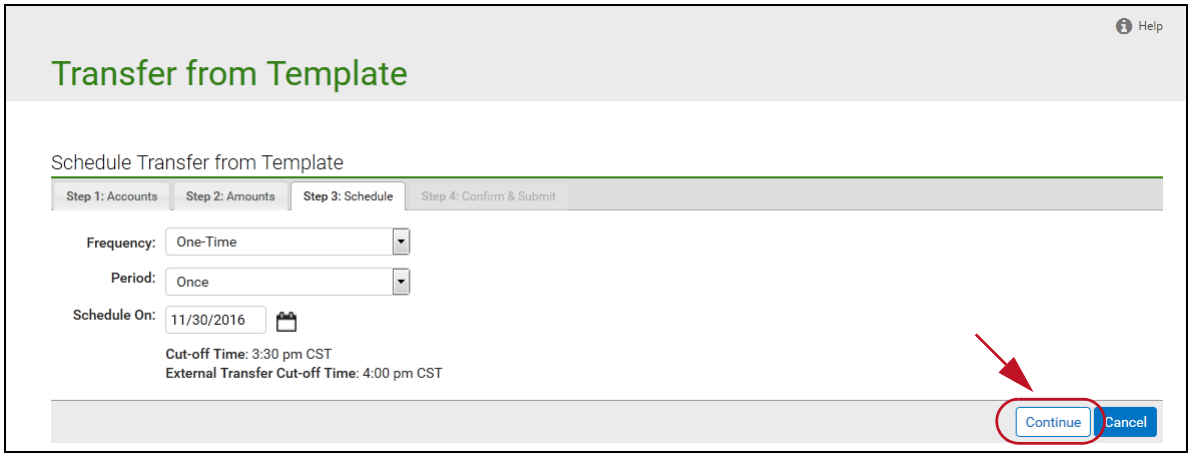
Note

For a One (1) to Many or a Many to One (1) transfer type, the individual amounts you enter can differ, but their total must equal what you entered for **Total Transfer Amount**. The **Total** field at the bottom automatically calculates the sum of the individual amounts. The field is yellow while the sum and **Total Transfer Amount** disagree, and turns green when the totals are equal.

4. On the **Schedule** tab, select the frequency of the transfer in the **Frequency** list. The frequency of a transfer tells the system if the transfer should be rescheduled and if the transfer involves a fixed or variable dollar amount. The possible options are as follows.
   - **One Time** – Transfers are not automatically rescheduled and appear only on the Transfer History table.
   - **Fixed Recurring** – Transfers are automatically rescheduled for the same dollar amount each time.
   - **Variable Recurring** – Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
   - **Occasional** – Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.
5. In the **Period** list, select the period of the transfer to further define the frequency for recurring transfers. The period tells the system when to reschedule the transfer. The possible options are as follows.
   - **Once** – Use this period if you checked the **One Time** box or if you selected **Occasional** as the Frequency.
   - **Weekly** – Every week on (or near) the same day of the week you scheduled the first transfer.
   - **Every Two Weeks** – Every other week on (or near) the same day of the week you scheduled the first transfer.
   - **Monthly** – Every month on (or near) the same day of the week you scheduled the first transfer.
   - **Every Two Months** – Every other month on (or near) the same day of the week you scheduled the first transfer.
   - **Quarterly** – Every three months on (or near) the same day of the week you scheduled the first transfer.
   - **Twice a Year** – Every six months on (or near) the same day of the week you scheduled the first transfer.

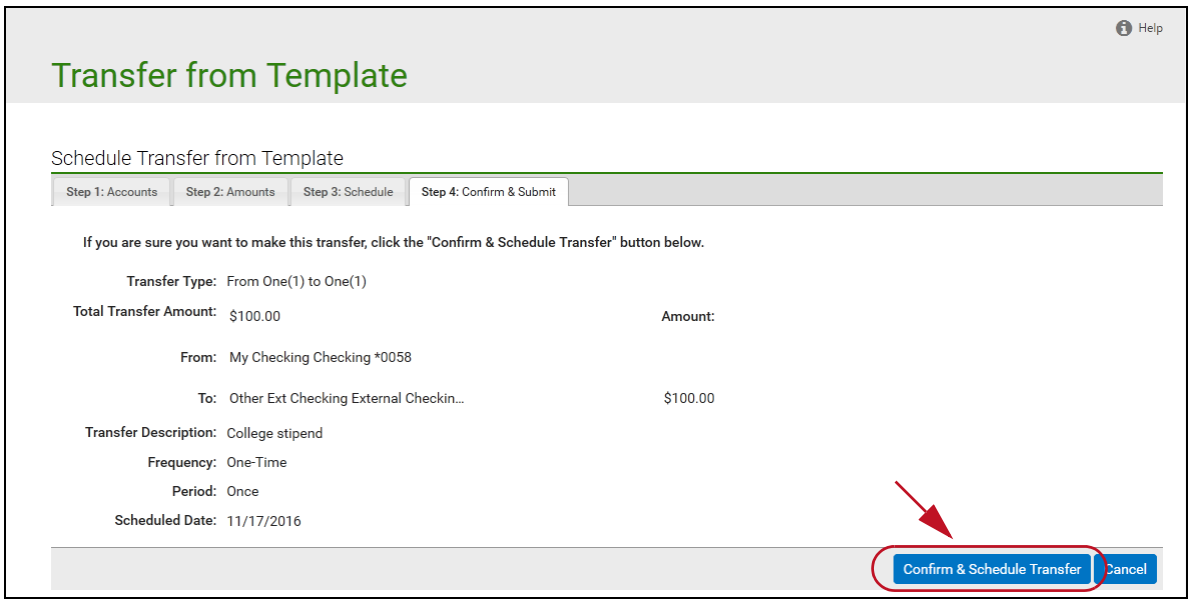
- **Yearly** – Every 12 months on (or near) the same day of the week you scheduled the first transfer.

6. In the **Schedule On** box, enter the date when the transfer will take effect (mm/dd/yyyy). Today's date is the default date.
7. Click **Continue** to move to the **Confirm & Submit** tab.



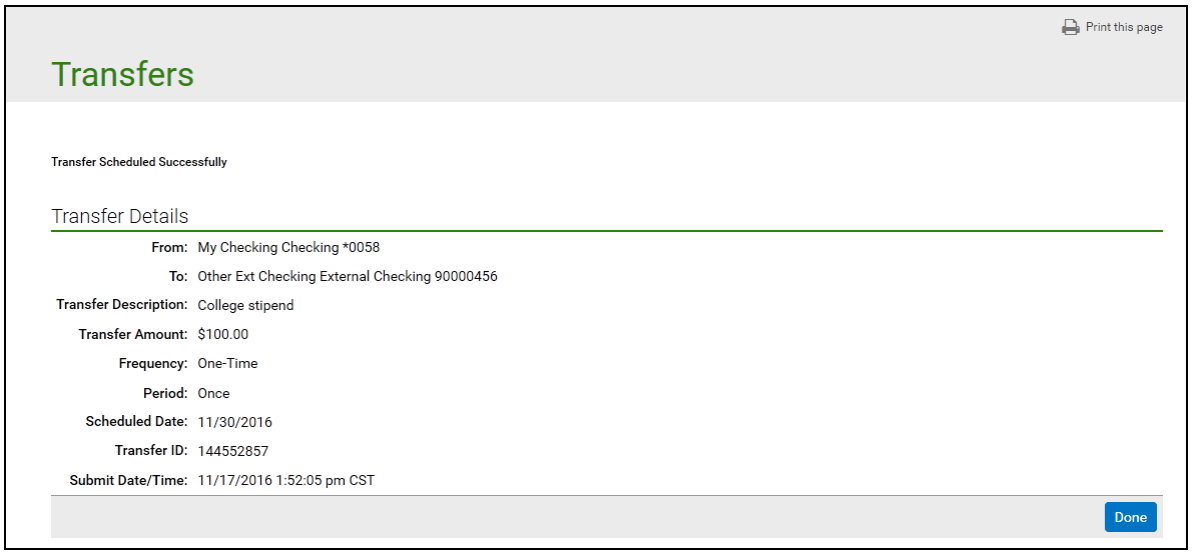
8. On the **Confirm & Submit** tab, review all the transfer details.

   If you are scheduling an external account transfer and your institution requires additional authentication, you may need to enter a security answer or perform some other authentication step. Authentication must be performed to complete the transfer approval before the transfer is processed.
9. If all details are correct, click **Confirm & Schedule Transfer** to submit the transfer.



The Transfer Details page appears, showing the status of the transfer.

- If you scheduled the transfer for a future date, the component transfers are listed as Scheduled.
- If you scheduled the transfer for the same day, the component transfers are listed as Processing.



10. Transfer Failure. If you made an immediate transfer and there is a transfer failure, options are provided to let you retry the failed transaction(s) or cancel all failed transactions.

    Any failed transfers can be selected. The following buttons also appear.

    - **Retry Selected** - Resubmits selected failed transfers. You can deselect any failed transfers that you do not want to resubmit at this time. The page refreshes to show the results.

    Note

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

    - **Cancel ALL Failed** - Cancels failed transfers.

11. Click **Done** to return to the Transfers page.

Frequently Asked Questions

Q: If I have a problem transferring funds, how do I report it?

A: When a problem occurs with a transfer, write down the Transfer ID number appearing on the Transfer Confirmation page, and refer to it when you report the problem by secure email to your financial institution. Click the **Contact Us** link at the top of any page next to the **Log Out** link to report the problem to your financial institution.

Q: Can I transfer money from one account to another account?

A: Yes, if both accounts are accessible online and you have been granted the necessary privileges. Click the Transfers tab, and look for the Schedule Transfer module on the page. Fill in the account, description, amount, frequency, and period information, and click **Transfer** to schedule the transfer.

Q: Can I transfer money online to my parent's account at another institution?

A: Yes, if your financial institution offers External Transfers. You can enter an external transfer account request for your parent's account at another financial institution on the Add External Transfer Account page. Your financial institution will review and approve the request, and notify you by an in-session alert message that when the external account is available in Online Banking.

Q: When I schedule a same-day transfer, are these changes reflected immediately in my balance?

A: Yes, the debit transfers are reflected immediately on the Home and Accounts pages and may appear as an unposted or pending transaction. The posted transactions will be displayed when your financial institution updates the online transfers.

Q: How soon after a transaction is performed will it appear on the system?

A: This varies according to the type of transaction. Some transactions are not instantaneous. However, debit transactions may show up immediately as an unposted or pending transaction and will affect your available balance.

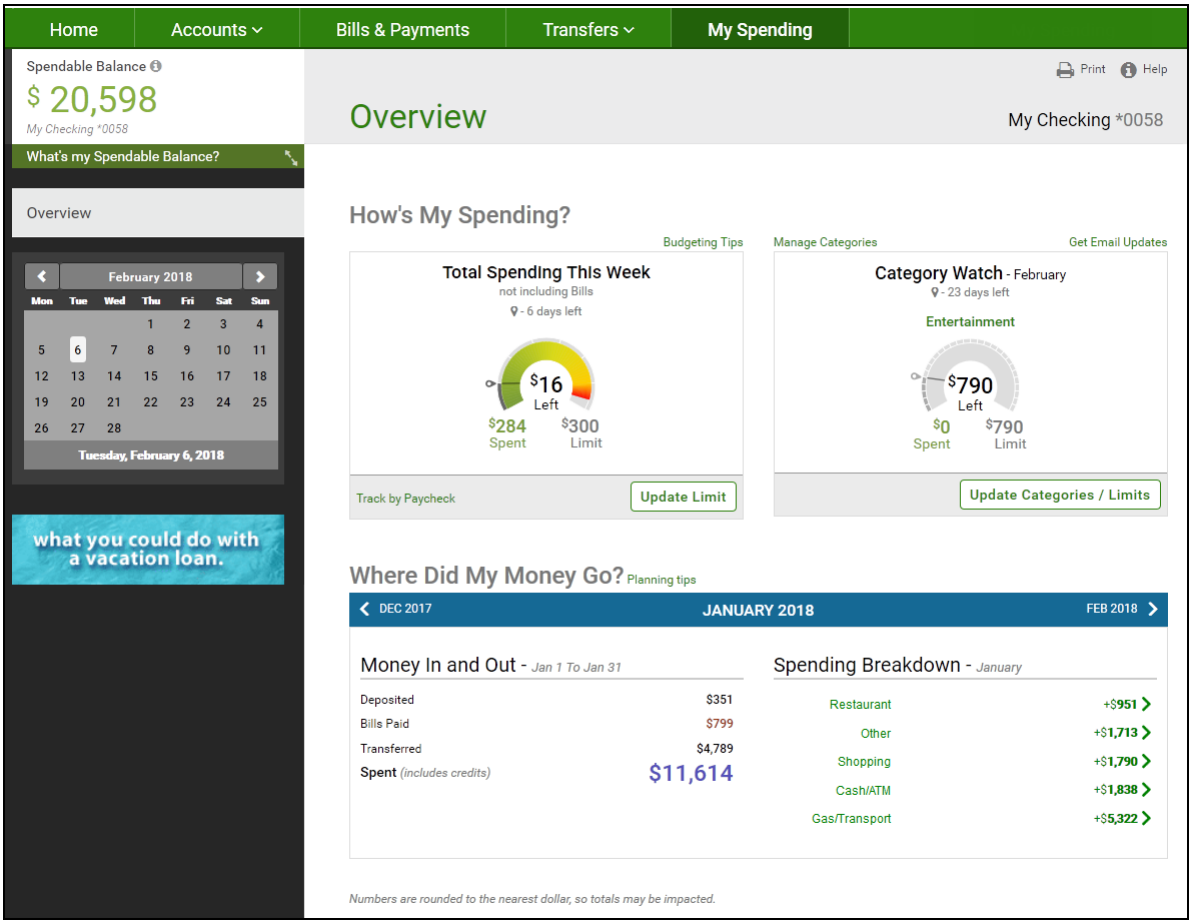
Chapter 6: My Spending Tab

What's in this Chapter

This chapter describes using the My Spending tab to monitor your spending habits.

Introduction

The My Spending tab gives you ways to monitor your spending from Online Banking accounts to better manage your money. Using My Spending, you can easily see how much you have spent over time and where your money is going. You can even set up alerts to notify you when your spending begins to exceed limits that you have specified.



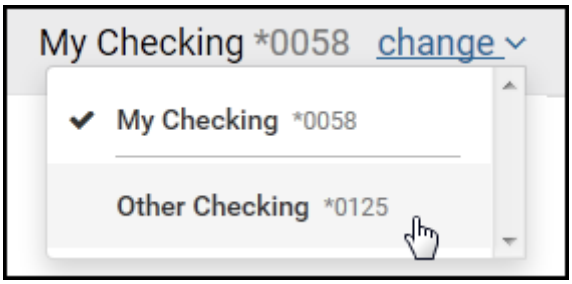
These are the key features of the My Spending page.

- Title area
- Sidebar
- How's My Spending? area
- Where Did My Money Go? area

Title Area

The title area identifies the account you are viewing as well as providing some key general information and controls.

- **Account identifier** – Shows the account nickname and masked account number of the account for which you are viewing spending. If you have more than one checking account, this is a selector that lets you switch accounts.



- **Print icon** – Lets you print a copy of the account information on the page.
- **Help icon** – Opens the Help window to the main My Spending help page.

Sidebar

The sidebar along the left side of the page provides various modules that give brief information and allow you to navigate to other pages.

- **Standard Modules** – Like the Home and Accounts pages, the My Spending page sidebar contains the Spendable Balance and banner ad modules. Refer to Chapter 3: Home Tab for details on those modules.
- **Calendar Module** – The sidebar for My Spending also contains a calendar module. This display-only calendar provides a quick reference when you are making date-related settings. Today's date is shown at the bottom and is highlighted within the calendar grid. Move from month to month using the left and right arrows. Today's date becomes **Go To Today** when you have moved to a different month—click it to return to the current month.

How's My Spending?

The **How's My Spending?** area at the top of the page has two subsections, Total Spending and Category Watch.

Total Spending gives a graphical representation of your spending in the current account over a given time period. You can select the time period, set an overall spending limit, and set up to receive an alert if your spending approaches the limit.

Category Watch is similar to Total Spending, but lets you configure particular categories of spending transactions to monitor. You can watch the current month's spending in up to three categories, with separate limits and alerts for each.

> **Note**
>
> The limits you set on the My Spending page do not create any restrictions on your actual spending. They only provide reference points for the spending display gauges and the triggering of alerts. You always have full access to the money in your accounts.

At the top of this section, the **Budgeting Tips** link opens a pop-up with brief information on creating a sensible budget. The **Get Email Updates** link allows you to have the system email you a copy of the How's My Spending information on a regular basis. Refer to Using Spending Alerts and Updates for details on email updates.

Where Did My Money Go?

The **Where Did My Money Go?** area at the bottom of the page provides a quick view of cash flow through the account. The Money In and Out section gives a summary of deposits, bills paid, money saved, and total spending, with the change in balance from previous month. The Spending Breakdown section graphs spending by category. You can navigate to previous months for easy comparison of your spending trends.

At the top of this section, the **Planning Tips** link opens a pop-up that outlines the key steps to a good financial strategy.

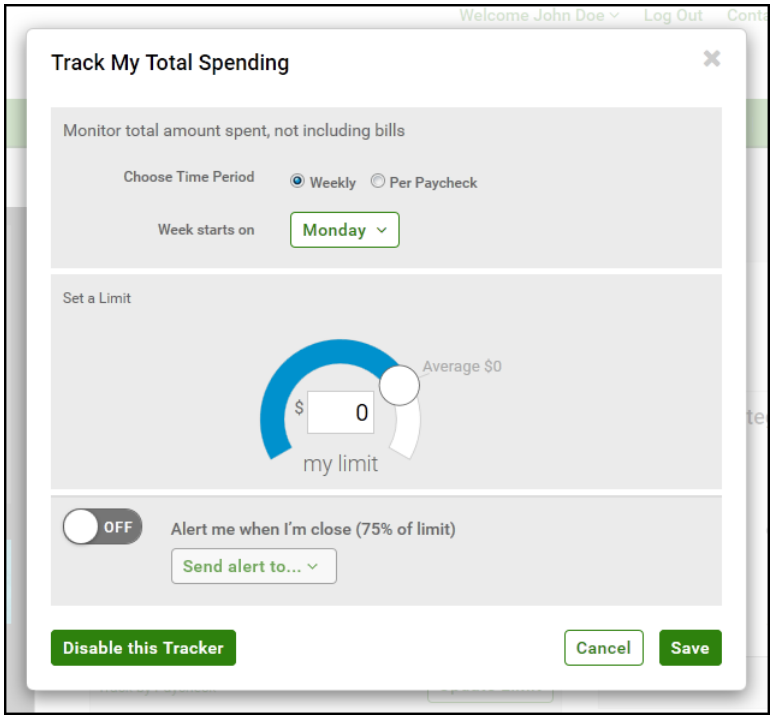
Setting Limits

Setting limits is a way to enhance your ability to track and respond to your spending habits. Limits are optional. When you do take advantage of limits, the graphical displays are enhanced to make it clear how you are following, or deviating from, your spending goals. Limits also enable the spending alert functionality.

> **Note**
>
> The limits you set on the My Spending page do not create any restrictions on your actual spending. They only provide reference points for the spending display gauges and the triggering of alerts. You always have full access to the money in your accounts.

Setting a Total Spending Limit

When you click **Set Limit** at the right end of the Total Spending gauge, or **Set a Spending Limit** within the Track My Total Spending dialog box, a My Limit gauge appears within the dialog box. The gauge lets you set a spending limit graphically by dragging a round handle, or explicitly by entering a dollar value.

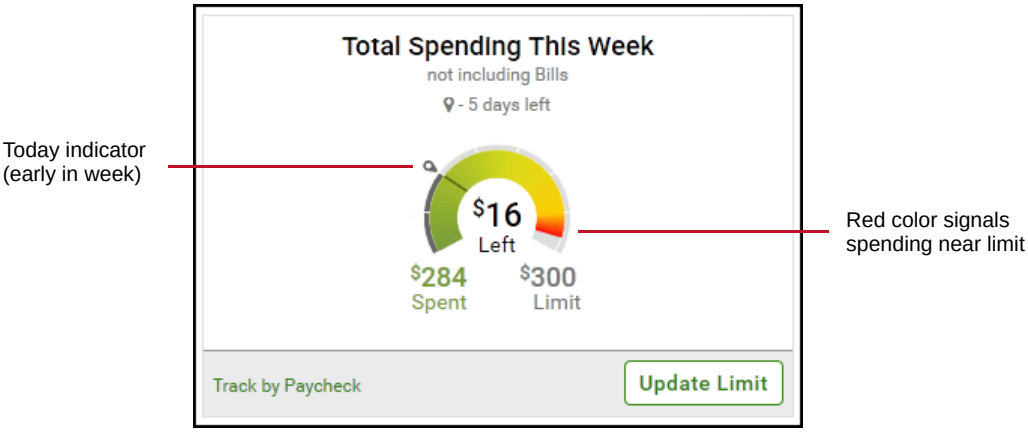


If a limit has not been set yet, the default value in the gauge is the average of your spending for the selected time period, based on recent transaction history. This is represented with the drag handle positioned 3/4 of the way along the gauge and labeled "Average". The gauge bar to the left of the handle is colored. Another position for the handle just to the left of the handle is shown as "ghosted" and is labeled "Reduce by 10%".

To set a limit, do the following.

1. Set your time period. Refer to Viewing Total Spending for details.
2. Do one of the following.
   - Drag the handle to set a limit, or click on the bar to move the handle to that position. The dollar value in the center changes accordingly. When you use the handle, it snaps to the "Reduce by 10%" position when you are close to it as a simple way of cutting the limit by this amount.
   - Enter a dollar value. Entering a value this way is required if you want to set a limit that is greater than is possible by using the handle. Only whole dollar values are accepted or displayed.
3. Click **Save**.

When you have set a limit, the spending display gauge on the main page changes to provide visual cues on the trend of your actual spending, given the limit amount.



- A "today" indicator icon ( ) appears along the gauge arc at a spot proportional to how much of the current time period has passed, with a label showing the number of days left in the time period.
- The amount spent so far in this time period ($*nnn* Spent) appears below the left end of the gauge.

- The amount you set ($*nnn* Limit) appears below the right end of the gauge.
- The difference between the Spent and Limit amounts appears in the center of the gauge ($*nnn* Left). If the amount spent has exceeded the limit, the difference amount is shown in red, and the label is Over.
- The Spent amount, as a proportion of the Limit amount, is indicated by the shaded area of the gauge; as rate of spending threatens to exceed the limit, the green shading of the leading end of the bar turns yellow; as spending increases further, the shading turns red.

Setting a Category Limit

Setting limits for spending categories is essentially the same as setting the limit for Total Spending, but applies to particular spending categories that you select. In the case of categories, you do not select a time period; the time period is always one month, so the limit gauges are labeled My Monthly Limit. You do choose how many categories to watch, and which categories they are.

The limit gauge controls work the same as described above, defaulting to an average spending amount, and letting you set limits graphically or numerically.

Once you have set category limits, the gauge for each category displays your spending graphically. A today icon indicates where you are in the current month, and a color-coded gauge bar shows how your spending pace relates to the limit.

Refer to Category Watch for details on tracking spending by category.

Alerts Based on Limits

Once limits have been set for Total Spending or Category Watch, you can receive alerts when your spending approaches those limits. Alerts allow you to be notified in advance when your financial goals might be at risk, so you can adjust spending before it becomes a problem.

Using Spending Alerts and Updates

When limits have been set in Total Spending or Category Watch, you can receive alerts when your spending approaches those limits. Alerts allow you to be notified in advance when your financial goals might be at risk, so you can adjust spending before it becomes a problem.

A spending alert is triggered automatically when spending—either total spending or within a category—reaches 75% of its limit. Alerts can be sent to your primary or secondary email address, or as an SMS text message to an enrolled mobile number for institutions offering SMS text messaging.

Note

Whether you receive an alert depends on how you have set the corresponding limit. An alert does not necessarily indicate excessive spending. If a limit is set to the typical total spending for a month, you would expect a corresponding alert to be triggered near the end of the third week of most months—at 75% of the way through the month. This would simply indicate that your spending is at its normal level.

Use limits and alerts to prompt yourself to adjust your spending trends. The spending gauges and other information displayed within My Spending will provide a clear picture of whether you have a spending problem.

To set alerts for spending, do the following.

1. If you have more than one checking account, select the account to configure using the account selector at the upper right of the My Spending page.

Note

When you have different checking accounts set up in My Spending, separate alerts are sent for each account.

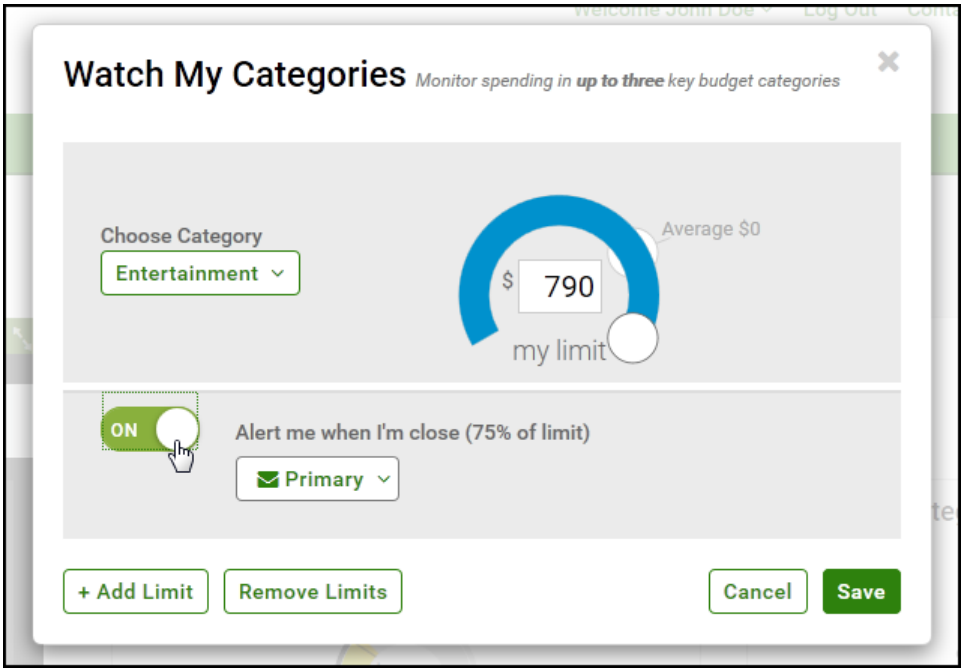
2. Do one of the following.
   - Click **Set Limit** in the Total Spending section or on a category in the Category Watch section. This link is **Update Limit** when a limit has been set.

A dialog box appears, showing the spending limit gauge and the **Alert me when I'm close** option.

- Click **Set Categories/Limits** in the Category Watch section. This button is **Update Categories/Limits** when category limits have been set.

  The Watch My Categories dialog box appears, with a section for each current category and the **Alert me when I'm close** option.

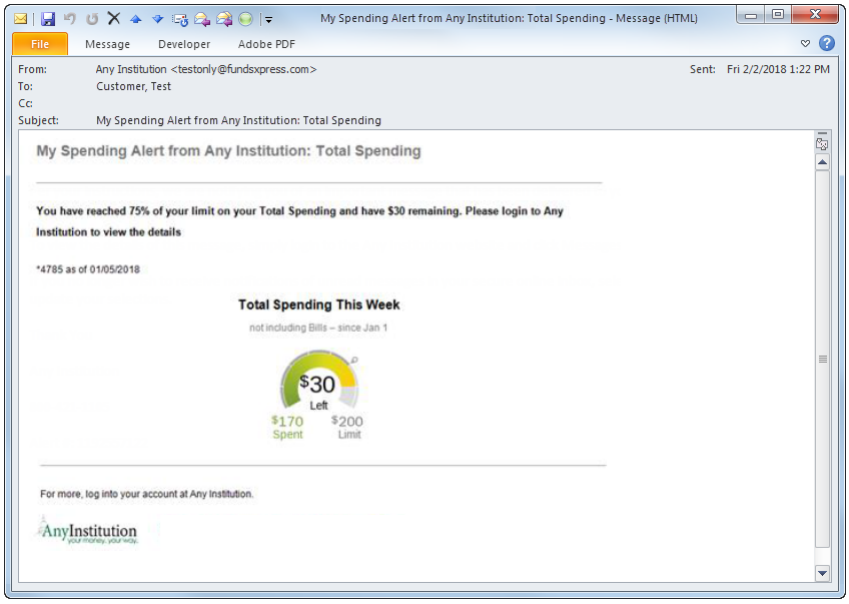
3. Turn the **Alert me when I'm close** option ON or OFF, as desired. In Category Watch, the setting applies to all categories; alerts cannot be set up on a per-category basis.
4. From the destination list, select where to send the alert. Options are:
   - Primary (your primary email address)
   - Secondary (your secondary email address)
   - Text (a mobile number that has been enrolled for SMS text messaging, available only for FIs offering SMS text messaging)



5. Click **Save**.

   If you turned alerts on, you will receive an alert via the selected method any time spending reaches 75% of its limit. If you turned alerts off, alerts will no longer be sent.

The email alerts are in HTML format, displaying the Total Spending or Category Watch gauges and any associated limits just as you see them in My Spending. Additional information from your institution may be included. Emails have the subject line "My Spending Alert from <*FI-name*>: Total Spending" or "My Spending Alert from <*FI-name*>: <*Category name*>".



SMS alerts have the form "You have currently spent 75% of your limit on your Total Spending. Please login to <*FI-name*> to view the details."

Important: The alerts you create within My Spending are not related to the Account Activity alerts that can be configured on the ALERTS sub-tab of the Accounts page or the Notify Me Alerts page. Although Account Activity alerts can accomplish some similar functions, they operate independently of My Spending alerts.

Email Updates

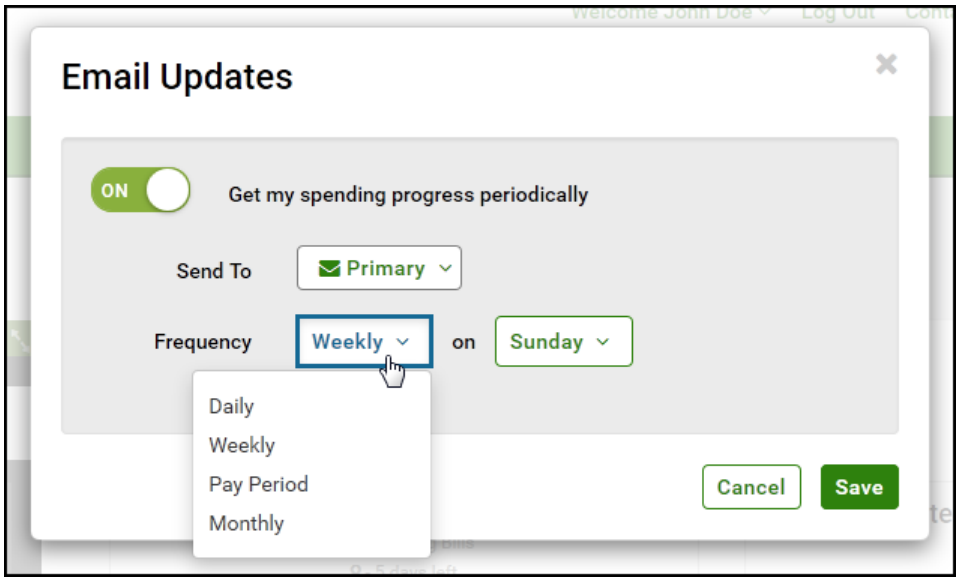
The **Get Email Updates** link provides another tool for monitoring your spending. It lets you schedule regular emails to yourself containing the Total Spending and Category Watch information, so that you are always up to date on your financial status.

To schedule spending updates via email, do the following.

1. Click **Get Email Updates** in the upper right of the How's My Spending? section.

   The Email Updates dialog box appears.

2. Switch ON the **Get my spending progress periodically** option.
3. From the **Send to** list, select the email address on file where the updates should be sent. Primary is the default. You can select Secondary instead, or hold down Ctrl to select both.
4. Specify how often to receive updates.
   - From the **Frequency** list, select Daily, Weekly, Pay Period, or Monthly.
   - If you select Weekly, another list appears, from which you can select the preferred day of the week.
   - If you select Pay Period, the paycheck name/pay period you have configured in Total Spending is shown.



5. Click **Save**.

   Once you have turned on updates, **Get Email Updates** becomes **Manage Email Updates**.

The emails are in HTML format, displaying the Total Spending and Category Watch gauges and any associated limits just as you see them in My Spending. Additional information from your institution may be included. Emails have the subject line "Your Spending Update from *<FI-name>*". Weekly update emails are sent on the day of the week specified. For Daily, Pay Period, and Monthly updates, emails are sent at the end of the day, end of the pay period, or end of the month respectively.

If you have multiple checking accounts and set up email updates in My Spending for them, you receive separate emails for each account.

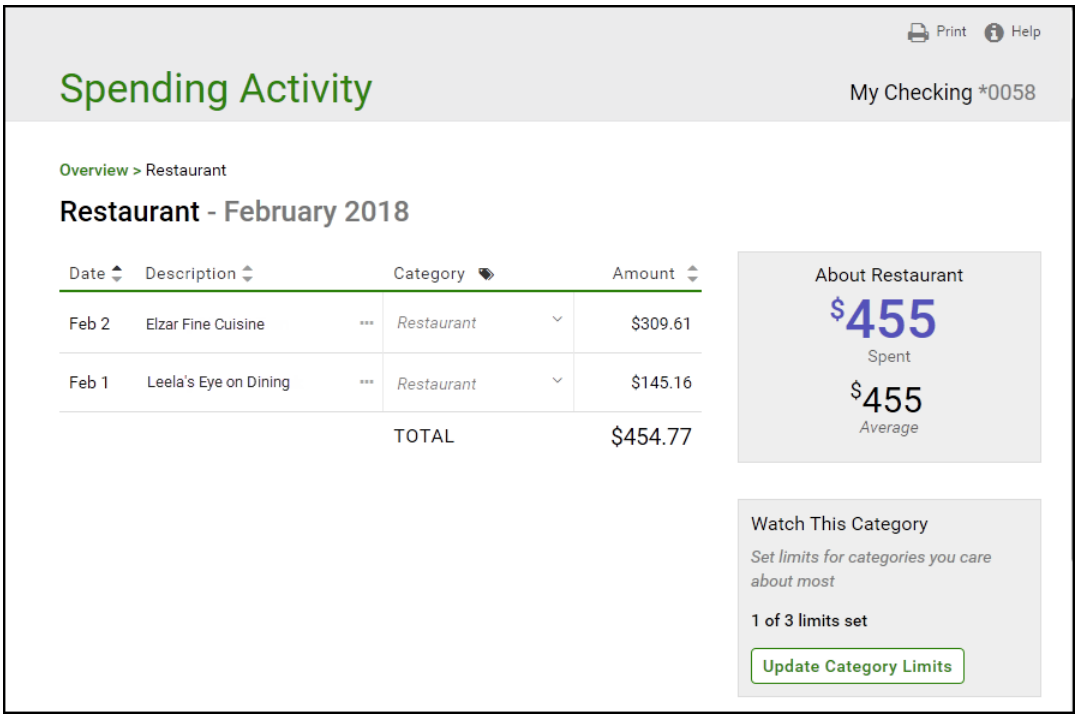
Viewing Spending Activity

The Spending Activity page is available when you need more detail about your spending transactions. This page appears when you click the category name of one of the spending categories in Category Watch, when you click an item such as **Deposits** under Money In and Out, or when you click a category spending bar under Spending Breakdown.

Under Spending Activity, summary information for the items you selected appears on the right: the amount so far this month and a monthly average, and for spending categories with a limit, a spending gauge showing the current limit and spending pace.

But Spending Activity also shows a listing of individual transactions in a category. The listing is in reverse chronological order for the current month, in the following columns.

- **Date** – Month and day of the transaction
- **Description** – Brief transaction description, typically the name of a payee
- **Category** – Name of the spending category
- **Amount** – Transaction amount, with a total at the bottom for all listed transactions; credit amounts (such as a refund on a return) are shown with a plus (+) sign



This is essentially the same kind of listing as on the ACTIVITY sub-tab on the Accounts page, but filtered by category. Accordingly, it provides the following options.

- Sorting – Click the **Date**, **Description**, or **Amount** column headers to re-sort the list by that column in ascending or descending order
- Additional detail – Click the **Description** text to see the Transaction Detail pop-up
- Change transaction category – Click in a transaction's **Category** column to display the full list of categories, from which you can select a different one for the transaction

> **Note**
>
> When you have finished on the Spending Activity page, click **Overview** in the breadcrumb links at the top of the page to return to the main My Spending page.

Seeing Transaction Detail

When you click in a transaction's **Description** column, the Transaction Detail pop-up window opens. In addition to showing the same transaction information given in the main listing, this pop-up allows you to enter a memo for the transaction, send an email to your institution inquiring about the transaction, or send the transaction information to your printer. Refer to Entering Memos and Editing Descriptions in Chapter 4 for more information on the Transaction Detail pop-up.

Changing Transaction Category

In examining your spending transactions, you might want to change the category from the one automatically assigned by the system to something more appropriate. For example, you might change a transaction at Acme Deli from "Restaurants" to "Groceries" depending on what the spending was at that location.

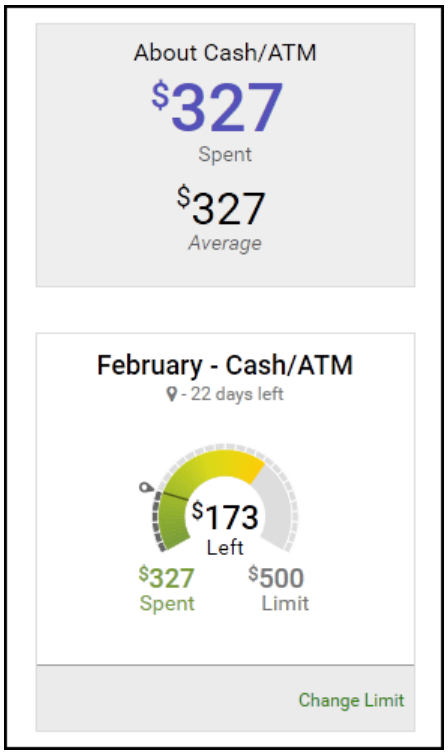
To do this, click the transaction's category in the listing, then select the desired category from the drop-down list that appears. The re-categorized transaction stays on the page until you refresh the page or navigate away and return. Any other dependent information (such as averages) updates immediately.

Summary Information

The summary information on the right side of the Spending Activity page varies somewhat depending on the type of transactions it represents.

If you reached Spending Activity by clicking a category name in Category Watch or a category spending bar in Spending Breakdown, these are spending transactions. Accordingly, the summary title is "About <Category>" and the label below it is "Spent". (For the Bill or Credit Card Payment categories, however, the label is "Paid".)

In addition, for spending categories, the Category Watch section appears below the summary. When you are viewing the current month and a limit exists for the category, this shows the color-coded spending gauge just as in Category Watch. Past months have no gauge, but still show the limit.



Regardless of the month, if no limit is set for a category the section is titled Watch this Category. In that case, it provides an **Update Category Limits** button to open the Set Category Limits dialog box.

If you reached Spending Activity by clicking **Deposits**, **Bills Paid**, or **Savings** in Money In and Out, the summary title is “About Deposits”, “About Bills”, or “About Savings”, and the label below the total is “Paid”, “Deposited” or “Saved” respectively.

Viewing Total Spending

The left side of the **How’s My Spending?** area of My Spending is the Total Spending section. It displays the total spending for the current week or pay period in a graphical gauge, as well as a rounded dollar amount.

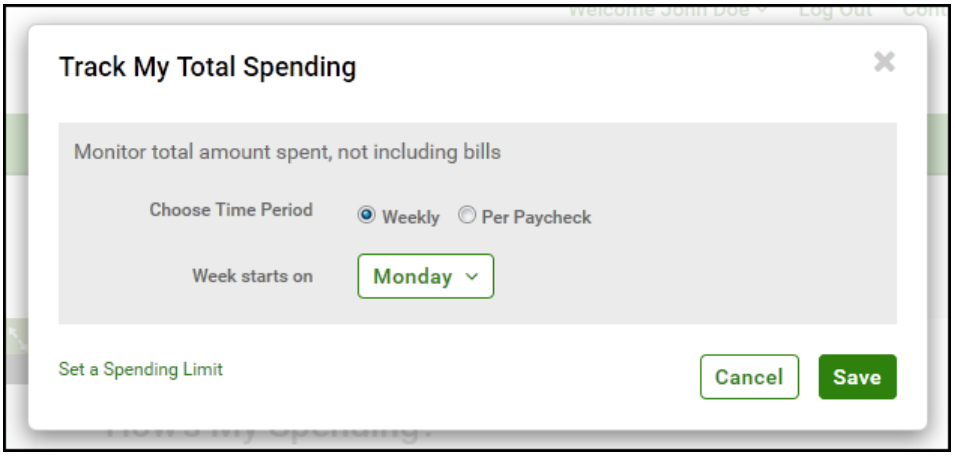
The default account shown is the Spendable Balance account. The total displayed does not include deposits, bills paid through online bill payment, or transfers to savings or other accounts. The default time period is the current week.

The gauge display represents the time period as an arc from left to right. The outer edge of the arc is broken into segments representing the days within the time period. If you set a spending limit, the inner bar of the arc is shaded to indicate the proportion of the limit you have spent so far in the current time period.

Selecting the Time Period

The default spending period is a week, so the heading for the section is Total Spending This Week, with a sub-heading that gives the date of the start of the current week. In the lower left corner of the section is the **Track by Paycheck** link, which lets you switch to viewing total spending by paycheck. If you select a paycheck time period, this link becomes **Track by Week**.

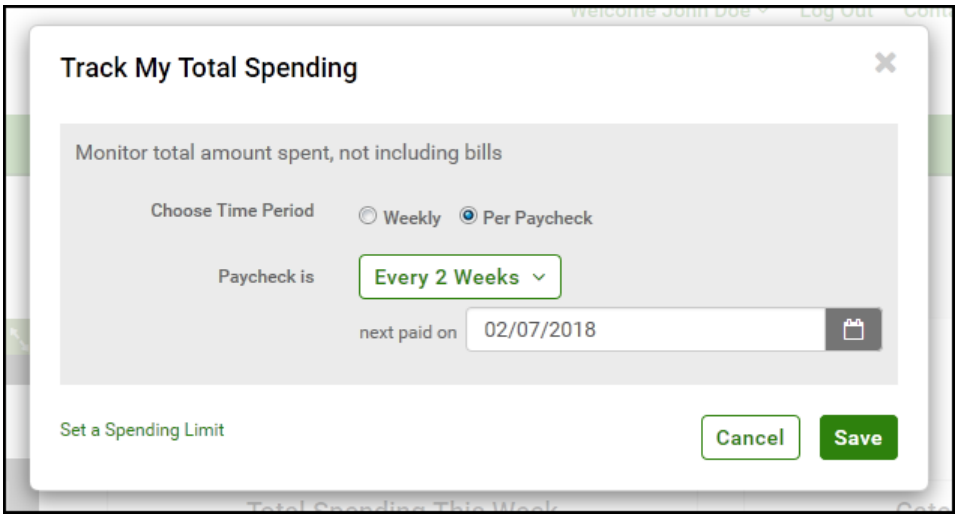
Click **Track by Paycheck** or **Track by Week** to open the Track My Total Spending dialog box, where you can define the time period.



The dialog box lets you switch between **Weekly** and **Per Paycheck** as the time period. For a Weekly time period, the only option is to select the day of the week on which the week starts, which defaults to Monday.

When you select **Per paycheck**, the selector becomes **Paycheck is**, and lists typical paycheck intervals.

- Every Week
- Every 2 Weeks
- Once a Month
- Twice a Month



Choosing any of these options shows a new input field below the paycheck selector, prompting the user to further define the paycheck interval.

- Every Week – Select paycheck day of the week (Fridays, Saturdays, etc.)
- Every 2 weeks – Specify the next pay date (use calendar control or type in date)
- Once a month – Select paycheck day of the month (1st, 2nd, 3rd, etc., and Last)
- Twice a month – Select first paycheck day of the month (1st, 2nd, 3rd, etc., up to 16th)

When you have made all time period selections, click **Save**.

The time period dialog box also has the **Set a Spending Limit** link. Refer to Setting Limits for details.

Category Watch

Overview

The Total Spending section gives a high-level view of all spending. But in managing spending habits, it can be helpful to focus more specifically on where money is being spent. The Online Banking platform automatically organizes your expenditures into particular spending categories, so that you can track finances in a more targeted way.

The platform uses the following ten default spending categories.

- Business
- Cash/ATM
- Credit Card Payments
- Entertainment
- Gas/Transport
- Groceries
- Medical
- Restaurants
- Shopping
- Other (any transactions that do not fall under existing categories)

You can custom-define up to fifteen additional categories, which can be either spending or income categories.

The Category Watch section of the My Spending page by default shows spending in the two spending categories with the highest spending (based on recent transactions). The spending amount shown for each category is the total for the current month, as shown in the section title. If you have set category limits, the category gauges graphically illustrate how spending is keeping pace with your limits. You can set up alerts to notify you when category spending approaches your limits.

Viewing Category Transactions

When analyzing your spending, it can be helpful to review the specific transactions involved. Category Watch allows you to see a listing of the transactions that make up a category's spending for the month.

To view the transactions for a category, do the following.

1. Click the category name above its display gauge, for example, **Restaurants**.

   The Spending Activity page appears, listing transactions in that category for the current month, much like the ACTIVITY sub-tab on the Accounts page.

2. Scroll through the list to examine transactions.

   On this page, you can get detail on individual transactions, view transactions for prior months, and see other spending-related information. Refer to Viewing Spending Activity for details.

Choosing Categories

You can keep the default categories or select others. You can also opt to track 1, 2, or 3 categories at a time. For each category, you can set independent limits, and independent alerts. If you have multiple checking accounts, you can have different category settings for different accounts.

To select spending categories to track, do the following.

1. If you have more than one checking account, select the account to configure using the account selector at the upper right of the My Spending page.

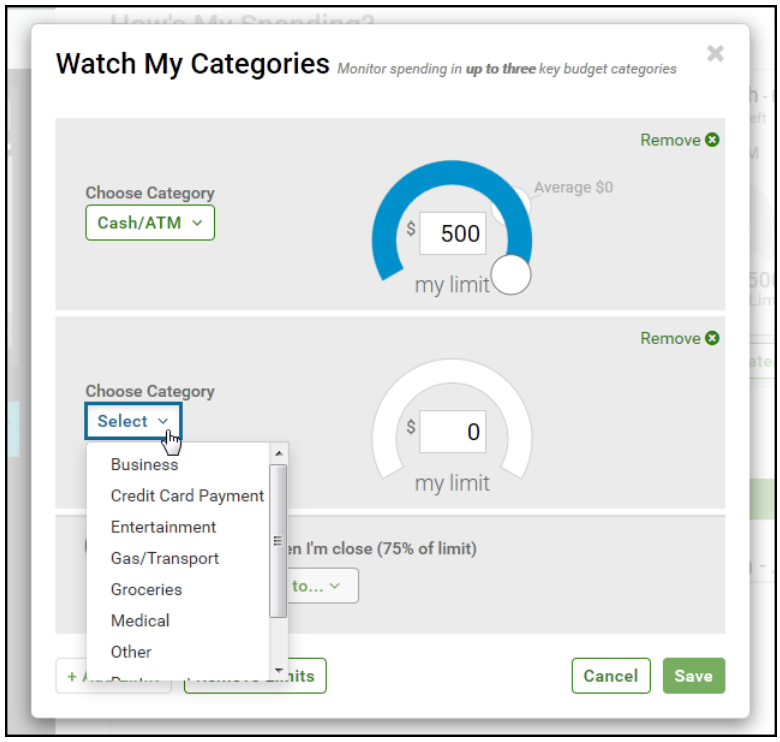
2. Click **Set Categories/Limits**. This button is **Update Categories/Limits** once category limits have been set.

   The Watch My Categories dialog box appears, with a section for each current category.

3. To track a different category, select it from the appropriate **Choose Category** list.

4. To add a category (when you have fewer than three), click **+ Add Limit**.

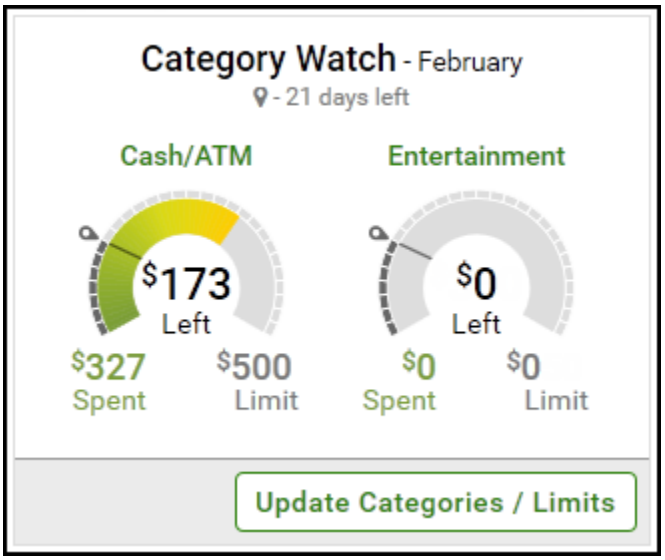
   A new category section appears in the dialog. Make a selection from its **Choose Category** list.



5. To remove a category (when you have more than one), click **Remove** in the category section's upper right corner.

6. Click **Save**.

The Category Watch section shows the categories you selected.



Setting Category Limits

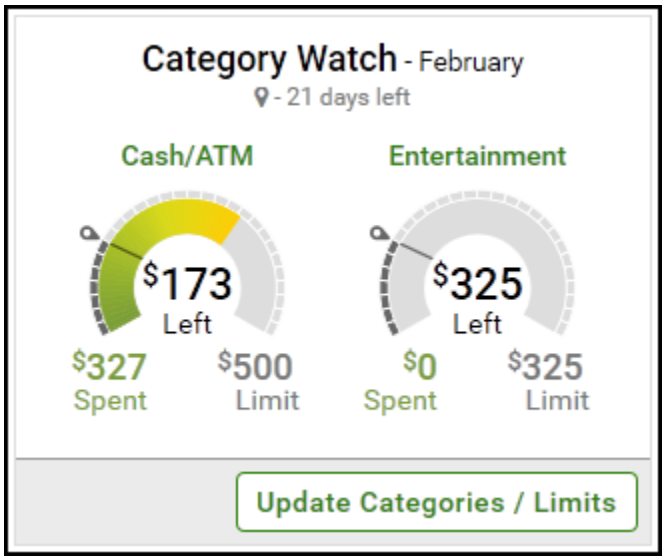
To set limits for categories, do the following.

1. If you have more than one checking account, select the account to configure using the account selector at the upper right of the My Spending page.
2. Click **Set Categories/Limits**. This button is **Update Categories/Limits** once category limits have been set.

   The Watch My Categories dialog box appears, with a section for each current category.
3. In each category section for which you want to set a limit, use the gauge control to set a dollar amount. The controls work the same as the limit control gauge for Total Spending. Refer to Setting Limits for details on using the controls.
4. If you want to remove all limit settings from the categories shown, click **Remove Limits**.

   The category limit gauges revert to a blank state, with no limits set.
5. Click **Save**.

The Category Watch gauges show the limits you set and indicate how the spending for the current month tracks with them.



If you removed limits, the gauges return to their default state, showing spending only.

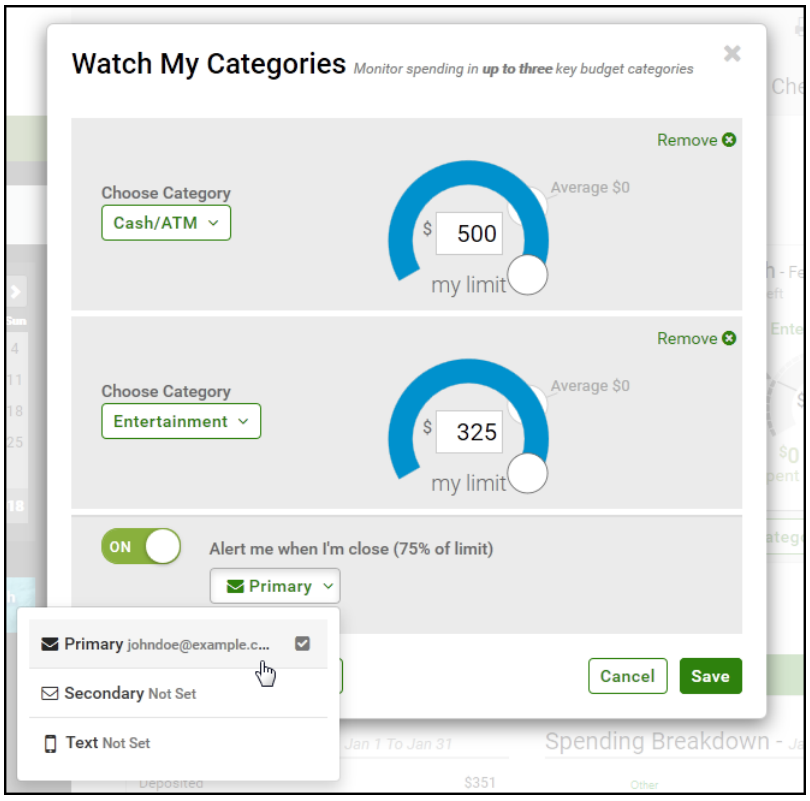
Setting Alerts on Categories

To set alerts for category spending, do the following.

1. If you have more than one checking account, select the account to configure using the account selector at the upper right of the My Spending page.
2. Click **Set Categories/Limits**. This button is **Update Categories/Limits** once category limits have been set.

   The Watch My Categories dialog box appears, with a section for each current category.
3. Turn the **Alert me when I'm close** option ON or OFF, as desired. The setting applies to all categories; alerts cannot be set up on a per-category basis.

4. From the **Send to** list, select where to send the alert.



5. Click **Save**.

   If you turned alerts on, you will receive an alert any time spending in one of the configured categories reaches 75% of its limit. If you turned alerts off, alerts will no longer be sent.

Refer to Using Spending Alerts and Updates for details on alerts.

Creating Custom Categories

Online Banking allows you to add custom category types to the default list. Transaction categories are found in the Category column on the Accounts page ACTIVITY sub-tab, and on the My Spending tab.

To add a custom transaction category, do the following.

1. Click **Manage Categories** in the upper left corner of the Category Watch section.

The Transaction Categories page appears.

Note

You can also reach the Transaction Categories page from within a list of transactions. Click the Edit Categories icon ( ) in the header of the Category column.

2. Click **Add New Category**.

Note

If fifteen custom categories have already been added, the **Add New Category** button does not appear.

The Add New Category dialog box appears.

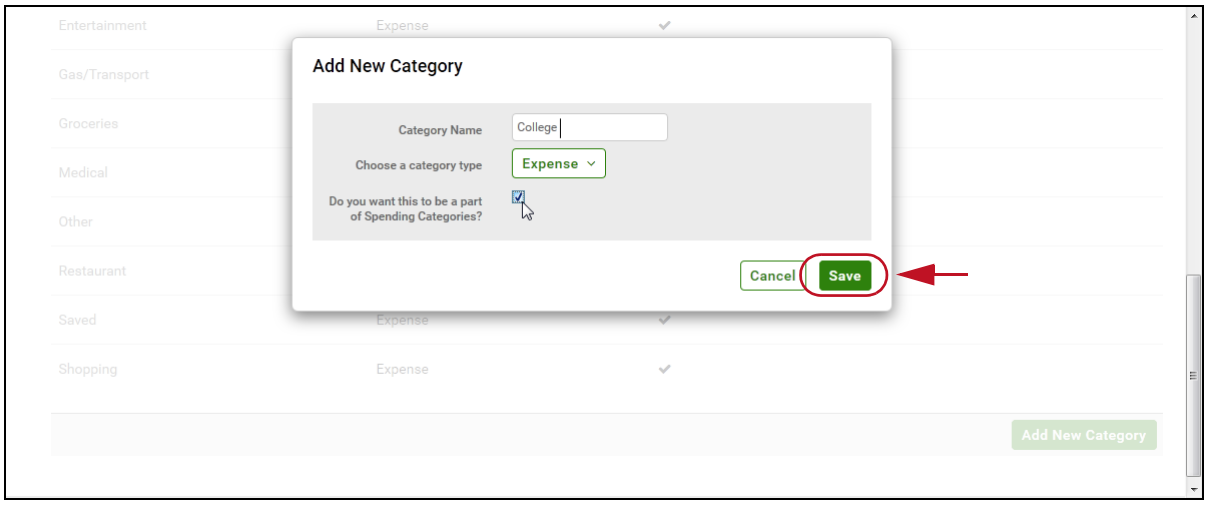
Note

You can also reach the **Add New Category** dialog box from within a list of transactions. Click the Add New Category item in the list that drops down when you click in the Category column.

3. Enter a name in the **Category Name** box. The maximum length is 20 characters.
4. In the **Choose a category type** list, select either "Income" or "Expense".
5. Select whether the category should be one of your Spending Categories.

Designation as a Spending Category allows the category to be selected for monitoring and alerts in My Spending.

6. Click **Save**.



The dialog box closes, and the new category appears on the Transaction Categories page. The new category will be available in My Spending, the Accounts page ACTIVITY listing, and wherever else categories appear.

You can add up to fifteen custom transaction categories. Once fifteen custom categories exist, the **Add New Category** button no longer appears.

Only custom categories can be edited or deleted.

Editing Custom Categories

Online Banking allows you to make changes to your custom transaction categories. Transaction categories are found in the **Category** column on the Accounts History page, and on the My Spending tab.

To edit a custom transaction category, do the following.

1. Click **Manage Categories** in the upper left corner of the Category Watch section.

The Transaction Categories page appears.

Note

You can also reach the Transaction Categories page from within a list of transactions. Click the Edit Categories icon ( ) in the header of the Category column.

2. Click the **Edit** link in the Edit/Delete column for the custom category you want to edit.

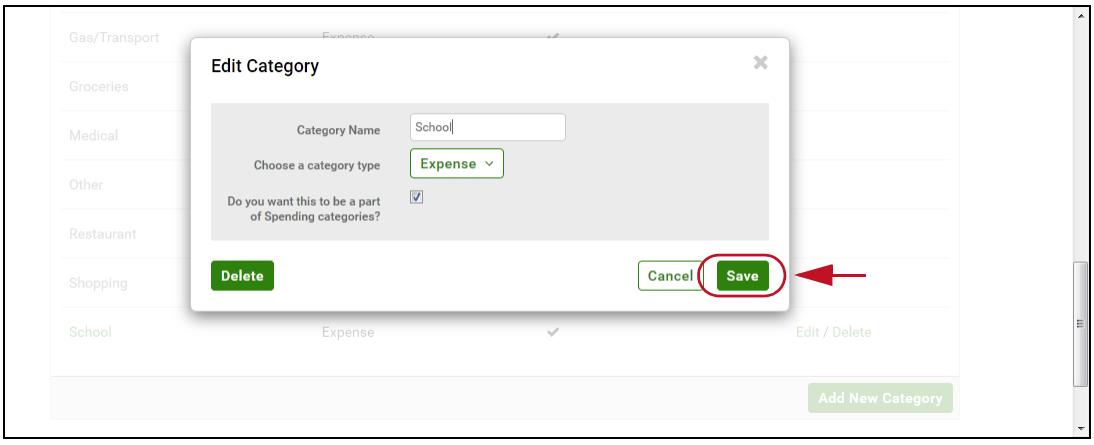
   The Edit/Delete Category dialog box appears.

Note

Only custom categories are available for editing.

3. Edit the name in the **Category Name** box. The maximum length is 20 characters.
4. In the **Choose a category type** list, change the type to "Income" or "Expense" if necessary.
5. Select whether the category should be one of your Spending Categories.

   Designation as a Spending Category allows the category to be selected for monitoring and alerts in My Spending.
6. Click **Save**.



The dialog box closes, with the changes you made shown on the Transaction Categories page.

Deleting Transaction Categories

Online Banking allows you to remove custom categories from your list.

Transaction categories are found in the **Category** column on the Accounts page ACTIVITY sub-tab, and on the My Spending tab.

To delete a custom transaction category, do the following.

1. In the Welcome Center utility menu, click **All Services & Settings**.

   The Services & Settings page appears.
2. In the **Preferences** section, click **Transaction categories**.

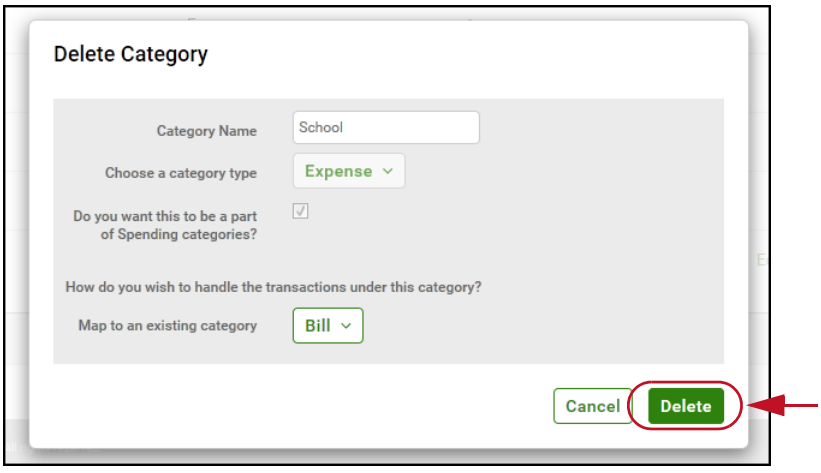
   The Transaction Categories page appears.
3. Click the **Delete** link in the Edit/Delete column for the custom category you want to remove.

   A confirmation dialog box appears.
4. Click **Yes**.

   The Delete Category dialog box appears.

> **Note**
>
> Only custom categories are available for deletion.

5. In the **Map to an existing category** list, select the category to which any transactions already under this category should be assigned.
6. Click **Delete**.

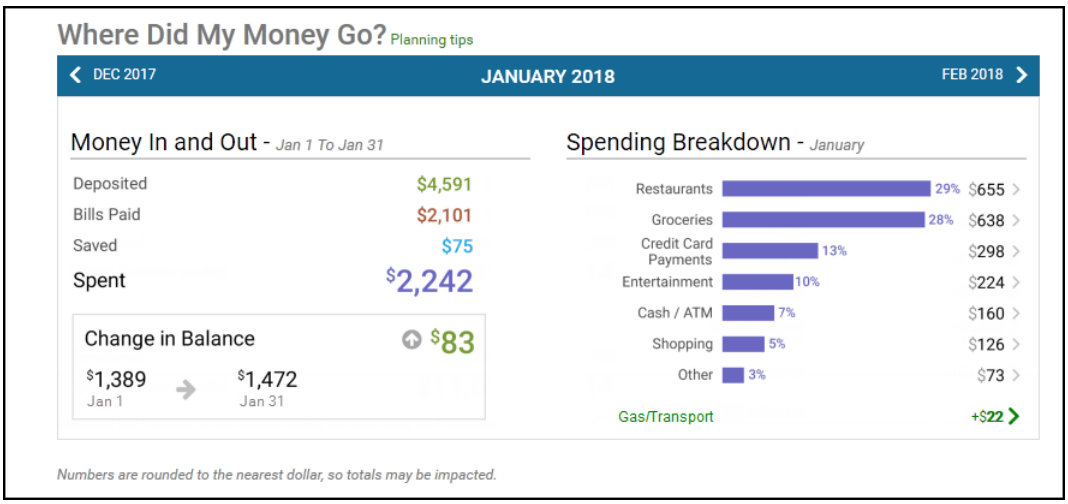


The dialog box closes, and the category no longer appears on the Transaction Categories page. Transactions that had been assigned this category are remapped according to your selection.

Where Did My Money Go?

Overview

The **Where Did My Money Go?** area gives you a high-level view of the cash flow within the selected account for a given month in two sections, Money In and Out on the left and Spending Breakdown on the right.



The title bar identifies the month currently in view. Click the arrow on the left of the title bar to move to the preceding month, or the arrow on the right side to move to a later month. Up to 13 previous months of data can be viewed, depending on the amount of financial history on record for the user.

Money In and Out

The Money In and Out section provides a summary of your complete financial picture for the selected month. Totals include the following.

- Deposits
- Bills paid
- Savings (transfers from this account to a Savings account)
- Spending (all transactions categorized under Spending Breakdown)

As with other figures within My Spending, totals are shown as whole numbers, rounded to the nearest dollar.

For institutions that are not Real-time-only, the overall spending trend for the month is given in the Change in Balance section. It shows dollar figures for the totals on the first day of the month and the last day of the month (or to date for the current month), plus the difference between these two figures. An up arrow with green numbers indicates a rise in the balance; a down arrow with red numbers indicates a fall in the balance.

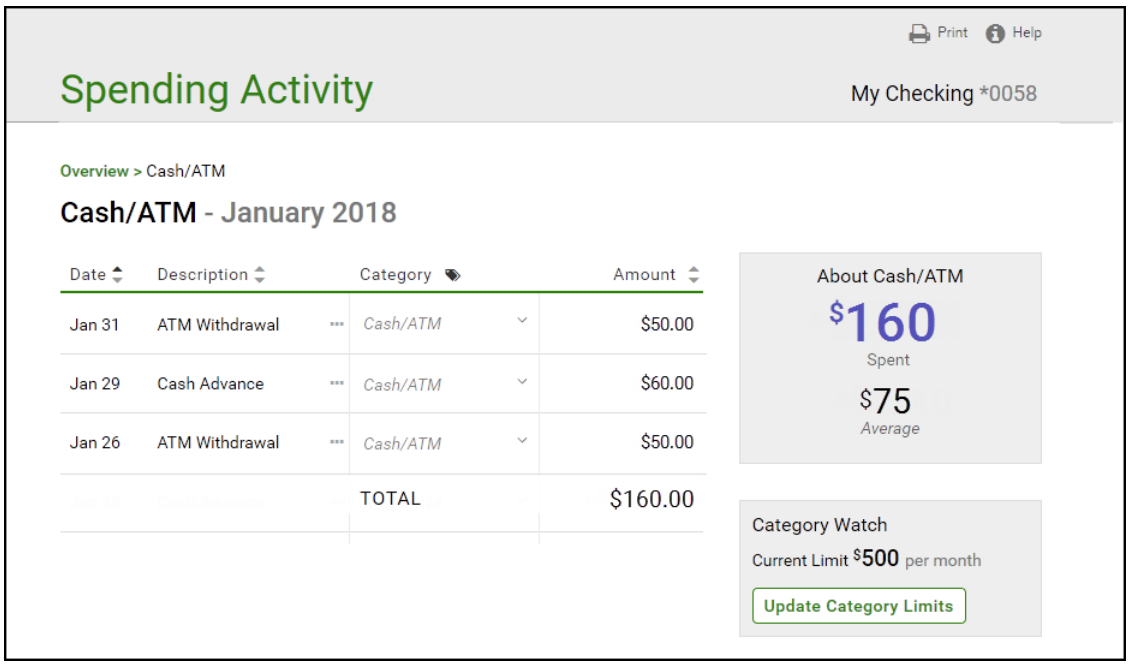
Spending Breakdown

The Spending Breakdown section graphs a consolidated view of your expenses within the available spending categories. These include the following defaults as well as any custom spending categories you have set up.

- Business
- Cash/ATM
- Credit Card Payments
- Entertainment
- Gas/Transport
- Groceries
- Medical
- Restaurants
- Shopping
- Other

Each category shows the dollar amount spent and the percentage of all spending that it represents. Categories appear in order of the spending amount for the month. The category with the highest spending is at the top and the lowest at the bottom. Categories with no spending for the month are not displayed. If a spending category has a net credit (as a result, for example, of refunds for purchased items), that category and its credit value are shown in green at the bottom of the Spending Breakdown section.

In addition to providing a visual comparison of spending proportions for the various categories, the horizontal category bars are clickable. Click a bar to see a listing of the transactions in that category for the month. The Spending Activity page appears, listing transactions in that category for the current month, much like the ACTIVITY sub-tab on the Accounts page.



Chapter 7: Messages

What's in this Chapter

This chapter presents procedures to send secure messages to your financial institution and to reply to any alert or broadcast message sent to your Unread Messages box.

Introduction

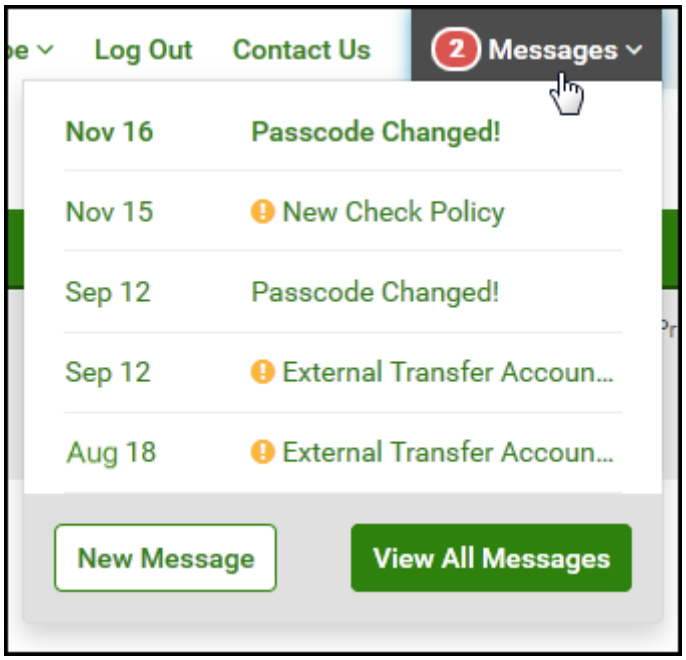
The Messages page allows you to read messages from your financial institution and to send secure messages to OLB Support in the event of a problem. The Messages page is also used to keep you informed of activity in your accounts. You will be notified when scheduled payments (Good Funds bill pay only) have been made, and when changes have been made in your account. For example, you receive confirmation every time your passcode is changed or funds are transferred between your accounts. You will also be notified if there were insufficient funds in your account to make a scheduled payment transfer.

Because the messaging system is secure and encrypted, you can send your account number in the body of the message. But please do not send your passcode. OLB Support does not need it to assist you.

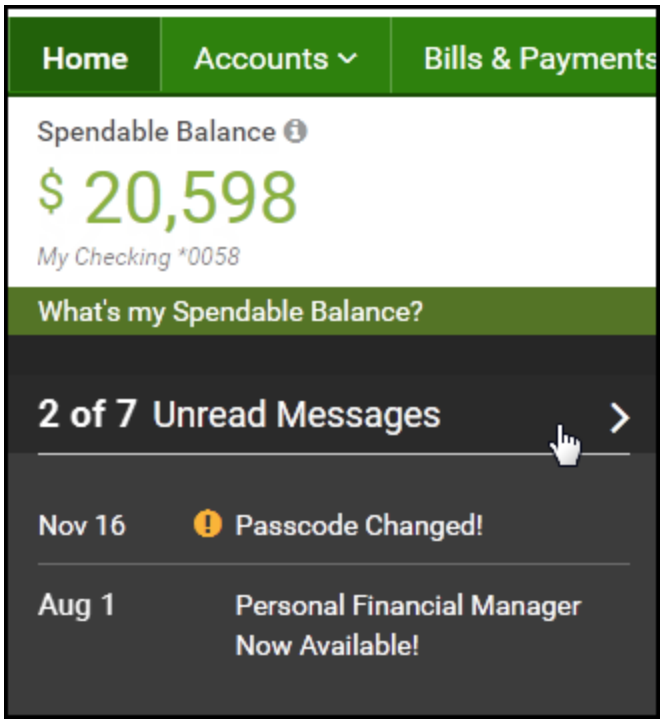
Navigating the Messages Page

The Messages page allows you to securely communicate with your financial institution concerning topics related to your online accounts. The Unread Messages page is the main page for the Messages page.

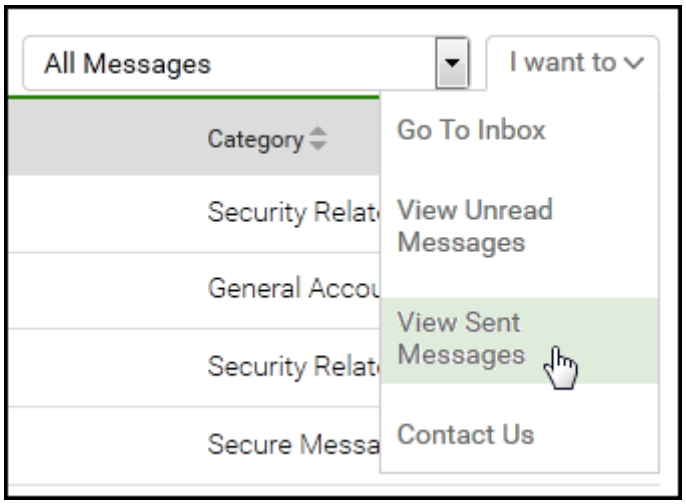
To get to the Messages page, click **Messages** in the Welcome Center. From the Messages supermenu, select an unread message to view, or click **View All Messages**.



The Messages page is also accessible from the Home page. Click the **Unread Messages** header in the sidebar module to see the complete Inbox, or click a message subject to read that message.



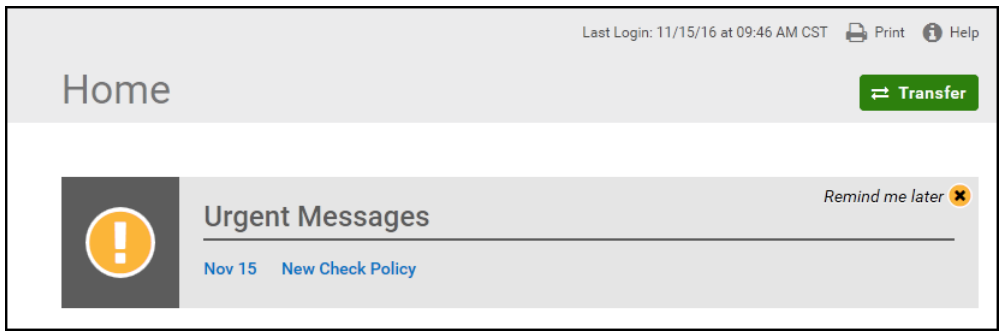
Within the Messages pages, you can navigate using the **I want to** menu.



- **Go To Inbox**. Contains links to all the messages that you have received and have not yet deleted.
- **View Unread Messages**. Contains links to new messages that you have not read yet.

- **View Sent Messages**. Contains links to view all sent messages from the past 120 days.
- **Contact Us**. Starts a secure message through which you can communicate your concerns to your financial institution.

If any urgent messages are waiting for you when you log in, an **Urgent Messages** bar appears at the top of most Online Banking pages until you read the message. In the sidebar and supermenu unread messages lists, urgent messages have the icon . All urgent messages are listed by date. Click a message subject link to open the Messages page.

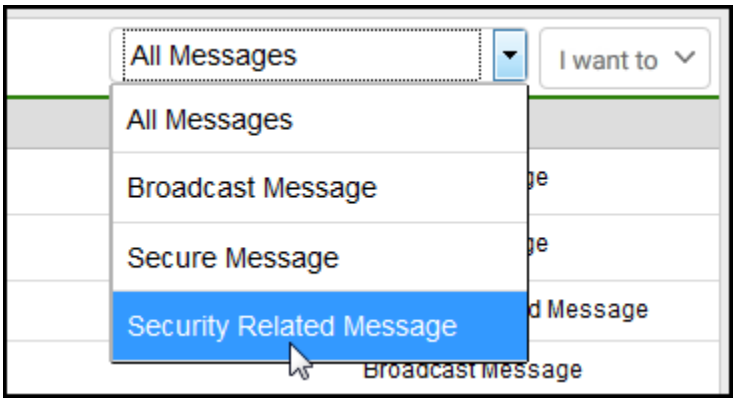


You can temporarily hide the bar by clicking the **Remind me later** link on the right.

Filtering by Message Category

The different message lists available from the Messages page—Unread Messages, Messages Inbox, and Sent Messages—have a Category column to help you distinguish various types of message. Categories include Broadcast Message, Secure Message, and the categories available for a message you sent. By default, all messages in the list are shown at once, regardless of category.

At any time, you can filter the message list to display just one category using the category filter, immediately to the left of the **I want to** menu. Click the filter and select a category to show messages of that category only.



To remove the filtering, select All Messages.

Accessing Unread Messages

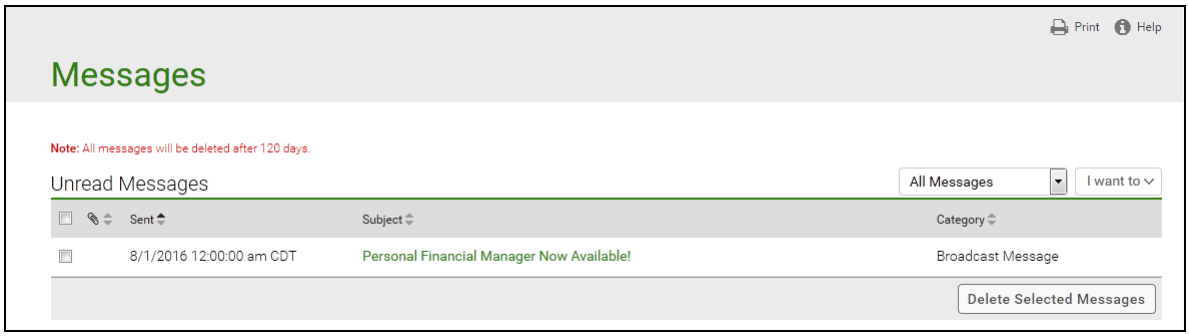
The Unread Messages page displays all messages you have received but have not yet opened.

- The Sent column indicates the date and time of the most recent message in a message history.
- Urgent messages are indicated by the urgent message icon .
- All messages (read or unread) are deleted after 120 days.

To access the Unread Messages page, do one of the following.

- Click **Messages** in the Welcome Center and select a particular message from the **Messages** supermenu. Unread messages are displayed in bold.
- Click **Unread Messages** in the **I want to** menu of any other page on the Messages page.
- Click a message in the **Unread Messages** module on the Home page sidebar.

The Unread Messages page appears.



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

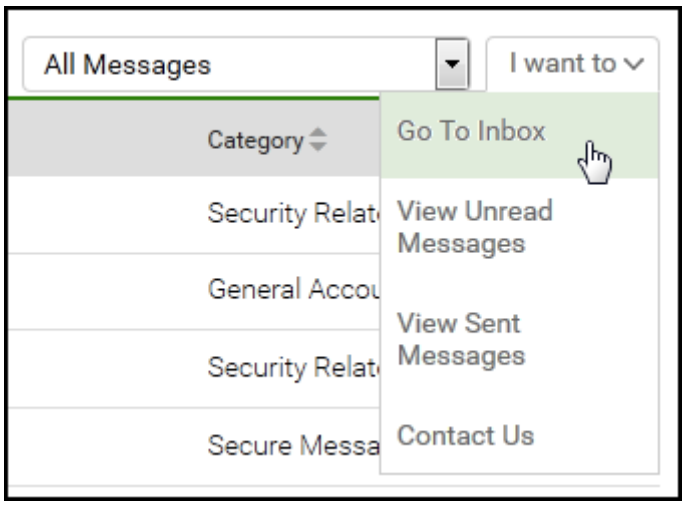
Accessing the Messages Inbox

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

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

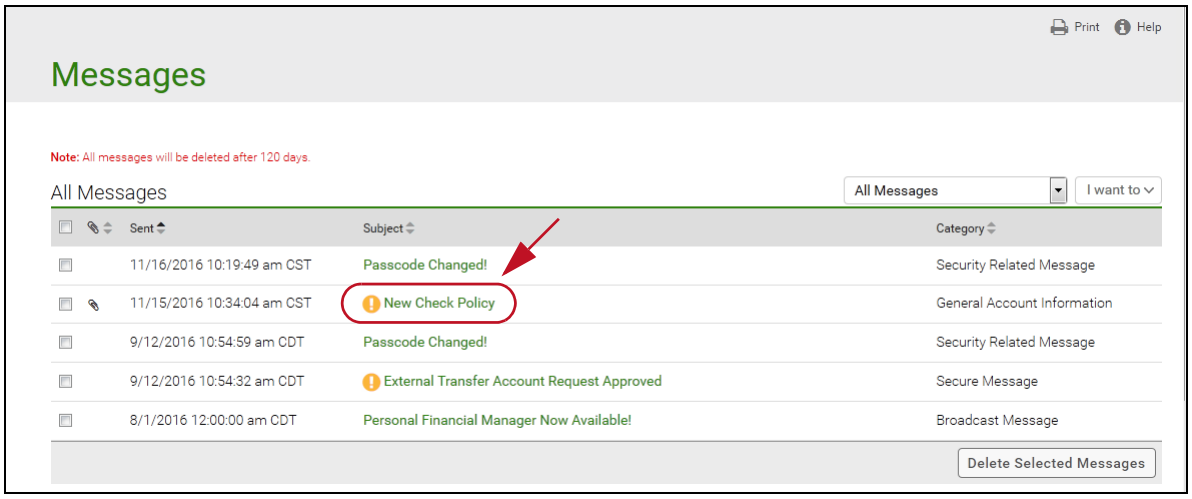
To access the All Messages page, do the following.

1. Click **Messages** in the Welcome Center and then click **View All Messages** from the Messages supermenu, or click **Go To Inbox** in the **I want to** menu on any Messages page.



The All Messages page appears.

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

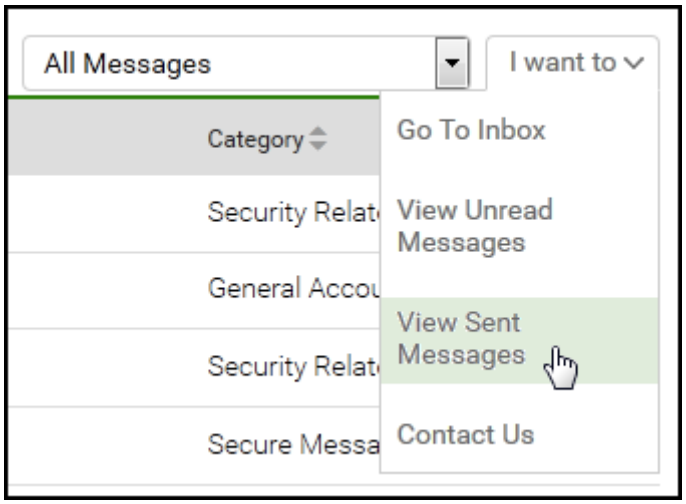


Accessing Sent Messages

The Sent Messages page displays all messages and service requests that you sent to the financial institution in the last 120 days. After 120 days, all messages will be deleted. The Sent column indicates the date and time of the most recent message in a message history.

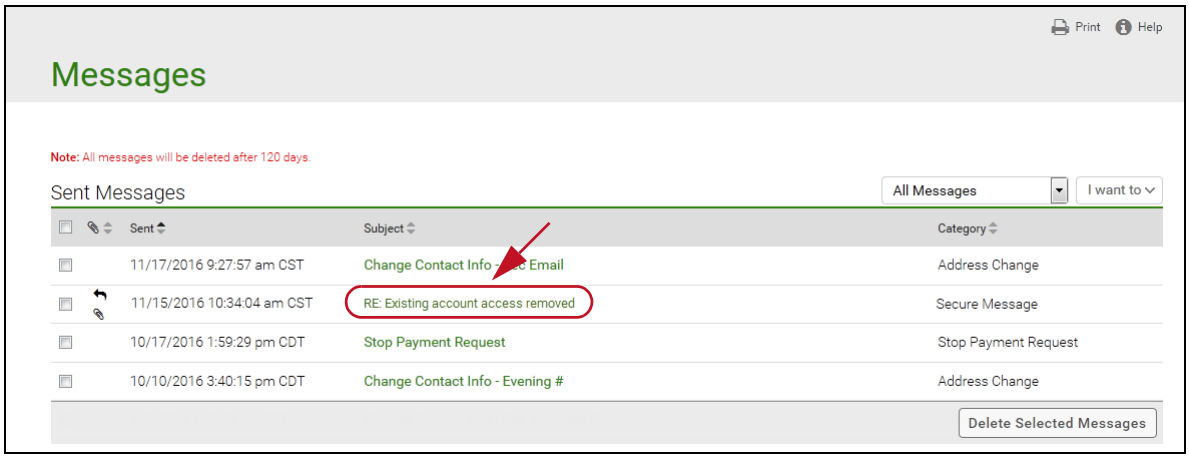
To access the Sent Messages page, do the following.

1. Click **View Sent Messages** in the **I want to** menu on any Messages page.



The Sent Messages page appears.

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



Sending New Messages

You can send a secure message to the financial institution in any of the following ways.

- The **New Messages** button on the Messages supermenu.
- The **Send a Secure Message** link in the Contact Us section of the Services & Settings page.
- The **Send a Secure File** link on the Services & Settings page if the financial institution offers the service.
- Any of several links on the Services & Settings page, such as **Stop check payment**, **Reorder checks**, or **Request documents**.
- The **Send a Secure Message to *<financial institution name>*** link on any error page.

If your financial institution allows file uploads, you can send attachments with your messages.

To send a secure message, do the following.

1. Use one of the methods listed above to start your secure message.

   The Send a Message page appears.

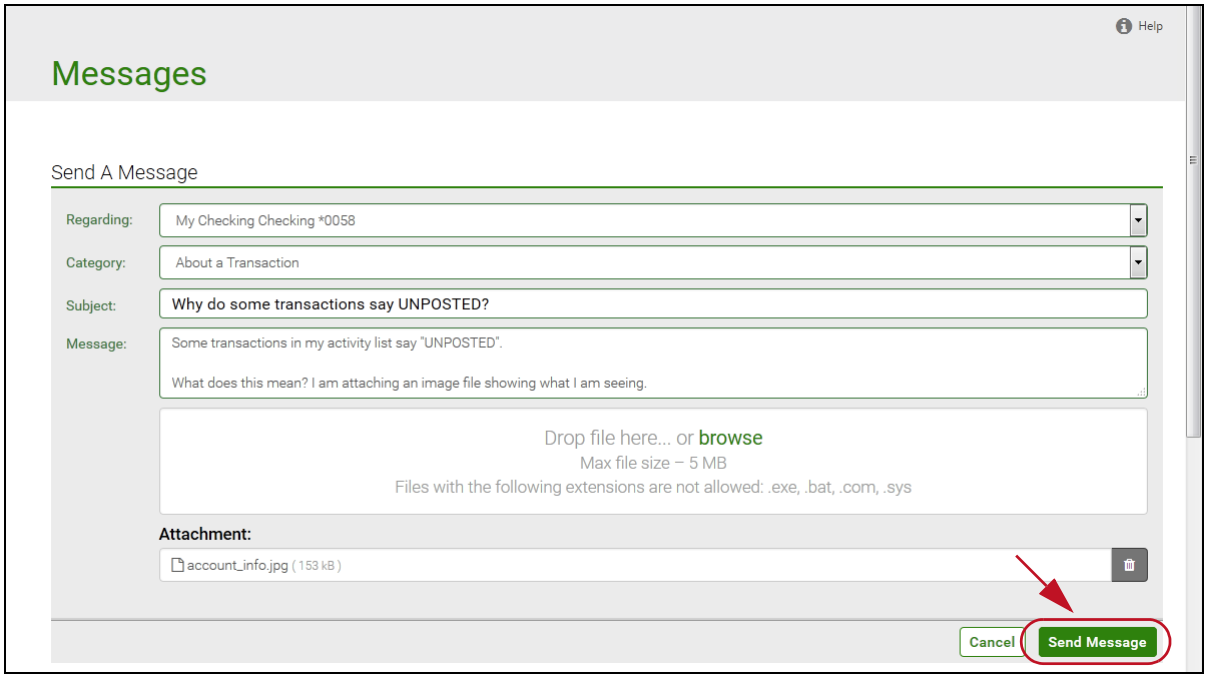
2. In the **Regarding** list, select the account that you are inquiring about, or select **Other** if it concerns some other issue. This field is required.
3. In the **Category** list, select the message type. This field is required and helps the system transmit the message to the responsible OLB Support representative at the financial institution.

4. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.
5. In the **Message** box, type your message. Do not include your passcode in the message; OLB Support does not need it to help you.
6. To attach a file to the message before sending (if your financial institution offers this service), do the following.
   - Drag a file from another window and drop it in the attachment area below the **Message** box.

     - *OR* -

   - Click **browse** to find and attach the file to the message.

   You can attach a file of up to 5 MB. Some file types are not allowed. If you have secure file transfer privileges, the maximum file size is 20 MB. Any attached files are listed at the bottom of the page.
7. Click **Send Message**.



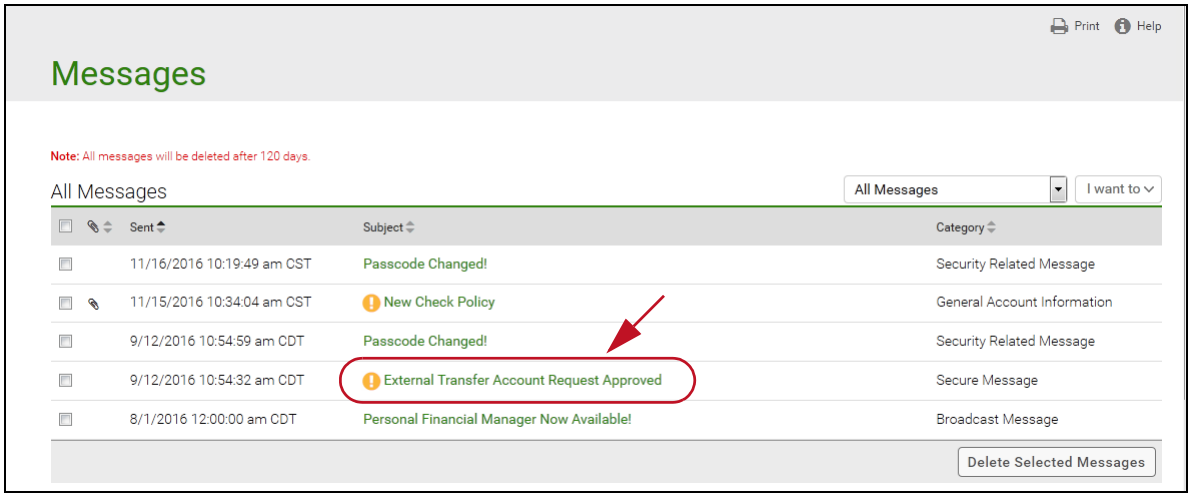
The Secure Message Sent page appears. You have successfully sent a secure message to the financial institution.

Viewing Messages

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

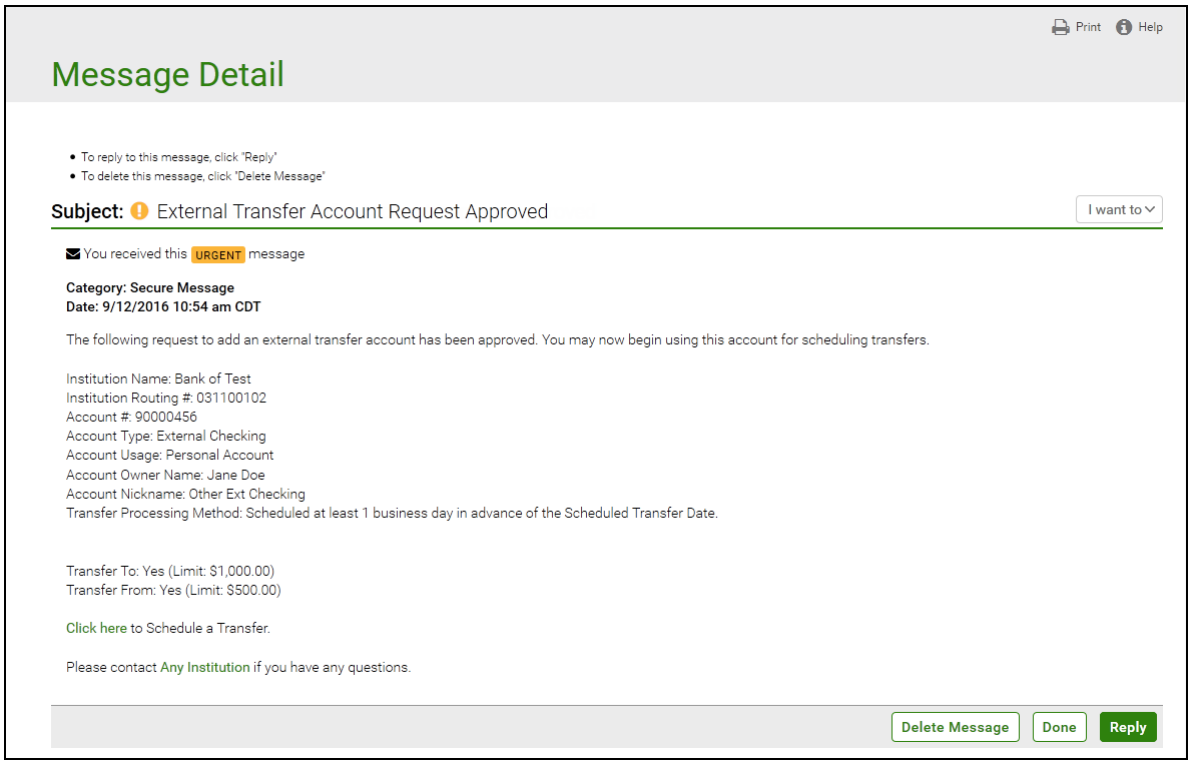
To read a message, do the following.

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



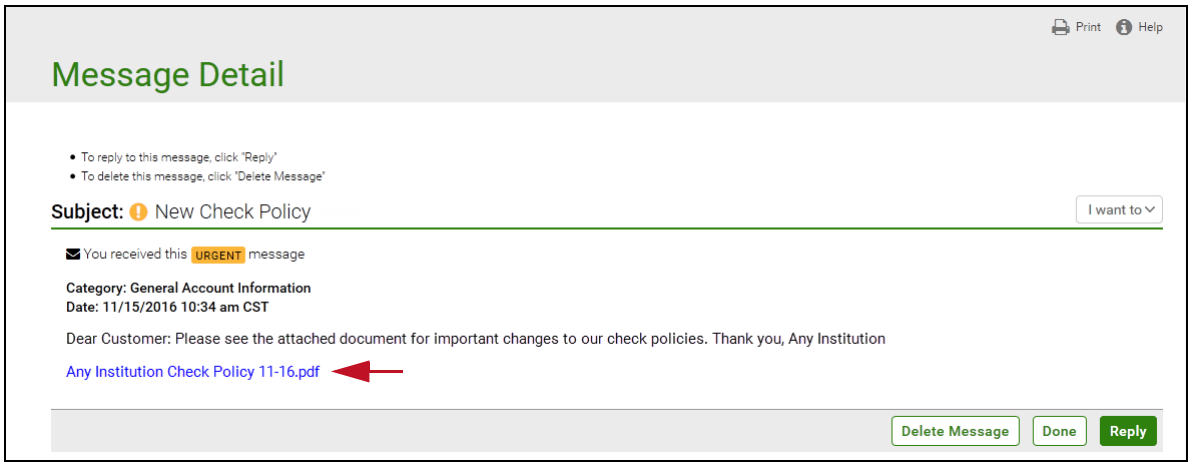
The Message Detail page appears.

2. View the message.



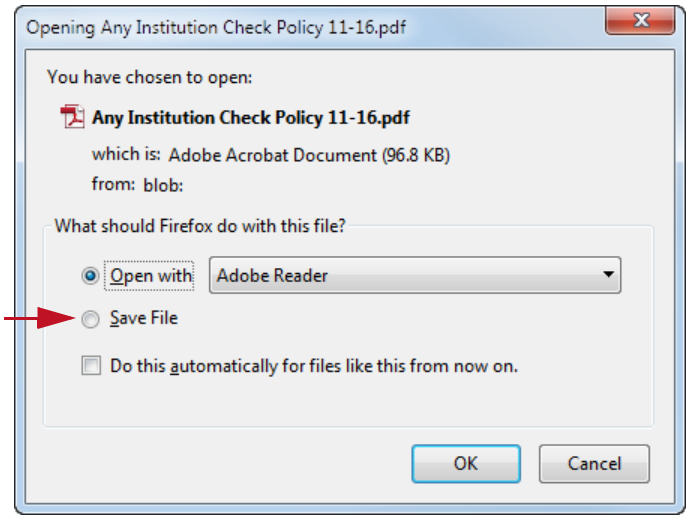
You have successfully accessed the message.

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

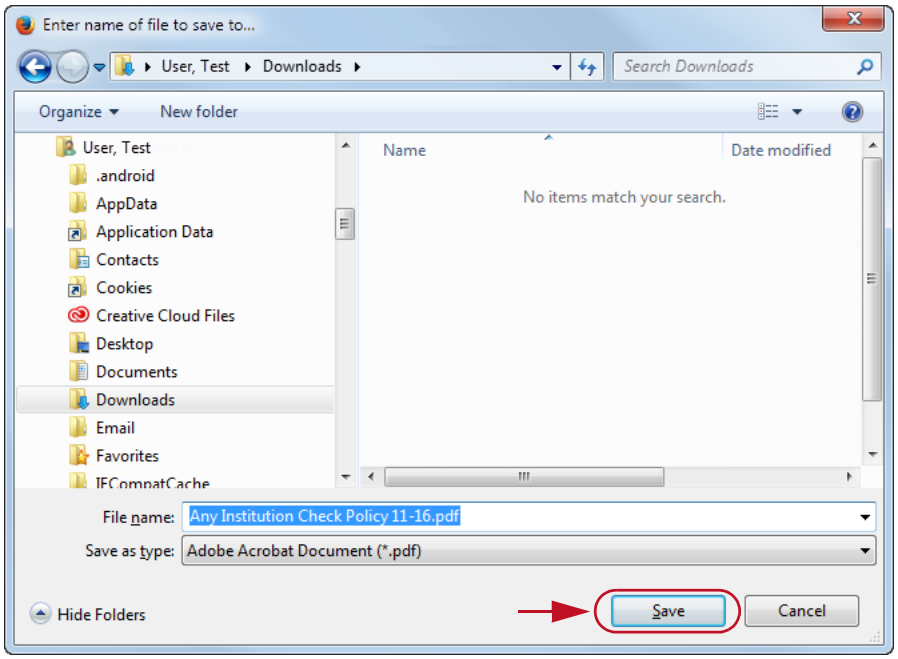


Your browser's download dialog box opens.

4. Select the Save option in the dialog box.



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



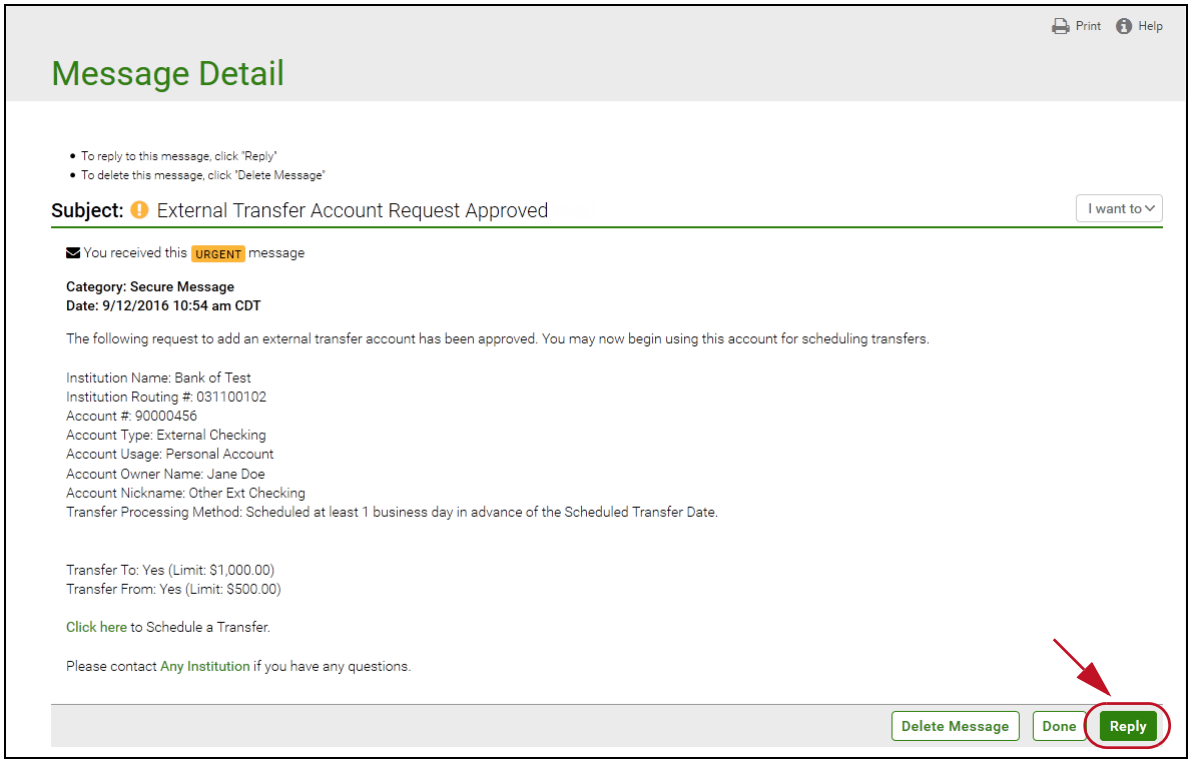
The file is downloaded to your computer. You have successfully downloaded the attachment.

Replying to a Message

You can reply to a message from the Message Detail page. The original or previous message(s) will be included in the reply in the Message History section. You can reply to broadcast and system-generated messages in addition to direct communication from the financial institution.

To reply to a message, do the following.

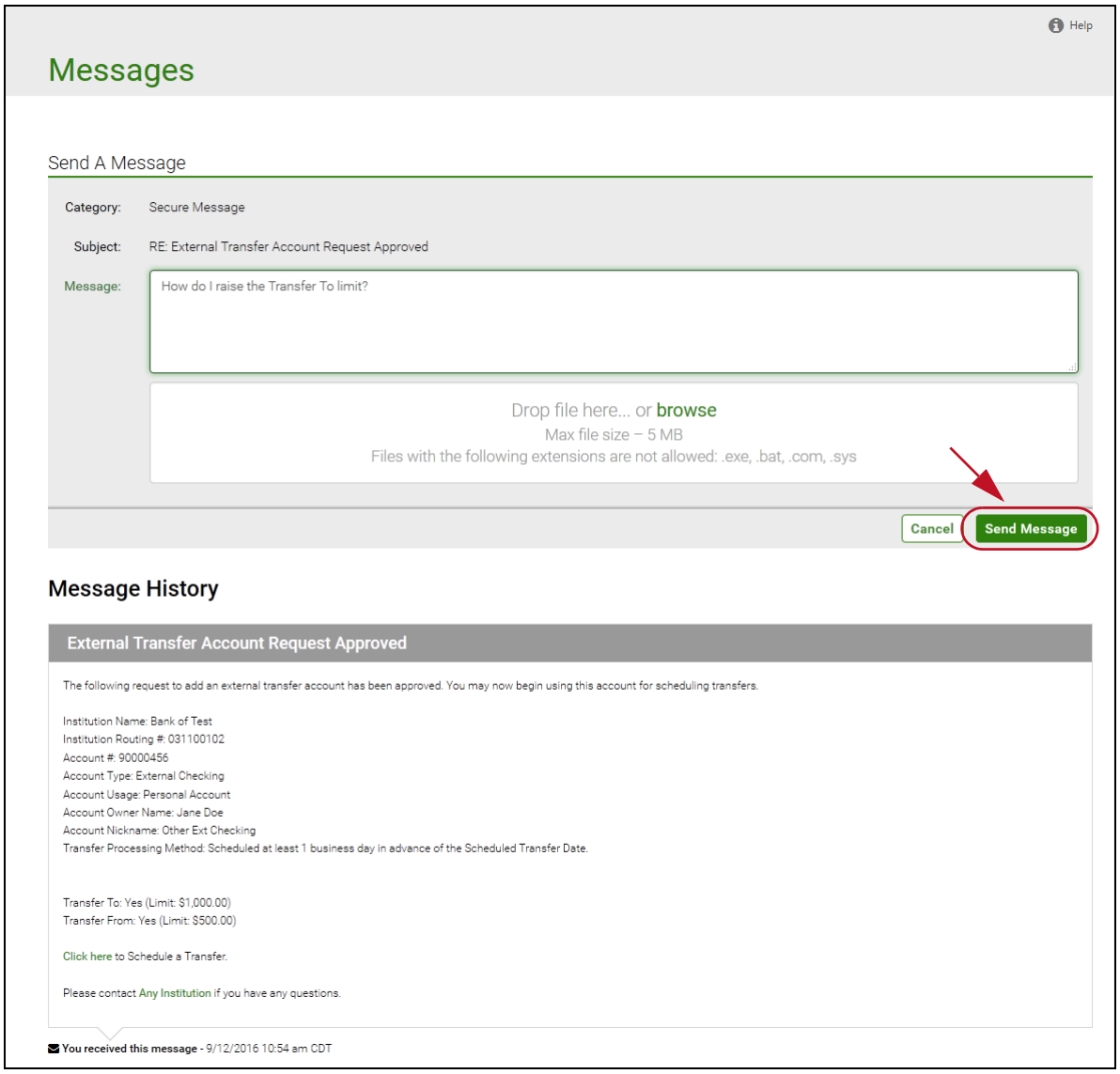
1. On the Message Detail page, click **Reply**.



The Reply To A Message page appears.

2. Scroll down to **Message History** to review the previous related messages sent or received from the financial institution.
3. In the **Message** box, type your message. Do not include your passcode in the message. OLB Support does not need it to help you.

4. Click **Send Message** to transmit the message.



You have successfully replied to a message.

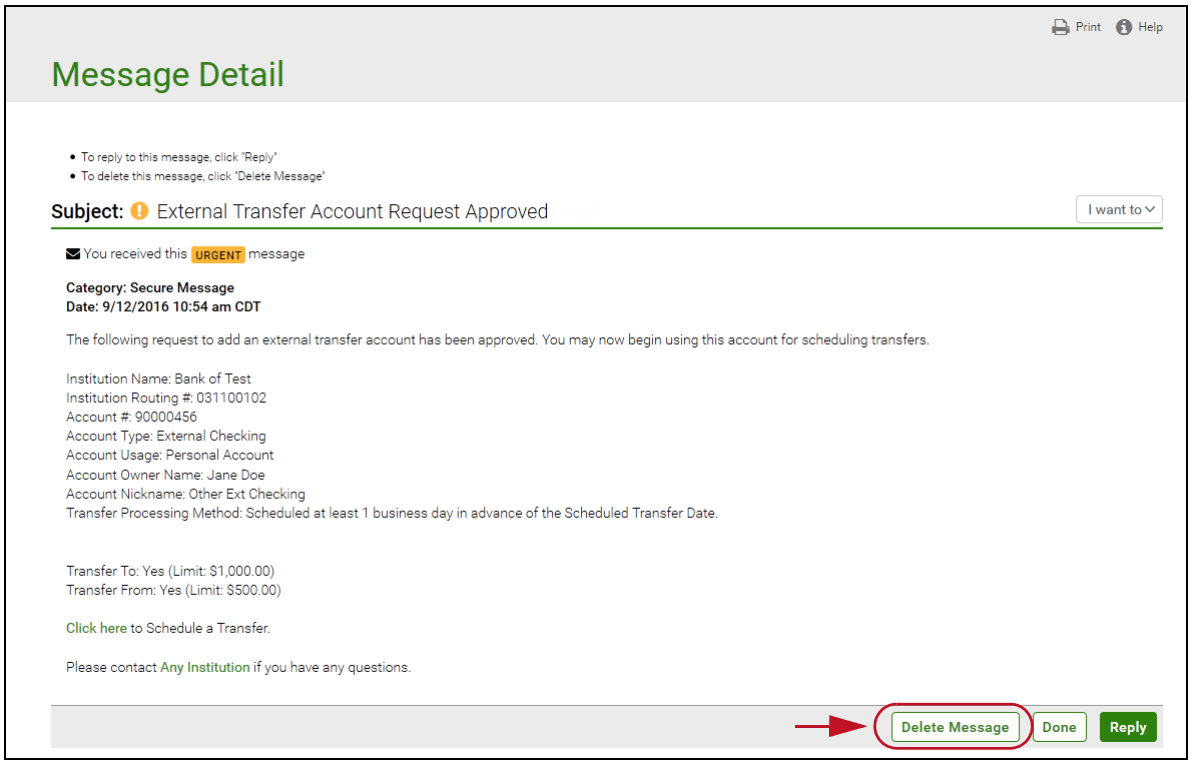
Deleting Messages

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

> **Note**
>
> The system automatically deletes all messages older than 120 days.

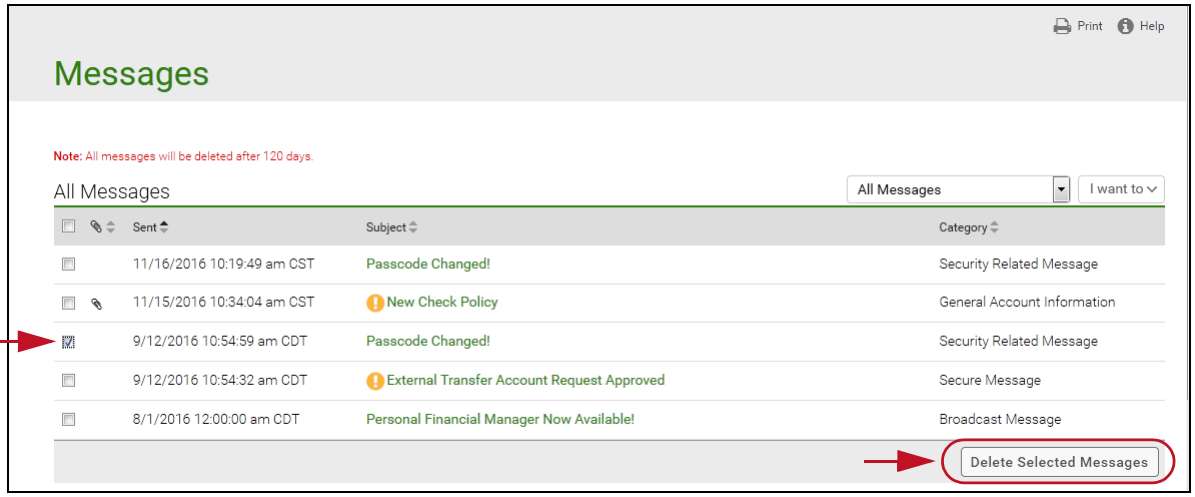
There are several ways to delete a message.

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



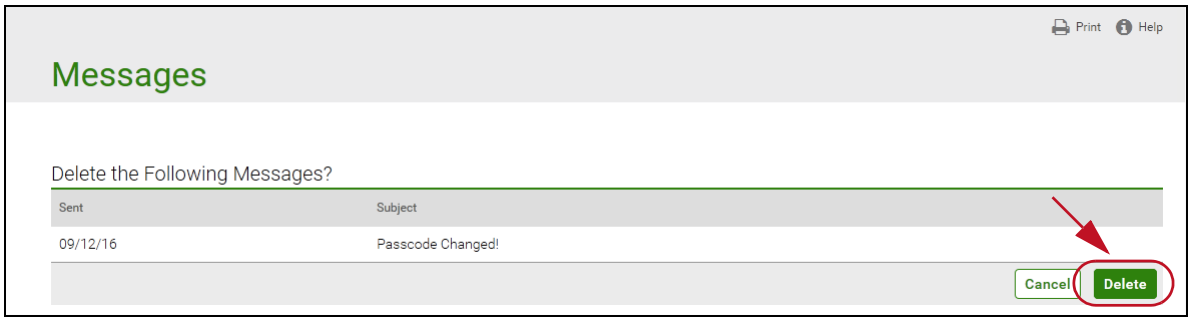
A confirmation page appears briefly on the page, then the Messages Inbox appears. The message is immediately deleted.

- Or, select the check box next to the message(s) you want to delete on the Unread Messages, All Messages, or Sent Messages pages. You can use the check box in the header row to select all messages for deletion. Then click **Delete Selected Messages**.



The confirmation page appears.

You can click a message link on the confirmation page to verify that it is the message you want to delete. Click **Delete** to delete the listed message(s).



A page confirming the deletion appears briefly. The message(s) you selected are immediately deleted.

You have successfully deleted the message(s).

Frequently Asked Questions

Q: Why is secure messaging necessary?

A: The information you are sending is sensitive. A secure message ensures that your information will stay confidential. However, never send your passcode. OLB Support does not need it to help you.

Q: How do I read a message from my financial institution?

A: Click **Messages** in the Welcome Center, and then click **View All Messages** in the Messages supermenu. On the All Messages page, click the Subject link of the message you wish to read in the list.

Q: How do I send a secure message?

A: Click **Messages** in the Welcome Center, and then click **New Message** in the Messages supermenu.

Q: What is the number in red circle next to the Messages header?

A: The number in the Messages header in the Welcome Center shows how many unread messages you have.

Chapter 8: Alerts

What's in this Chapter

This chapter covers the Notify Me Alerts feature, and describes how to set up and edit various types of notifications and their delivery methods.

Introduction

The Notify Me Alerts feature allows you to easily monitor your online account activity, balances, online messages and account security by opting-in to receive automatic notifications. With reliable, timely notifications, you can better manage your accounts by avoiding unnecessary service charges, ensuring transactions are processed, and monitoring unusual activity on your accounts.

Alert Types

The system provides three types of alerts.

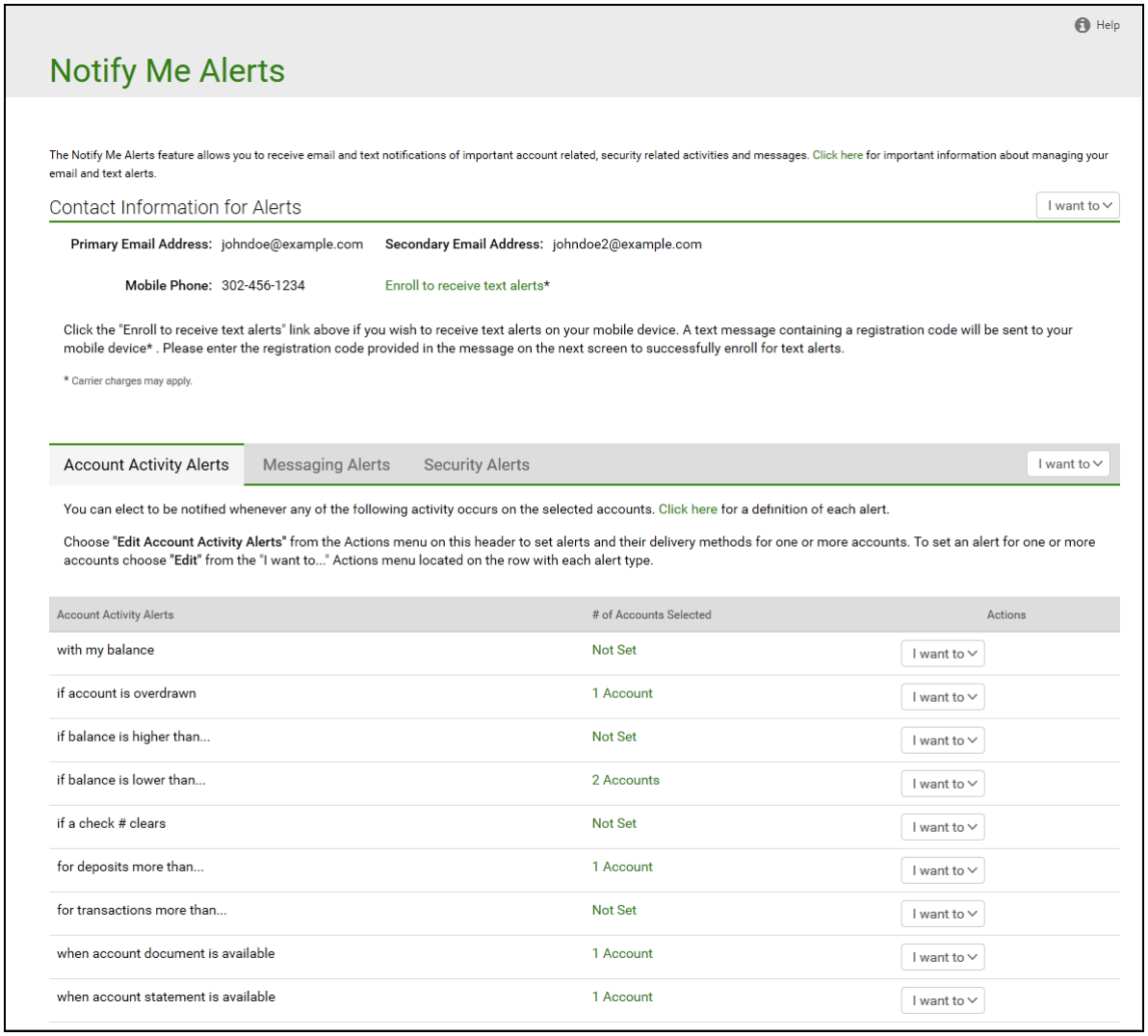
- **Account Activity alerts** – Notification when specific types of activity have occurred on an account, or have exceeded thresholds that you have set.
- **Messaging alerts** – Notification when various types of messages are sent to your online inbox, or there has been a change to your online service privileges.
- **Security alerts** – Notification when security-related changes have been made, or when certain banking operations have completed—e.g., a bill payment has been made.

Navigating the Notify Me Alerts Page

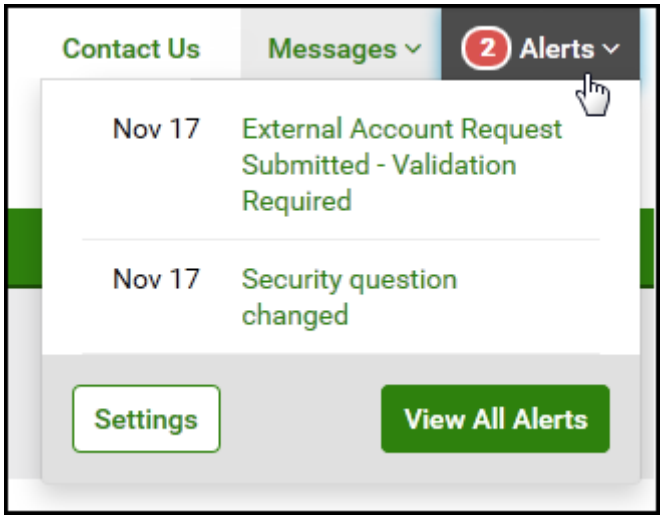
To access Notify Me Alerts options, do the following.

1. Click **Alerts** in the Welcome Center.
2. Click **Settings** in the Alerts supermenu.

The Notify Me Alerts page appears.



You can navigate to other related pages using the Alerts supermenu.



- ***<alert name>*** – View the specific alert. If no notifications were sent since your last login, this area of the supermenu reads "No recent alerts. Set up new alerts to keep on top of your account activity."
- **Settings** – Click to see the Notify Me Alerts main page.
- **View All Alerts** – Click for a list of notifications that have been sent.

3. View and edit information displayed on the page.

   The **Contact Information for Alerts** section at the top of the page shows how alerts can be sent to you. Your primary email address is always shown. When you have entered a secondary email address or mobile phone number, they are also shown.

   Editing contact information—including enrolling a mobile phone number—is covered in Chapter 9, under Changing Your Contact Information.

   Below the Contact Information section is a section with three sub-tabs: **Account Activity Alerts**, **Messaging Alerts**, and **Security Alerts**. Select a sub-tab to list the available alerts of that type and access their editing options.

   - **Account Activity Alert editing options** – Edit all alerts on all accounts at once using the **Edit Account Activity Alerts** action from the **I want to** menu in the sub-tab header. To edit individual alerts, use the links in the sub-tab's **# of Accounts Selected** column or the **Edit** action in an alert's **I want to** menu.
   - **Messaging Alert editing options** – Edit delivery modes for all messaging alerts by clicking **Edit Messaging Alerts** in the Messaging Alerts sub-tab **I want to** menu.

- **Security Alert editing options** – Edit delivery modes and other settings for all security alerts by clicking **Edit Security Alerts** in the Security Alerts sub-tab **I want to** menu.

Setting Up Delivery Modes

Delivery modes are the ways in which Notify Me Alert notifications can be sent to you. The following delivery modes are supported.

- Primary email address (default)
- Secondary email address (optional)
- Mobile phone number (optional; available only with financial institutions that offer SMS text messaging service)

You should set up the delivery modes you may want to use before editing your alerts. Once you have entered your email address(es) and mobile phone number, as applicable, you can select them as delivery modes for alert notifications.

On the Notify Me Alerts page, you can click **Change Contact Information** in the Contact Information for Alerts section **I want to** menu, or go to the update page under Services & Settings. Refer to Changing Your Contact Information in Chapter 9 for detailed information on editing email addresses and entering/enrolling a mobile phone number.

Setting Up Account Activity Alerts

Account Activity alerts notify you of online account activity and balances. This feature allows you to avoid unnecessary service charges, ensure transactions are processed, and be notified of unusual activity on your accounts.

The lower part of the Account Activity Alert edit page lists your accounts and the current settings for this alert on each account.

"Not set" under **Delivery Mode** indicates that the alert is not active for that account. Otherwise, the email address(es)/mobile phone number shown under **Delivery Mode** indicate that the alert is active and show where the notifications are being sent for each account. Option settings, if any, are listed to the left of the delivery modes.

You can edit your alert settings at any time. The changes take effect immediately. Account activity alert notifications are sent at the end of the day.

Notes

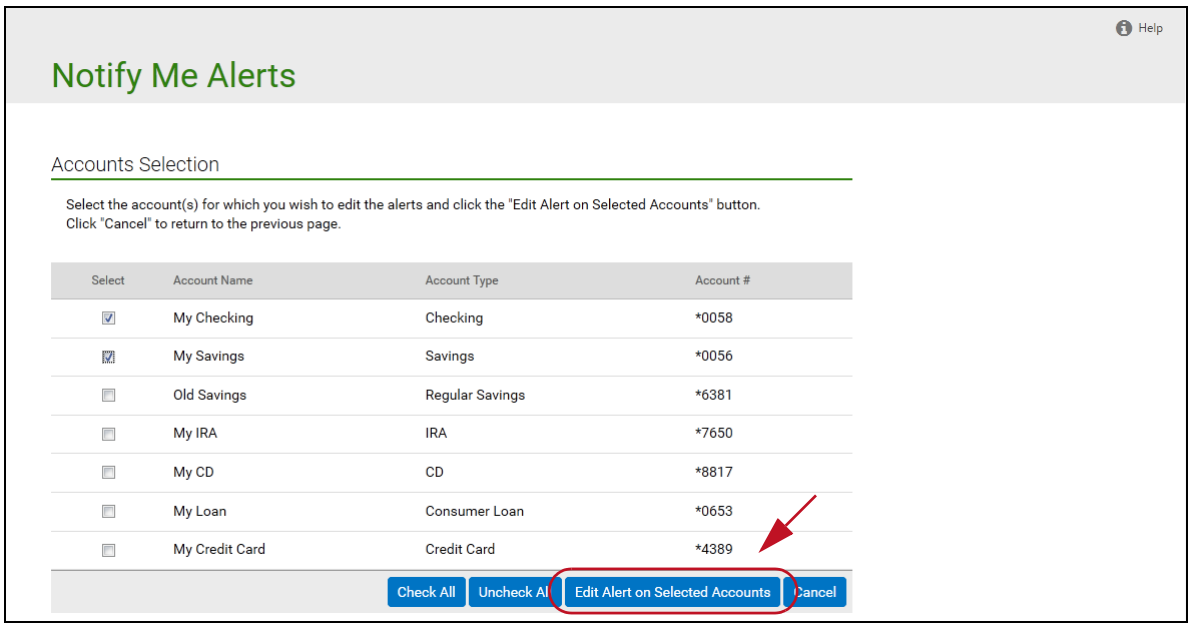
- Account Activity alerts can also be viewed and set up on an account-by-account basis on the Accounts page, in the ALERTS sub-tab. Refer to Setting Account Alerts in Chapter 4 for details.
- Account Activity alerts are not the same as My Spending alerts. For details on My Spending alerts, refer to Using Spending Alerts and Updates in Chapter 6.

To set up Account Activity alerts, do the following.

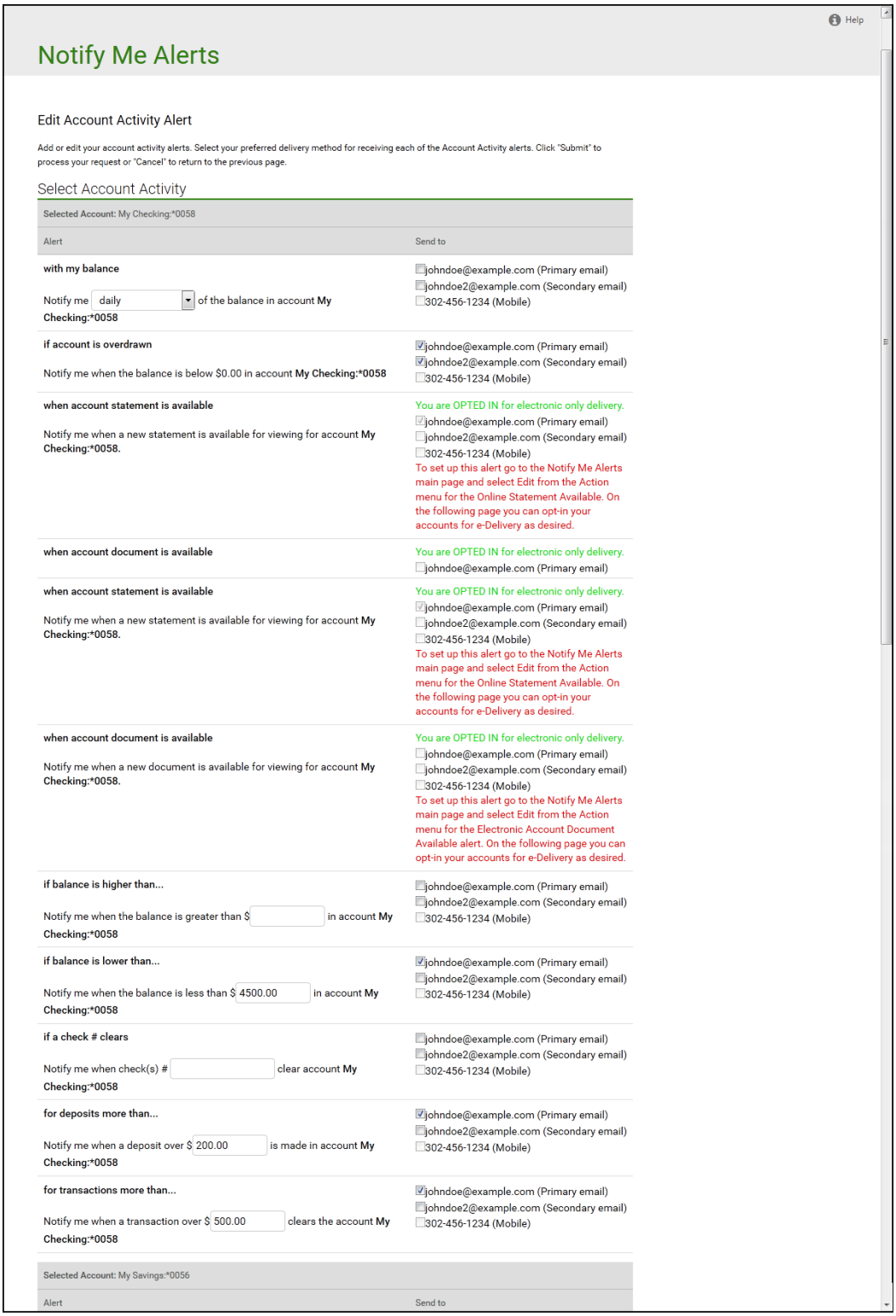
1. Click the **Alerts** header in the Welcome Center.
2. Click **Settings** in the Alerts supermenu.

   The Notify Me Alerts page appears. The **Account Activity Alerts** sub-tab appears by default, showing the available alerts and indicating which ones, if any, are currently set.
3. Click **Edit Account Activity Alerts** from the **I want to** menu in the sub-tab header.

   The Accounts selection page appears, showing all accounts.
4. Use the check boxes to select the accounts on which to edit alerts, then click **Edit Alert on Selected Accounts**.



The Edit Account Activity Alert page appears.



This page provides a separate Select Account Activity section for each of the accounts you selected. In each section, all possible Account Activity alerts are listed, and for each alert, your available delivery modes. If you have already set up some alerts, they show the delivery modes you selected in the **Send to** column, as well as any other settings, such as an amount, that you have specified for them.

5. For each account, use the check boxes in the **Send to** column to select delivery modes for the alerts you want to receive, or remove delivery modes for the ones you do not want.

> **Note**
>
> The Account Statement and Account Document alerts, when available, are an exception. To select delivery modes for these alerts, select **Edit** from the **I want to** menu for the individual alert on the main Notify Me Alerts page. Refer to Setting Up Statement and Document Alerts for details.

6. For each alert that has at least one delivery mode selected, other than those with no parameter, set the alert's parameter.

   For dollar amounts, use the format <*dddddd*>.<*cc*>, where *d*=dollars, *c*=cents; for example, 0.99, 100.00, 99.50.

Account Activity Alerts

Alert	Description
with my balance	■ Receive a notification at regular intervals containing the amount of the current account balance. ■ Select a frequency for the alert: daily, weekly, biweekly, or monthly.
if account is overdrawn	Receive a notification when the account has been overdrawn. (no parameter setting)
if balance is higher than...	■ Receive a notification when the account's balance is above the specified amount. The balance information is based on the account's current (ledger) balance. ■ Enter a balance amount.

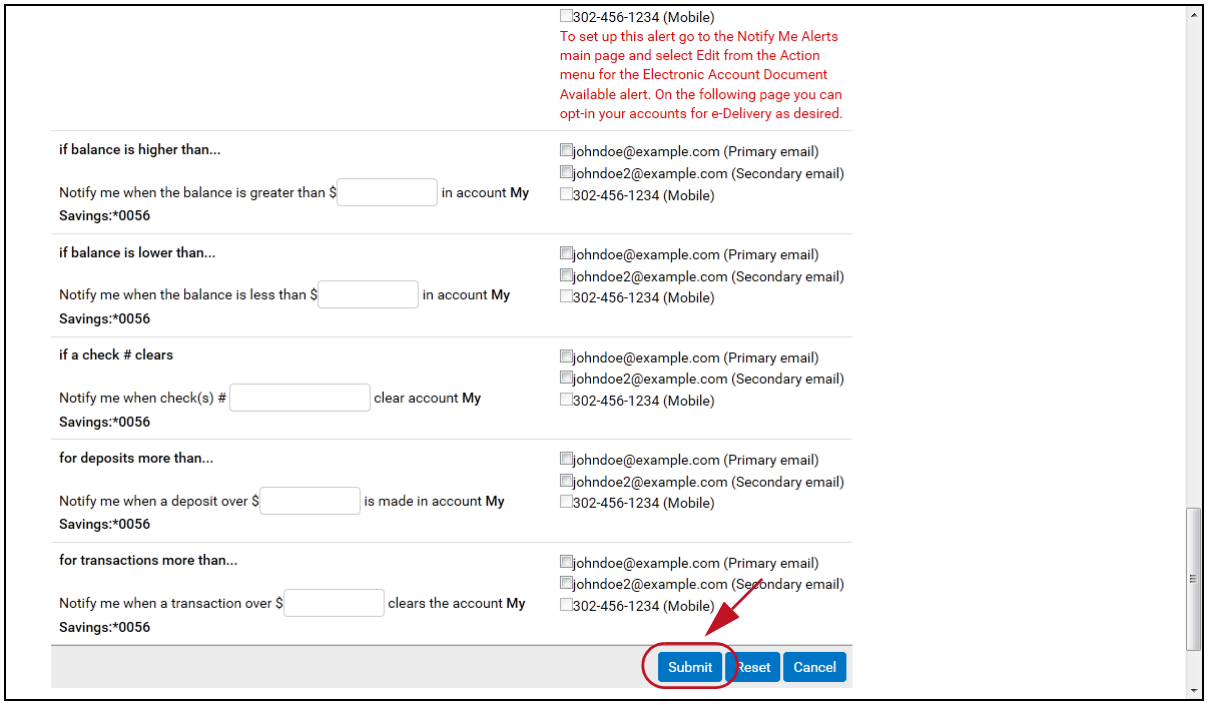
Account Activity Alerts *(cont.)*

Alert	Description
if balance is lower than...	■ Receive a notification when the account's balance is below the specified amount. The balance information is based on the account's current (ledger) balance. ■ Enter a balance amount.
if a check # clears	■ Receive a notification when the specified checks clear on the selected account. ■ Enter an individual check number (for example, 101; several check numbers (for example, 101, 102, 103); or a range of numbers (for example, 103-4, 1100-200).
for deposits more than...	■ Receive a notification when one or more deposits over a specified amount are made on the account. ■ Enter a deposit amount.
for transactions more than...	■ Receive a notification when one or more transactions over the specified amount are made on the account. ■ Enter a transaction amount.
when account statement is available	Receive a notification when the current statement for an account has become available for viewing online. (no parameter setting)
when account document is available	Receive a notification when an electronic document has become available for viewing online. For some institutions, this may include the current statement for an account. (no parameter setting)

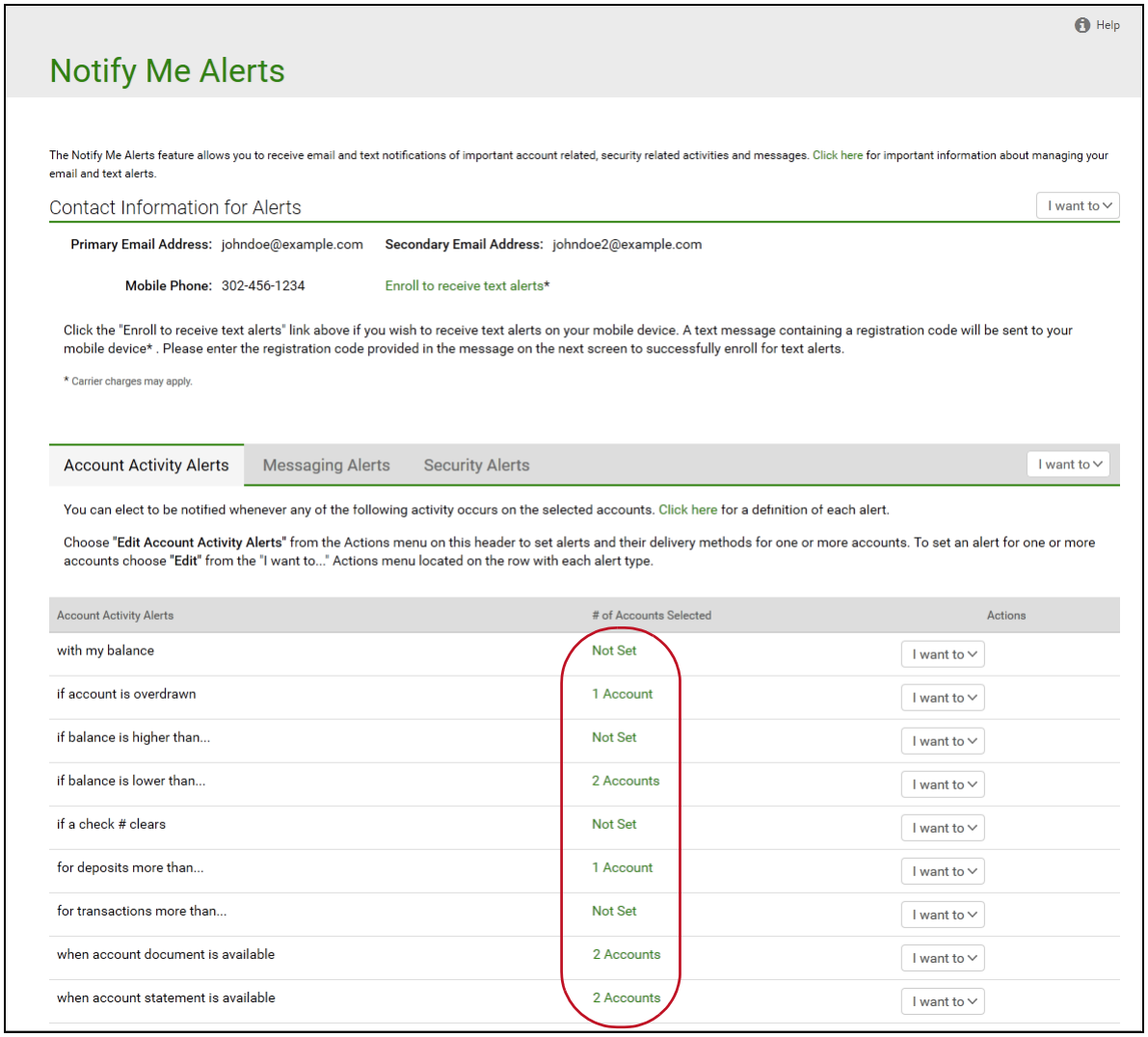
Account Activity Alerts *(cont.)*

Alert	Description
when a wire is incoming	■ Receive a notification when an incoming wire transfer has arrived on the account. (no parameter setting) ■ Available only to customers with Incoming Wire Transfer privileges.
when an outgoing wire transfer is confirmed	■ Receive a notification when processing information for a submitted wire transfer has arrived. (no parameter setting) ■ Available only to customers with Outgoing Wire Transfer privileges.

7. To change a balance amount, check number, deposit amount, or transaction amount, enter a value in the text box. To cancel a notification, clear all the check boxes in an alert's Send to section.
8. Click **Submit** to save your changes.

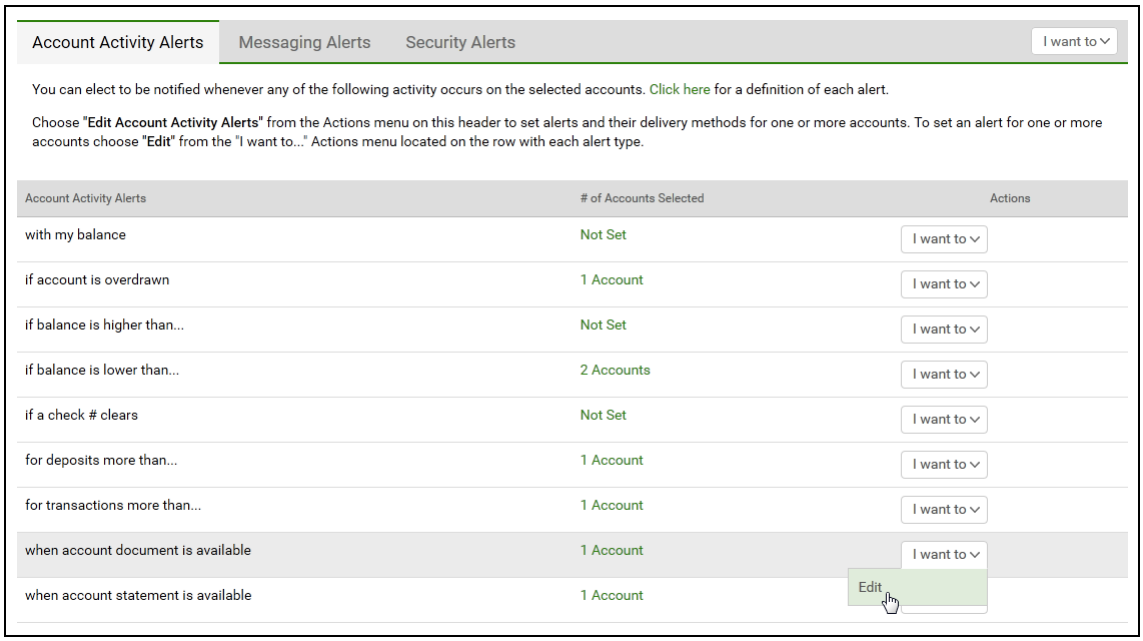


A confirmation screen appears briefly, and then the Notify Me Alerts page appears with the Account Activity Alerts list showing the number of accounts that have alerts set.

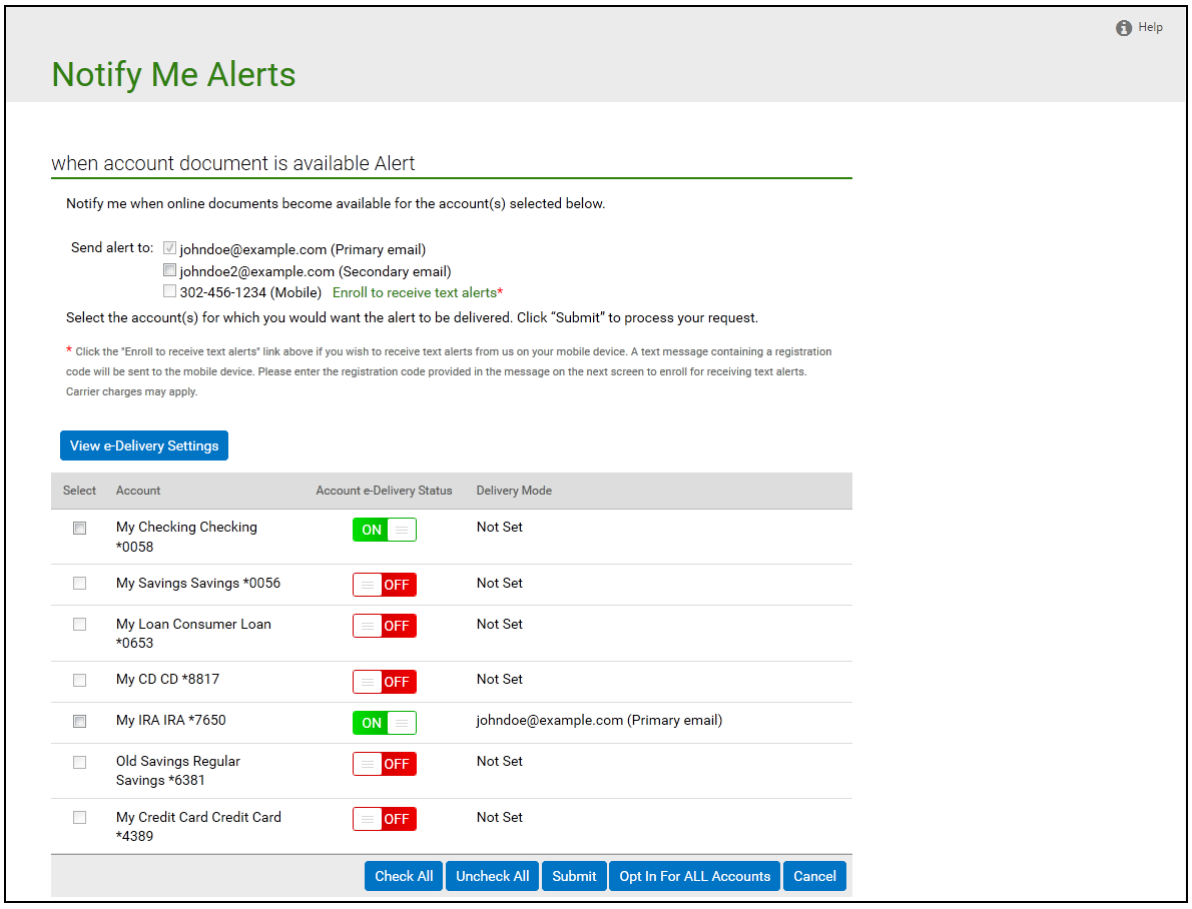


Setting Up Statement and Document Alerts

The process for setting up delivery modes for e-statement and e-document alerts is different from other Account Activity alerts. These alerts—for institutions that offer the e-statement and/or e-document services—must be set up by editing them individually. On the lower part of the Account Activity Alert edit page, select **Edit** from the **I want to** menu for the individual alert.



This opens the edit page for the alert. The edit pages for the Account Statement Now Available and Account Document Now Available alerts have essentially the same features.



The e-Delivery Status column indicates whether you have opted in to electronic-only delivery of documents or statements for each account. For opted-in accounts (e-Delivery Status ON), the delivery mode(s) currently selected are shown.

To update delivery mode for an opted-in account, do the following.

1. Select or clear check boxes for the delivery mode(s) at the top of the page as needed. Your primary email address is selected by default and cannot be deselected.
2. Select the account(s) to which the selected delivery modes should apply. You can use the **Check All** or **Uncheck All** buttons to select or deselect all available accounts at once.
3. Click **Submit**.

A message noting the change appears briefly. Then you return to the main Notify Me Alerts page.

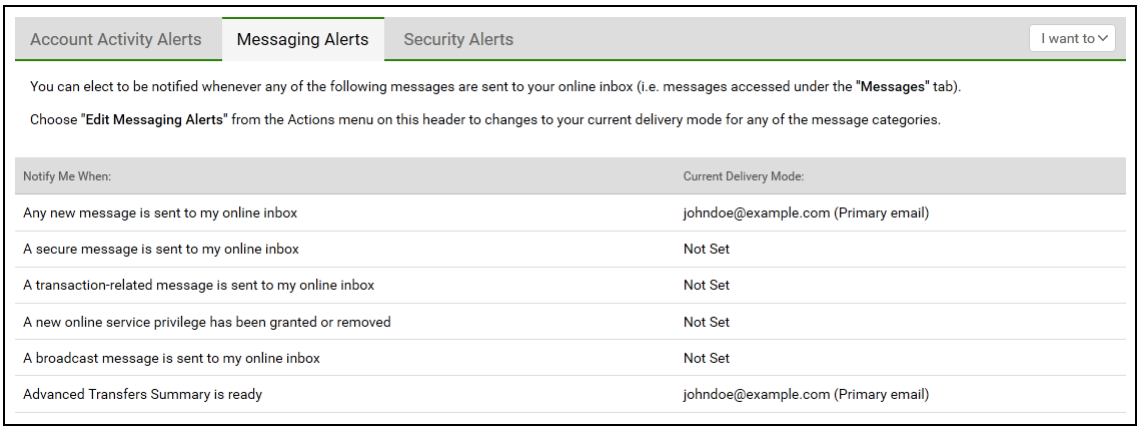
If you want to set up alerts for accounts that are not yet set up for electronic-only delivery, you can opt in starting from the alert edit page. Click the NO indicator to go to the opt-in page for that account. Or click **Opt in For ALL Accounts** to request e-delivery for all your accounts. In either case, an Accounts page appears, displaying a disclosure that must be accepted.

Refer to Account Statements with Electronic-only Delivery for more on opting-in to electronic only delivery of statements and documents.

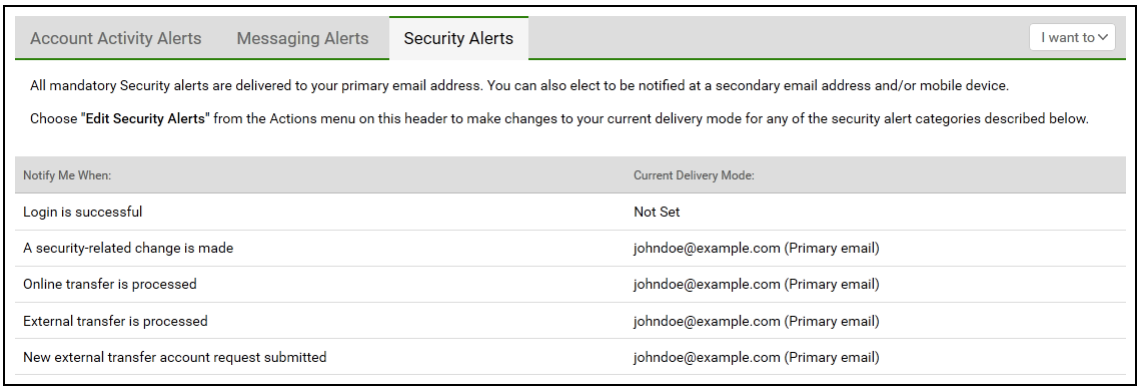
Setting Up Messaging and Security Alerts

Setting up Messaging alerts and Security alerts is almost the same as Account Activity alerts, except that there is no need to select accounts.

1. Select the appropriate sub-tab on the Notify Me Alerts page.
   - The **Messaging Alerts** sub-tab looks like this.

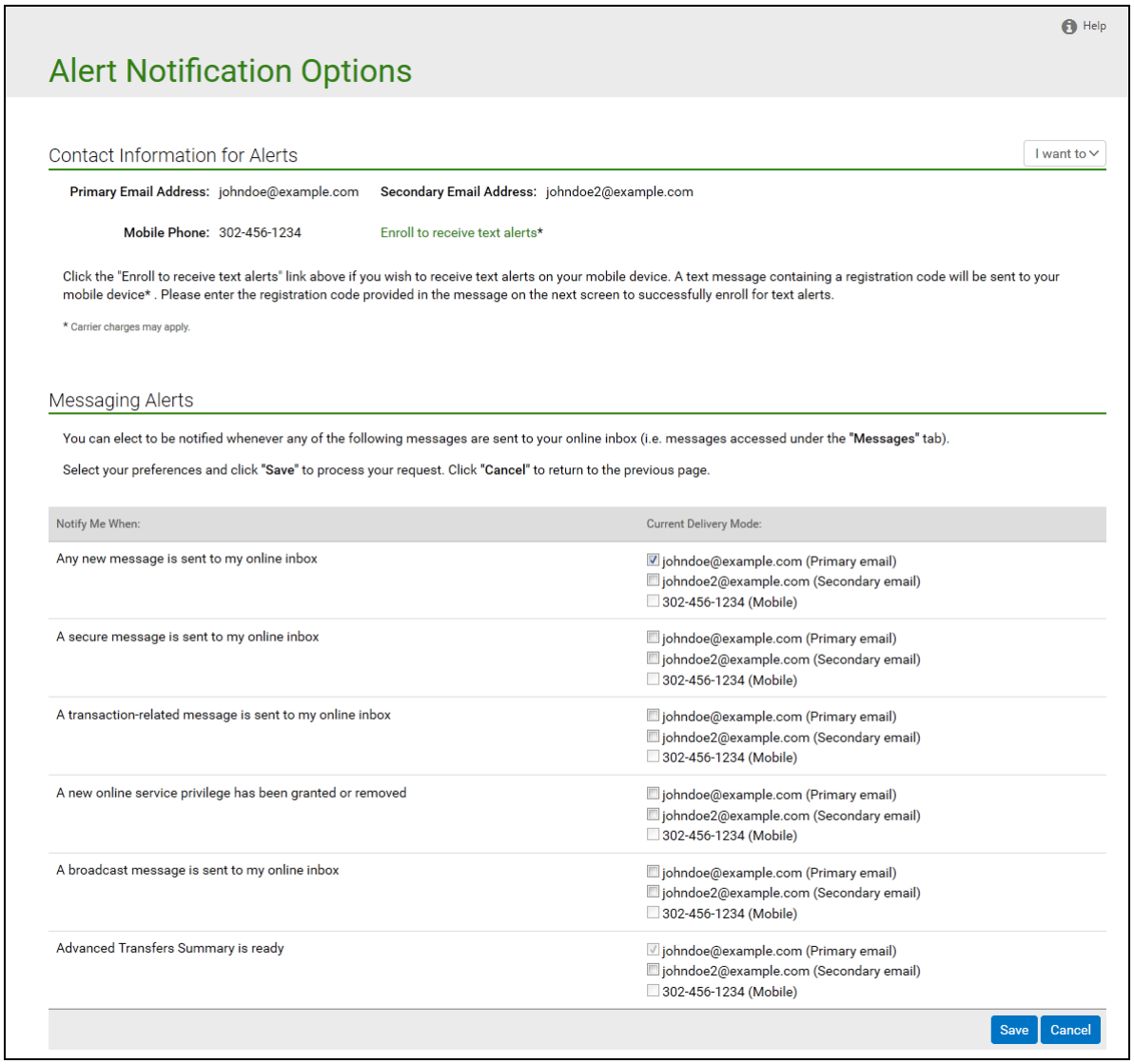


   - The **Security Alerts** sub-tab looks like this.



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

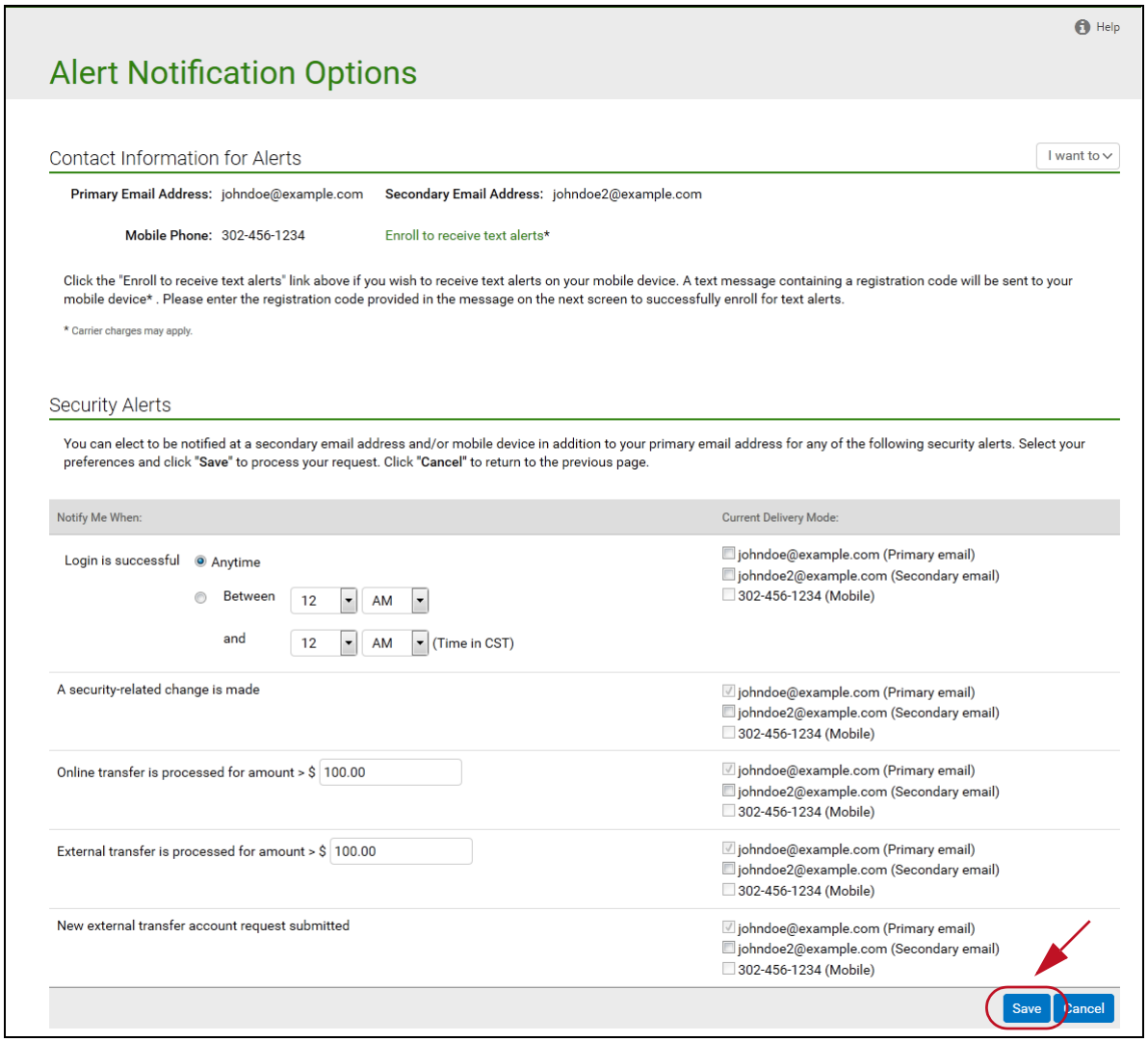
2. Click **Edit Messaging Alerts** or **Edit Security Alerts** in the **I want to** menu of either sub-tab to go to the editing page for the selected alert type. For Messaging Alerts, the page looks like this.



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

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

4. In the case of Security alerts, as illustrated below, some alerts take a parameter value. Change the system default value if necessary.
5. Click **Save** to save the changes.



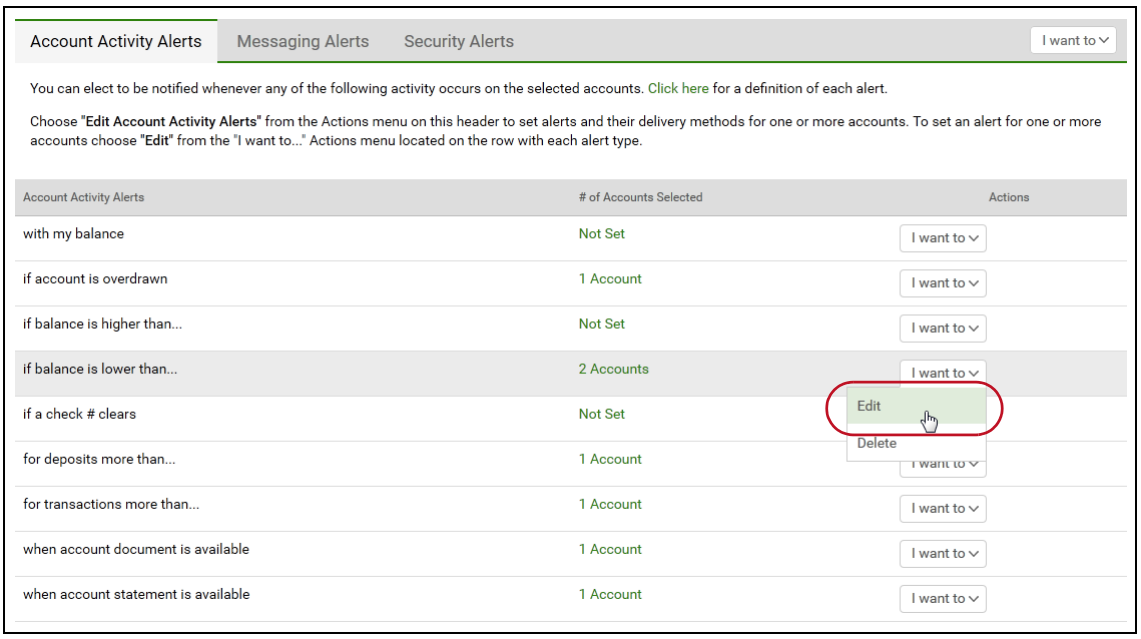
Editing Account Activity Alerts

Alerts allows you to edit or remove Account Activity alerts at any time. The changes take effect immediately.

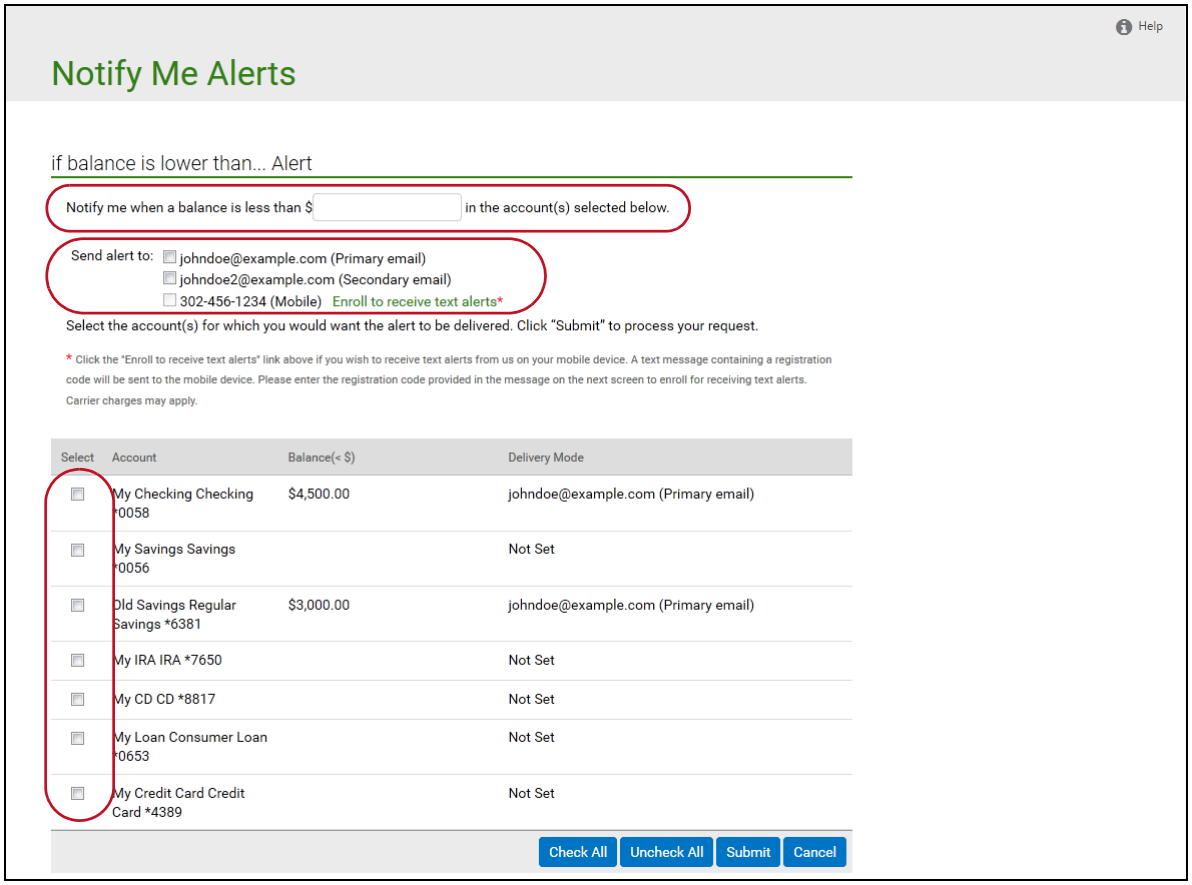
To edit individual Account Activity alerts, do the following.

> **Note**
>
> Account Activity alerts can also be edited individually on the Accounts page, in the ALERTS sub-tab. Refer to Setting Account Alerts in Chapter 4 for details.

1. On the Notify Me Alerts page, click **Edit** in the appropriate alert **I want to** menu.



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



2. Use the **Select** check boxes to select which accounts the changes should affect.
3. Specify delivery mode(s) and, if necessary, a parameter value.
4. Click **Submit** to make the changes.

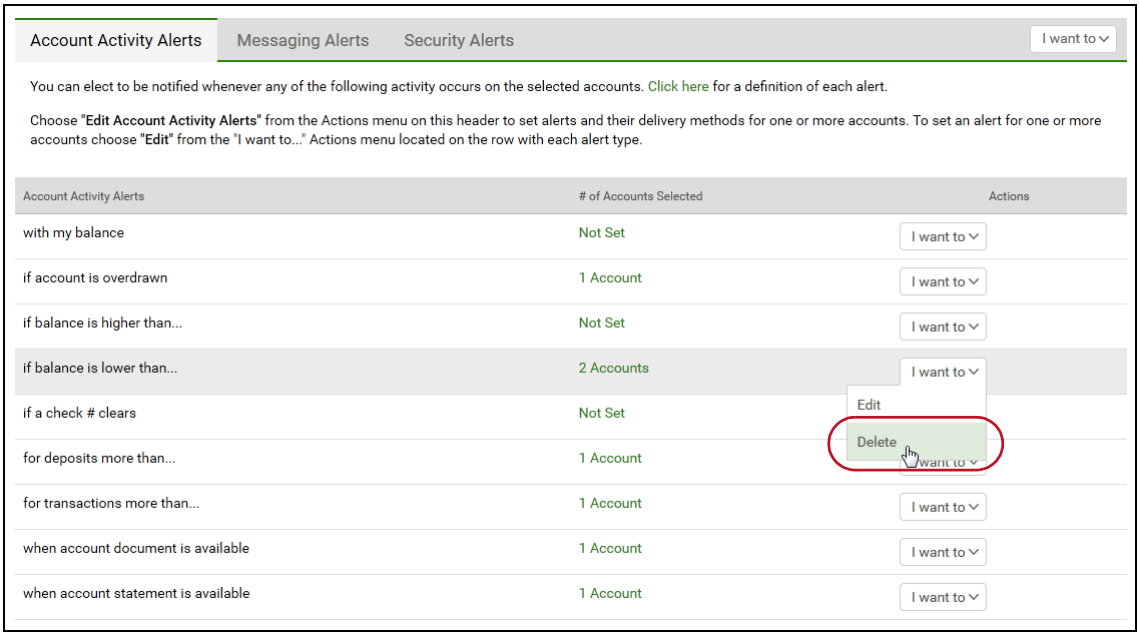
   A confirmation page flashes on the screen. The Notify Me Alerts page appears.

Removing an Account Activity Alert

You can remove or delete your Account Activity alerts at any time. The change takes effect immediately.

To remove an Account Activity alert, do the following.

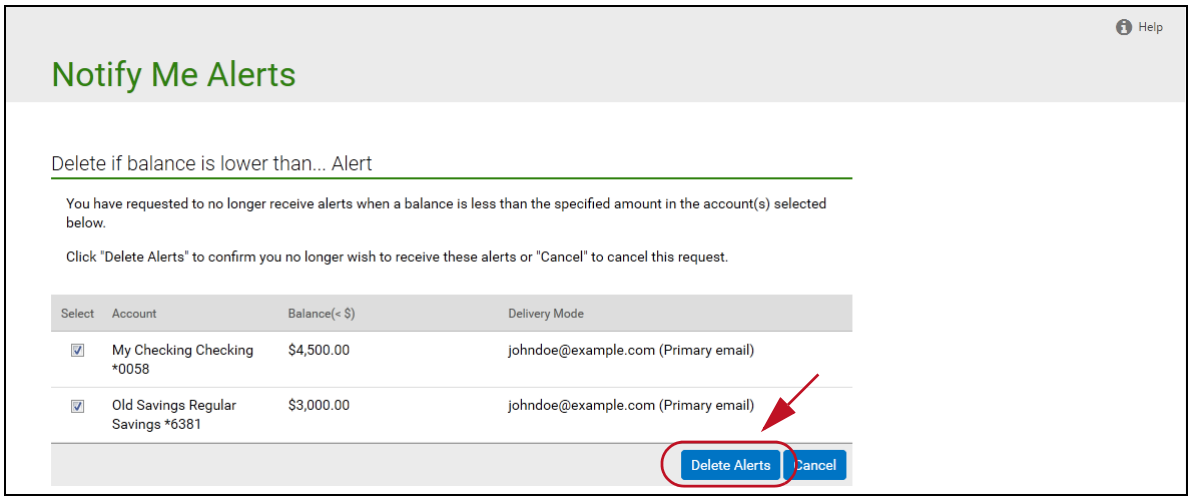
1. On the Notify Me Alerts page, click **Delete** in the **I want to** menu for the alert you want to remove.



The Delete Alert page appears, with the accounts that currently use the alert listed and selected.

2. Clear the **Select** check box for any account from which the alert should NOT be deleted.

3. Click **Delete Alerts**.



A confirmation page appears briefly, and then the Notify Me Alerts page appears with the changes.

Note

You can also remove an Account Activity alert by clearing all **Send to** boxes for the alert on the **Edit Account Activity Alert** page.

Editing Messaging and Security Alerts

You can use the same process to edit Messaging alerts and Security alerts as you do to set them up, described above (refer to Setting Up Messaging and Security Alerts).

As noted previously, Security alerts are always sent to the primary email address, and this cannot be changed. However, you can edit the other available delivery modes for your Security alerts, and edit the amount parameters that some Security alerts require.

Enrolling for Text Message Alerts

For financial institutions that offer text messaging notification (SMS alerts), you can enter the phone number of your mobile device and enroll to receive alert notifications as text messages.

If you have not yet entered a mobile number, or have entered one but not enrolled, you see on-screen messages prompting you to do so. On the Notify Me Alerts page, under **Mobile Phone** in the Contact Information for Alerts section, the message "Not Set" appears in red to remind you that no mobile number has been entered. Once a number is on file but not enrolled, an **Enroll to receive text alerts** link appears next to the number.

When you enter or change an email address or mobile number, the Change Contact Information confirmation page also has an **Enroll to receive text alerts** link to let you begin the enrollment process at that point. The link goes to the **Enroll your mobile phone number for text alerts** page.

Standard Terms and Conditions about enrolling in text messaging are shown in the shaded box on this page.

- Cellular carriers that support Notify Me Alerts via text messaging are listed.
- You are advised that a cellular carrier may charge message and data rates for text messaging service. You must be the account holder for the mobile number given.
- A short code is provided, to which you can text "HELP" for assistance via text message, or "STOP" to stop receiving ANY Online Banking text messages.

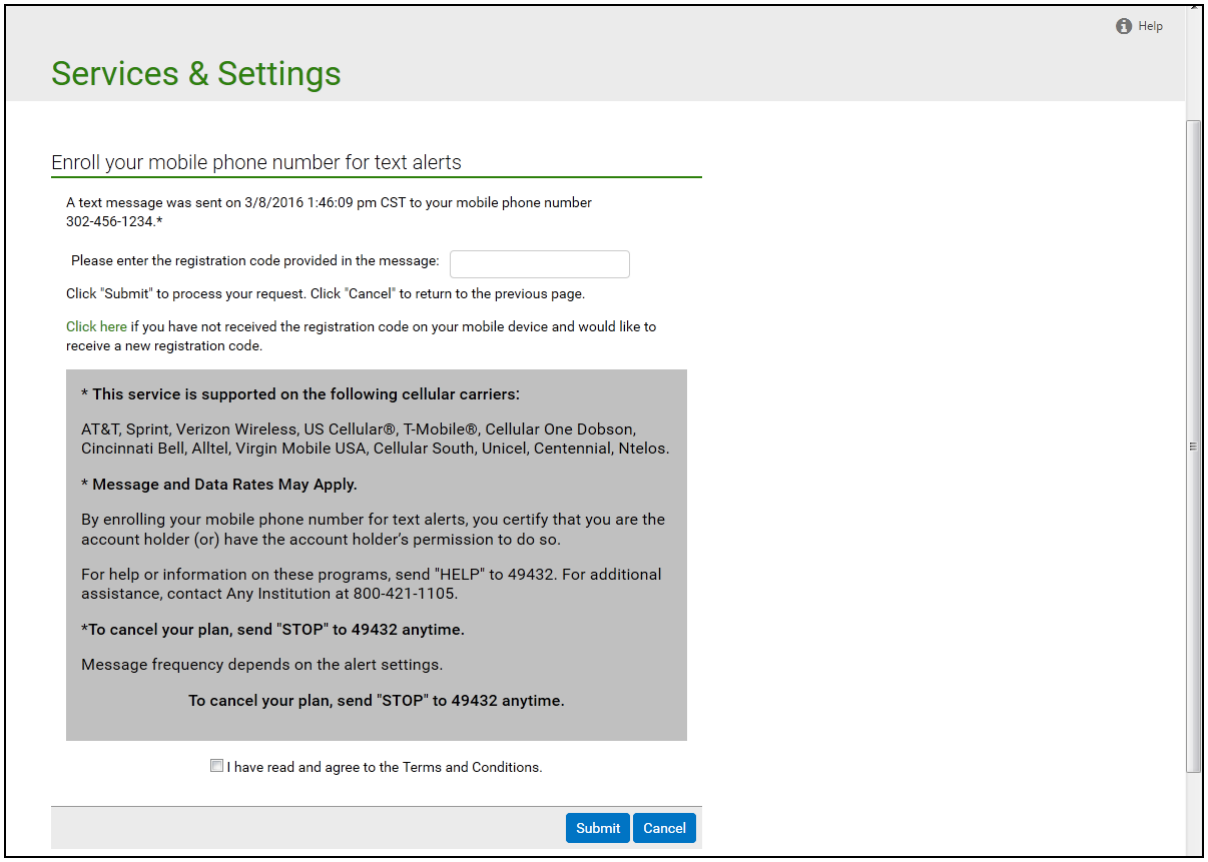
> **Note**
>
> If you only want to cancel Notify Me Alerts text messages, we recommend that you edit your Notify Me Alerts settings online rather than sending a "STOP" command via your mobile phone.

To enroll for text message alerts, do the following.

> **Note**
>
> The enrollment process requires you to enter a registration code that is texted to your mobile number, so you should have your mobile device at hand before starting to enroll.

1. Click the **Enroll to receive text alerts** link.

   The **Enroll your mobile phone number for text alerts** page appears.



   You should receive a text message from your financial institution on the mobile device, containing a registration code.

2. In the text box, enter the registration code that was received.

   If you did not receive a registration code, you can use the **Click here** link provided on this page to request that another code be sent.

3. Click the **I have read and agree to the Terms and Conditions** check box.

   If a financial institution has its own special agreement, **Terms and Conditions** is a link and opens a content file to read.

4. Click **Submit** to complete enrollment.

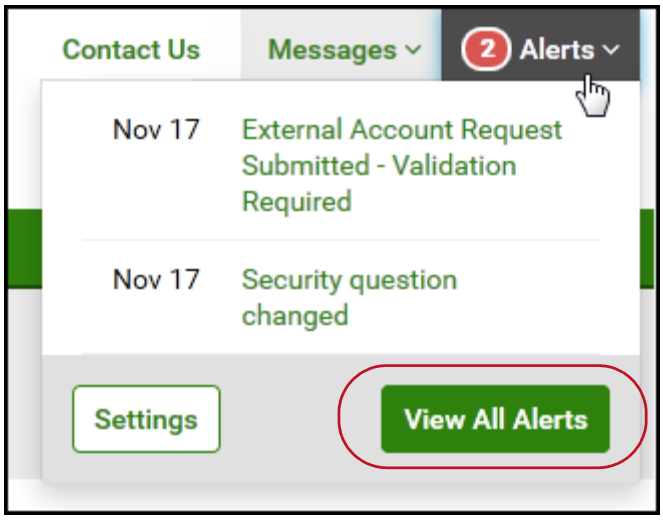
   The Text Alert Enrollment Confirmation page appears.

Viewing Alert History

The Online Banking system keeps track of all recent Account Activity, Messaging and Security alerts that have been sent to you within the last 30 days. To verify whether you have been receiving the alerts you have selected, you can view this history of recent alerts on the Alert History page.

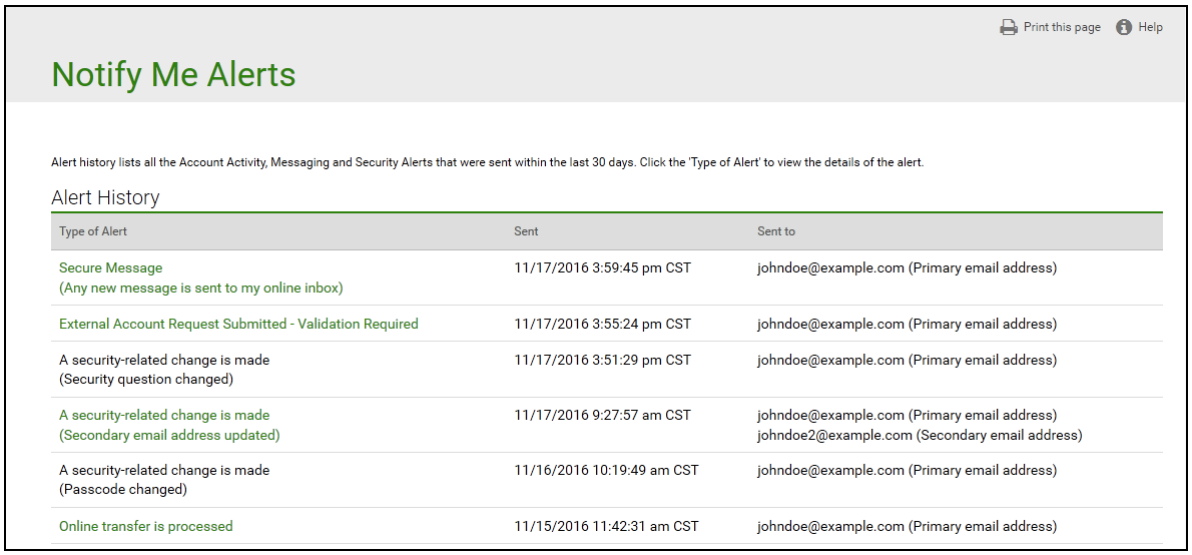
To view alerts that have been sent to you, do the following.

1. Click **Alerts** in the Welcome Center and then click **View All Alerts** from the Alerts supermenu.



The Alert History page appears.

For each alert listed, the type of alert, the date and time it was sent, and where it was sent are given.



2. Review the alert list.

   For some alerts, the left column contains a link.

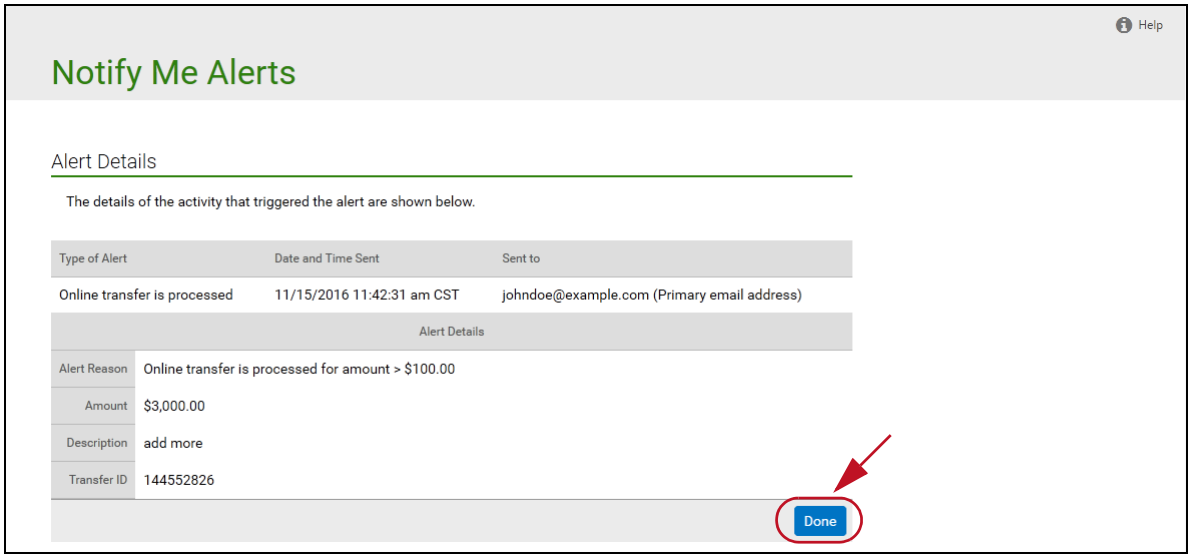
3. Click a Type of Alert link to view details of the alert.

   The Alert Details page appears.

   The page shows the details of the activity that triggered the alert. Details can include the following.

   - Date and time when the alert was sent
   - Type of alert triggered
   - Criteria that caused the alert to trigger
   - Delivery modes by which the alert was sent

4. Click **Done** to return to the Alert History page, or **Settings** in the **Alerts** supermenu to go back to the Notify Me Alerts page.



Chapter 9: Services & Settings Page

What's in this Chapter

This chapter covers a suite of account management tools available on the Services & Settings page. These tools allow users to manage, and update their accounts.

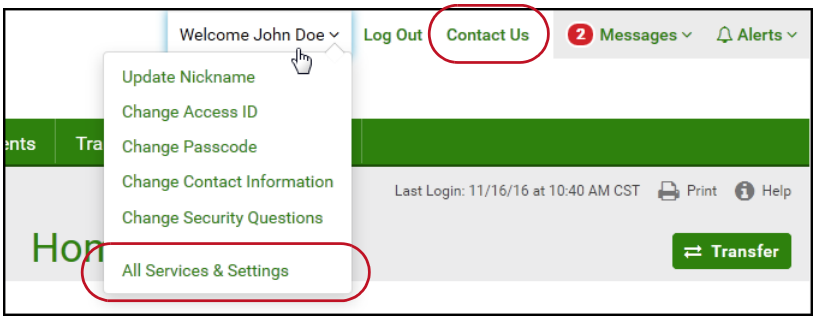
Navigating the Services & Settings Page

The Services & Settings page provides a one-stop location to manage your online accounts. The page contains links to various online services, such as sending a secure message to your financial institution, changing your passcode, requesting documentation or transaction items, updating your contact information, reordering your current checks, and requesting stop payments.

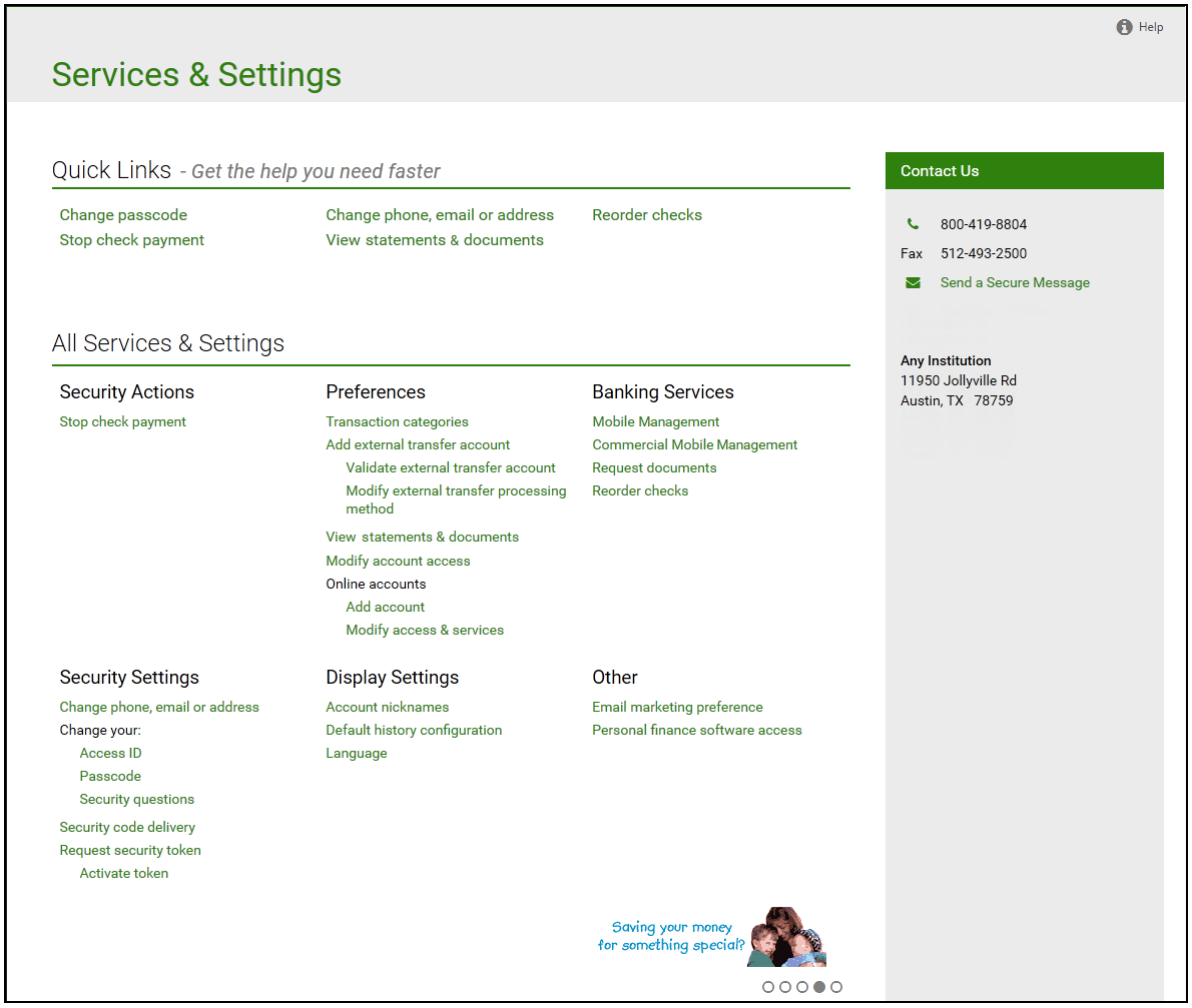
> **Note**
>
> Your financial institution may not offer all of these features.

To access Services & Settings, do the following.

1. Click **All Services & Settings** from the Welcome Center drop-down menu, or just click **Contact Us** in the Welcome Center.



The Services & Settings page appears.



2. Click the link of the service you need. The links are grouped in several sections.

Quick Links

Link	Description
Change passcode Change phone, email, or address Reorder checks Stop check payment View statements View statements & documents	Links to some of the most frequently used services and settings are included in the Quick Links section as well as in the sections below.

Security Actions Links

Link	Description
Stop check payment	Request a stop payment of a check, electronic payment, or recurring draft on your financial institution. This is *not* for Online Bill Pay. Refer to page 267.

Security Settings Links

Link	Description
Change phone, email, or address	Update your primary or secondary email addresses, phone numbers, or mailing address so that your institution can send you notifications and security codes. Refer to page 272.
Change your: Access ID	For financial institutions that allow access ID editing, lets you change the access ID you use to log in to the Online Banking web site. Refer to page 278.
Change your: Passcode	Change the passcode you use to log in to the Online Banking web site. Refer to page 282.
Change your: Security questions	Change your security verification questions and/or answers on the system. Refer to page 284.
Security code delivery	Change the delivery method by which you can have a security code sent to you. Refer to page 286.
Request security token	Request a token or view your security token(s). Refer to page 286.
Activate token	Activate your security token. Refer to page 286.

Preferences Links

Link	Description
Transaction categories	Set, edit or remove transaction categories. Refer to page 293.
ACH batches - items per page	For commercial users with ACH batch privileges, this link appears and lets you set the number of batch items that appear per page when viewing an ACH batch. Refer to page 303.

Preferences Links *(cont.)*

Link	Description
Add external transfer account	Enter an external transfer account request. Refer to page 304.
View statements	For financial institutions that offer E-statements but not E-documents, allows you to receive only the electronic form of your monthly statement on the system. The paper form, which is identical to the electronic form, will no longer be mailed to you. Refer to page 314.
View statements & documents	For financial institutions that offer E-statements and E-documents, this link appears in place of **View statements**. It allows you to receive only the electronic forms of these documents on the system. The paper forms, which are identical to the electronic forms, will no longer be mailed to you. Refer to page 314.
Modify account access	Add, edit or remove online accounts. Refer to page 315.
Online accounts: Add account	Add a new online account. Refer to page 320.
Online accounts: Modify access & services	Set any of your accounts to a "No View" state. The account will no longer be viewable online but balances, histories, and statements, if any, will continue to process. Refer to page 322.

Display Settings Links

Link	Description
Account nicknames	Edit your account nicknames. Refer to page 325.
Default history configuration	Set the number of recent transactions and the time range for the transactions seen on the Account Detail page. Refer to page 327.
Language	For financial institutions that offer multiple language support, select the language to use for the Online Banking site. Refer to page 327.
List sorting	Set how the accounts are sorted on your pages. Refer to page 328.

Banking Services Links

Link	Description
Mobile Management	For financial institutions that offer Mobile Manager mBanking, allows you to enroll for the service and manage your devices. Refer to page 330.
Commercial Mobile Management	For financial institutions that offer Mobile Manager mBanking, allows you to enroll for Commercial services and manage your devices. Refer to page 330.
Request documents	Request copies of statements or checks. Refer to page 331.
Reorder checks	Reorder your current checks from your financial institution. For security reasons, your checks must have the same name, address, and style as your last order. Refer to page 333.

Other Links

Link	Description
Email marketing preference	Opt-in or opt-out of marketing messages from your financial institution. Refer to page 334.
Personal finance software access	For financial institutions that support the Quicken®/ QuickBooks® DirectConnect feature, lets you control access the software has to your Online Banking data. Refer to page 335.

Contact Us Links

Link	Description
Send a Secure Message	Send an encrypted message to OLB Support at your financial institution. Refer to page 336.
Secure File Transfer	For financial institutions that offer secure file transfer capability, allows you to send a message with an attachment of up to 20 MB to the financial institution. Refer to page 337.

Contact Us Links *(cont.)*

Link	Description
Live Chat	For financial institutions that offer live chat support, allows you to get real time assistance from a customer services representative. Refer to page 339.
Visit Us	For financial institutions that offer location services, allows you to find nearby branches and ATMs. Refer to page 340.

Banner Ad

Promotional offers from your institution can appear in a rotating series of banner ad graphics at the bottom of the Services & Settings main page. Click a banner to see more on that item. The dots below the banner indicate which item in the series is showing currently.

Requesting a Stop Payment

The Stop Payment feature allows you to stop any payments that your have made by check, one-time draft (ACH), or recurring draft (ACH) by completing and submitting the online Stop Payment form. Your financial institution may charge an additional fee for the Stop Payment feature. Please contact your financial institution for more information.

Warning!

The Stop Payment feature is not for Online Bill Pay payments or Online Banking-generated ACH batches. To stop an online bill payment, click the **Bills & Payments** tab and delete or unschedule the pending payment.

Some financial institutions require you to read the Stop Payment Disclosure form prior to completing the Stop Payment Request form. Please read the disclosure form carefully.

Some financial institutions require you to print and sign a copy of the Disclosure form and mail it to the financial institution before the request for stop payment can become permanent. Follow the instructions as you complete the request for Stop Payment process and be sure to mail in the signed Disclosure form if this is required.

To request a stop payment, do the following.

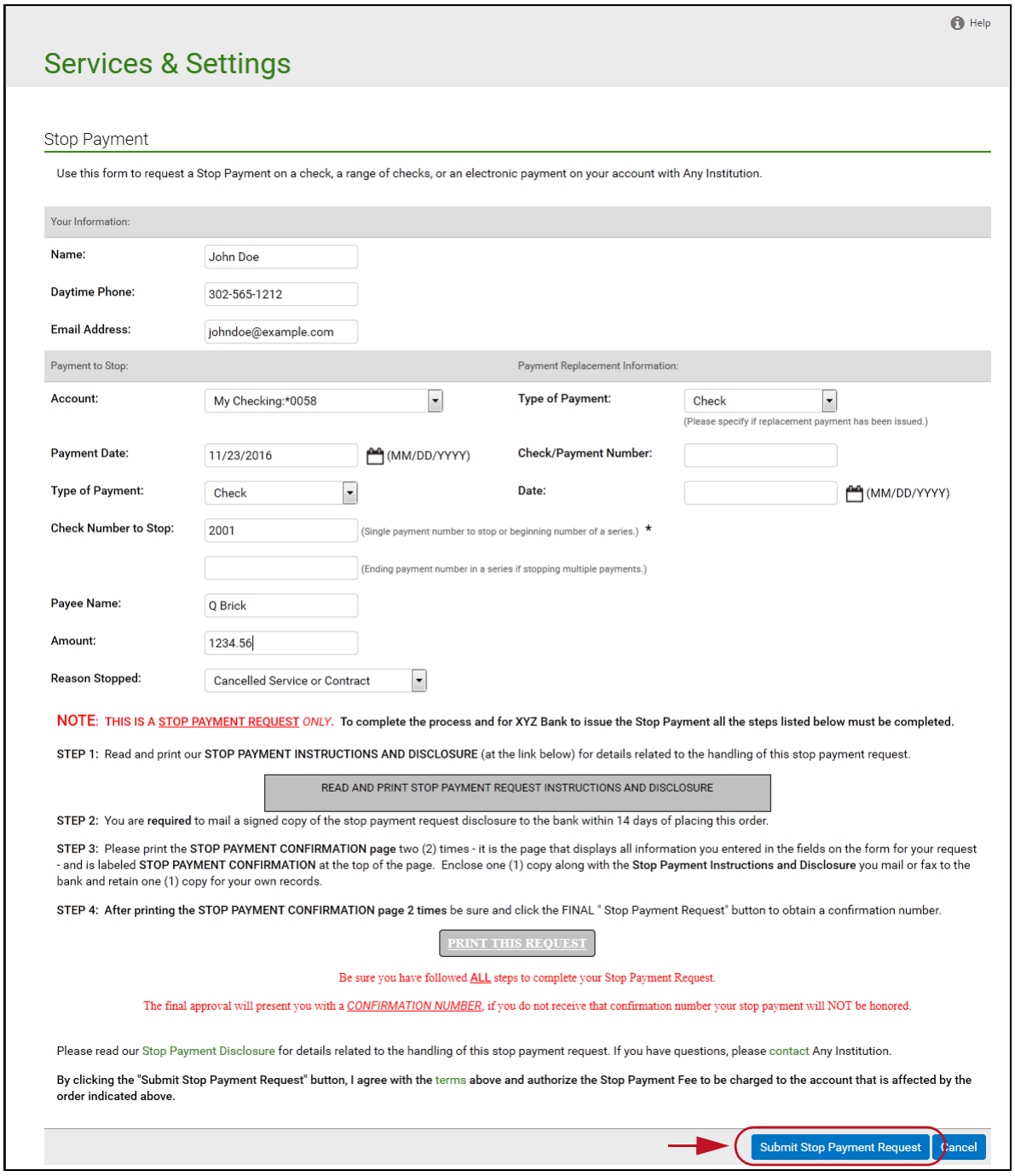
1. On the Services & Settings page, click **Stop check payment** in the Security Actions section.

   The Stop Payment page appears (seen on page 270).

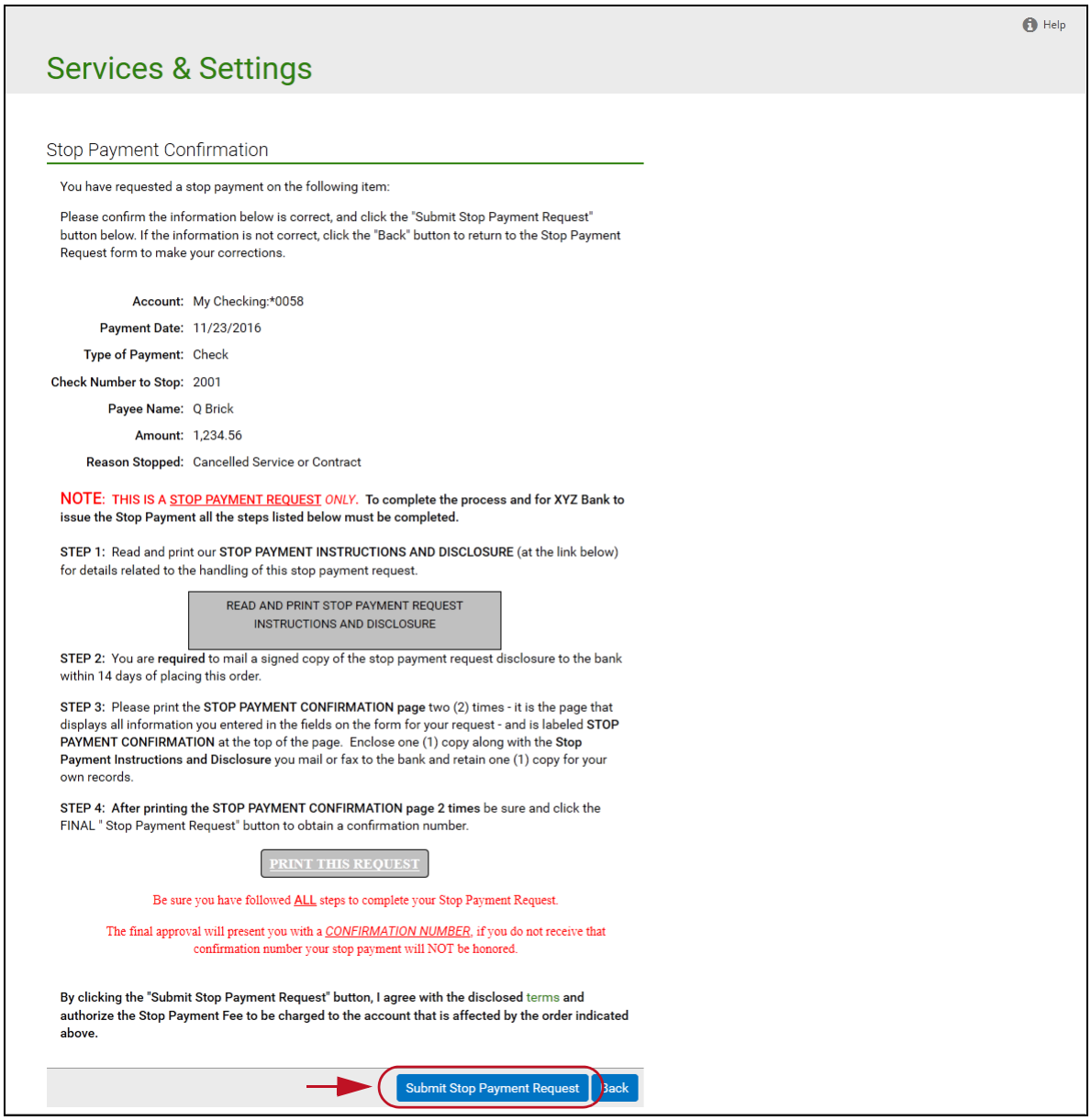
2. In the Your Information section, review the name, daytime phone number, and email address at the top of the form. Change any incorrect entries.
3. In the Payment to Stop section, select the account from which the payment was made from the **Account** list.
4. In the **Payment Date** field, type the date on the check or payment. The format is mm/dd/yyyy (for example, 01/12/2010). This box is optional.
5. From the **Type of Payment** drop-down list, select the payment type. The options are the following.
   - Check
   - One-Time Draft (ACH)
   - Recurring Draft (ACH)
6. In the **Check Number to Stop** box, enter the check number of the payment that you want to stop if the payment was made by check. This information is required if you have selected "Check" as the payment type.
   - If you are stopping a range of checks, enter the starting check number in the first box, and then enter the ending check number in the second box. Both boxes are required if you want to stop a range of checks.
   - If you are stopping an electronic payment or recurring draft, the **Check Number to Stop** box is not required.
7. In the **Payee Name** box, enter the payee's name.
8. In the **Amount** box, enter the amount of the payment. To ensure we stop the correct payment, the amount must be the exact dollar amount of the payment. If you are stopping an electronic payment or recurring draft, this box is required.
9. On the **Reason Stopped** list, select the reason you are requesting the stop payment. The options are the following.
   - Cancelled Service or Contract
   - Dissatisfied
   - Lost or Stolen Blank Check(s)
   - Lost or Stolen Completed Check(s)
   - Other

10. In the Payment Replacement Information section, do one of the following.
    - If you haven't replaced the payment (for example, you wouldn't need to replace a blank check), skip this section.
    - If you have replaced the payment (for example, if a check you sent was lost in the mail and you sent a second one):
        - From the **Type of Payment** drop-down list, select the replacement payment type.
        - In the **Check/Payment Number** box, enter the check number of the replacement check. If this is a Recurring Draft or Electronic Payment, leave this box blank.
        - In the **Date** box, enter the date you wrote or issued the replacement payment. This information is optional.
11. If the Disclosure form must be printed, signed and sent to your financial institution, follow the Disclosure instructions to print and mail the Disclosure form.

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



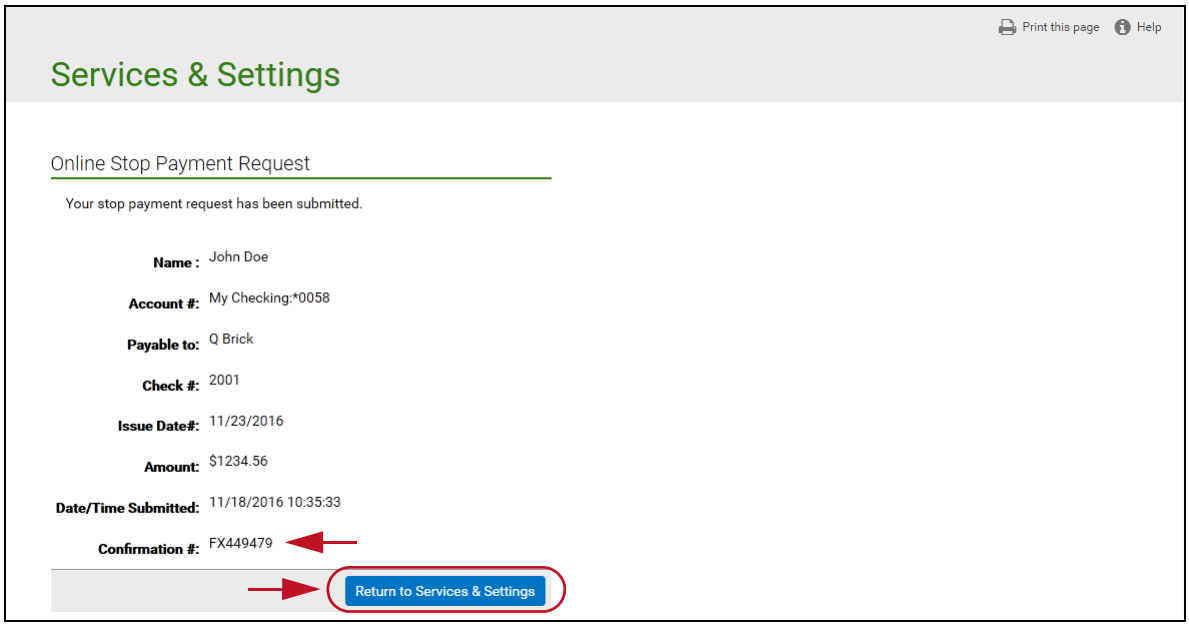
The Stop Payment Confirmation page appears.



13. On the Stop Payment Confirmation page, review the stop payment information for accuracy and then click **Submit Stop Payment Request**. If you want to correct any information, click **Back** and then re-enter your information.

    The Online Stop Payment Request page appears.

14. On the Online Stop Payment Request page, note the request confirmation number and then click **Return to Services & Settings**.



Your stop payment request has been submitted for processing.

Changing Your Contact Information

Your contact information—email addresses, phone numbers, and mailing address—allow your financial institution to get in touch with you when necessary.

Anytime you update personal information on the system, such as your passcode or security question/answer, etc., you will receive a notification. This notification is delivered by either email or mobile phone. It verifies your updates and ensures that no outside unauthorized party has changed your personal information.

You can have two email addresses: a primary address and a secondary address. You can also have a mobile phone number or an alternate phone number as a contact option, and for delivery of security codes. Entering a secondary email address, mobile phone number, or an alternate phone number is optional. These can be used as alternate or additional delivery methods for Notify Me Alert notifications and/or security codes.

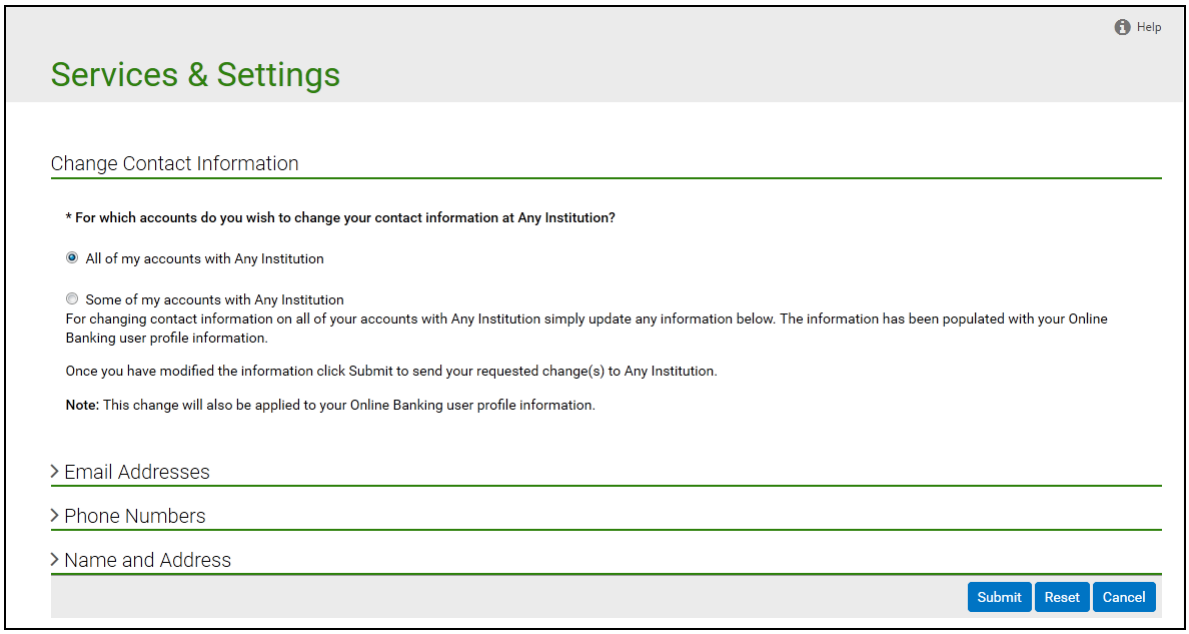
Services & Settings allows you to edit all your Online Banking contact information from a single page. Edits can be applied to all your accounts as well as your Online Banking user profile, or to selected accounts only, with the option to update your Online Banking profile.

> **Note**
>
> Many financial institutions present an occasional Email Reminder that you see at login. You can choose to update your email address at that time, or at a later date.

To update your email addresses, phone numbers and/or mailing address, do the following.

1. Access the Change Contact Information page. Do one of the following.
   - On the Services & Settings page, click **Change phone, email, or address** in the Security Settings section.
   - On the Welcome Center menu as illustrated under Navigating the Services & Settings Page, click **Change Contact Information**.
   - On the Notify Me Alerts page, click **Change Contact Information** in the Contact Information for Alert section's **I want to** menu.
   - On the Accounts tab, from the Electronic Statement Delivery Status section of the Account Statement page (after opting-in to e-statements), click **Update Email**.
   - On the Email and Phone Verification page, click **Update Contact Information**.

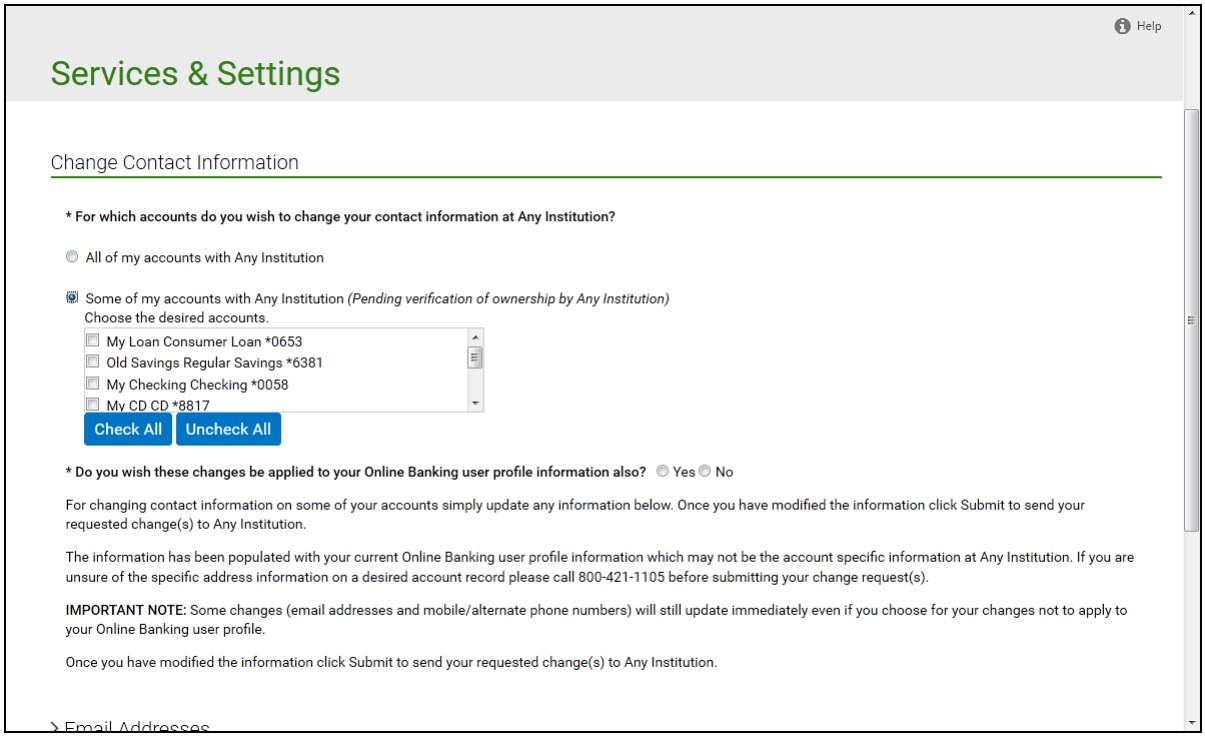
The Change Contact Information page appears.



The page organizes contact information into several expandable panels: **Email Addresses**, **Phone Numbers**, and **Name and Address**. Initially, all panels are collapsed.

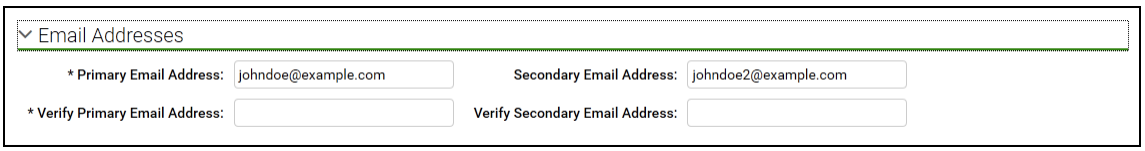
Above the panels is a section that allows you to specify whether to apply changes to all your accounts (the default), or only selected accounts.

2. If you want to have changes apply only to certain accounts, select the **Some of my accounts** option. Options for selecting your accounts appear.



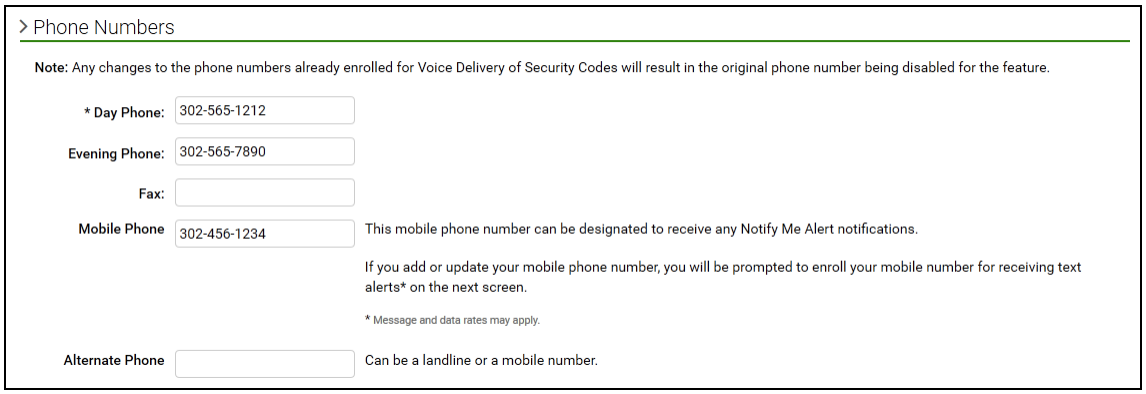
- From the list, select the accounts to which the contact information changes should apply.
- Below the account list, select either **Yes** or **No** to indicate whether the changes should be applied to your Online Banking user profile.

3. Click the expand icon (›) in any panel title bar to expand the collapsed panels, and enter or edit your email addresses in the **Primary Email Address** and **Secondary Email Address** box(es), as necessary.



4. In the appropriate **Verify Email Address** box(es), re-enter your email address(es).

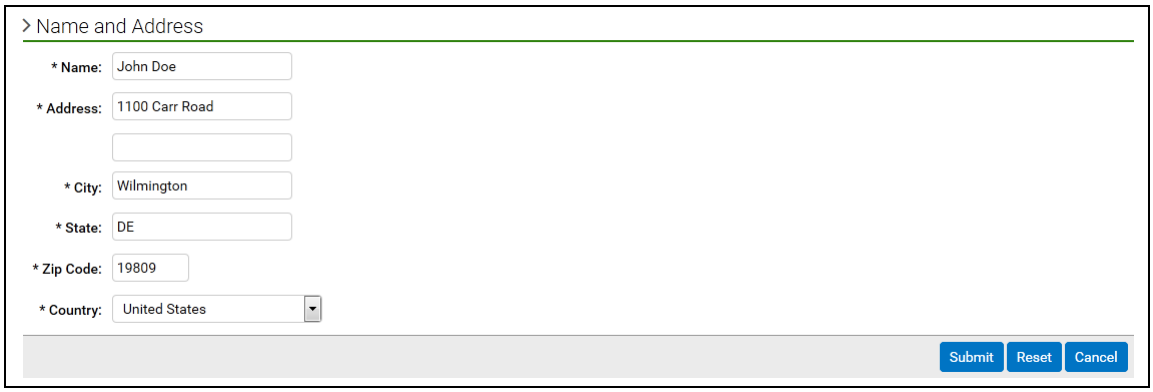
5. Enter or edit any of the phone numbers in the panel.



- **Phone/Main Phone**
- **Contact Phone** (Commercial users only)
- **Fax**
- **Mobile Phone**
- **Alternate Phone**

> **Note**
>
> For financial institutions that do not offer text messaging, the Mobile Phone enrollment instructions do not appear. For financial institutions that do not offer voice delivery of security codes, the related note does not appear.

6. Enter or edit any of the address information in the panel.



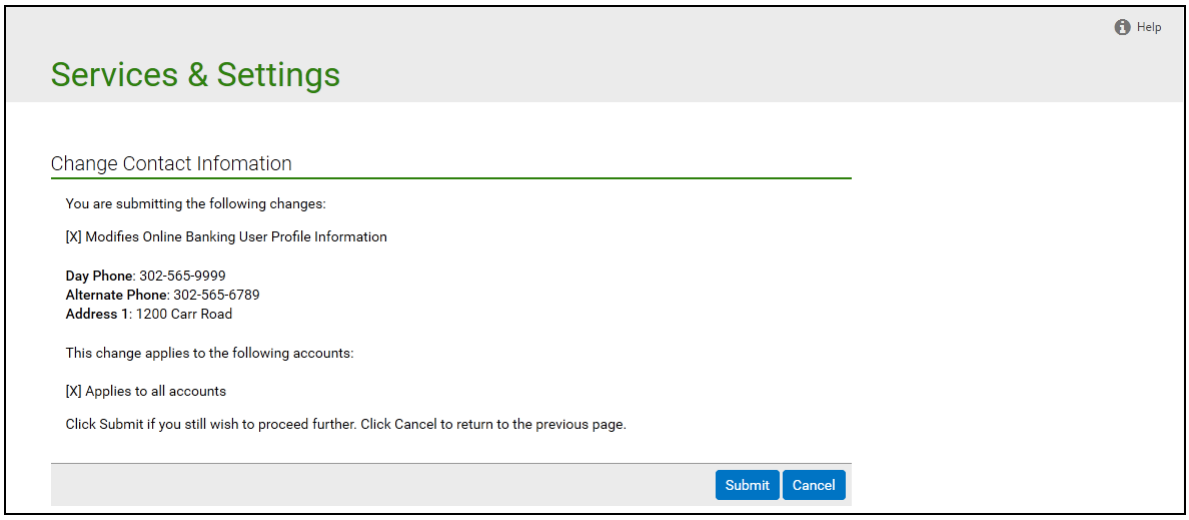
- **Name/Business Name** (your financial institution may not allow editing of this field via Online Banking)
- **Contact Name** (Commercial users only)

- **Address**
- **City**
- **State**
- **Zip Code**
- **County**

> **Note**
>
> For Commercial sub-users, and for all users of financial institutions that do not allow editing of the contact address, the **Name and Address** panel is not available.

7. Click **Submit**.

   A verification page appears, listing the changes you made.



8. Click **Submit** on the verification page to save your changes.

   A confirmation page appears.

   An email notification will be sent to both your old and new email addresses. If you changed your mobile phone number and it was enabled for text alerts, a notification text message will be sent to your mobile phone.

If you added or changed a mobile phone number, but have not yet enrolled for text message alerts, the page includes a **Proceed** button to take you to the Security Code Delivery Preferences page. It contains information on enrolling, and an **Enroll** button. To start receiving text message alerts, you need to select the "I have read and agree to the Terms and Conditions" check box, then click **Enroll** to begin the enrollment process. Refer to Mobile Management for information on mobile phone number enrollment.

9. If there is no **Proceed** button, or you choose not to update your security code delivery preferences, click **Done** on the confirmation page.

Your contact information has been successfully changed.

> **Note**
>
> Refer to Enrolling for Text Message Alerts in chapter 8 for details on enrolling a mobile phone number for text message Notify Me Alerts notifications.

Changing Your Access ID

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

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

To change your access ID, do the following.

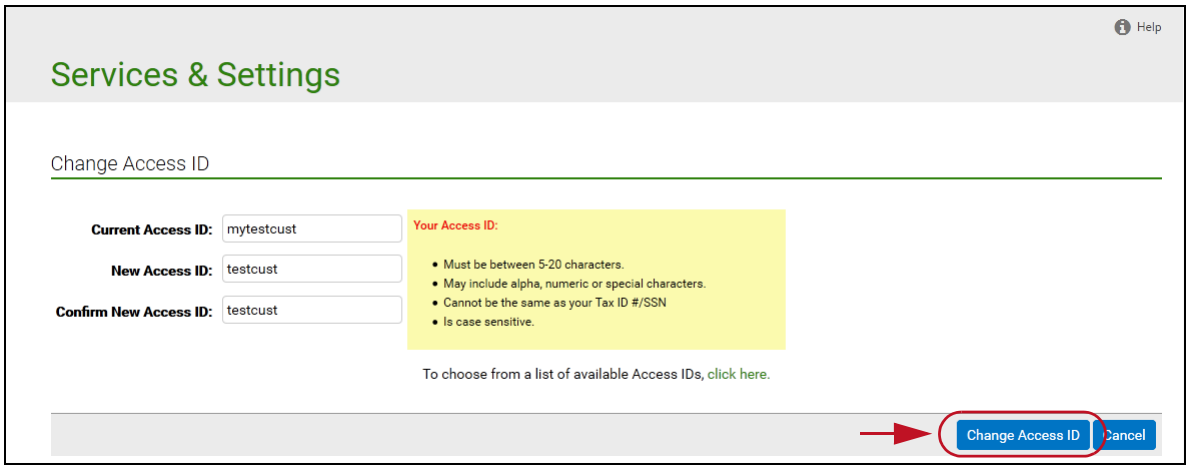
1. On the Services & Settings page, click **Access ID** in the Security Settings - Change your: section.

   The Change Access ID page appears.

> **Note**
>
> You can also get to this page from any OLB page using the **Change Access ID** item in the Welcome Center menu. Refer to Navigating the Services & Settings Page for an illustration.

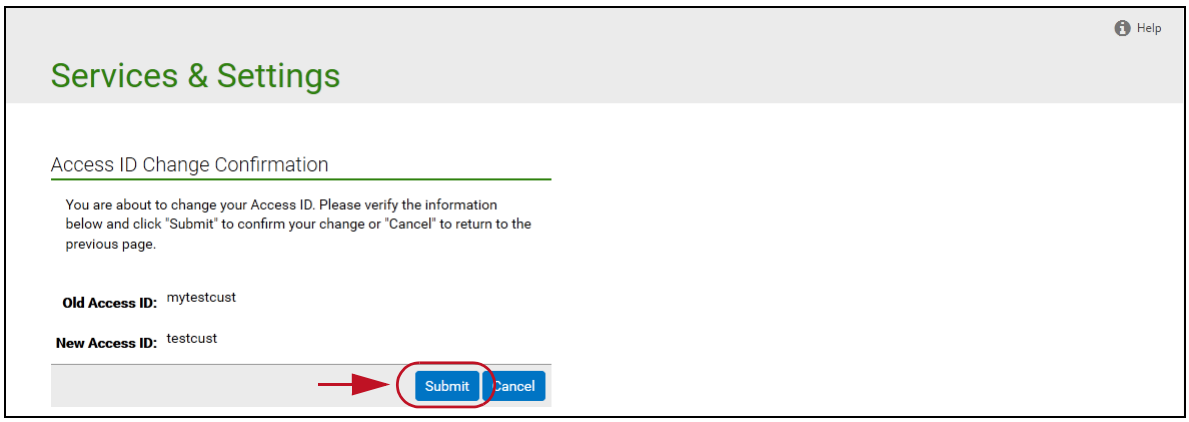
2. Enter your current access ID in the **Current Access ID** field.

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



The Access ID Change Confirmation page appears.

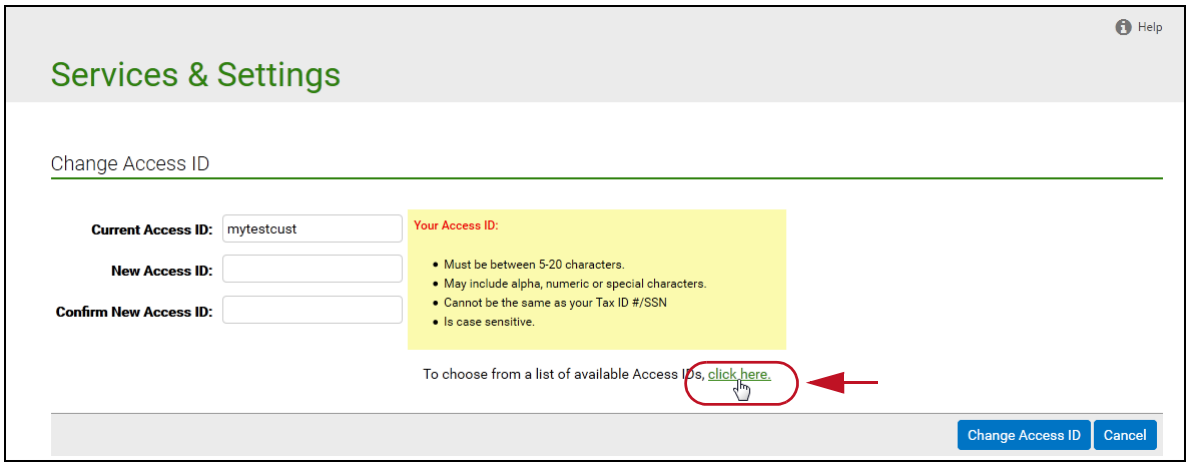
6. Click **Submit** to confirm the change.



The Change Access ID page appears, stating your new access ID, and informing you that an email has been sent to you advising you of the change.

If you would rather choose a new access ID from a list of available IDs, do the following.

1. On the Change Access ID page, instead of entering a new access ID, select the link in the "To choose from a list of available Access IDs, **click here**" statement at the bottom of the page.

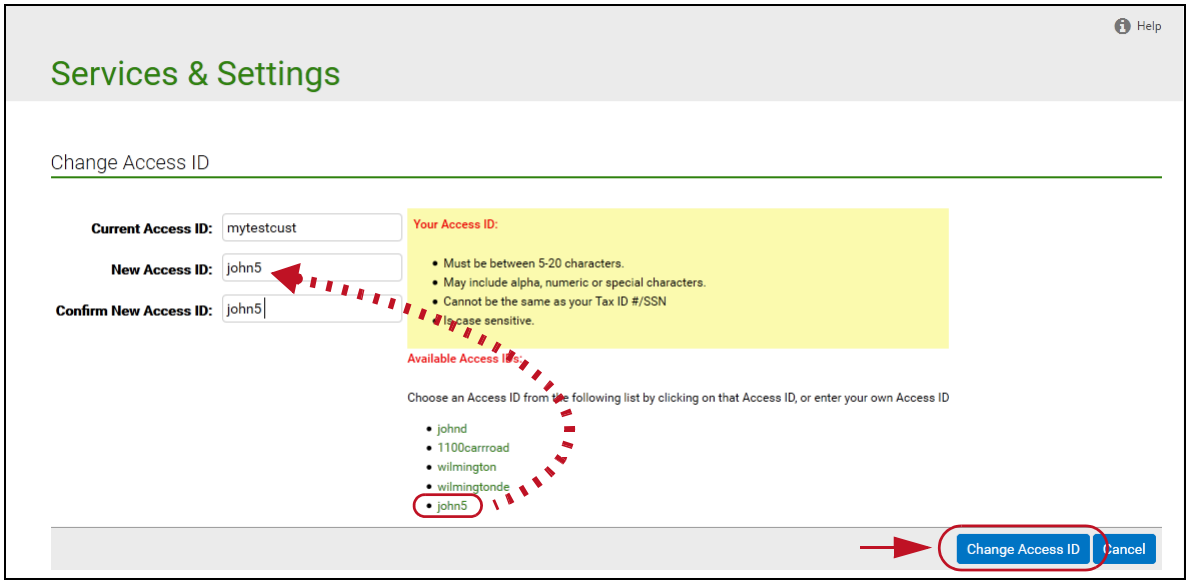


The Access ID/Available Access IDs page appears.

2. Click one of the available IDs to choose it.

   The access ID you clicked appears in the **New Access ID** field.

3. In the **Confirm New Access ID** field, type the new access ID.
4. Click **Change Access ID**.



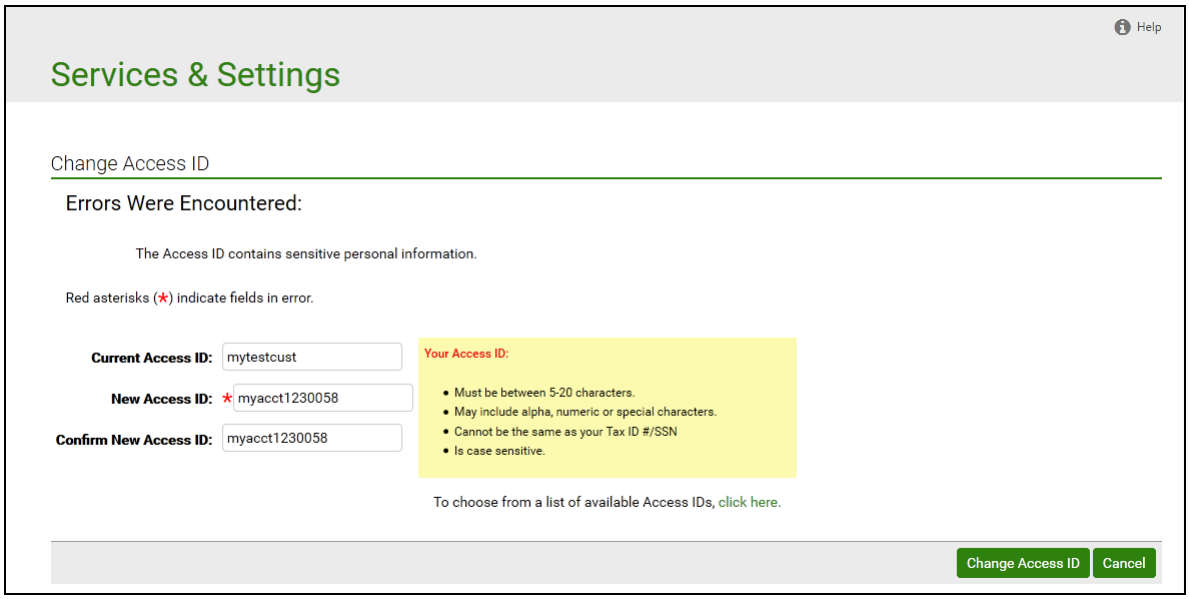
The Access ID Change Confirmation page appears.

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

   The Change Access ID page appears stating your new access ID, and informing you that an email has been sent to you advising you of the change.

Keeping Sensitive Information Out of Your Access ID

If you attempt to change your access ID to something containing personal sensitive/banking information, the error screen appears warning you that your new access ID contains sensitive/personal information. You will have to select a different ID.



If your access ID contains personal sensitive/banking information, such as your Social Security number or account number, you will be forced to change it when you attempt to log in to Online Banking. When you attempt to log in, the Change Access ID Security Warning page appears.

- To receive a reminder to change your access ID at a later time predetermined by your financial institution, click **Remind Me Later**, provided you have not already exceeded the limit on reminders.

  You will be directed back to your default start screen.

- Or, you can change your access ID at this time.

  Refer to page 278 for details on changing your access ID.

Changing Your Passcode

The Change Passcode page allows you to change your passcode at any time. Your passcode must contain a minimum number of characters with at least one number and one alphanumeric character. It must not be based on any information you gave on your enrollment form and must not be similar to your old passcode. Passcodes are case-sensitive: 'APPLES1' and 'apples1' are two different passcodes.

To change your passcode, do the following.

1. On the Services & Settings page, click **Passcode** in the Security Settings - Change your: section.

   The Change Passcode page appears.

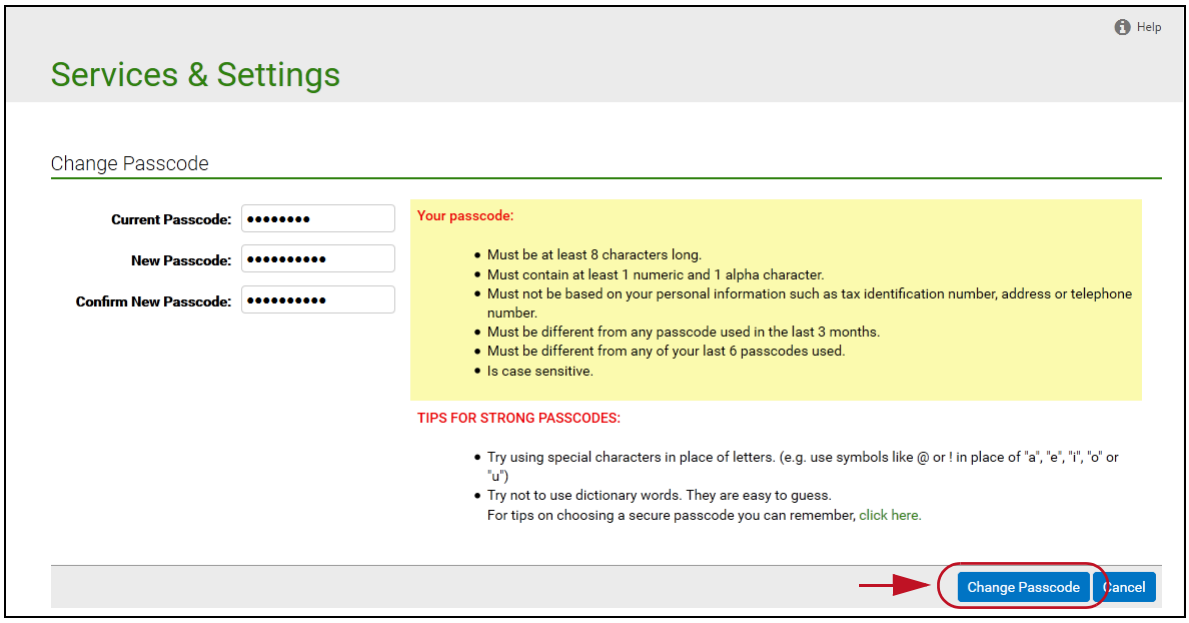
> **Note**
>
> You can also get to this page from any OLB page using the **Change Passcode** item in the Welcome Center menu. Refer to Navigating the Services & Settings Page for an illustration.

2. On the Change Passcode page, type your old passcode in the **Old Passcode** field. Characters appear as dots.

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

3. In the **New Passcode** field, type your new passcode.
4. In the **Confirm New Passcode** field, retype your new passcode.

5. Click **Change Passcode**.



The Change Passcode Confirmation page appears. Remember to use your new passcode the next time you log in.

Passcode Tips

Here are some passcode tips to increase your security online.

- Passcodes with numbers and symbols as well as letters are more secure.
- Passcodes that use both uppercase and lowercase characters are more secure.
- Longer passcodes are more secure. (Minimum length is 8 characters—your financial institution's requirement could differ and is given on the Change Passcode page; maximum length is 64 characters.)

Choose a word that is easy for you to remember, for example, the word "applesauce". Replace letters with symbols or other characters. Ideas include the following.

- Replace "to" and "too" with "2"
- Replace "and" with "&"
- Replace "for" with "4"
- Replace "is" with "="
- Capitalize one or more letters

Using “applesauce:”

- Replace any “a” with “@”: “@pples@uce”
- Replace any “e” with “3”: “@ppl3s@uc3”
- Capitalizing a letter: “@ppl3S@uc3”

Changing Security Verification Questions

Security Verification Questions and Answers are used by a financial institution and the system to identify you in the event that you forget your access ID or passcode. Normally, the security verification questions are set when enrolling online for banking service. Users who do not have security verification questions and answers on file can set them on the Services & Settings page.

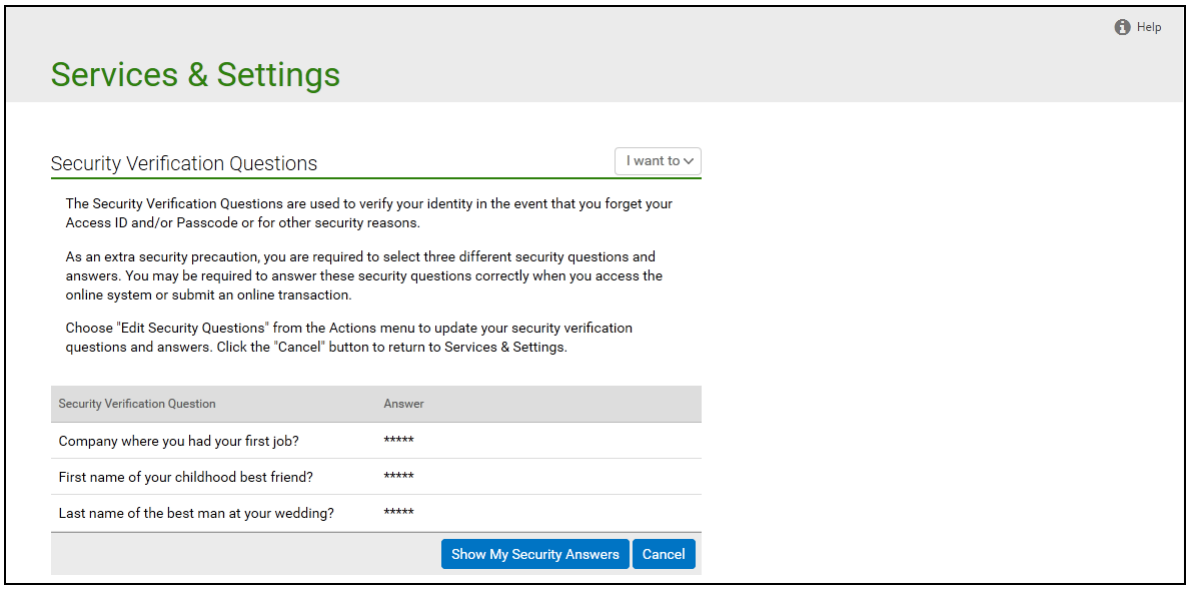
To change your security verification questions and answers, do the following.

1. On the Services & Settings page, click **Security questions** in the Security Settings - Change your: section.

   The Security Verification Questions page appears.

> **Note**
>
> You can also get to this page from any OLB page using the **Change Security Questions** item in the Welcome Center menu. Refer to Navigating the Services & Settings Page for an illustration.

2. On the Security Verification Questions page, review your current questions and answers. Answers are masked by default. Click **Show My Security Answers** to display them.



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

   The Change Security Verification Question page appears.

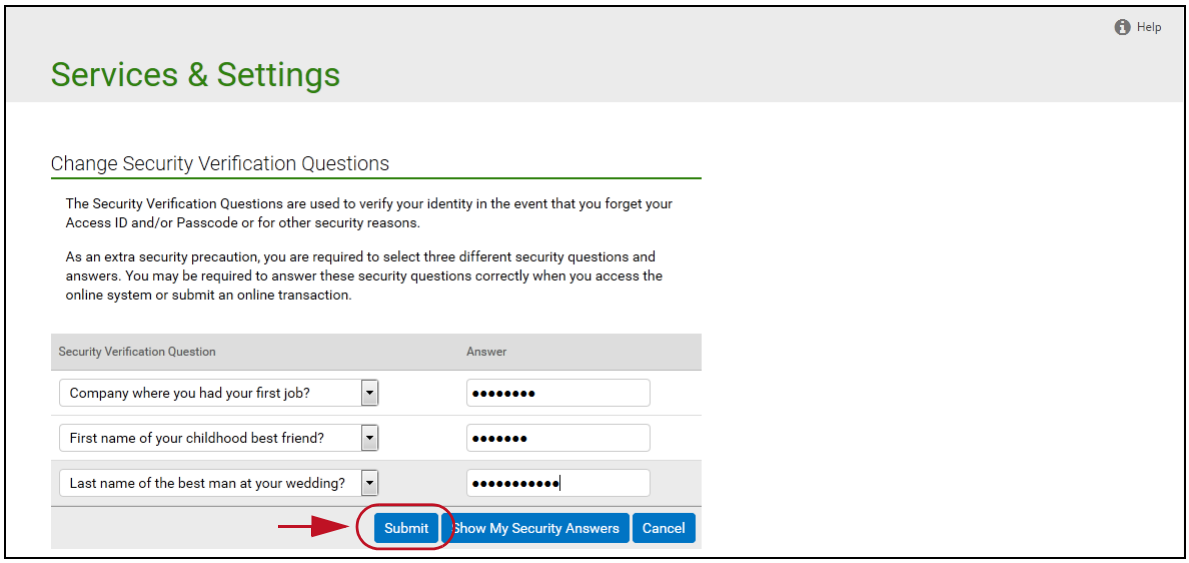
4. In the **Security Verification Question** list, select a question. Some possible questions are as follows. Your financial institution may offer different questions.

   - Company where you had your first job?
   - Name of your first grade teacher?
   - Your mother's date of birth (mm/dd)?
   - Your father's date of birth (mm/dd)?
   - Your father's middle name?
   - Your mother's maiden name?

5. In the **Answer** box, enter the answer to the question you selected.

   Enter the simplest, most easy to recall form of the answer, so that you will not have to guess if you need to type the answer to log in. For example, if the answer is a person's name, enter just the last name. Answers are not case-sensitive.

6. Click **Submit**.



A confirmation page appears.

You have successfully changed your security verification question and/or answer. This security verification question/answer does not expire, but should be changed if you feel it has been compromised in any way.

Note

Some financial institutions require that their users answer more than one security verification question. Simply repeat the above steps for the other questions.

Changing Security Code Delivery Preference

The Security Code Delivery Preference page allows you to select additional delivery modes for security codes to be sent to you. A Security Code is sent when additional authentication is required or when you submit a request for passcode reset online. Codes can be sent to your primary email address, a secondary email address, a phone and/or a mobile device.

To configure your security code delivery preferences, do the following.

1. On the Services & Settings page, click **Security code delivery** in the Security Settings section.

   The Security Code Delivery Preference page appears.

2. In the Send Security Code via Email section, select the check boxes for Primary and/or Secondary email address as necessary.
3. In the Send Security Code via Text Alert section, select the check box for Mobile device as necessary.

Notes

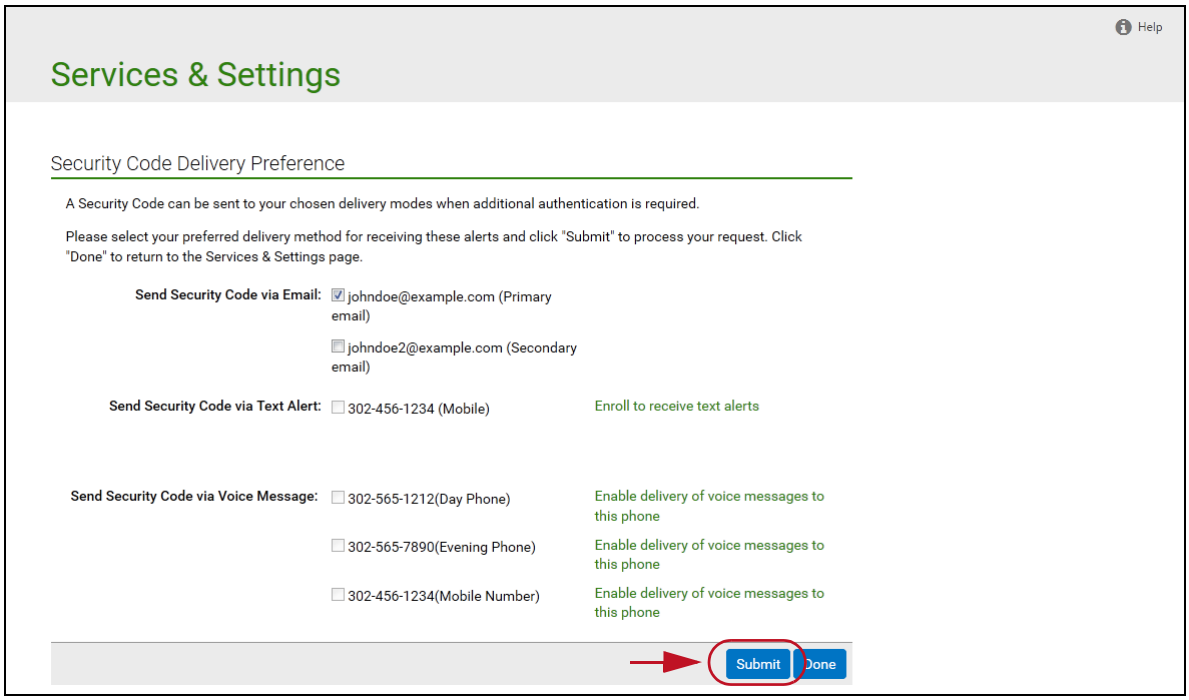
- If either the Secondary email address or Mobile number has not yet been set up, its check box cannot be selected.
- The **Enroll to receive text alerts** link on the page can be used to enroll a Mobile number so that it can be selected. Refer to Enrolling for Text Message Alerts in chapter 8 for details.

4. If your institution offers the voice messaging service, you also see the Send Security Code via Voice Message section, as illustrated here. Select the check boxes for the Main Phone, Mobile Number, and/or the Alternate Phone as necessary.

Notes

- If a phone number has not been entered or has not yet been set up for voice messaging, its check box cannot be selected.
- The **Enable delivery of voice messages to this phone** links can be used to enroll a phone number so that it can be selected. Refer to Enabling Voice Message Security Code Delivery below for details.

5. Click **Submit**.



A confirmation page appears briefly, then you return to the Services & Settings page.

Enabling Voice Message Security Code Delivery

For financial institutions that offer voice message delivery of security codes, you can enroll a number you have entered to receive security codes via voice messaging. Any phone number you have on file can be enabled.

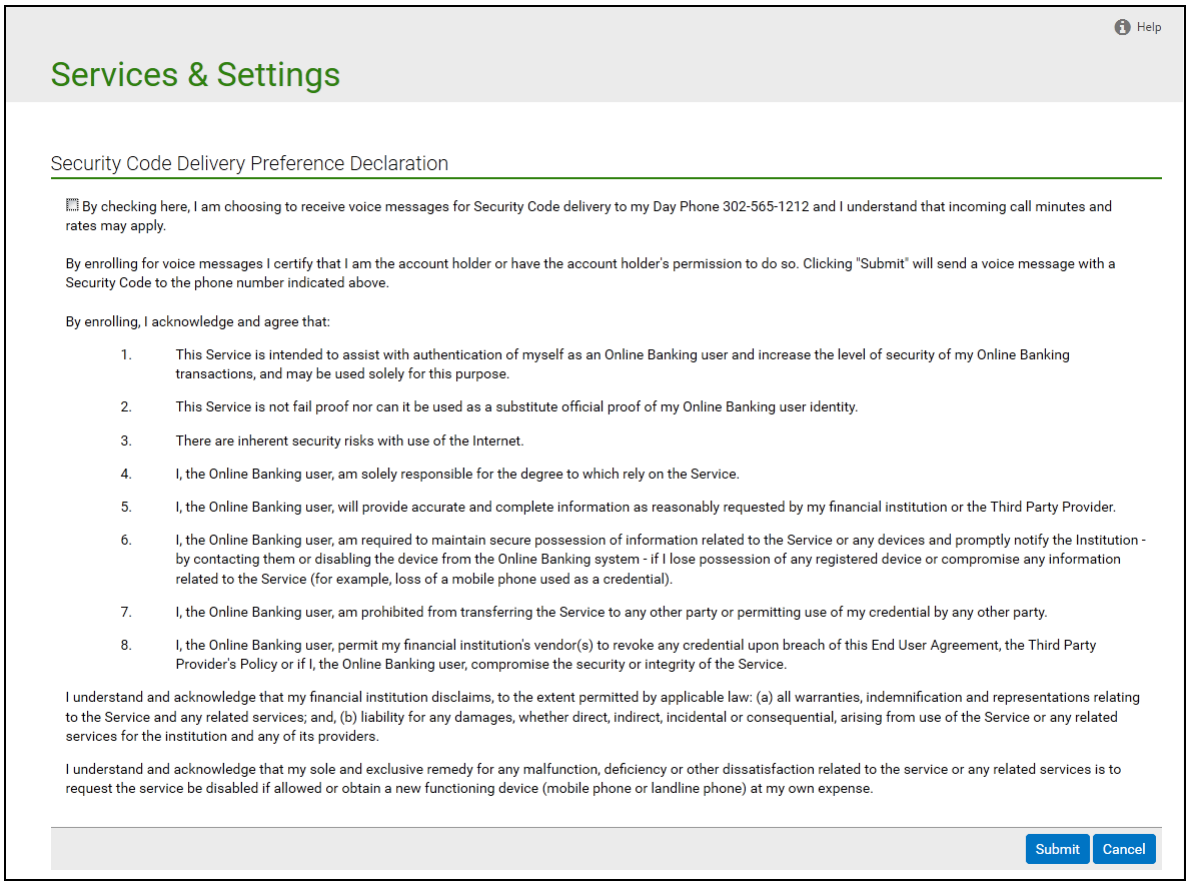
If you have not yet enabled any number for voice messaging, you see on-screen messages prompting you to do so. Once a number is on file but not enabled, an **Enable delivery of voice messages to this phone** link appears next to the number, as illustrated above.

To enable a number for voice message security code delivery, do the following.

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

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

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

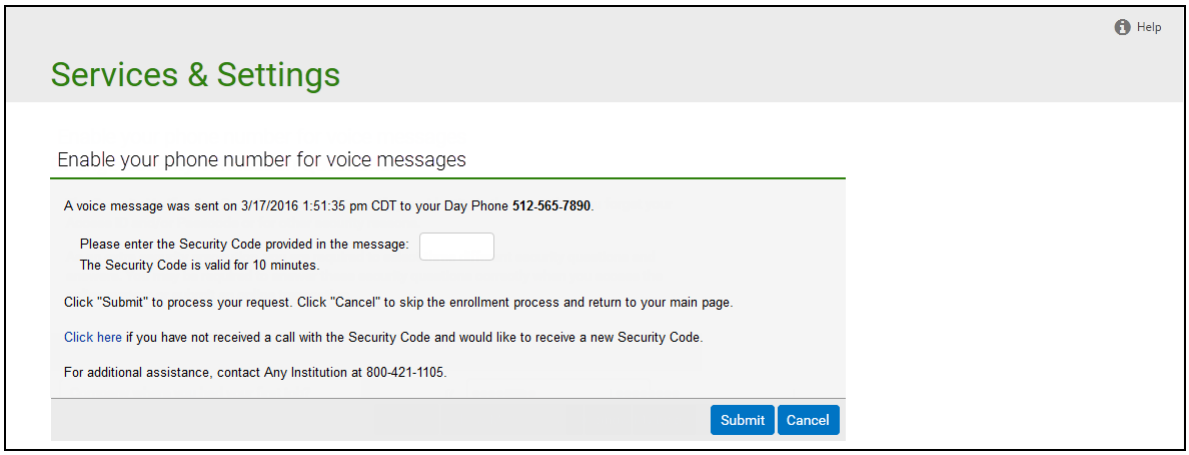


You are advised that charges may apply to the voice messages. You must be the account holder for the number given.

2. Select the confirmation check box.

3. Click **Submit**.

   The Enable your phone number for voice messages page appears.



   You should receive a voice message from your financial institution at the number you selected to enable, containing a security code.

4. In the text box, enter the security code that was received.

   If you did not receive a security code, you can use the **Click here** link provided on this page to request that another code be sent.

5. Click **Submit** to enable the number.

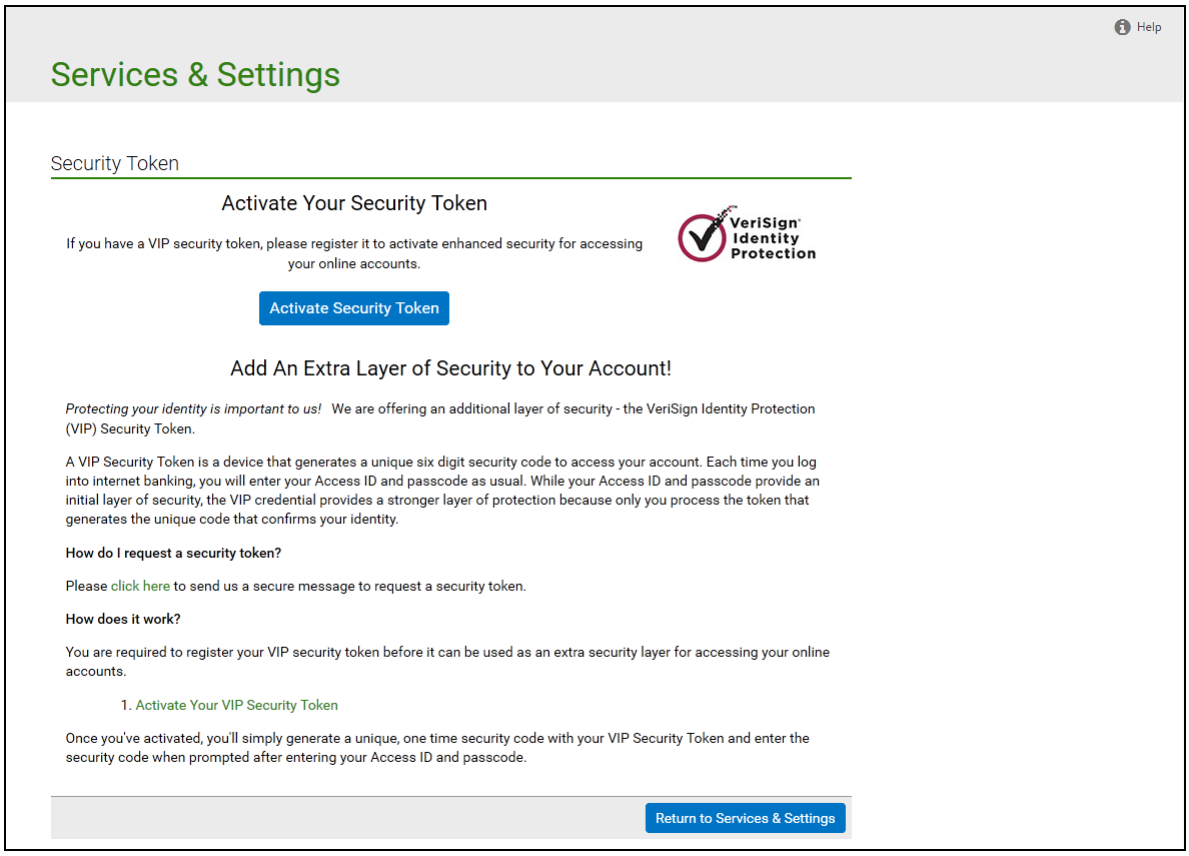
   A confirmation page appears.

Security Tokens

You may be required by your financial institution to use a security token as an additional form of authentication when logging in to Online Banking and/or conducting certain transactions. If you are required to use a security token for authentication, you will be notified by your financial institution on how to obtain your security token.

To view the Security Token page, click **Request security token** on the Services & Settings page in the Security Settings section.

The Security Token page provides general information about security tokens, and provides access to certain token related options.



If you have a token that needs to be activated, an **Activate Security Token** button appears on this page, and takes you to the activation page. You can also go directly to the activation page from the Services & Settings main page using the Activate Your Security Token link.

Activating a Security Token

Tokens that have been issued must be activated before they can be used. Activation can be performed by you, or may have already been done for you by your financial institution.

The Activating Your Security Token page allows you to register and activate your security token for dual authentication purposes. Once you've activated, you'll simply generate a unique, one time security code with your VIP Security Token and enter the security code when prompted after entering your access ID and passcode.

Note

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

To activate your security token, do the following.

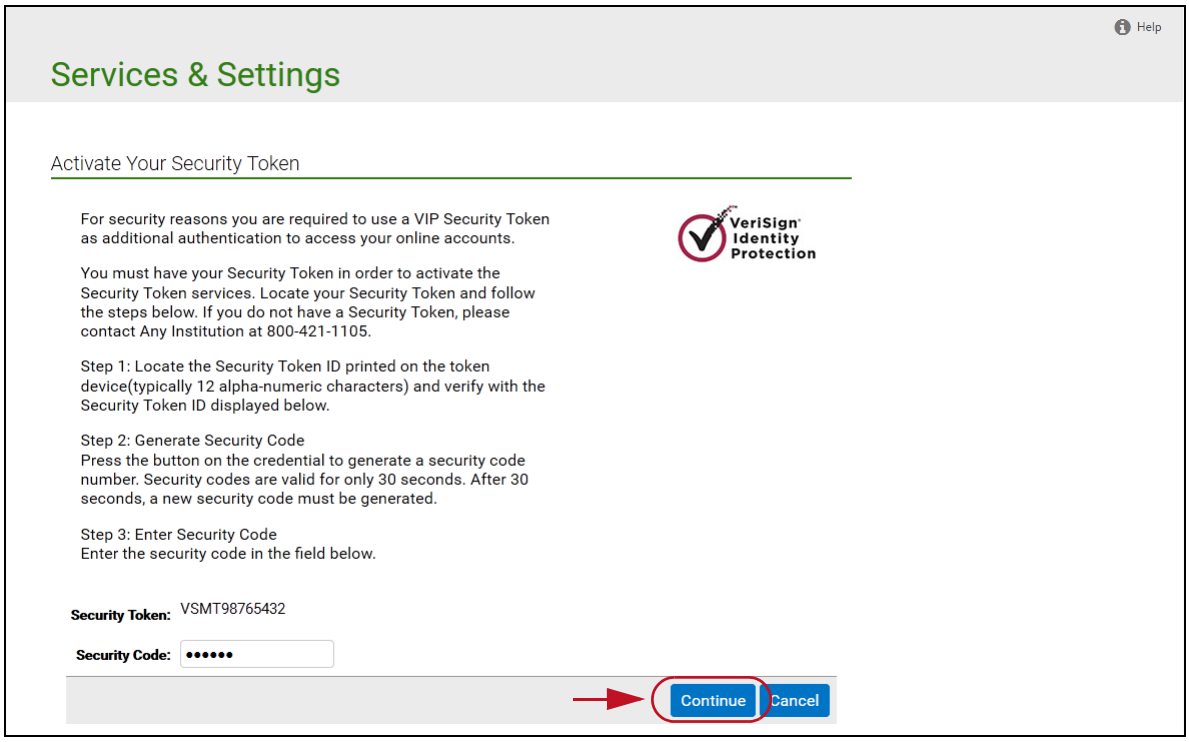
1. On the Services & Settings page, click **Activate token** in the Security Settings section.
2. On the Activate Your Security Token page, enter the token number in the **Security Token ID** field.

   The security token ID is the 12-digit alphanumeric code located on the back of the security token. If you have already been issued a token the token ID should already appear in the field, as illustrated here.
3. Press the button on the token and enter the six-digit number it displays in the **Security Code** field.

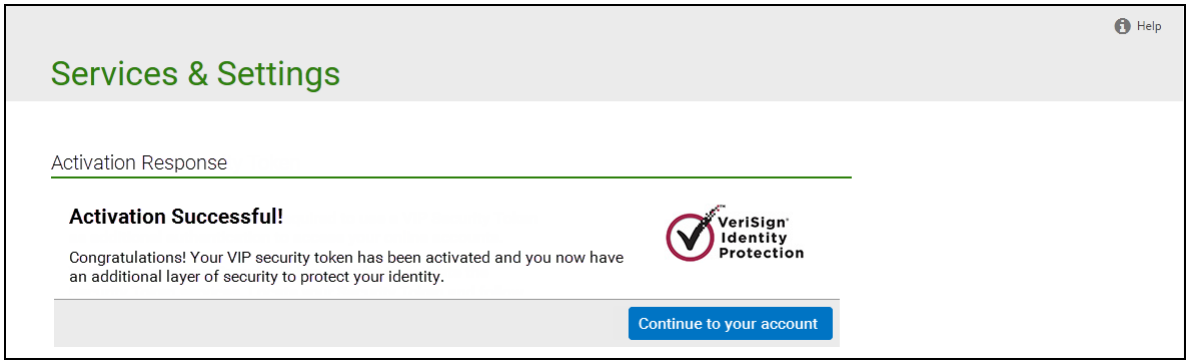
Note

Security codes are valid for only 30 seconds. If more than 30 seconds pass between generating a code and entering it, you must generate a new security code.

4. Click **Continue** to activate the security token.



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



Changing Transaction Categories

If your financial institution offers the Check Register service, you can view, update, and delete your transaction categories from the Services & Settings page. Transaction categories are descriptive labels that are assigned to each transaction, so that you can manage your finances.

If your institution offers My Spending, you can use categories to track expenditures by category. The set of default categories and the way you manage them differ slightly depending on whether your institution offers My Spending, as indicated in the following procedures. Commercial users, and users of institutions that do not offer My Spending, should use the "no My Spending" procedures.

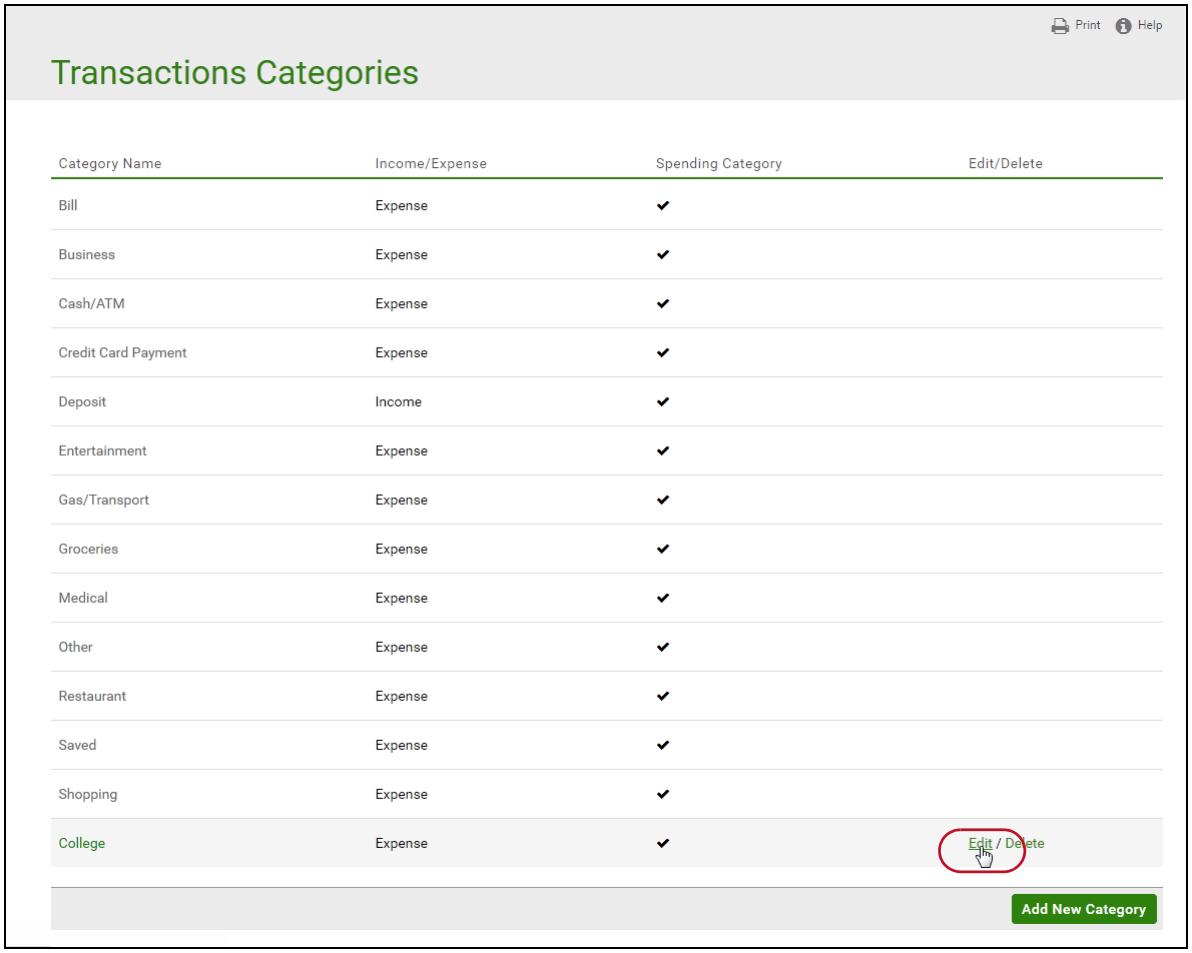
Updating Your Transaction Categories—with My Spending

Users who have My Spending and want to update their transaction categories should do the following.

1. On the Services & Settings page, click **Transaction categories** in the Preferences section. This option is available only for institutions that offer the Check Register feature.
2. On the **Transactions Categories** page, look over your categories.

> **Note**
>
> Only custom categories, which you have created, can be updated. They appear at the bottom of the list, in a different color.

3. Scroll down and click the custom category's **Edit** link in the Edit/Delete column.

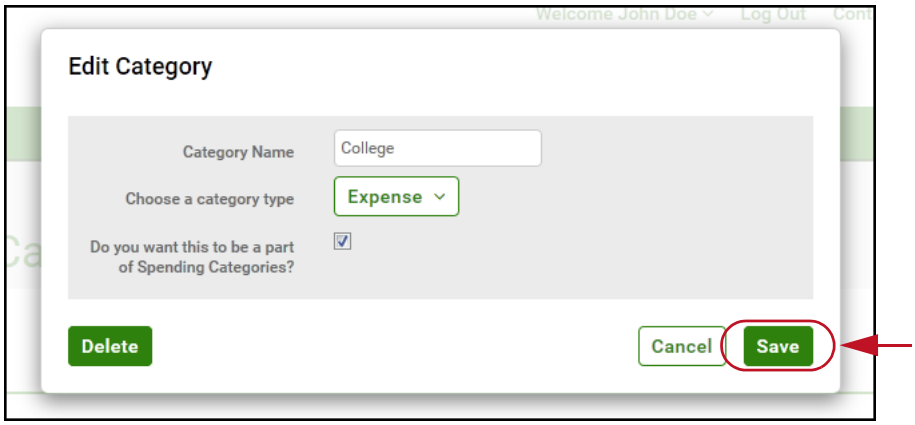


The Edit Category dialog box appears.

> **Note**
>
> This dialog box is also accessible from the Accounts page, by clicking **Edit/Delete Category** in the Category column drop-down list for a custom category.

4. In the **Category Name** box, change the name.
5. Select Income or Expense in the **Choose a category type** list.
6. If you want to designate the category as a Spending category, so it can be tracked in My Spending, select the check box.

7. Click **Save**.



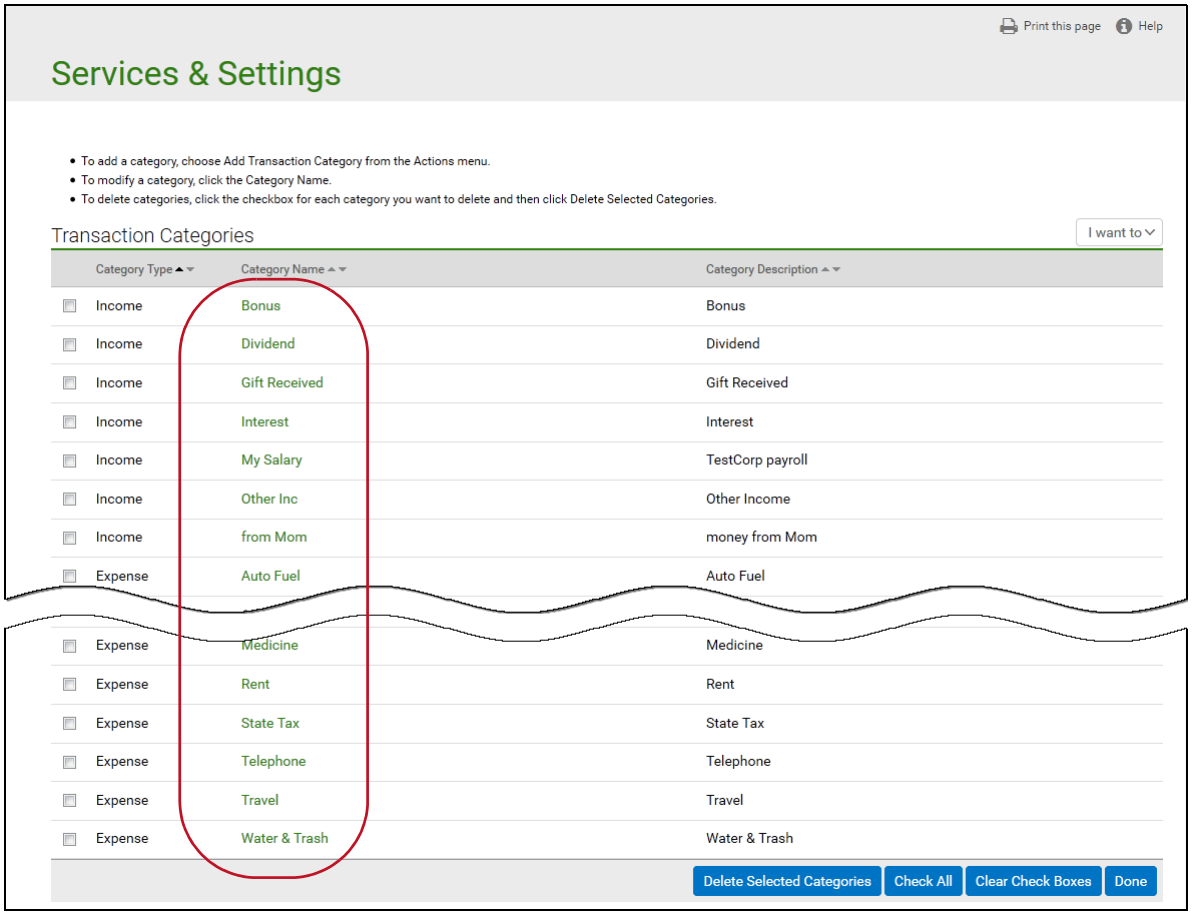
The Transactions Categories page shows the update.

Updating Your Transaction Categories—no My Spending

To update your transaction categories, do the following.

1. On the Services & Settings page, click **Transaction categories** in the Preferences section. This option is available only for institutions that offer the Check Register feature.

2. On the **Transaction Categories** page, look over your categories. If you want to update a category, click the Category Name link.

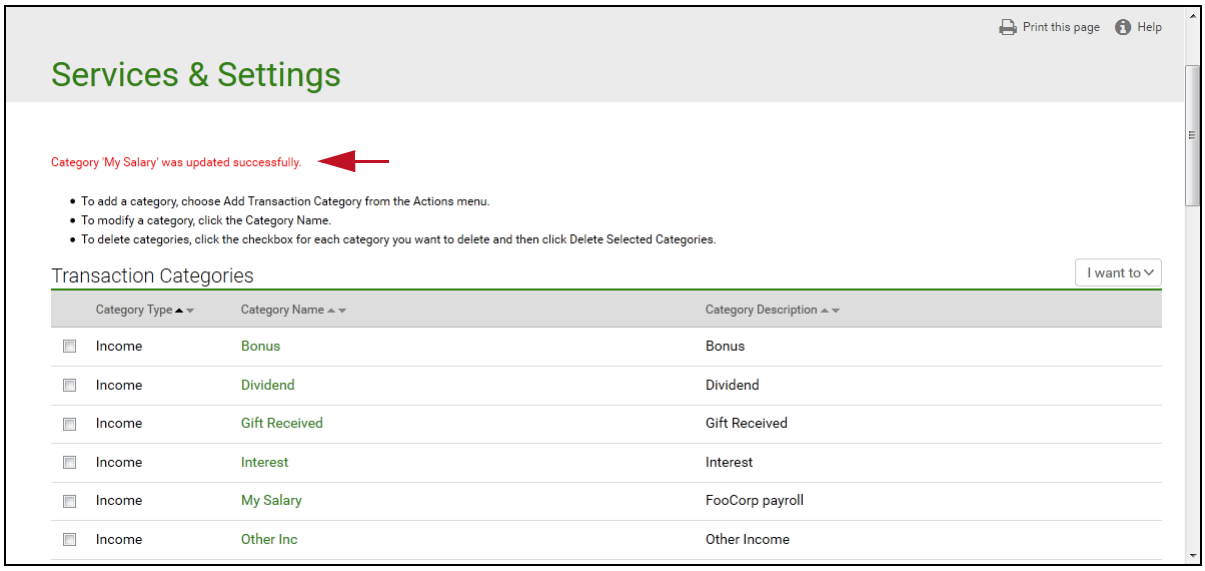


The Edit Transaction Category page appears.

3. On the Edit Transaction Category page, select Income or Expense in the **Category Type** list.
4. In the **Category Name** box, change the name.
5. In the **Category Description** box, change the description of the category.

6. Click **Save Changes**.

A confirmation page appears.



Adding a Transaction Category—with My Spending

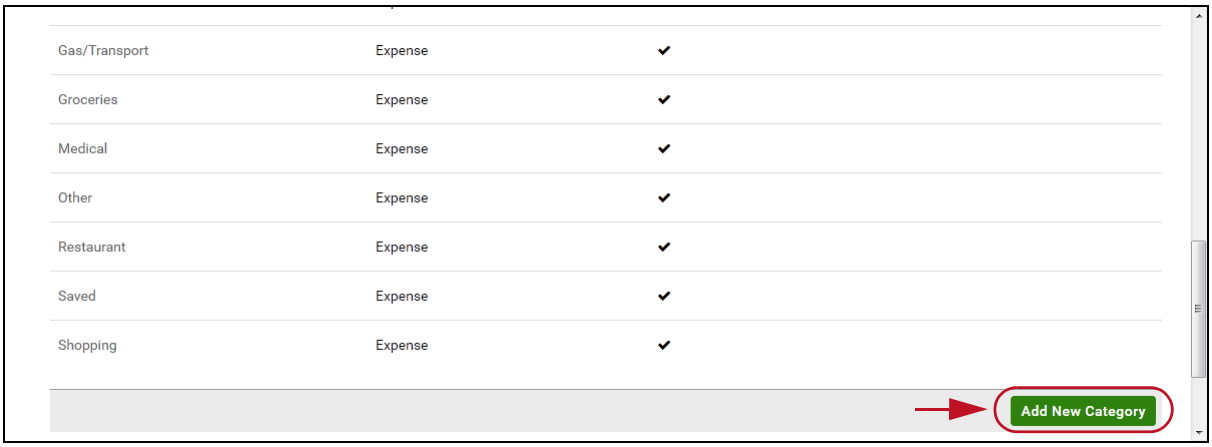
If you require additional transaction categories other than the defaults, you can add up to fifteen (15) custom transaction categories to suit your needs.

To add a new transaction category, do the following.

1. On the Services & Settings page, click **Transaction categories** in the Preferences section.

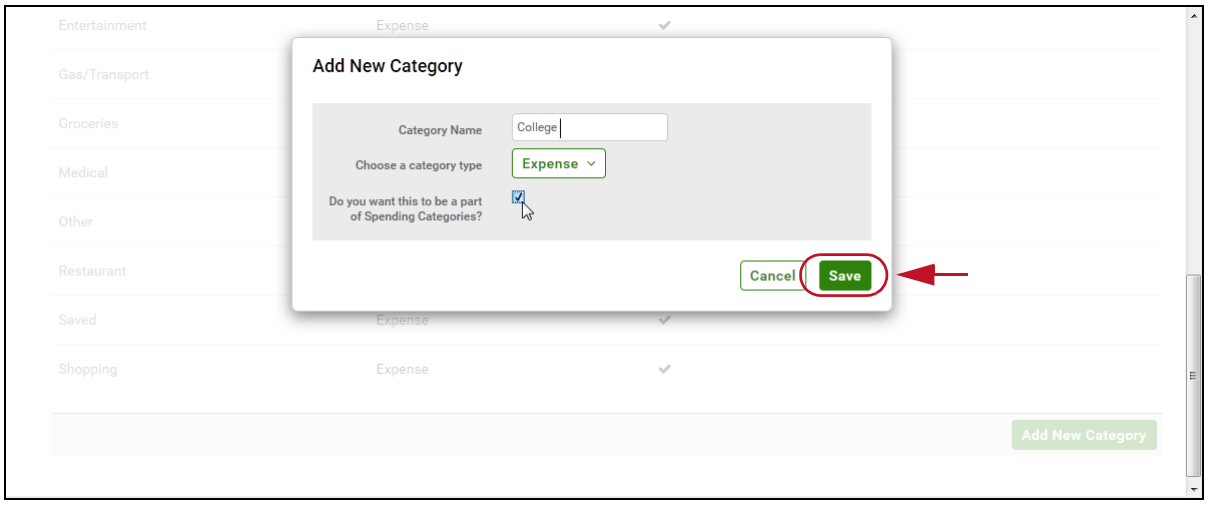
2. On the Transaction Categories page, click **Add New Category**.

> **Note**
>
> If fifteen custom categories have already been added, the **Add New Category** button does not appear.



The Add New Category dialog box appears.

3. In the **Category Name** box, enter a new category name, up to 64 characters.
4. In the **Choose a category type** list, select either Income or Expense.
5. If you want to designate the category as a Spending category, so it can be tracked in My Spending, select the check box.
6. Click **Save**.

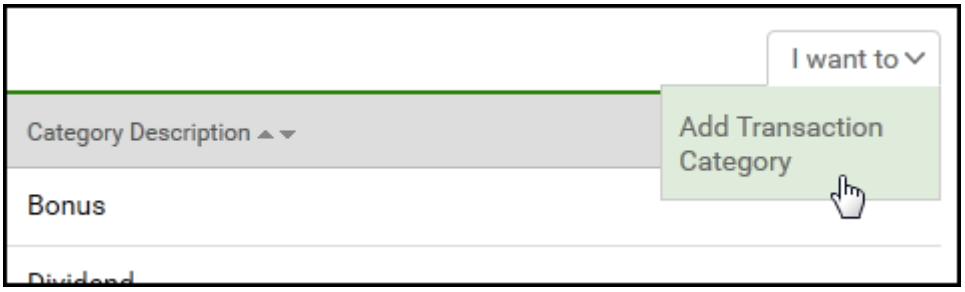


Adding a Transaction Category—no My Spending

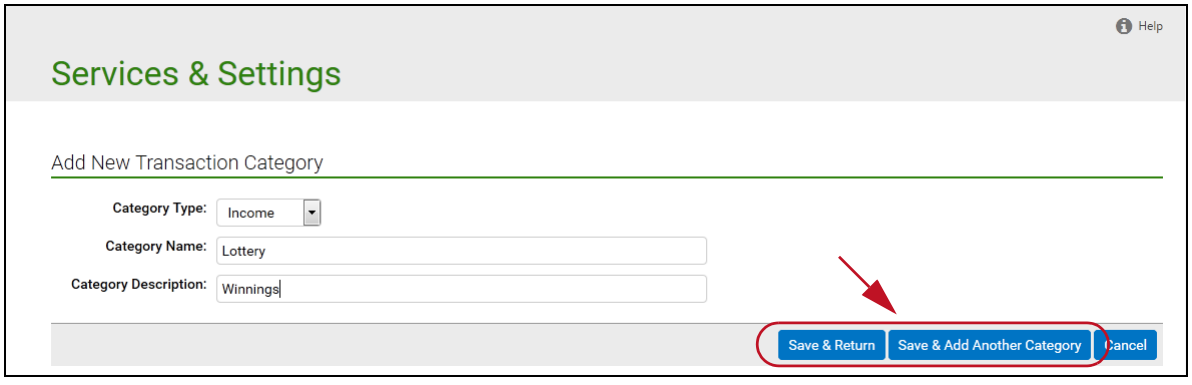
If you require additional transaction categories other than those listed, you can add any number of transaction categories to suit your needs.

To add a new transaction category, do the following.

1. On the Services & Settings page, click **Transaction categories** in the Preferences section.
2. On the Transaction Categories page, click **Add Transaction Category** in the **I want to** menu.



3. In the **Category Type** list, select either Income or Expense.
4. In the **Category Name** box, enter a new category name, up to 64 characters.
5. In the **Category Description** box, enter a brief description.
6. Click **Save & Return** to add your category, or **Save & Add Another Category** to add more categories.



A confirmation message appears at the top of the page.

You have successfully added a new transaction category.

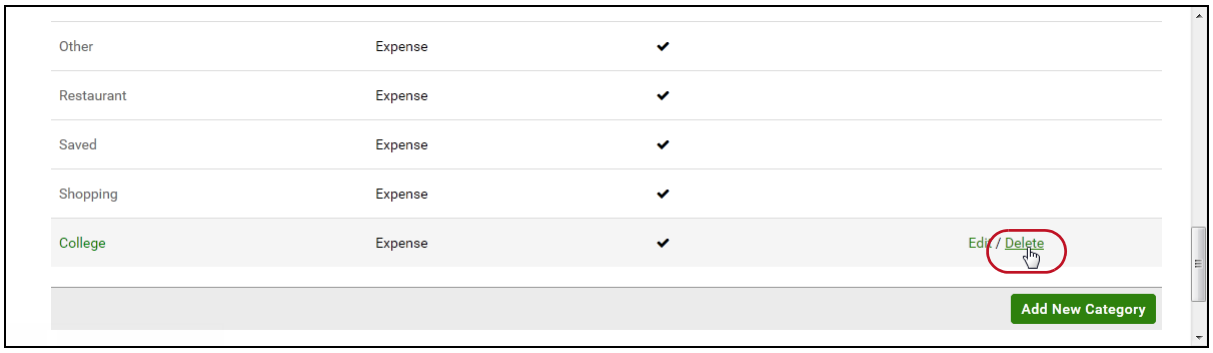
Deleting a Transaction Category—with My Spending

You can delete a custom transaction category when it is no longer needed. Default categories cannot be deleted. Once you delete a category, transactions will no longer have the category assigned to them, so you must select a different category to be assigned to any such item.

To delete a custom transaction category, do the following.

1. On the Services & Settings page, click **Transaction categories** in the Preferences section.
2. Scroll down and click the custom category's **Delete** link in the Edit/Delete column.

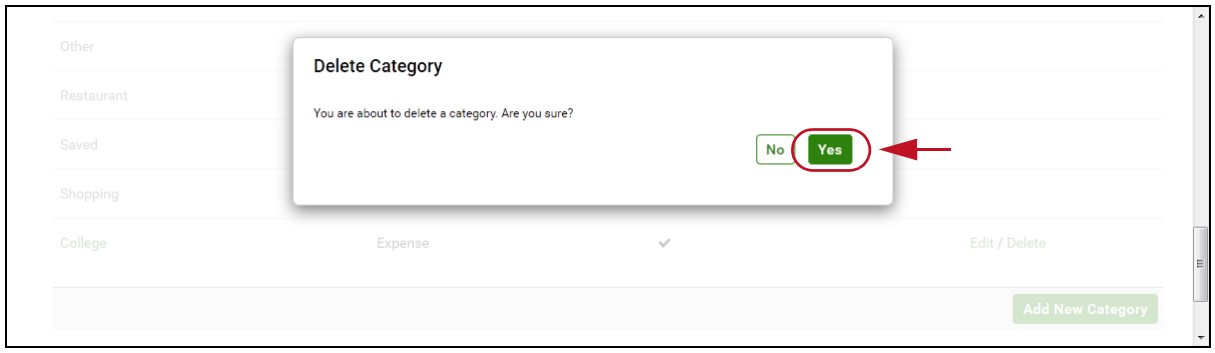
> **Note**
>
> Only custom categories, which you have created, can be deleted. They appear at the bottom of the list, in a different color.



> **Note**
>
> You can also delete a category starting from the Accounts page, by clicking **Edit/Delete Category** in the Category column drop-down list for a custom category. Use the **Delete** button available in the Edit Category dialog box that appears.

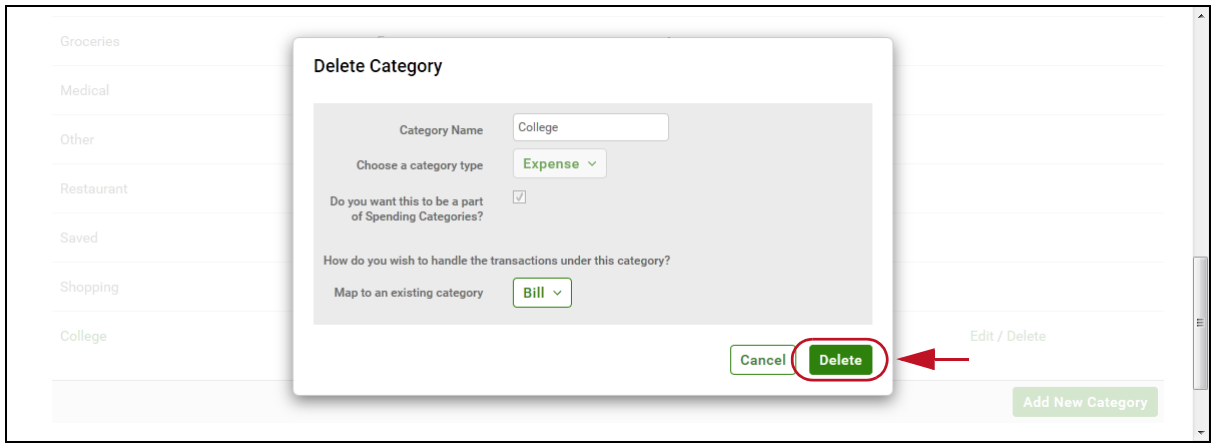
The Delete Category confirmation dialog box appears.

3. Click **Yes**.



The Delete Category dialog box changes to show the category's current settings and a drop-down for remapping the category.

4. Using the **Map to an existing category** list, select the category to which any transactions currently categorized with the category to be deleted should be assigned.
5. Click **Delete**.



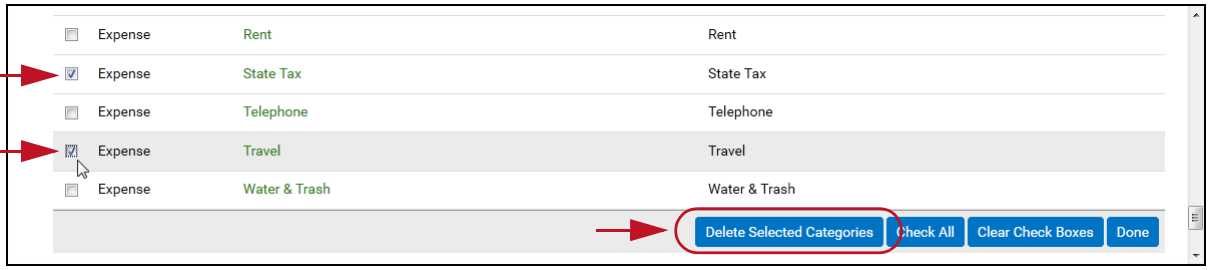
The custom category you deleted no longer appears on the Transactions Categories page, or as an option in Category lists.

Deleting a Transaction Category—no My Spending

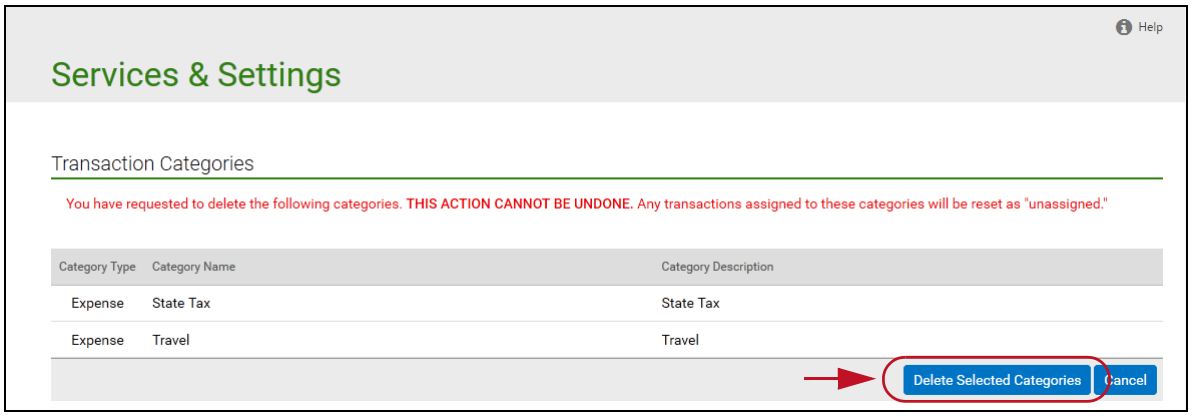
You can delete any transaction category when it is no longer needed. Once you delete a category, transactions will no longer have the category assigned to them. You must reassign a new category to the item.

To delete a transaction category, do the following.

1. On the Services & Settings page, click **Transaction categories** in the Preferences section.
2. On the **Transaction Categories** page, look over your categories. Click the check boxes next to the categories you want to remove, and then click **Delete Selected Categories**.



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



A confirmation message appears at the top of the page.

Setting Batch Items Displayed per Page

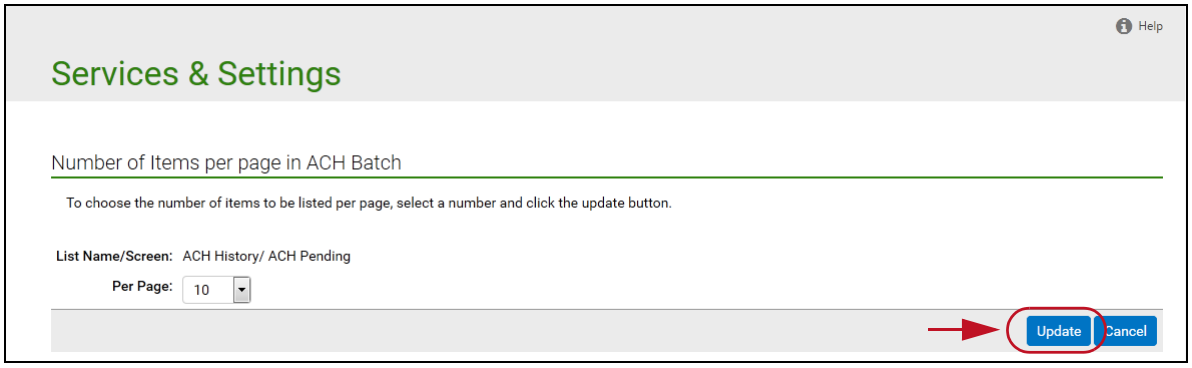
Commercial users of Online Banking often work with ACH batches that contain many batch items. Depending on the number of items typically found in batches one works with, it may be more convenient to view more or fewer batch items on a single page. You can adjust the number of batch items displayed per page in ACH History and ACH Pending lists during a session with controls on those pages. You can save the items per page setting as a default for future sessions in Services & Settings.

To set the number of ACH batch items to be displayed by default, do the following.

1. On the Services & Settings page, click **ACH batches - items per page** in the Preferences section. Only Commercial users have this option.

   The Number of Items per page in ACH Batch page appears.

2. In the **Per Page** list, select the number of items to be displayed by default.
3. Click **Update** to save your selection.



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

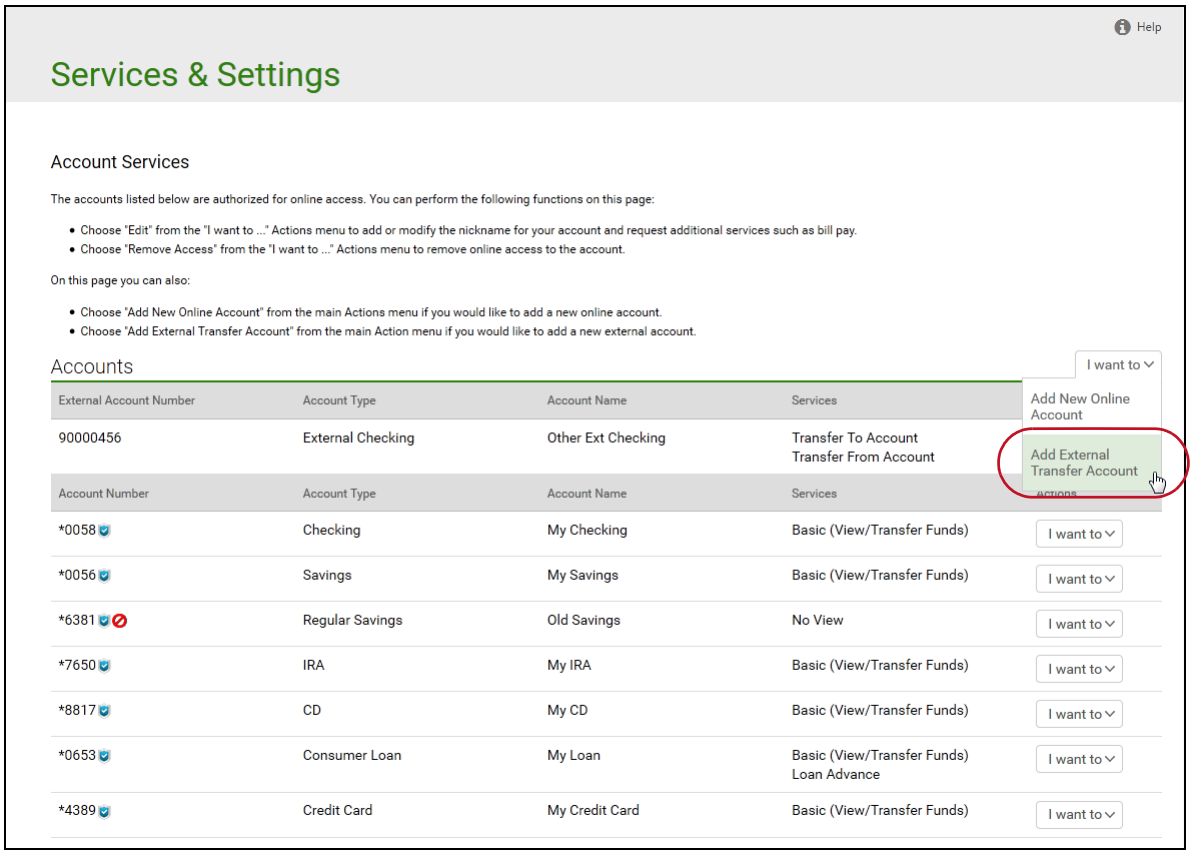
Entering an External Transfer Account Request

The External Transfer approval process allows you to easily enter a new request for an external transfer account. Refer to External Transfers in chapter 5 for general information on external transfer accounts.

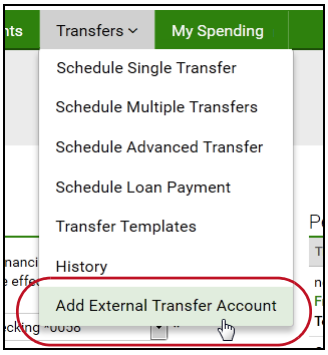
To enter an External Transfer Account request, do the following.

1. Use any one of these methods to begin the Add External Transfer Account process:
   - On the Services & Settings page, click **Add external transfer account** in the Preferences section.

- On the Services & Settings/Account Services page, click **Add External Transfer Account** in the **I want to** menu.



- From the Transfers tab or any other page in Online Banking, click the **Transfers** tab heading and click **Add External Transfer Account** from the tab drop-down menu.



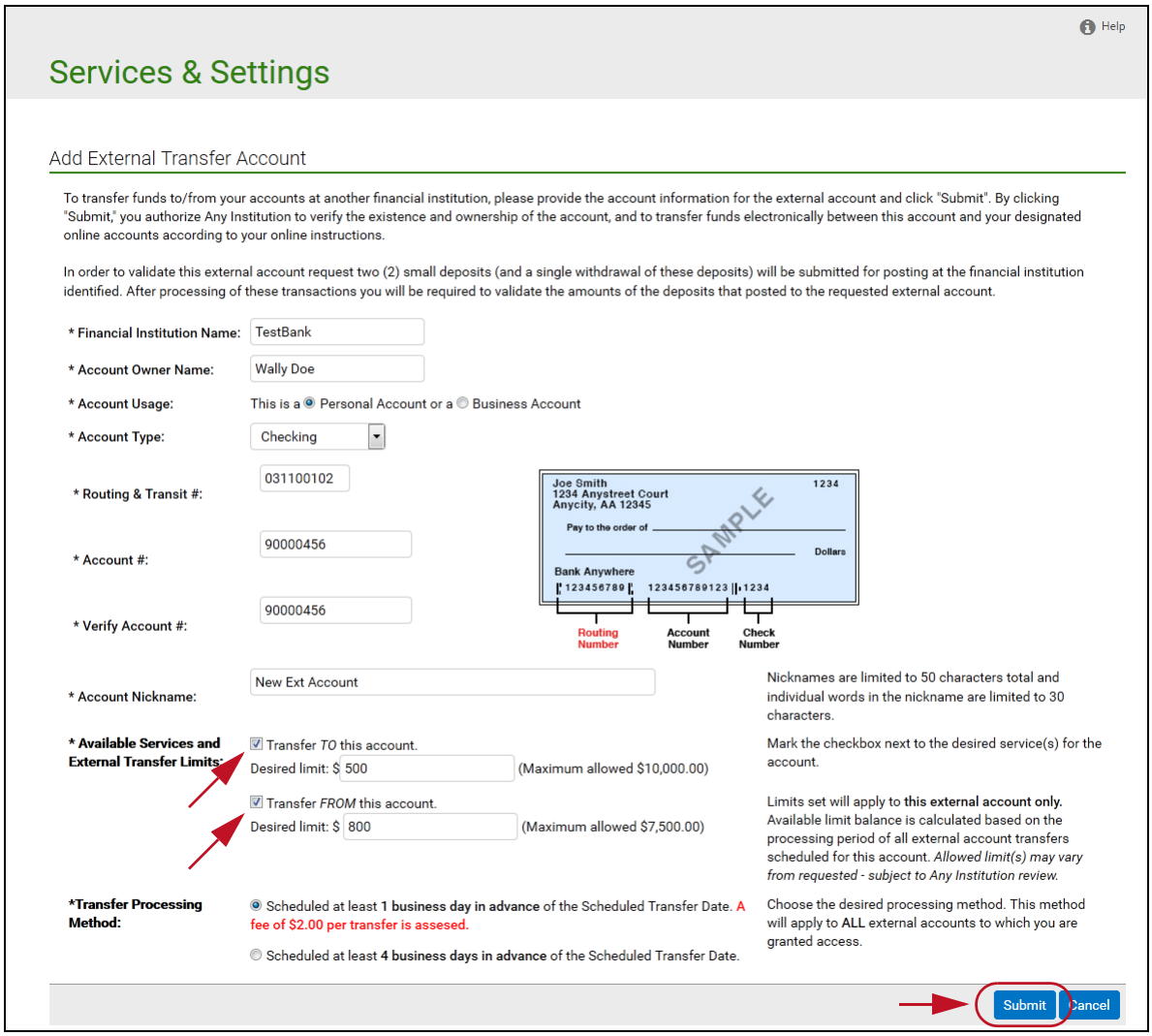
The Services & Settings Online Banking External Transfer Service Agreement page appears.

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

The Add External Transfer Account page appears.

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

7. Click **Submit**.

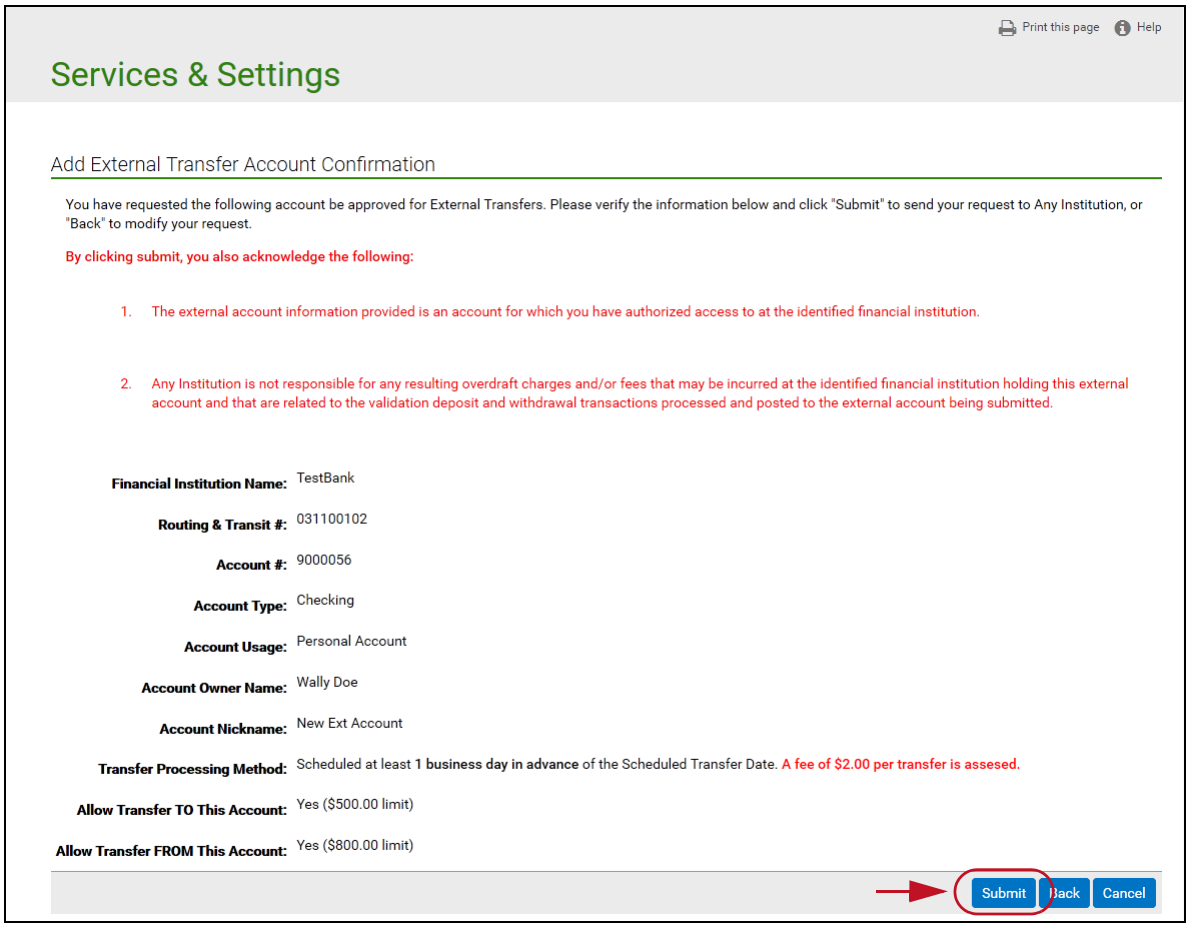


A confirmation page appears.

Note

The illustrations in this manual show pages as they appear for an institution using Customer Validation, with all available options visible.

8. On the Confirmation page, review the information, and then click **Submit** to continue.



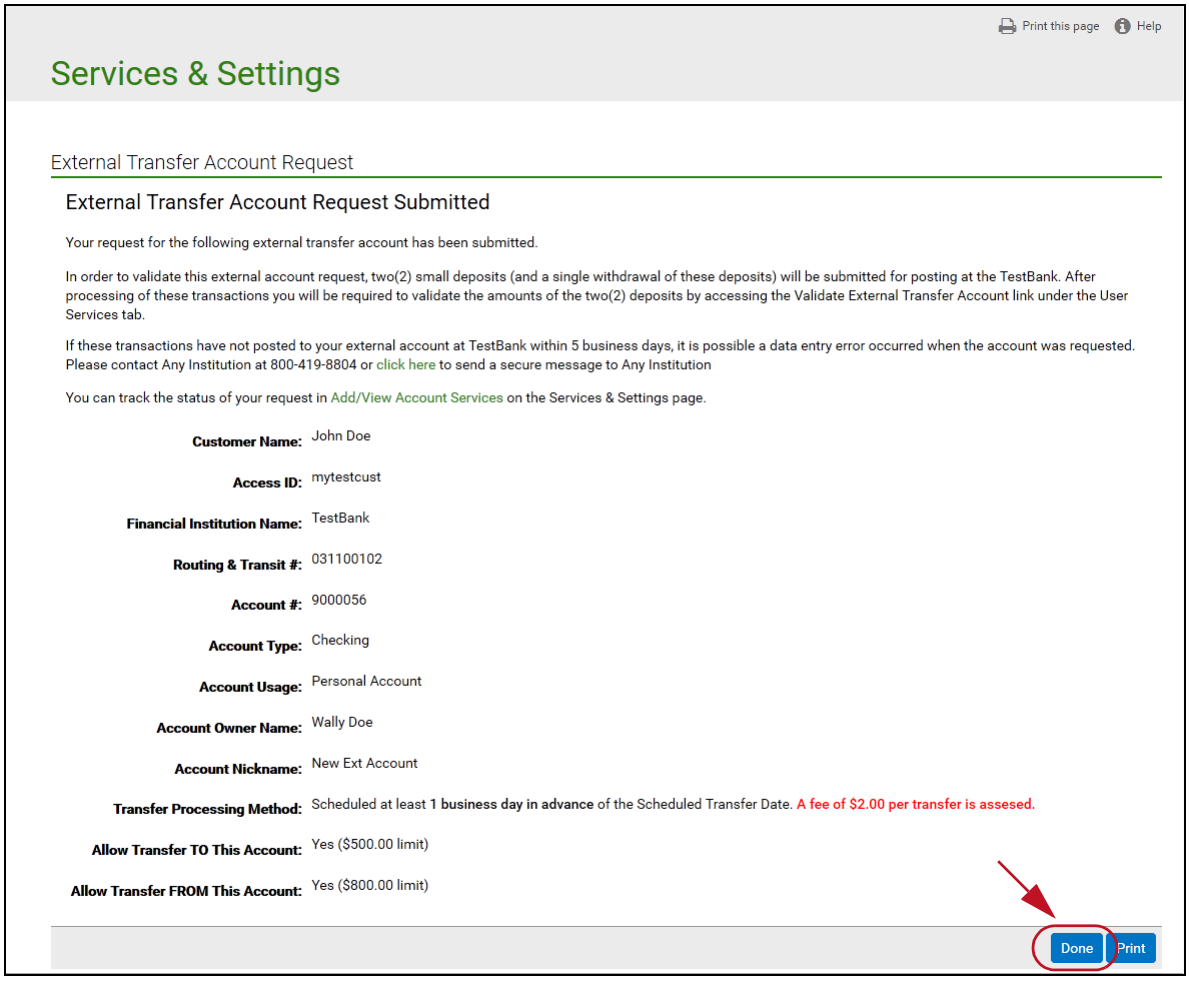
Note

Entries on the Confirmation page should be verified carefully before submitting. When Customer Validation is being used, erroneous entries, such as an incorrect Routing & Transit number, cannot be corrected once the request has been submitted.

In such cases, the request will be declined and must be resubmitted with correct information.

The Request Submitted page appears.

9. Print the page.



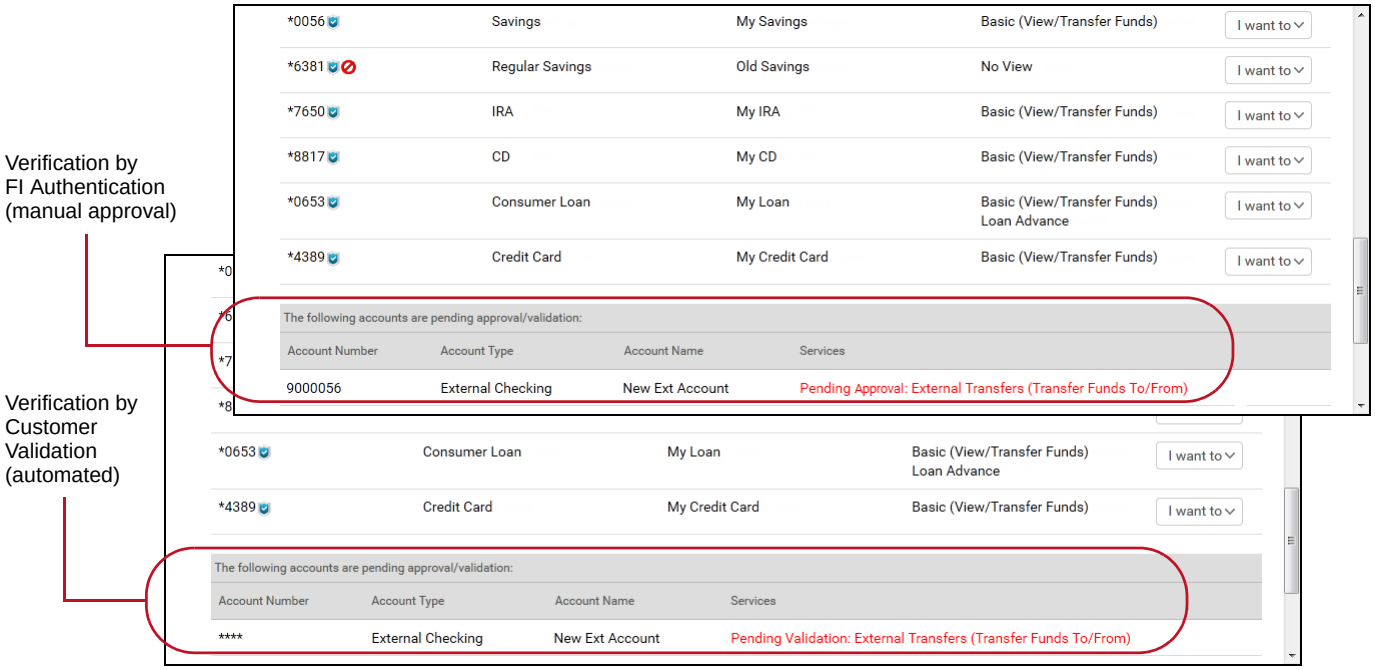
10. Depending on the external account approval method used by your institution, you may need to sign the page and then mail it with a canceled check, deposit slip or the like to your institution for authorization. Some financial institutions may not require you to sign the application. Follow the instructions on the page.

You have successfully submitted an external transfer account request.

Tracking the External Account Verification Process

You can track the progress of your pending external account requests on the Services & Settings/Account Services page. All pending external account requests appear at the bottom of the page until the processing of the request is complete. Once the account is available, you will receive notification. The account will then be available for use on the Transfers page and on the Account Services page.

The pending section of the page looks slightly different depending on the type of verification used by your institution.



Validating External Transfer Accounts

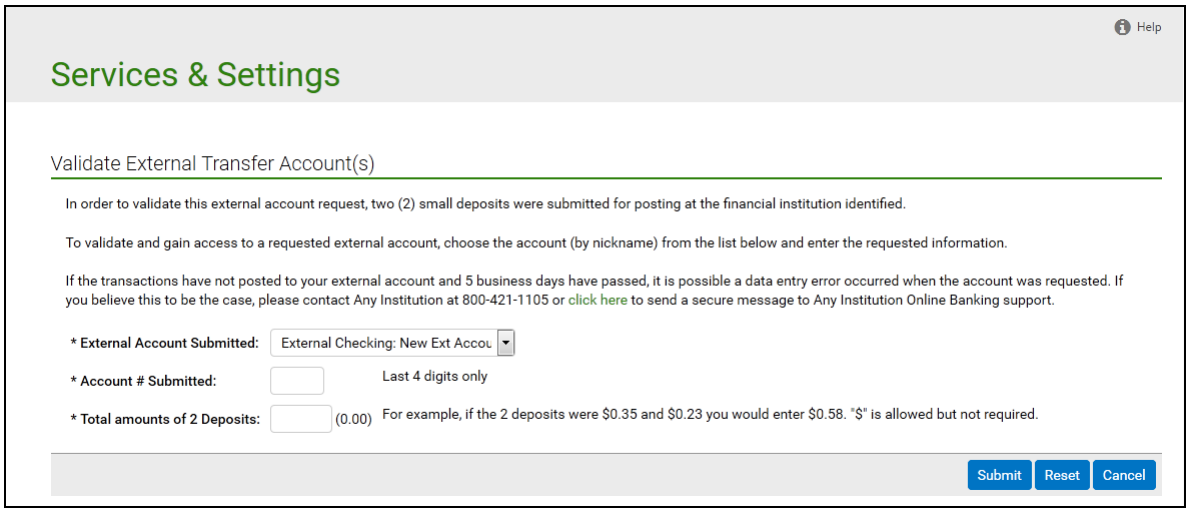
Your institution may provide the Customer Validation method of verifying your authorization to access a requested external checking or savings account. External Loan accounts are not eligible for Customer Validation even for institutions that offer external loan transfers and support this verification method. The process is automated, but it requires your participation.

The process works by sending two small deposits to the external account within a few days of your request for access. A single withdrawal of the total amount of the deposits follows shortly afterward. You must monitor the external account for these deposits.

To validate a requested external account, do the following.

1. When the validation deposits have appeared in your external account, record their values, or have your external account statement or external account banking web site available.
2. Return to Online Banking and go to the Services & Settings page.
3. Click the **Validate external transfer accounts** link, which appears in the Preferences section when an external transfer account request is in progress.

   The Validate External Transfer Account(s) page appears.



4. If you have more than one pending external account request, select the one you are ready to validate from the **External Account Submitted** list by the nickname you entered in the request.
5. In the **Account # Submitted** box, enter the last 4 digits of the external account number. (For security reasons, the requested external account number does not appear within Online Banking.)
6. Referring to your external account online site or account statement, find the two small deposits made after your account request. The amounts vary randomly from request to request.
7. Enter the sum of the two amounts in the **Total amounts of 2 Deposits** box. For example, if the two deposits were $0.35 and $0.23, you would enter 0.58.
8. Click **Submit**.

Provided the total amount entered agrees with the actual total of the two deposit transactions submitted to the specified external account, and the account number matches, you are granted access to the external account for transfers within Online Banking immediately.

Unsuccessful Validations

Customer Validation may not succeed for various reasons:

- Invalid user response – If the user enters an incorrect account number or an incorrect total amount on the Validation page, access is not granted. The user can make additional attempts at entering the correct information. After a certain number of unsuccessful attempts, the request fails.
- Invalid user input – If the user entered an incorrect account number, routing number or other information on the request itself, the deposits to the external account will fail, making validation impossible.

If for any reason the OLB user cannot successfully complete the validation of an external account request, the OLB institution should be contacted for assistance. Validation deposits can be sent again on request. Failed requests can be resubmitted if some clarification about the required information was needed. Ultimately, the institution can always have the user submit printed documentation and use the manual approval process (FI Authentication) for an external account request.

Request Expiration

The institution can be configured to have external account requests (Customer Validation or FI Authentication) eventually expire if they are not acted upon. The length of time from request submission to expiration is configurable by your institution. If the institution is not configured for expiration, requests not approved/validated or declined remain in the system indefinitely.

Modifying External Transfer Processing Method

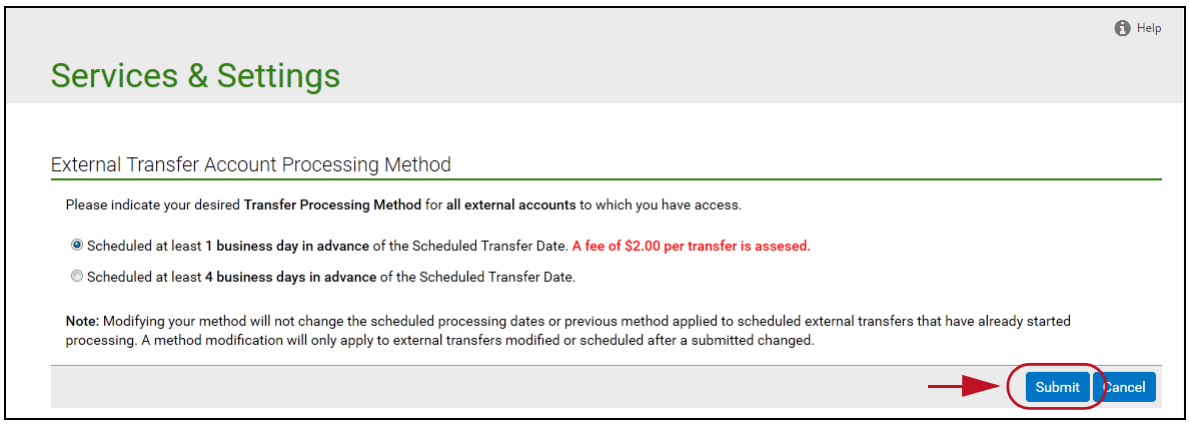
Some financial institutions allow the OLB user to select a transfer processing method. In such cases, the processing method is specified as part of the external transfer account request. Under **Transfer Processing Method**, the user selects one of the following.

- Scheduled at least 1 business day in advance of the Scheduled Transfer Date.
- Scheduled at least 4 business days in advance of the Scheduled Transfer Date.

The processing method controls when the transferred funds can be expected to actually be credited to or debited from the destination account. The selected processing method is effective for all external transfer accounts, not just the one in the request in which it was selected.

Institutions that offer the option provide the **Modify external transfer processing method** link in Services & Settings under the Preferences section. To change the transfer processing method for their external accounts, click this link to open the Modify External Transfer Processing Method page.

To modify the processing method, select the appropriate option and click **Submit**.



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

Controlling E-Statement Delivery

When your institution offers electronic-only statements, but not other electronic documents, the **View statements** link appears in the Quick Links section of Services & Settings. You can opt in or opt out of electronic-only statements by clicking this link to go to the Account Statement page. From this page on the Accounts tab, you can select which accounts to affect, and begin the opt-in or opt-out process.

> **Note**
>
> Refer to Account Statements with Electronic-only Delivery in chapter 4 for details on opting in and opting out of e-statement delivery.

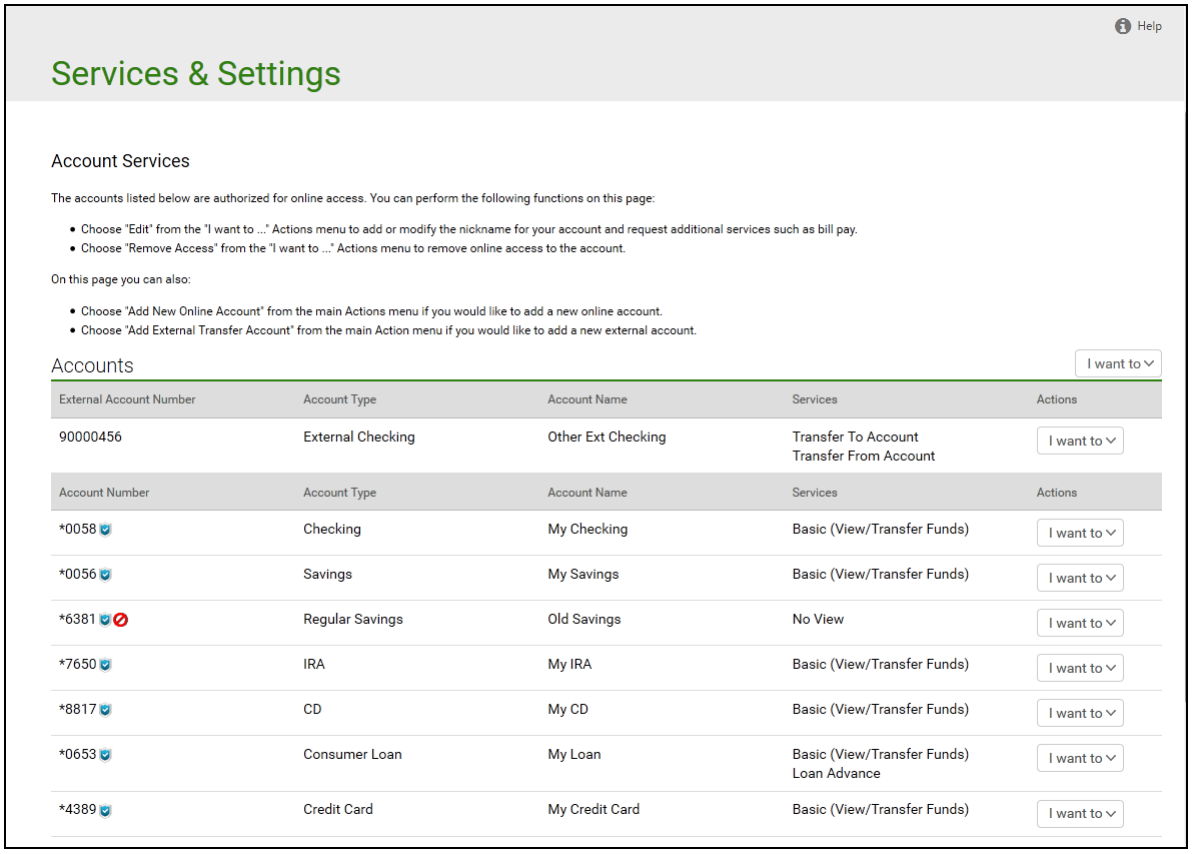
Controlling Delivery of E-Statements and E-Documents

When your institution offers both account statements and account documents in electronic-only form, the **View statements & documents** link appears in the Quick Links section of Services & Settings. A **View statements** link does not appear. You can opt in or opt out of electronic-only forms of account statements and account documents such as disclosures, legal statements, and terms by clicking this link to go to the Documents page. From this page on the Accounts tab, you can select which accounts to affect, and begin the opt-in or opt-out process.

> **Note**
>
> Refer to Account Documents and Statements with Electronic-only Delivery in chapter 4 for details on opting in and opting out of e-statement/e-document delivery.

Adding and Editing Account Services

The Account Services page provides a suite of account management tools that you can use to add new accounts, edit existing accounts, and remove access to current online accounts.



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

Account Services Table

Column Heading	Description
Account #	■ The account number of the account. ■ Account numbers are masked by default, displaying only the final few digits *3336. Click the green unmask icon to see the full number. The red mask icon 10003336 conceals the number again.
Account Type	The type of account.
Account Name	The account nickname, or the account owner name.

Account Services Table *(cont.)*

Column Heading	Description
Services	The current services that are assigned to the account.
Actions	For each account, provides an **I want to** menu that lets you edit account nicknames or add services to an account if available. Also allows you to remove access to online accounts.
Pending Online Accounts	If any pending account activations/approvals by the financial institution are outstanding, they are listed below the account information and displayed in red text.

Editing an Account

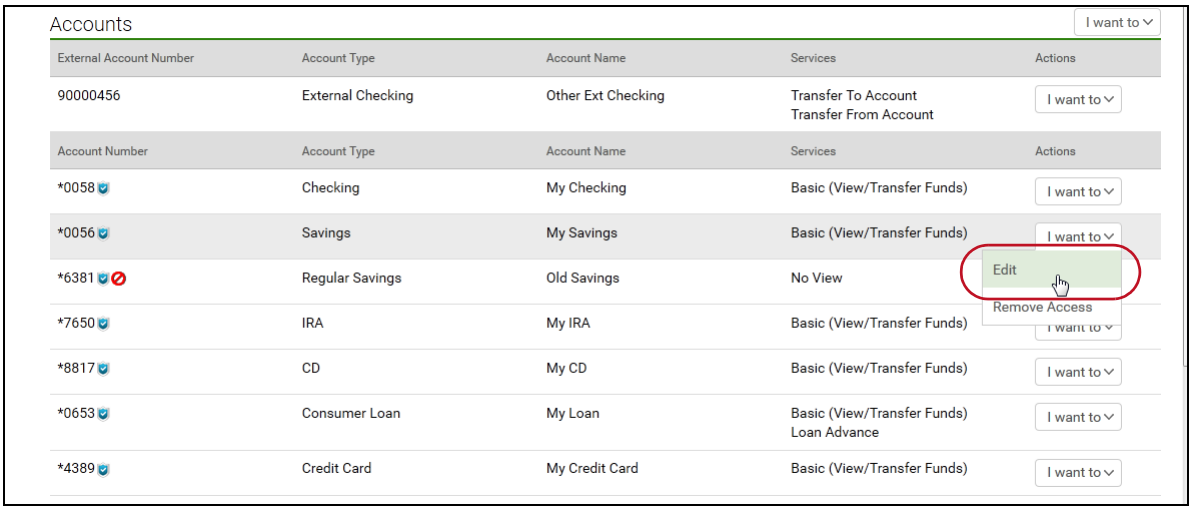
The Account Services Edit page provides an account nickname field as well as buttons to upgrade services. The following information is provided.

Account Services Edit Table

Column Heading	Description
Account Owner	The official name of the account holder on the system.
Account Type	The type of account.
Account Number	■ The account number. ■ Account numbers are masked by default, displaying only the final few digits.
Services	The current services that are assigned to the account.
Account Nickname	The nickname given to the account.
Available Services	The additional online services available on the account. If the account already has access to all available online services, the message, “This account has no additional services available” appears.

To edit an online account or service, do the following.

1. On the Services & Settings page, click **Modify account access** in the Preferences section.
2. In the **I want to** menu of the appropriate account, click **Edit**.



The Account Services Detail page appears.

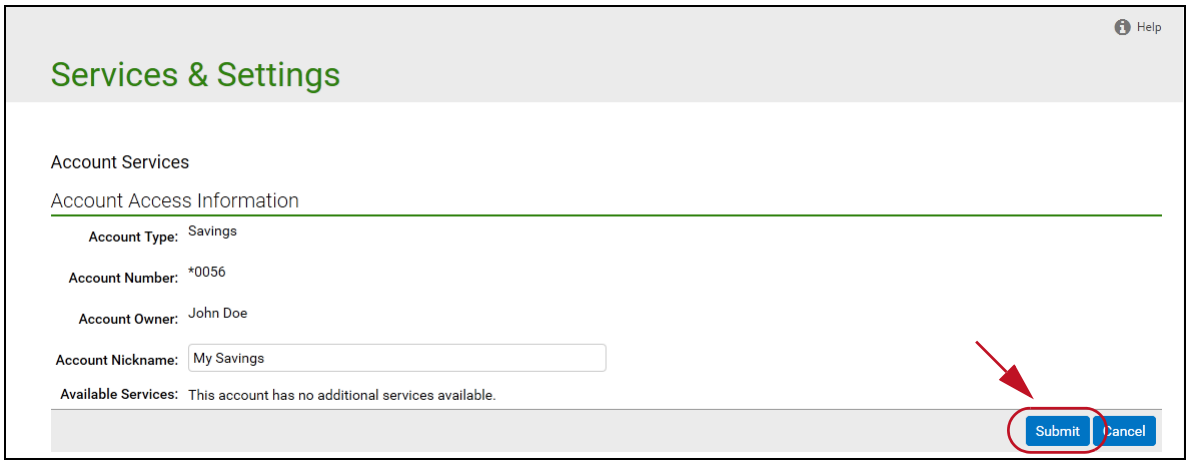
3. In the **Account Nickname** box, enter or change the account nickname, up to 50 characters.

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

4. If you would like to add an online service to your account, click it under **Available Services**.

   Not all accounts have additional services available.

5. Click **Submit**.



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

Enabling Access

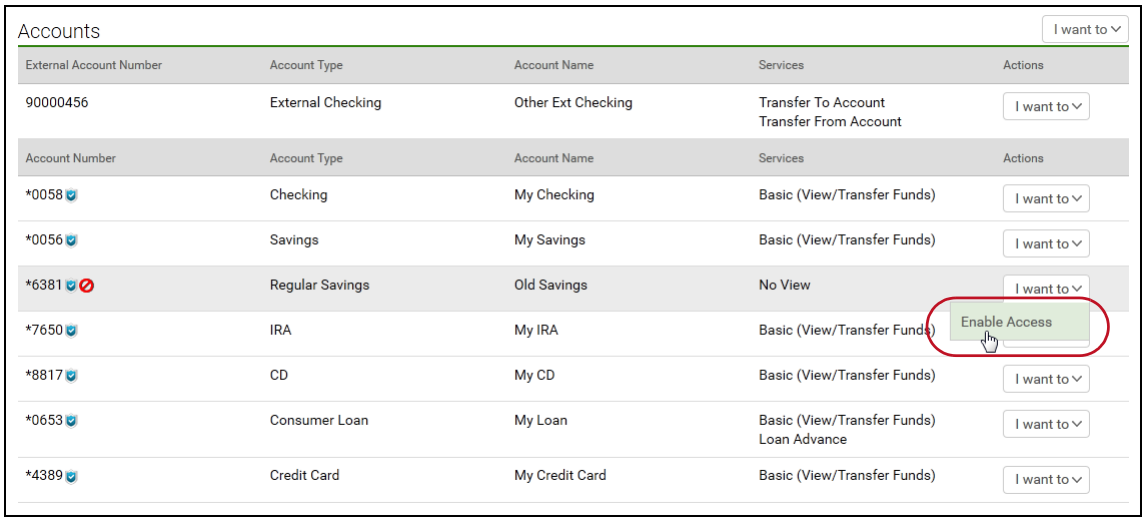
The Account Services page allows you to re-enable online access to an account you have previously removed from your online account list. When you re-enable an account, you will see the current online services assigned to the account, as well as any additional services that may be available for the account,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

To enable an account for use, do the following.

1. On the Services & Settings page, click **Modify account access** in the Preferences section.

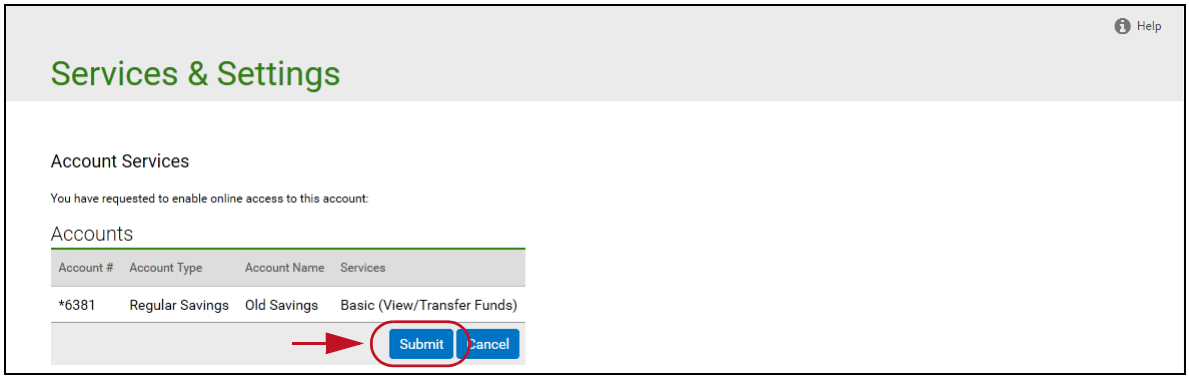
   The Account Services page appears.

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



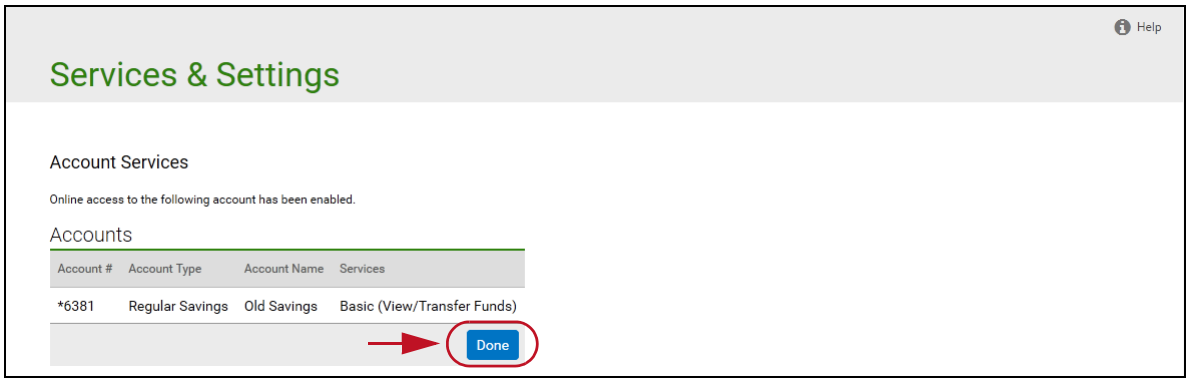
A Confirmation page appears with your request.

3. On the Confirmation page, verify the account that you would like to re-enable for online access. Select the Bill Pay service if you want to request Bill Pay services on a checking account.
4. Click **Submit**.



A final confirmation page appears.

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



Your request for Online Bill Pay will be processed by your financial institution.

Adding a New Online Account

The Add New Online Account page provides an easy method to add an account for online access. An account must already exist at your financial institution prior to requesting online access.

> **Note**
>
> Due to regulatory withdrawal limitations, you may request Bill Pay for checking accounts only.

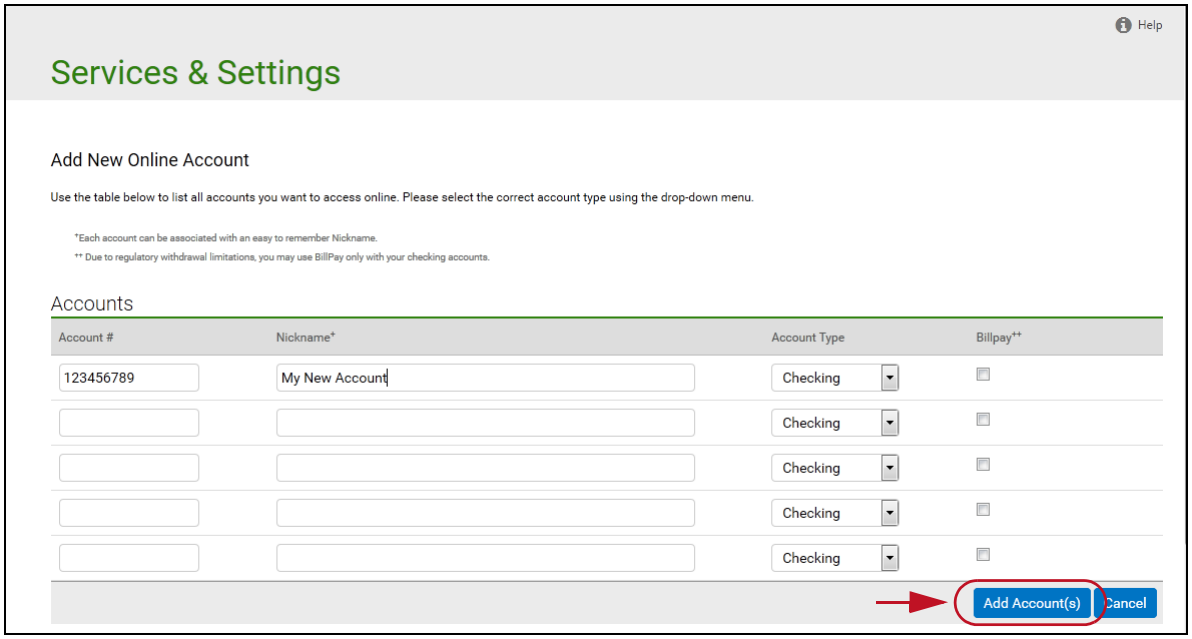
To add a new account, do the following.

1. To access the Add New Online Account page, do one of the following.
   - On the Services & Settings page, click **Add account** in the Preferences section.
   - On the Account Services page, click **Add New Online Account** in the main **I want to** menu.
   - On the Accounts page, click the **Add An Account** icon ( ) at the top of the page.
2. On the Add New Online Account page, enter the account number in the **Account #** box.
3. In the **Nickname** box, enter a nickname, up to 50 characters, to help you identify the account when you view it online.

Note

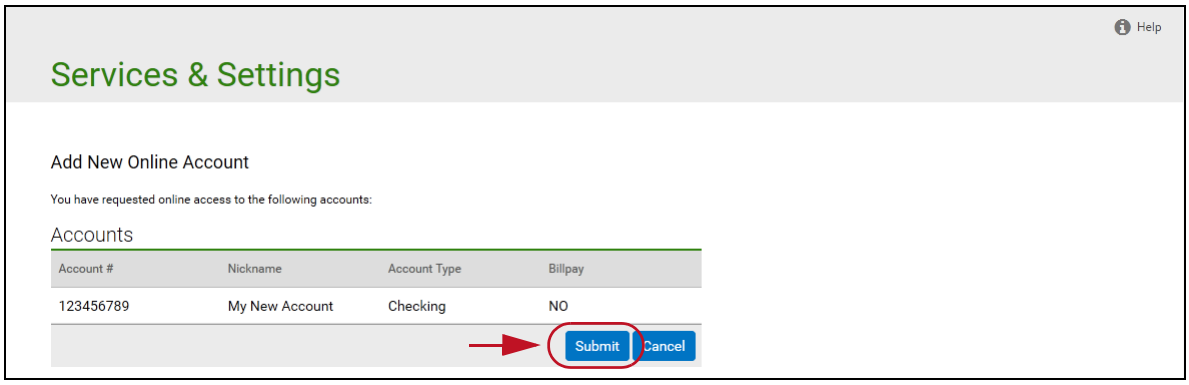
A default account nickname may have been assigned. Depending on your institution's settings, default nicknames may or may not be editable.

4. On the **Account Type** drop-down list, select the account type.
5. If you would like to add Online Bill Pay to a checking account, select its **Billpay** check box.
6. Repeat steps 2-4 for additional accounts.
7. Review your information, and then click **Add Account(s)**.



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

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



Your request will be reviewed and processed by the financial institution. You receive an in-session alert noting the results of the request.

Removing an Account

This function allows you to remove an account from your online account list. When you remove an account, it will no longer appear online and can no longer be used for any online transactions.

Any transactions that are assigned to the account at the time online access is removed that have not already begun processing will be unscheduled and will not be processed.

All scheduled transfers and bill payments assigned to the account that have not begun processing will be unscheduled and will not be processed. All affected transactions will be displayed on the Remove Access confirmation page. You can go to the Pending Transfers page on the **Transfers** tab and/or the Pending Payments page on the **Bills & Payments** tab to re-assign another account to any affected transaction.

Note

If this account is the only account with Online Bill Payment services, all access to Bill Pay will be removed.

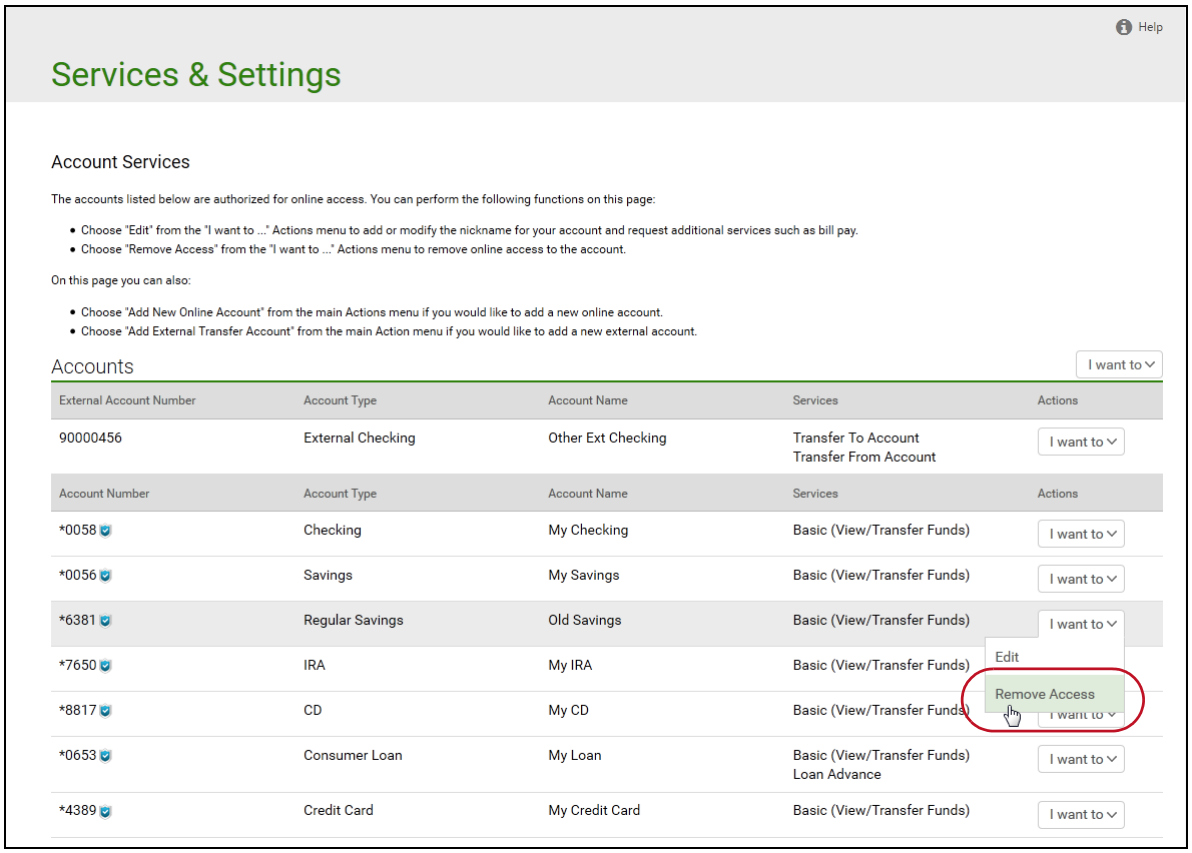
Once you remove online access to an account, you can always re-enable the account for online access at a later date.

To remove access to an account, do the following.

1. On the Services & Settings page, click **Modify access & services** in the Preferences - Online accounts section.

   The Account Services page appears.

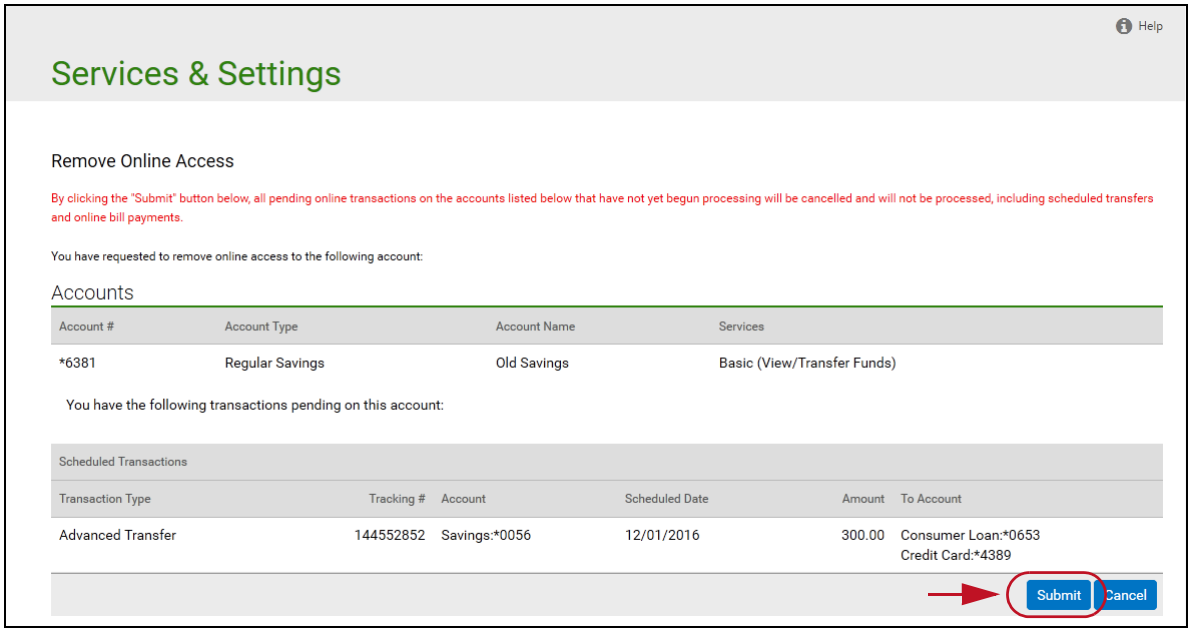
2. In the **I want to** menu of the account you want to change, click **Remove Access**.



A confirmation page appears.

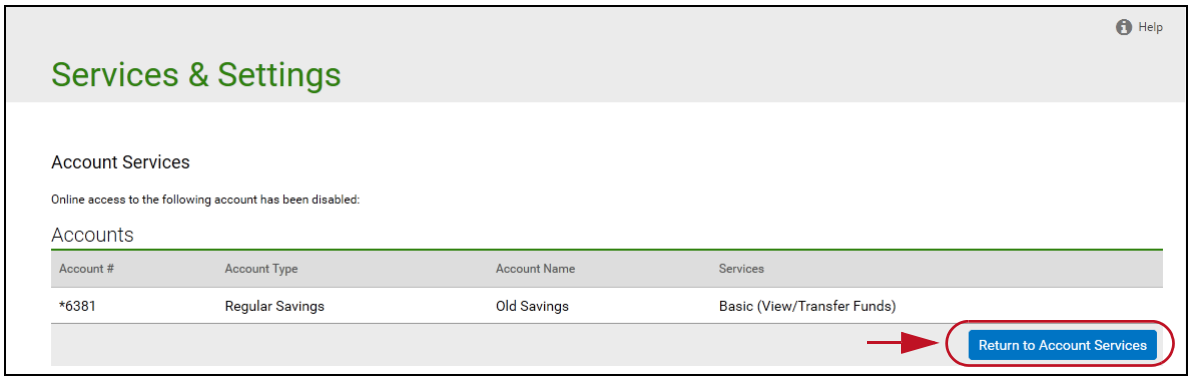
3. Review the account information and any pending or scheduled transactions that may be affected by your request—any pending transactions will be canceled if you proceed. To print the page for your records, use the **Print** function on your browser.

4. Click **Submit** to remove online access to the account.

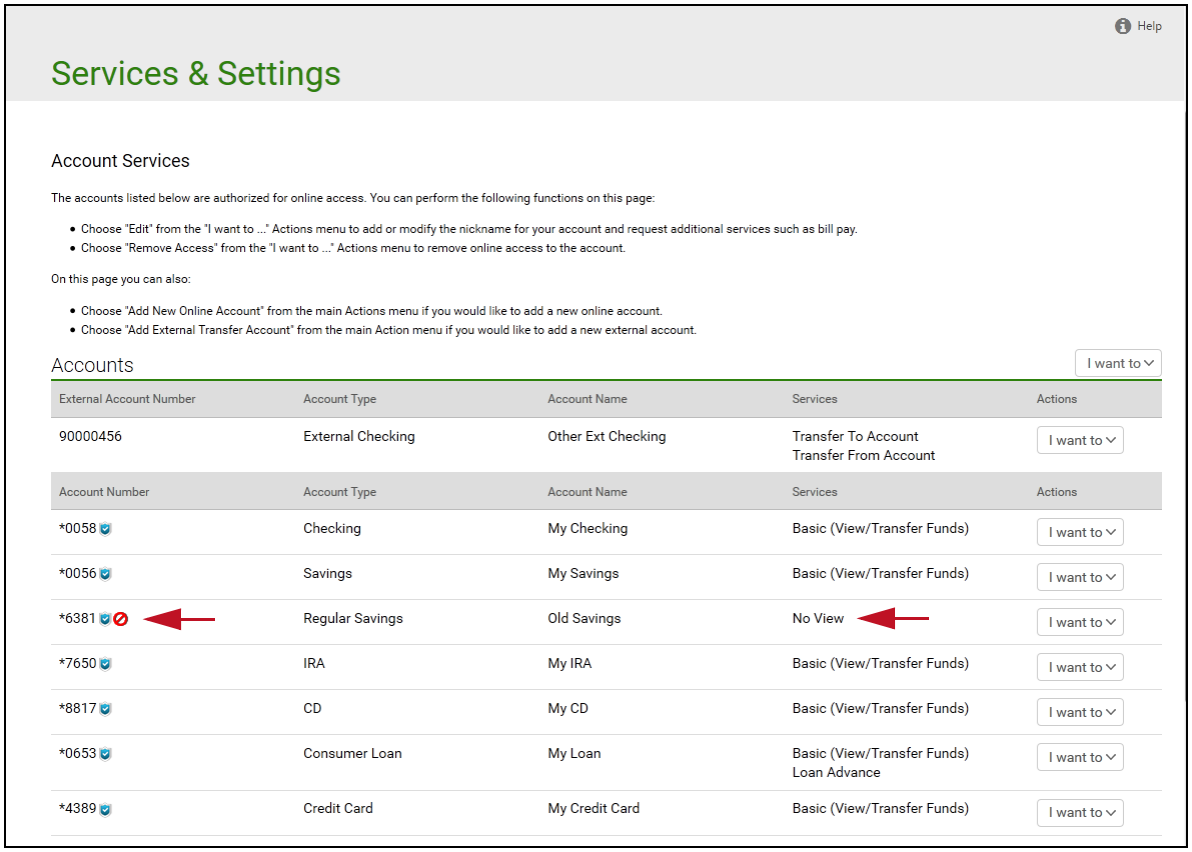


A confirmation page appears.

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



The Account Services page appears.



The account that is no longer viewable online is marked with an icon ( ) next to the account number and is listed as "No View" in the Services column. The account does not appear on other tabs in Online Banking and cannot be used with any online transactions.

Re-enabling Access

An account that has been disabled from online access can be re-enabled at any time. Refer to Enabling Access above for details.

Changing Account Nicknames

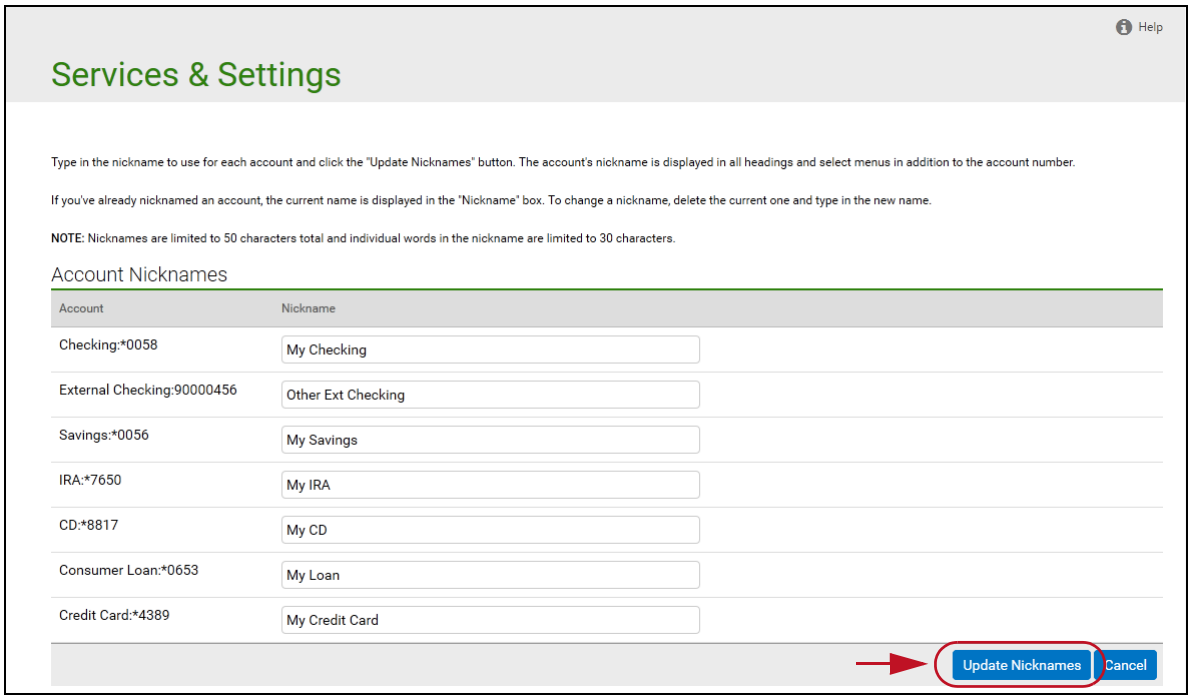
The Account Nicknames page allows you to name your accounts, making them easier to recognize in lists and drop-down menus. For example, if you have one checking account you pay bills from, you can name the account "Bill Pay" to identify it.

To assign an account nickname, do the following.

1. On the Services & Settings page, click **Account nicknames** in the Display Settings section.
2. In the **Nickname** box, enter a nickname for the account, up to 50 characters. The current nickname, if any, is shown.

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

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



The Services & Settings page appears. Your account will now be displayed by nickname in addition to account number.

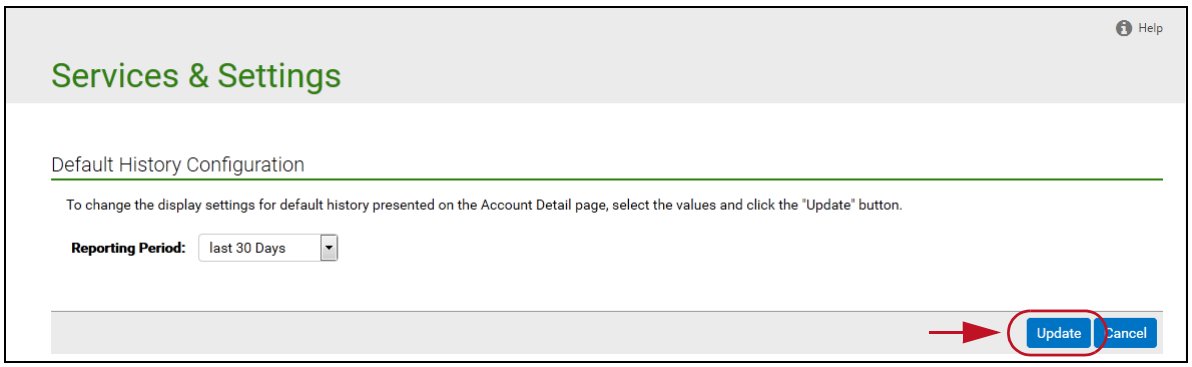
> **Note**
>
> You can also edit an account nickname on the Accounts page in its More details dialog box. Refer to Account Details for more.

Updating Your History Configuration

The ACTIVITY sub-tab of the Accounts page displays your recent transaction history. You can update the date range of your transactions initially displayed on the ACTIVITY sub-tab.

To update your transaction history default, do the following.

1. On the Services & Settings page, click **Default history configuration** in the Display Settings section. The Default History Configuration page appears.
2. In the **Reporting Period** list, select the date range of your transactions.
3. Click **Update**.



The confirmation page appears briefly and then the system takes you to the Services & Settings page.

You have successfully updated your transaction history settings.

Setting a Preferred Language

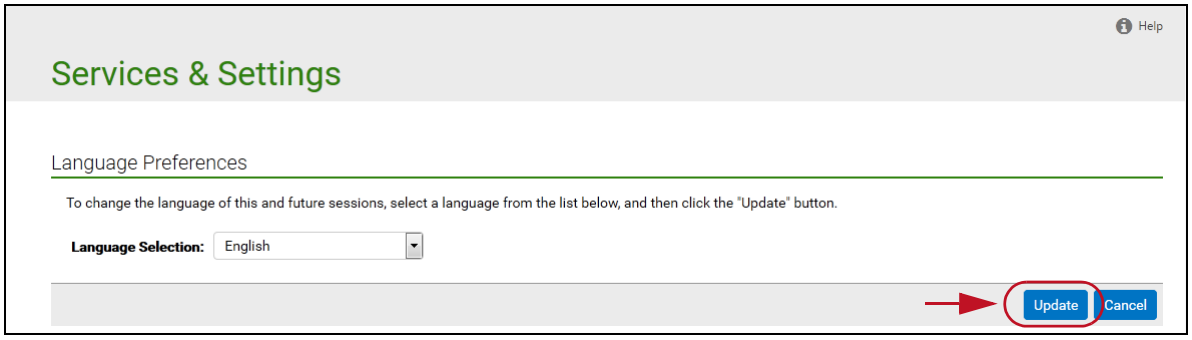
Some financial institutions offer the Online Banking in languages other than English. For users of those financial institutions, the Language Preferences page allows selection of languages for the web site text.

To select your preferred language, do the following.

1. On the Services & Settings page, click **Language** in the Display Settings section.

   The Language Preferences page appears.
2. In the **Language Selection** list, select the language for text on the Online Banking pages.

3. Click **Update** to save your selection.



A brief Confirmation Message page appears with your change. Text in Online Banking now appears in the language you selected.

Customizing Your List Sorting

The List Sorting page allows Commercial customers to select the default sorting style for lists, tables, and histories on this site. You will still be able to re-sort the lists using the sort arrows by the column name on the page displaying the list.

To change the way a list is initially sorted, do the following.

1. On the Services & Settings page, click **List sorting** in the Display Settings section.
2. Under List Name/Screen, find the name of the page to work with. You can set the following pages.
   - Account Summary
   - Account History
   - Pending Payments (Good Funds financial institutions only)
   - Payment History (Good Funds financial institutions only)
   - ACH Pending
   - ACH History
3. To sort the Account Summary page, select from the Sort Style list.
   - No Change
   - Account Balance
   - Account Name
   - Account Number
   - Owner Name

Note

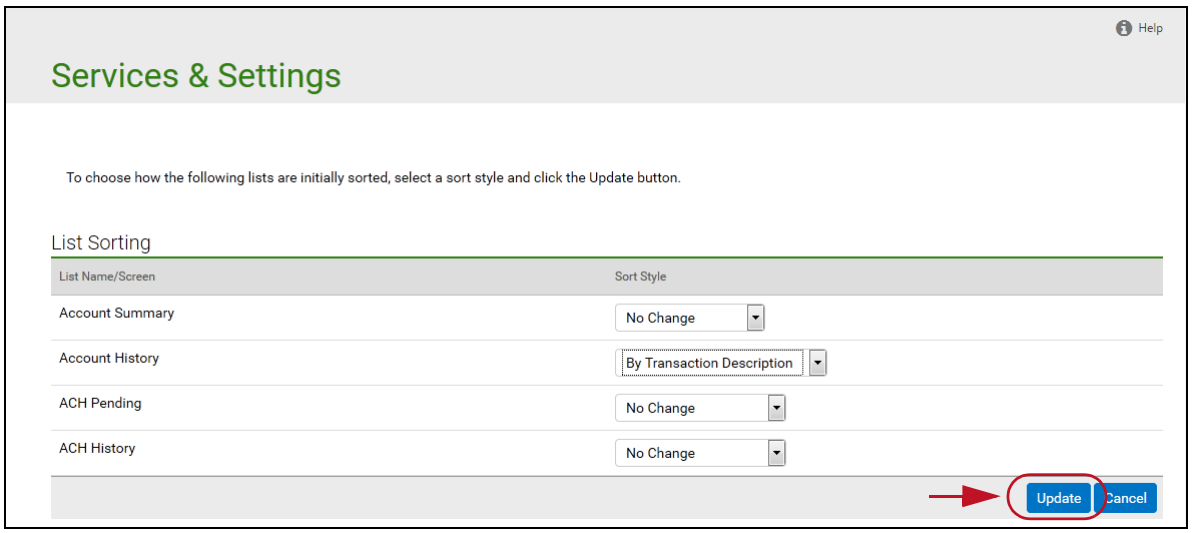
Users with more than 20 accounts see a Search Accounts section on the Accounts page. This feature lets you narrow the account list by searching on the Account Name, Account Number, or Owner Name fields.

4. To sort the Account History page, select from the Sort Style list.
   - No Change
   - By Date Ascending
   - By Date Descending
   - By Transaction Description
5. To sort the Pending Payments page, select from the Sort Style list.
   - No Change
   - By Date Descending
   - By Date Ascending
   - By Payee Name
6. To sort the Payment History page, select from the Sort Style list.
   - No Change
   - By Date Descending
   - By Date Ascending
   - By Payee Name
7. To sort the ACH Pending pages, select from the Sort Style list.
   - No Change
   - By Effective Date
   - By Batch Name
   - By Tracking Number
8. To sort the ACH History pages, select from the Sort Style list.
   - No Change
   - By Effective Date
   - By Batch Name
   - By Tracking Number

Note

Users who have Bill Payments (Good Funds only) and Cash Management will see additional list sorting options for those pages.

9. To restore the default sorting method for any page, select No Change.
10. To update and save your selection, click **Update**.



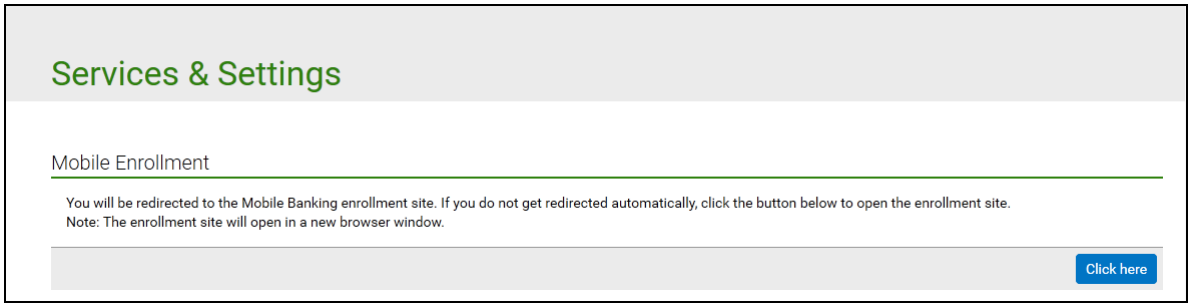
Mobile Management

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

To access the Mobile Management page, do the following.

1. On the Services & Settings page, click **Mobile Management** or **Commercial Mobile Management** in the Banking Services section.

A redirection page appears first.



The Mobile Management Center then opens in a new window.

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

Requesting Documents

The Request Documents page allows you to request copies of transaction items, such as canceled checks, or documents, such as Service Charge Information, filed at your financial institution.

> **Note**
>
> Please read the disclosure before submitting your request. There may be additional fees for this request. Please contact your financial institution for more details.

To request a copy of a check, deposit, or statement, do the following.

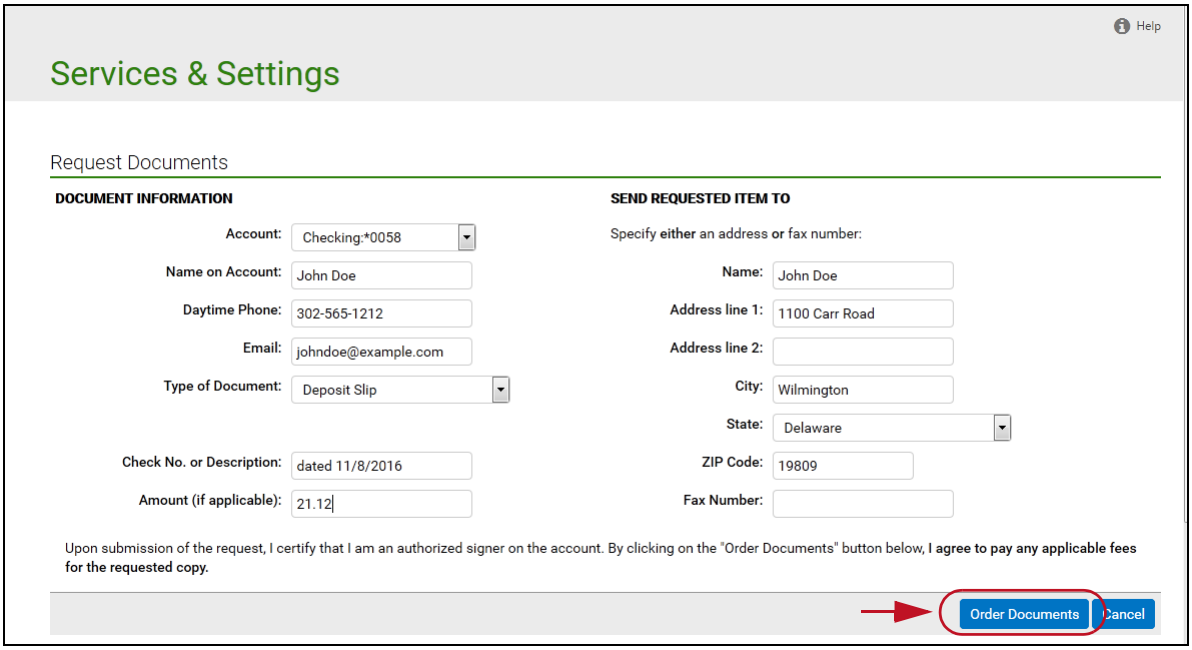
1. On the Services & Settings page, click **Request documents** in the Banking Services section.

   The Request Documents page appears, as seen on page 332.

2. In the DOCUMENT INFORMATION section, select the account that was used in the transaction in the **Account** list.
3. In the **Name on Account**, **Daytime Phone**, and **Email** fields, make sure the name, phone number and email address are correct.
4. In the **Type of Document** list, select the type of item you are requesting.
   - Check
   - Statement
   - Deposit Slip
   - Deposit Item

- Service Charge Information
- Terms & Conditions
- Signature Card
- Internet Banking Agreement
- Privacy Policy

5. In the **Check No. or Description** field, do one of the following.
   - For checks: Enter the check number.
   - For deposit slips or items: Enter the date of the deposit.
   - For statements: Enter the relevant month.
6. In the **Amount** field, do one of the following.
   - For checks or deposit slips, enter the amount.
   - For other items, leave this blank.
7. In the SEND REQUESTED ITEM TO section, do one of the following.
   - To receive the item in the mail, make sure the address is correct, and delete the fax number if one is listed.
   - To receive the item by fax, delete the address and make sure the **Fax Number** field is filled in.
8. Read the disclosure at the bottom of the page, and then click **Order Documents**.



Your request will be processed by your financial institution.

Reordering Checks

The Reorder Checks page allows you to reorder checks with the same style and contact information as your last order. For security reasons, you must contact your financial institution's OLB Support directly to order checks with a new style, or to change the address, phone number, or driver's license number printed on them.

> **Note**
>
> Financial institutions that offer access to a check provider's secure site may allow their users to change contact information and check styles for all reorders.

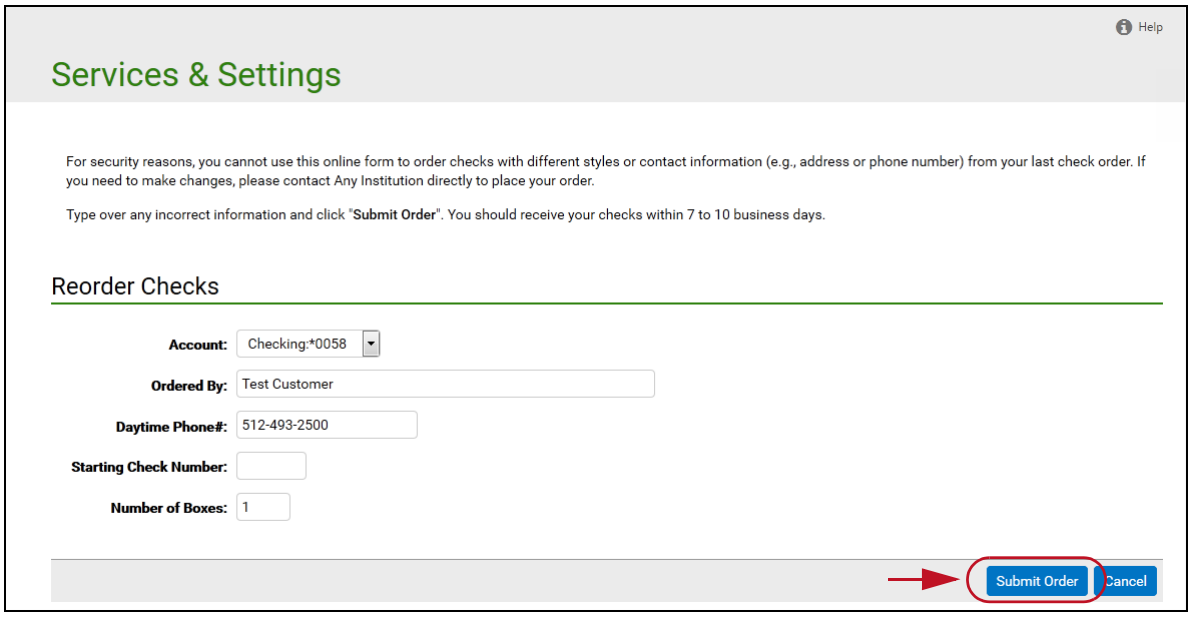
To reorder checks, do the following.

1. On the Services & Settings page, click **Reorder checks** in the Banking Services section.
2. In the **Account** list, select the account used with the checks.

   If your institution is configured to use a third-party check provider, account selection is the only option on this page. Click **Continue** to open a window to the provider's site, where you should follow the on-screen directions to complete your order.

   Otherwise, proceed through the following steps.
3. In the **Ordered by** and **Daytime Phone** fields, change the name of the person ordering and the daytime phone if necessary. Changing this information does not affect what is printed on the checks.
4. In the **Starting Check Number** field, enter the number to start your new check series, which is usually the number printed on the final check in your current series plus one.
5. In the **Number of Boxes** field, enter the number of boxes of checks you need.

6. Click **Submit Order**.



If you are normally charged for new checks, that fee is debited from your account. Your checks are sent to the same address as your last order, usually arriving in 7 to 10 business days.

Note

Some financial institutions provide a direct link to a check printer's web site. The check printer's site is not affiliated with the Online Banking web site.

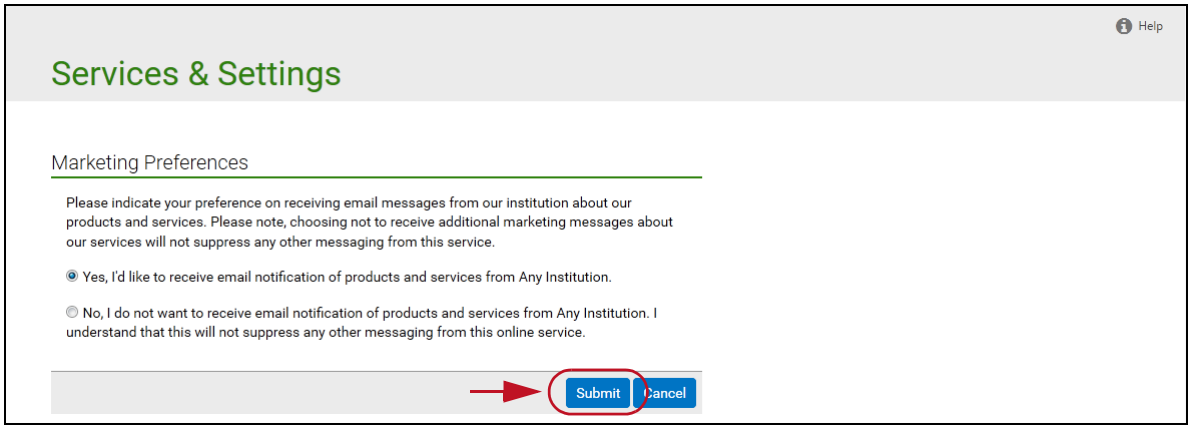
Changing Marketing Preferences

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

To configure your marketing preferences, do the following.

1. On the Services & Settings page, click **Email marketing preference** in the Other section.

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



Controlling Personal Finance Software Access

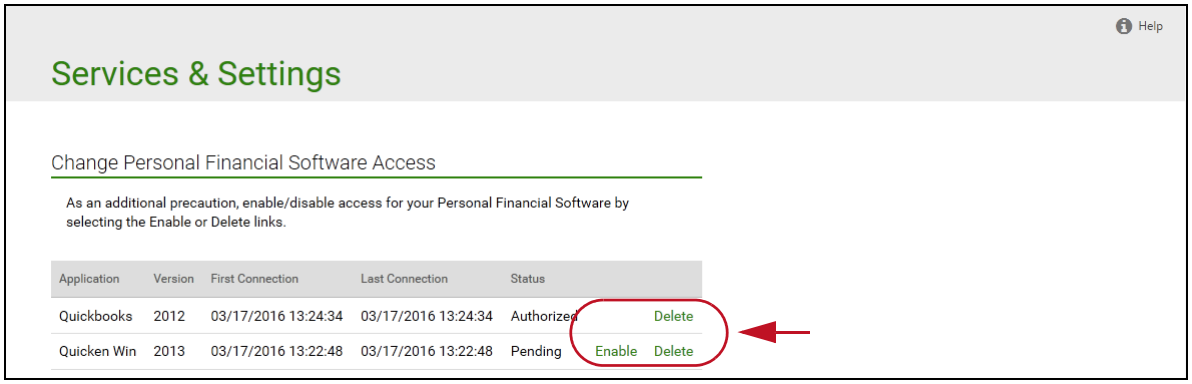
Financial institutions that support the Intuit® Quicken/QuickBooks DirectConnect feature provide the **Personal finance software access** link in Services & Settings. The Personal Finance Software Access page allows you to indicate that a particular Personal Financial Software application is or is not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

To authorize a Personal Finance Software application, do the following.

1. On the Services & Settings page, click **Personal finance software access** in the Other section.

   The Change Personal Financial Software Access page appears, listing installed personal finance software applications.

2. Click the **Enable** link for any personal finance software application that you authorize to access your account information, or the **Delete** link for any application that you did not authorize or no longer wish to authorize.



The update page appears.

3. Click **Confirm** to confirm the action shown.

   A confirmation page appears briefly and then the Services & Settings page reappears.

Sending a Secure Message

The Send a Message page allows you to send an encrypted message to OLB Support at your financial institution. Because a message is transmitted securely, you can confidently inquire about sensitive information, such as account numbers or balances. However, you should never reveal your passcode. OLB Support does not need it to help you.

To send a secure message, do the following.

1. On the Services & Settings page, click **Send a Secure Message** in the Contact Us section.

   The Send A Message page appears.

2. In the **Regarding** list, select the account that you are inquiring about, or select 'Other' if it concerns some other issue. This field is required.
3. In the **Category** list, select the message type. This field is required and helps the system transmit the message to the responsible OLB Support representative at the financial institution.
4. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.
5. In the **Message** box, type your message. Do not include your passcode in the message; OLB Support does not need it to help you.
6. To attach a file to the message before sending, if your financial institution offers this service, do the following.

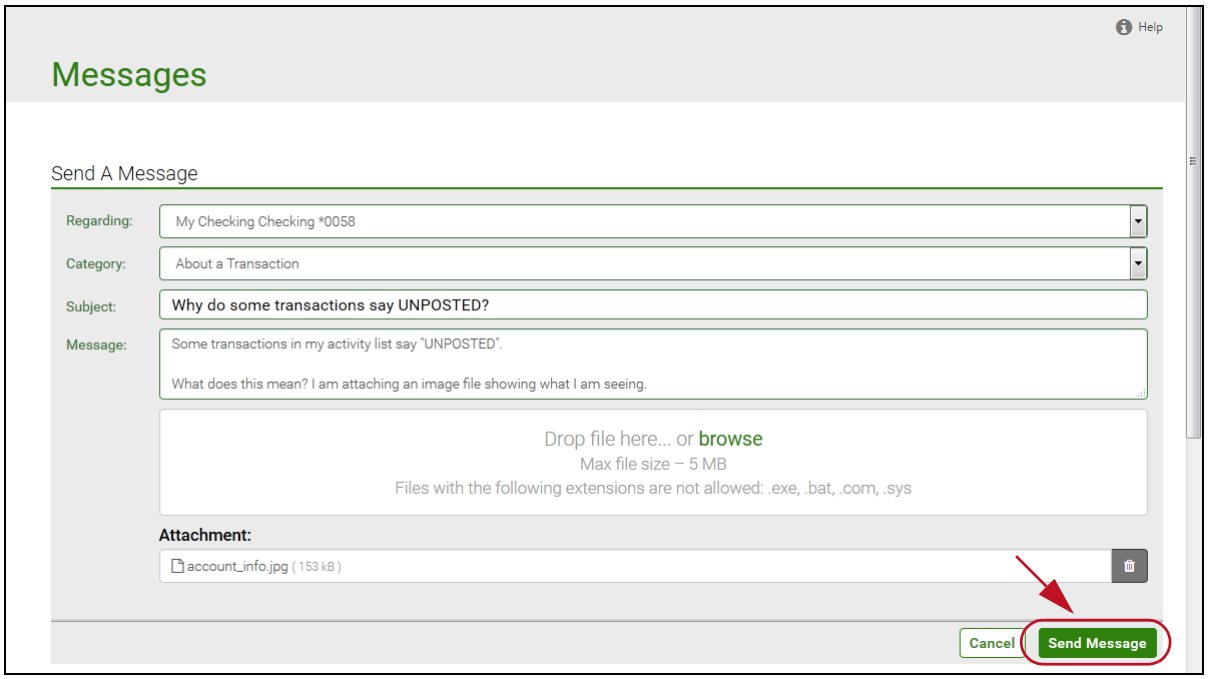
   - Drag a file from another window and drop it in the attachment area below the **Message** box.

     - OR -

   - Click **browse** to find and attach the file to the message.

   You can attach a file of up to 5 MB. Some file types are not allowed. If you have secure file transfer privileges, the maximum file size is 20 MB. Any attached files are listed at the bottom of the page.

7. Click **Send Message**.



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

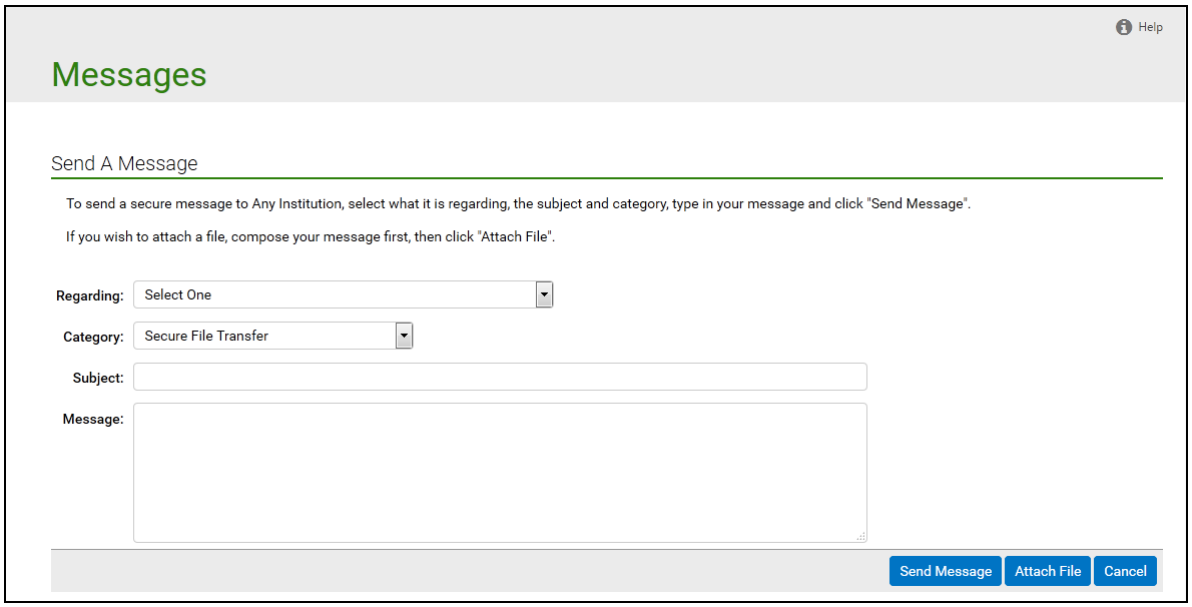
Making a Secure File Transfer

If your financial institution offers the secure file transfer option and you have been granted the corresponding privileges, you can securely send files of up to 20 megabytes to your financial institution. Files sent this way must be text files (including .tsv and .csv) and can include sensitive information.

To make a secure file transfer, do the following.

1. On the Services & Settings page, click **Send a Secure File** in the Contact Us section.

   The Send A Message page appears.

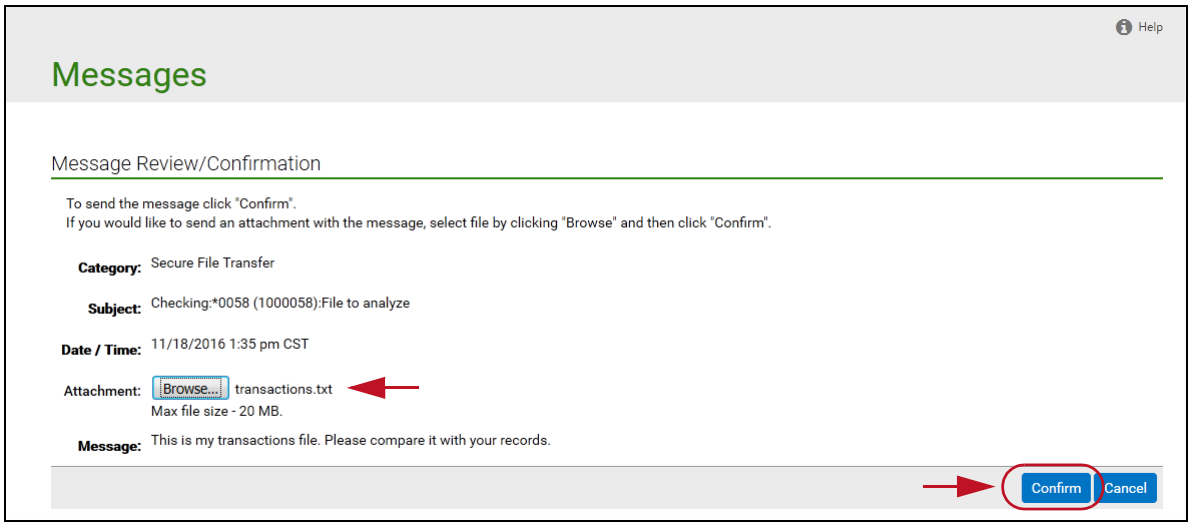


2. In the **Regarding** list, select the account that you are inquiring about, or select 'Other' if it concerns some other issue. This field is required.

   In the **Category** list, 'Secure File Transfer' is set by default.

3. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.
4. In the **Message** box, type your message. Do not include your passcode in the message; OLB Support does not need it to help you.
5. Click **Attach File**.
6. Click **Browse** to find and attach the file to the message. You can attach a text file of up to 20 MB.

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



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

Using Live Chat

The Live Chat feature, if supported by your institution, lets you get real-time assistance from a live Customer Service representative on questions or problems you may have with your accounts.

To use Live Chat, do the following.

1. On the Services & Settings page, click the **Live Chat** link in the Contact Us panel on the right side of the page.

   A new window opens, from which you can access the chat system. Follow the instructions to connect to a representative.

2. Once you have connected, type your questions in the chat window and the representative will type responses.

The **Live Chat** link also appears in the Welcome Center, and a Live Chat slide-out gadget appears along the right side of the Online Banking page.

During hours when Live Chat support is not available, a "Live Chat - Offline" message appears.

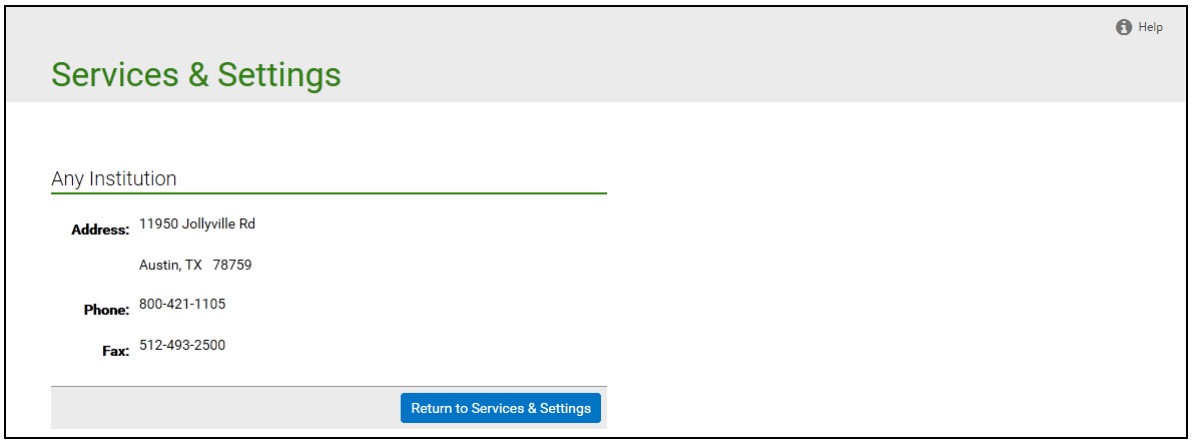
Finding a Branch or ATM

Some financial institutions subscribe to a service that lets you find "brick and mortar" locations and ATMs for the institution.

To view location information for your financial institution, do the following.

1. On the Services & Settings page, click the **Visit Us** link in the Contact Us panel on right hand side of the page.

   The link opens a new tab or window with information on branch office and ATM locations for your local area.



2. Use any controls provided to adjust the display to focus on the area or type of location you need.

Frequently Asked Questions

General

Q: What are services and settings?

A: Services and settings allow you to request many standard financial services, including reordering checks, requesting stop payments, updating contact information, and ordering copies of documents, such as canceled checks, disclosure forms, and loan agreements.

You can also send questions or comments to your financial institution through encrypted message, change your passcode, and look up contact information for your financial institution, including addresses, phone numbers, and fax numbers.

Q: Can I default to a different page when I log in rather than going straight to Home?

A: No. The Home page is the starting point for your Online Banking sessions.

Managing Your Account

Q: How do I change my address?

A: On the **Services & Settings** page, click **Change phone, email, or address**. This information will be sent to your financial institution via a secure message to request changes to your address for all of your accounts.

Q: If I change my address on the site, does it change the address on my account at my financial institution?

A: No, changing your address on the system sends a secure message to your financial institution notifying them of the requested change.

Q: Why does it say "Information Received" when I change my address, and not "Address Updated"?

A: The address change information you have entered does not automatically change your address. This information is sent via secure messaging to your financial institution. They will make the change.

Q: How do I change my passcode?

A: On the **Services & Settings** page, click **Passcode** under Security Settings - Change your: to change your passcode.

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

A: Changing your passcode is at your discretion. If you feel that your passcode has been compromised, you should immediately change it and contact your financial institution. However, you can change the passcode at any time from the Services & Settings page.

Some financial institutions may require passcode changes periodically; check with your institution for details.

Q: Why can’t I change my passcode without getting an error message?

A: The passcode you entered does not pass our security check. To maintain tight security, you must choose a passcode that meets the minimum required length, is unique, and cannot easily be deciphered. Observe the requirements and tips shown on the Change Passcode page when changing your passcode.

Q: What do I do if I forget my passcode?

A: If your financial institution offers the Automated Passcode Reset feature, click the **Forgot your passcode?** link on the Login page. If your financial institution does not offer this service, call your financial institution to reset your passcode. They will assign you a new temporary passcode. As soon as you use it to log in, you will be required to change it again to ensure security.

Accessing Banking Services

Q: How do I reorder checks?

A: On the Services & Settings page, click **Reorder checks** under Banking Services. For security reasons, you can only reorder checks with the same style and address as your current checks.

Q: Can I specify if I want a different check style when I reorder checks on the Internet?

A: No. To change the check style, contact your financial institution directly.

Q: How do I send an message to my financial institution?

A: On the Services & Settings page, click **Send a Secure Message**.

Q: Can I change my access ID?

A: Yes, if your financial institution offers this option. On the **Services & Settings** page, click **Access ID** under Security Settings - Change your:.

Q: What type of files can be used with Secure File Transfer?

A: You may only send text files using Secure File Transfer.

Contacting Your Financial Institution

Q: How do I report a problem?

A: For most problems, click **Contact Us** in the Welcome Center to go to the **Services & Settings** page, then click **Send a Secure Message**. Describe your problem in the message and send it to your financial institution.

Chapter 10: Glossary

A

Access ID

The username that you enter along with a passcode to identify yourself when you log in to Online Banking. Your access ID must contain from 5 to 20 characters, cannot contain your tax ID/Social Security Number, and cannot have been used by your financial institution for any other user. It can contain a combination of alpha, numeric, or special characters, and is case-sensitive.

Account Number

A number identifying your account. Many companies, such as credit card companies, utilities, and magazines, assign their users an account number. This number usually appears somewhere on your bill from them. If you have a credit card, for example, your account number would be your credit card number.

Account Statement

The monthly tally of transactions on your account. You can view or print statements for past months from within Online Banking.

Account Transfer

Moves funds from the selected Online Banking account into another Online Banking account.

Accounts tab

A page with detailed information about individual accounts, including a history of transactions made with the account in the past month.

ACH (Automated Clearing House)

An electronic funds transfer system, which provides for the transferring of interbank funds electronically.

Actions

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

ACTIVITY

A sub-tab on the Accounts page showing a history of transactions on the current account.

Alert

An event or condition as defined for Notify Me Alerts or the My Spending feature that can generate an automatic notification to the user via email and/or text message. Account activity alerts, messaging alerts, security alerts, and spending alerts are provided. Users can set parameters and delivery options for alerts, and opt in or out of receiving them. (Most security alerts do not allow opting out.)

ALERTS

A sub-tab on the Accounts page showing recent Account Activity alerts on the current account and allowing setup of alerts for the account.

As Of

The date for which the balance is accurate; that is, the date of the last known transaction and/or balance update.

Automated Passcode Reset

A feature that allows a user to reset his or her passcode if it is forgotten. The process takes the Online Banking user through a number of validation pages to verify the user's identity. After the validation process, the user can enter a new passcode. A passcode reset confirmation is sent to the user. The user is directed to record the passcode reset confirmation code and enter it on the Passcode Reset Confirmation page after logging on to the system.

Available Balance

The amount currently available for withdrawal or transfers from the account, which reflects any recent, unposted transactions or holds on the account balance.

B

Balance Adjustment

The difference between an account's Previous Day Balance and its Available Balance, which is the total of any recent transactions that have not yet posted.

Browser

The program that allows you to access web sites on the Internet. Mozilla Firefox and Microsoft Internet Explorer are two popular web browsers.

Button

A clickable on-screen graphic image that looks like a button. Click the button image to execute a command.

C

Click

Press and release the mouse button once. If your mouse has more than one button, "click" refers to the primary mouse button, normally the left button.

Confirmation Code

An alphanumeric security code sent to you by the system when you submit a request for passcode reset online. You must enter the code in the system in order to proceed.

Customer Validation

An automated method of authorizing access to an external account for transfers to and from Online Banking accounts. Customer Validation requires the OLB user to verify the amount of two small deposits made to the external account after a request is submitted. This is an optional feature that institutions may offer customers, and is available only with external checking and savings accounts. It is not available with loan accounts, which must use the FI Authentication method.

D

Daily Ledger Balance

The official balance received from your financial institution during the daily update.

Delivery Mode

A method by which alert notification messages can be sent to users. Available delivery modes are Primary email address, Secondary email address, and for financial institutions that offer SMS text messaging, a mobile phone number.

E

E-Document

A document, such as a legal notice, disclosure or terms and conditions, offered by some financial institutions for their Online Banking users, that is delivered online in electronic format. E-statements are also considered e-documents.

E-Statement

An account statement, offered by some financial institutions for their Online Banking users, that is delivered online in electronic format.

Electronic Payment

A funds transfer to another party made electronically, directly through your financial institution.

Error Message

Information that helps OLB Support advise you about an unexpected computer event.

External Transfers

An enhancement to the existing internal transfer service. This service allows retail users to transfer funds between their Online Banking accounts and an external account at another financial institution.

F

FI Authentication

A manual method of authorizing access to an external account for transfers to and from Online Banking accounts. FI Authentication requires the OLB user to submit documentation to their financial institution verifying that the user is authorized to access the requested external account. On that basis, the FI approves or declines the request.

Field

A labeled box on the Online Banking page where you can enter information. Type the requested information in the blank space.

Financial Institution

A bank, credit union, lender, or other company that holds and manages financial accounts for users, and provides the Online Banking service.

G

General Help

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

I

ID No. (Pending Payments page)

A unique ID number assigned to each payment you make. The number is used to track any payments you have questions or concerns about.

Internet Transfer

A movement of funds from the selected account into another Online Banking account.

I want to menu

A dynamic drop-down menu that provides options related to the page or table item it is associated with. "I want to" menus are found throughout the Online Banking system, and the available actions they contain can vary depending on the page or the current state of an associated item. Selecting something from an "I want to" menu typically opens another page or dialog box.

L

Ledger Balance

Another name for Previous Day Balance.

Link

A short section of text, usually colored blue, that you can click on. Clicking on a link makes another page appear.

Log In

To begin an Online Banking session securely by identifying yourself using a unique Access ID and a secret passcode.

Log Out

To exit an Online Banking session using the Log Out link, in order to properly disconnect from the online system.

M

Masking

A security measure that reduces the exposure of sensitive information. By default, account numbers for most types of accounts are partially hidden, displaying only the last several digits. In some places, an accompanying "unmask" icon ( ) allows the full number to be temporarily revealed when necessary.

Mobile Enrollment

Enrollment in the Mobile Manager mBanking mobile banking service. By default, for financial institutions that have a license for the Mobile Manager service, all users (Retail and Commercial) have access to the Mobile Banking Enrollment page. These financial institutions can request a setting that will allow them to permit access to the Mobile Banking Enrollment page for only specific Commercial users.

Mobile Phone

An optional phone number that users can enter. When the number has been enrolled, it can be used as delivery mode for alert text message notifications.

N

Notify Me Alerts

A feature providing automated notification to the user of important account activity, messages, and other events. Users can configure Notify Me Alerts to send notifications on just the alerts that they want, send them to preferred email address(es), and qualify certain alerts with trigger settings, such as a balance threshold. Financial institutions can opt to support notification via SMS text messages.

O

Online Banking
The web-based financial site described in this guide, provided by your financial institution for you to access their financial services.

Online Bill Pay
A service that allows you to set up automated online payments. You select the person or company to make a payment to, and the payments system withdraws the money from your account and sends the payee a paper check or an electronic payment. You can schedule payments in advance. You can even set up payments to reschedule themselves automatically.

Owner
The owner of the account. For joint checking accounts, only one name will appear if each account owner has a separate file at your financial institution.

P

Passcode
The password you enter along with an access ID to log in to Online Banking. Passcodes can be up to 64 characters in length, must contain at least one number and one letter, and are case-sensitive. Passcodes should be kept secure, and never revealed to anyone.

Payee
The person, business, or organization to which you make a payment.

Payment Made Online
An indication that a payment was made through this Web site.

Previous Day Balance
The account's balance at the end of the previous banking day, which reflects transactions posted up to that point. Previous Day Balance does not include any recent, unposted transactions. Sometimes called Ledger Balance or Current Balance.

Primary Email Address
Your main email address, entered when you signed up for Online Banking. The Primary email address is the default method of email communication with users. Security alerts are always sent to the Primary email address.

Privileges
A set of permissions associated with a login identity that serves to control a user's access to services.

R

Remove Online Account

A Services & Settings feature that allows an online user to disable any viewable accounts (i.e., set the account to a "No View" state). The account is still active for balance, history, or statements updates but can no longer be viewed or used for an online transactions on the system.

S

Scroll

Moving up and down or right to left to see all of the information on the page. Often done by clicking the mouse in a special bar on the side or bottom of the page.

Secondary Email Address

An optional, alternative email address that users can enter. Used as another possible delivery mode for alert notifications.

Security Code

An alphanumeric code sent to you by the system when additional authentication is required. You must enter the code in the system in order to proceed.

Security Key Certificate

An electronic credential. Your browser must have a current security key certificate to connect securely to the system.

Security Verification Questions/Answers

A series of generic questions about personal information and their user-supplied answers, used by a financial institution and the system to identify you in the event that you forget your access ID or passcode.

Sensitive Message

An Online Banking message that contains personal information such as account numbers, and therefore needs to be kept private.

Sidebar

A navigational panel that appears along the left side of the Home and Accounts pages, providing key information and shortcuts to other areas of Online Banking.

SMS

Short Messaging Service, a standard for transmission of brief text messages to and from cell phones and other mobile devices.

Supermenu

An enhanced type of drop-down menu within Online Banking. In addition to typical menu items that can be selected, a supermenu can contain buttons, links, and information items. The Accounts tab and the Messages and Alerts headers have supermenus.

T

Text Messaging

Communication by short, text-only messages, commonly sent and received using a cell phone or other mobile device. Online Banking allows financial institutions that support the service to send Notify Me Alert notifications by SMS text message.

Transaction History

A list of the account's transactions covering a given date range.

Transfer Description

A brief note that can be entered to explain the reason for a transfer. This memo appears in your Online Banking account history.

Transfer ID

A transfer's confirmation number. Refer to the Transfer ID number if you have any questions or problems with a transfer.

U

Urgent Message

A message that is important for you to read as soon as possible. For example, a notification that the server will be unavailable for an hour during an upgrade.

W

Welcome Center

The area at the top of the page in Online Banking that contains the Welcome menu, the Log Out link, the Contact Us link, a Live Chat link for institutions that have live chat support, the Messages supermenu, and the Alerts supermenu.

Welcome menu

A drop-down menu within the Welcome Center with the header "Welcome <*user's nickname*>". Options in the Welcome menu include shortcuts to edit the user's nickname, change the access ID, and go to the Services & Settings page.