



# Retail User Guide

## Internet Banking - UUX

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## Purpose

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

## Audience

The “Retail User Guide” is for all users of the UUX/Treasury Release of online banking and the mobile banking app. It includes an overview of the major features in the UUX, and tells you how to do the following:

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

## Document conventions

Unless otherwise noted, the following conventions are used:

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### Document conventions

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

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

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

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

[ ] Square brackets enclose optional information, as in [log\_name].

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

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

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



Text with this symbol indicates to take note. Notes provide information that emphasizes or supplements the main text, or that refers to special situations.



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



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

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## OVERVIEW

This chapter contains the following:

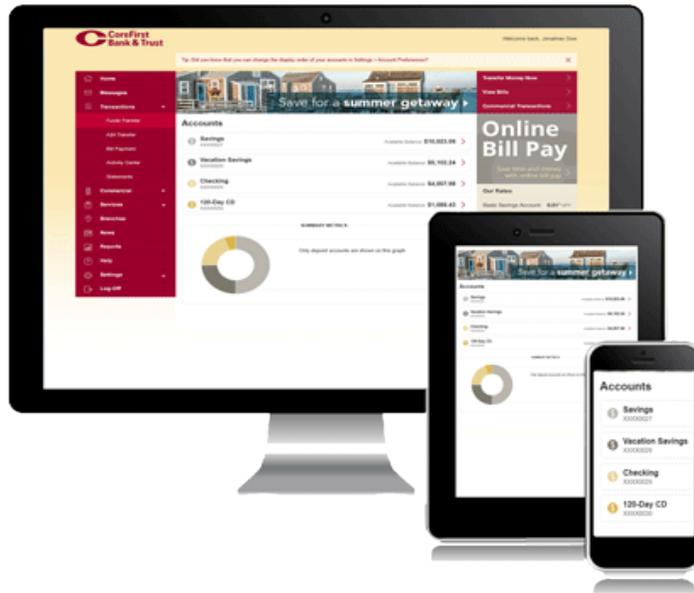
- ["About the UUX banking experience"](#)
- ["Exploring the Home page"](#)
- ["Hardware and software requirements"](#)

## About the UUX banking experience

The Unified User Experience (UUX) in online banking and the mobile banking app provides you the same account management experience on your desktop, tablet, and smartphone. The interface and features are consistent and intuitive. This consistency makes managing your information simpler and faster. You can

perform the same tasks, no matter which device you choose, no matter where you are. The graphic below shows the UUX on a desktop, a tablet, and a smartphone.

*The UUX adapts to your device*



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

When you make a change on one device, it is reflected on another. If you update a setting in online banking, the same setting takes effect in the mobile banking app the next time that you log in. When you set up a transaction on one device, you can review it on another.

## Exploring the Home page

When you log in, the Home page appears. The Home page shares elements no matter which device you use. On any device, the Home page includes the Menu, the Account Overview, and the Sidebar.

The Home page includes some or all of the following:

- Menu
- Account Overview with the name and balance of each of your accounts
- Sidebar
- Your last login date and time
- A summary metrics graph of the balances in your deposit accounts
- Available Quick Actions

- Our Facebook feed
- System notifications for online banking or the mobile banking app

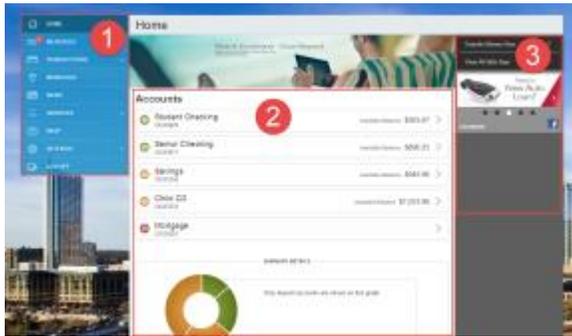
Note: The names of menu items, buttons, fields, and pages may vary or may not be available.

### To view the Home page

- In the Menu, click or tap **Home**.

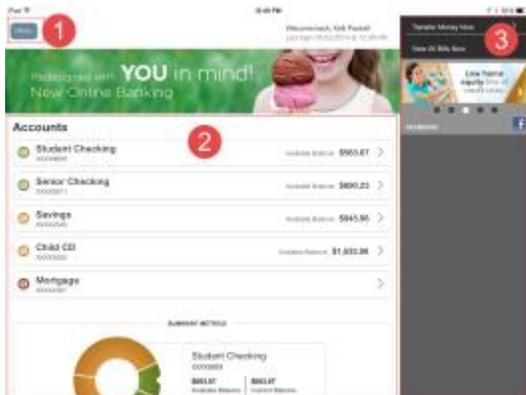
The following examples illustrate the appearance of the Home page on the desktop, tablet, and smartphone:

#### Desktop

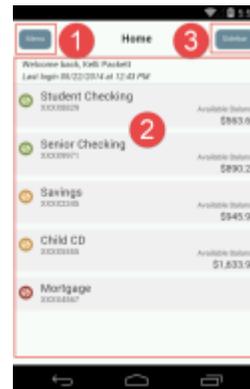


Number	Element
1	Menu
2	Account overview
3	Sidebar

#### Tablet



#### Smartphone



Home page elements

## The Menu

You can use the options in the Menu to change settings, manage secure messages, review online transactions, search online transactions, pay bills, locate branches and ATMs, view news and rates, send

stop payment requests, and use other services. The order of the items in the Menu may vary. The following items normally appear in the Menu:

Menu items	
Item	Notes
Home	Review account summaries in the Home page
Messages	View and send secure messages
Transactions	Transfer funds, pay bills, and view payments and transfers
Branches	Find branches and ATMs
News	View news and rates
Services	Stop payments and use other services
Help	Access the help documentation
Settings	Edit your profile and configure alerts
Log Off	Securely log off banking

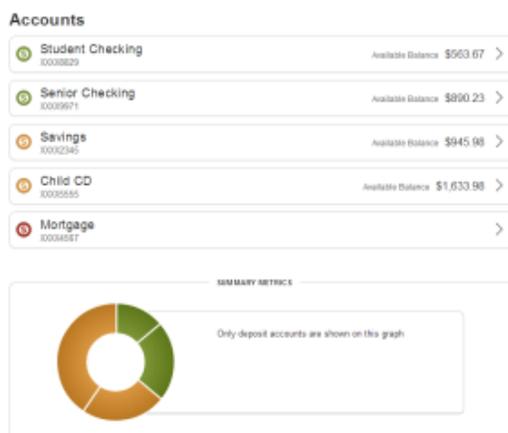
In online banking, the Menu is always available to the left of or above the Account Overview.

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

## Accounts

On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, all or part of the account number, and the balance. If you configure nicknames for accounts in the Settings, the nicknames appear.

### *Accounts example*



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

## Account Details page example



## The Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Our Facebook feed
- Other information from us

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

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

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

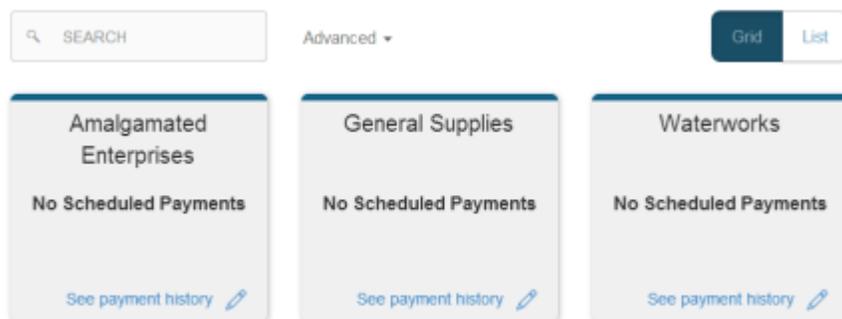
### To hide the Sidebar in the mobile banking app

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

## Using the grid and list views

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

### Example grid view



### Example list view

Name	Last Payment	Scheduled Payment	Status
<a href="#">Amalgamated Enterprises</a>			No Scheduled Payments 
<a href="#">General Supplies</a>			No Scheduled Payments 
<a href="#">Waterworks</a>			No Scheduled Payments 

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

#### To see the grid view

- Click or tap **Grid**.

#### To see the list view

- Click or tap **List**.

## Hardware and software requirements

You must use specific minimum hardware and software to use online banking and the mobile banking app. For the best experience, you should use the recommended hardware and software.

For the latest information about the hardware and software requirements and recommendations, please contact us.

If you try to log in without the recommended browser, online banking may direct you to either a version of online banking that is compatible with your browser or to a website to download a new browser version.

## GETTING STARTED

This chapter contains the following:

- ["Installing the mobile banking app"](#)
- ["Opening the mobile banking app"](#)
- ["Accessing the online banking site"](#)
- ["Logging in"](#)
- ["Logging off"](#)
- ["Resetting a forgotten password"](#)

## Installing the mobile banking app

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

Caution: To help protect the security of your financial information, you should only download and install the mobile banking app from the Apple App Store or the Google Play Store. In the store, verify that we are listed as the seller of the app, not a third party. You should also verify that our name is spelled correctly.

### To install the mobile banking app

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

## Opening the mobile banking app

### To open the mobile banking app

- Locate the mobile banking app on your tablet or smartphone and tap it to open the app.

## Accessing the online banking site

You can use a web browser to connect to the online banking site on a desktop computer or other device with an HTML5 compliant browser. For the best experience with online banking on an iOS or Android tablet or smartphone, please use the mobile banking app.

Consider enabling pop-ups in your browser for the online banking site. Certain features appear in separate windows in your browser, and may not appear if you block pop-up windows.

### To access the online banking site

- On our website, click the online banking link to open online banking.

## Logging in

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

- Login ID
- Password

If you enter an incorrect password too many times, we automatically block your account. If your account is blocked, contact us to unblock your account.

See "[Password tips and recommendations](#)" for tips for creating a secure password.

If you have never used a particular browser or device to log in, you may need to enter a Secure Access Code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a

browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or the mobile banking app.

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

Note: Depending on your security needs, we may configure your account to use Symantec™ Validation and ID Protection (VIP) Service Tokens. If your account uses a token, you enter the code from the token instead of a Secure Access Code every time you log in.

## Logging in for the first time

The login process may vary. The first time that you log in, you verify your identity. The most common methods are:

- A Secure Access Code
- A Symantec VIP Token

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

Contact us to obtain your Login ID or if your account requires a token.

### To log in for the first time with a Secure Access Code

1. On the Login page, click or tap **I am a new user**.
2. On the Login page, enter your Login ID and click or tap **Submit**.
3. The Enter Secure Access Code page appears. Do the following:
  - a. Click or tap one of the contact methods to send a Secure Access Code.
  - b. When the code arrives, enter the code and click or tap **Submit**.
  - c. If prompted to register the device, you can click or tap **Register Device**.
4. In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.
5. Update your online profile and click or tap **Submit Profile**.
6. Read the agreement on the Disclaimers screen and click or tap **I Accept**. When you accept the agreement, the Home page appears.

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

1. On the Login page, click or tap **I am a new user**.
2. On the Login page, enter your Login ID and click or tap **Submit**. The Enter VeriSign Token page appears.
3. Locate the current code on your Symantec VIP Token and enter the code in the **Enter VeriSign Token** field.
4. Wait for a new code to appear. Enter the second code in the **Enter Second VeriSign Token** field.
5. Click or tap **Submit**.
6. In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.

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

## Logging in after the first time

When you log in, you enter your Login ID and password. If you use a browser or a device that is not registered, you must also enter a Secure Access Code.

### To log in after the first time

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

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

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

## Logging off

Logging off online banking or the mobile banking app is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online banking or the mobile banking app. In addition, online banking and the mobile banking app can log you off involuntarily.

Note: To maximize the security of your online information, you should always click or tap **Log Off** in the Menu.

If you navigate from online banking to another site and do not close the browser, you may remain logged in to online banking until the session timeout. This can make it possible for someone else who uses the desktop to possibly access data from your previous online banking session. When you click or tap **Log Off**, or when you close your browser, the session ends.

## Voluntary log off

In online banking, you should always log off before you close the browser window. In the mobile banking app, except to get a Secure Access code from your email, messages, or phone app, you should always log off before you open another app on your tablet or smartphone.

### To log off

- In the Menu, click or tap **Log Off**.

## Involuntary log off after session timeout

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

### Session timeout types

Timeout Type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device, restoring your session and any tasks that you were working on. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum time ends, you are prompted to save your work and log off manually. If you do not log off manually, we automatically log you off.

## Resetting a forgotten password

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

### To reset a forgotten password

1. On the Login page, click or tap **Forgot your password?**
2. Enter your Login ID and click or tap **Submit**.
3. On the Login page, do one of the following:
  - Click or tap **I already have a Secure Access Code**.
  - Click or tap one of the contact methods that are on file for you. We send you the code using the contact method that you selected.
4. On the Secure Access Code page, enter the code and click or tap **Submit**. The New Password page appears.
5. On the New Password page, do the following:
  - a. Enter your new password in the **New Password** field.
  - b. Re-enter the password in the **Confirm Password** field.
  - c. Click or tap **Submit**.

The Home page appears.

# VIEWING ACCOUNTS AND TRANSACTIONS

This chapter contains the following:

- ["Viewing accounts"](#)
- ["Viewing account details"](#)
- ["Viewing transactions on the Account Details page"](#)

## Viewing accounts

The following information appears on the Home page for each account:

Account information on the Home page

Name	Description
------	-------------

Account name	The default name for the account or a custom nickname that you create in Settings.
--------------	--

Account number	The masked account number. For your security, only the last part of the number may appear. For example, account number 123456789 may appear as XXXXX-6789.
----------------	--

Balance	The balance for the account.
---------	------------------------------

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

## Viewing account details

The Account Details page includes the following information:

Account information on the Account Details page

Name	Description
------	-------------

Account Name The default name for the account or a custom nickname that you create in Settings.

Account Number	The masked account number. For your security, only the last part of the number may appear. For example, account number 123456789 may appear as XXXXX-6789.
----------------	--

Available Balance The available balance for the account, including any pending credits or debits.

Current Balance	The current balance for the account, not including any pending credits or debits.
-----------------	---

Credits The subtotal of the credits to the account. If you filter or search the Account Details page, the total only includes the items in the results.

Debits	The subtotal of the debits from the account. If you filter or search the Account Details page, the total only includes the items in the results.
--------	--

Transactions The first 100 transactions in the account, according to the current sort order.

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

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

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

#### Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: <ul style="list-style-type: none"> <li>• Checks</li> <li>• Deposits</li> <li>• Transactions at branches</li> <li>• Transactions at ATMs</li> </ul>

- Bill payments
- Transfers

#### Activity Center

Transactions that you create in online banking and the mobile banking app, including:

- Recurring transactions
- Transfers
- Send a check
- Wire transfers
- Stop payment requests
- Address change requests
- Check reorders

#### To view account details

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

#### To view additional transactions

- On the Account Details page, do one of the following:
  - Click or tap the next icon (➤) to view the next set of transactions.
  - Click or tap the previous icon (➤) to view the previous set of transactions.

#### To send a secure message about an account

1. On the Account Details page, click or tap **Ask about account**. The New Message window appears. The message automatically includes information about the account.
2. Click or tap the message recipient. The message window appears.
3. Click or tap in the **Message** field and enter your message.
4. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
5. Click or tap **Send**. The Messages page appears with your new message.

#### To close the Account Details page

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

## Viewing transactions on the Account Details page

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

Transaction information on the Account Details page

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, the date is Pending and the transaction has a shaded background.
Transaction Type	The type of transaction.
Amount	The amount of the transaction.
Balance	The account balance after the transaction.
Image	The images associated with the transaction, if applicable

This section includes the following:

- ["Filtering transactions"](#)
- ["Searching transactions"](#)
- ["Sorting transactions"](#)
- ["Exporting transaction records"](#)
- ["Viewing transaction details"](#)
- ["Viewing and printing images associated with a transaction"](#)
- ["Sending a secure message about a transaction"](#)

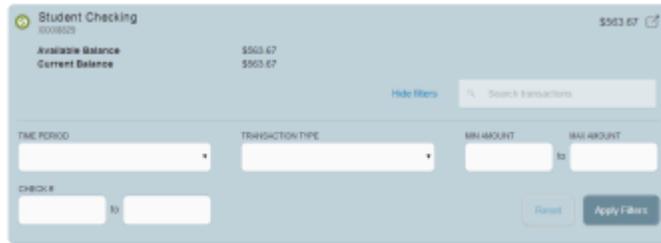
## Filtering transactions

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

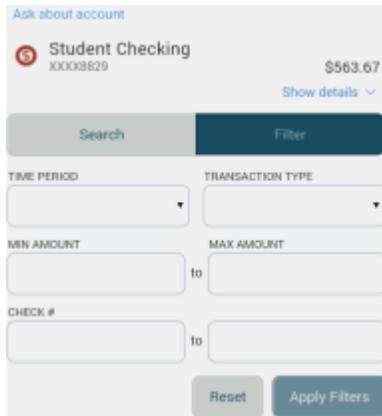
- Date
- Type
- Amount
- Check number, if applicable

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

*Transaction filters page in online banking and on a tablet*



*Transaction filters page on a smartphone*



### To filter transactions

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

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

### To hide filters

- On the Account Details page, do one of the following:
  - In online banking or in the mobile banking app on a tablet, click or tap **Hide Filters**.
  - In the mobile banking app on a smartphone, tap **Search**.

## Searching transactions

You can use the Account Details page to search the descriptions of the transactions in an account.

### To search transactions

1. On the Account Details page, click or tap the **Search description** field.
2. In the **Search description** field, enter the search text. The search results appear on the Account Details page.

## Sorting transactions

On the Account Details page, the column headings indicate the sort order of the transactions. The column used to sort includes a triangle icon. The direction of the triangle icon indicates ascending or descending sort order.

Tip: Pending transactions are always grouped together at the top of the sort order.

Note: The Balance column does not appear unless you sort by date.

### To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change the sort order:
  - **Date**
  - **Transaction Type**
  - **Amount**
2. Click or tap the same column heading again to change the sort order between ascending and descending.

## Exporting transaction records

You can export transactions from the Account Details page to a file format that you select.

Note: Contact us for information about supported versions of Quicken and QuickBooks.

Note: Currently, you can only export in online banking.

### To export transactions from the Account Details view

1. On the Account Details page, click **Export**.
2. In the **Export** drop-down list, click one of the following export formats:
  - **Spreadsheet (XLS)**
  - **Spreadsheet (CSV)**
  - **Microsoft OFX (OFX)**
  - **Quicken (QFX)**
  - **QuickBooks (QBO)**
3. Depending on your browser settings, one of the following happens:

- If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
- If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.

In the exported file, the transactions appear in the current sort order on the Account Details page.

## Viewing transaction details

You can view the details of any transaction in an account.

### To view transaction details

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

## Viewing and printing images associated with a transaction

You can view and print any images that are associated with a transaction from Account Details page. On the Account Details page, any transaction that includes images is marked with an icon ().

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

1. On the Home page, click or tap the name of the account that includes the transaction. The Account Details page appears.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** and **Next** to view additional images.
3. (Optional) In online banking, you can print the images. To print the images, do the following:
  - a. On the transaction details, click or tap the Print icon(). The Print page appears.
  - b. On the Print page, click or tap **Print** to print the image.

## Sending a secure message about a transaction

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

### To send a secure message about a transaction

1. In the transaction details, click or tap **Ask about transaction**. The New Message window appears.
2. Click or tap the message recipient. The message window appears. The message automatically includes information about the transaction.
3. Click or tap in the **Message** field and enter your message.
4. (Optional) In online banking, click the attach file icon (). In the Open dialog box, select a file to attach to the message, and click **Open**.
5. Click or tap **Send**. The Messages page appears with your new message.

## QUICK ACTIONS

This chapter contains the following:

- ["Using Quick Actions"](#)
- ["Transferring funds using Quick Actions"](#)
- ["Paying a bill using Quick Actions"](#)
- ["Depositing a check using Quick Actions"](#)
- ["Approving a transaction using Quick Actions"](#)

## Using Quick Actions

In online banking and the mobile banking app, you can perform Quick Actions directly from the Home page. Quick Actions are an easy way to start common tasks. All of the Quick Actions that you can perform appear in the Sidebar. The available actions vary, depending on how your account is configured. The example illustrates Quick Actions in the Sidebar.

*Quick Actions example*



## Transferring funds using Quick Actions

You can use Quick Actions to transfer funds.

### To transfer funds using Quick Actions

1. On the Home page, click or tap **Transfer Money Now**. The Funds Transfer page appears.

#### Funds Transfer

FROM ACCOUNT \*

---Select From Account---

TO ACCOUNT \*

---Select To Account---

AMOUNT \*      DATE \*

0.00      5/22/2014

Make this a recurring transaction

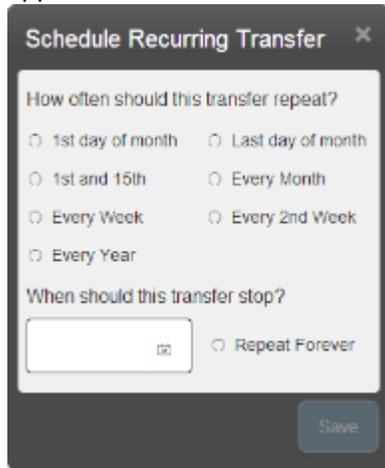
MEMO

---MEMO---

\* - Indicates required field

Transfer Funds    Clear

2. On the Funds Transfer page, do the following:
  - a. In the **From Account** drop-down list, select the account from which you want to transfer funds.
  - b. In the **To Account** drop-down list, select the account to which you want to transfer funds.
  - c. In the **Amount** field, enter the amount to transfer.
  - d. Click or tap the **Date** field, and then select the date that you want the transfer to occur.
3. To create a recurring transfer, do the following:
  - a. Select the **Make this a recurring transfer** check box. The Schedule Recurring Transfer window appears.



- b. Select when the transfer should recur.
  - c. Select a date from the calendar, or click or tap **Repeat Forever**.
  - d. Click or tap **Save**.
4. (Optional) Enter information about the transfer in the **Memo** field.
5. Click or tap **Transfer Funds**.
6. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

## Paying a bill using Quick Actions

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

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

See "[Enrolling in bill pay](#)" for information about enrolling in bill pay.

See "[Adding a payee](#)" for information about adding a new payee.

### To pay a bill using Quick Actions

1. In the Quick Actions box, click or tap **View All Bills Now**. The Bill Payment page appears.

2. On the Bill Payment page, click or tap the name of the payee that you want to pay. The Bill Pay page for that payee appears.

The screenshot displays the 'Billpay' interface. At the top, there is a 'Transactions' header. Below it, the 'Billpay' section is visible. A dropdown menu is open, showing 'General Supplies' as the selected payee, with a 'Requires Review' status. To the right, an account selection menu is open, showing 'Regular Checking' as the selected account. Below these, there are four input fields: 'FROM:' (with a right arrow), 'AMOUNT:' (set to '\$ 0.00' with a right arrow), 'DELIVERY METHOD:' (set to 'Select a method' with a right arrow), and 'DATE:' (set to 'Select a date' with a calendar icon). At the bottom, there are two buttons: 'Send Payment' and 'Back'.

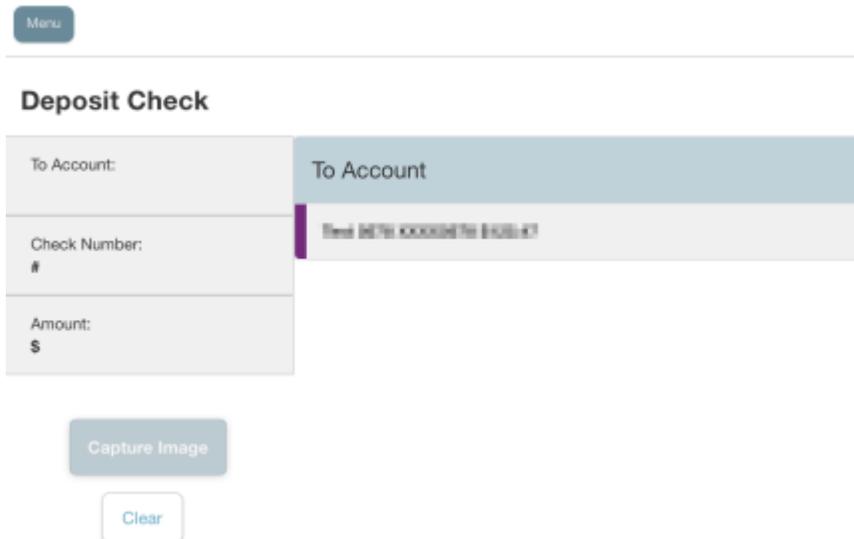
3. On the Bill Pay page, do the following:
  1. Click or tap **From**, and click or tap the account from which you want to make the payment.
  2. In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.
  3. In the **Select a delivery method** list, click or tap the delivery method.
  4. In the **Select a date** calendar, click or tap the date to pay the bill.
4. Click or tap **Send Payment** to schedule the payment.
5. On the status page, click or tap **Close**.

## Depositing a check using Quick Actions

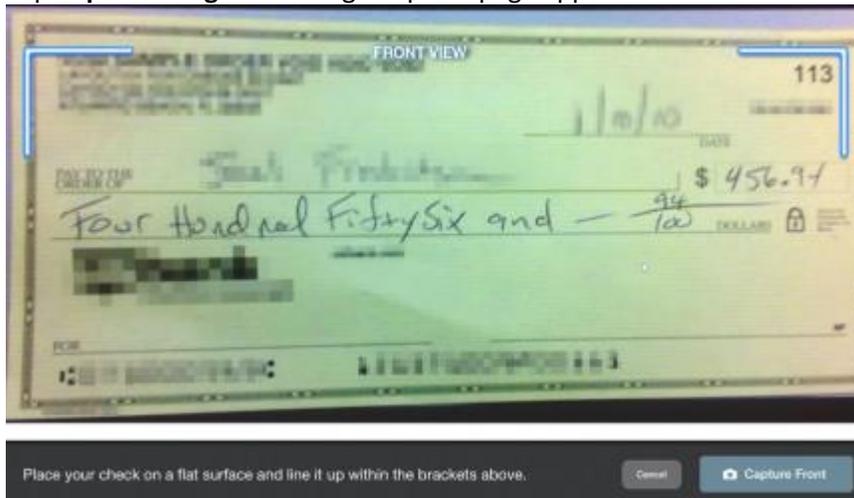
You can use a tablet or smartphone to deposit a check into your account.

### To deposit a check using Quick Actions

1. On the Home page, click or tap **Deposit Money Now**. The Deposit Check page appears.



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



4. On the Image Capture page, use your device to take a picture of the front and back of the check, and tap **Deposit**. Guides on the screen help you align the check for the image.

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

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

## Approving a transaction using Quick Actions

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

### To approve a transaction using Quick Actions

1. On the Home page, in the list of pending approvals, click or tap a single transaction type or **View All Approvals**. The Activity Center page appears, with the pending approvals selected.
2. Click or tap **Approve** to approve the selected transactions.
3. (Optional) If you use a Symantec VIP Token code to authorize transactions, you are prompted to enter the current code on the Token.
4. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

## PAYING BILLS

This chapter contains the following:

- ["Enrolling in bill pay"](#)
- ["Managing bill pay accounts"](#)
- ["Managing bill payment payees"](#)
- ["Managing bill payments"](#)

## Enrolling in bill pay

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

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

### To enroll in bill pay

1. On the Home page, do one of the following:
  - Click or tap **Enroll in Bill Pay**.
  - In the Menu, click or tap **Transactions > Bill Payment**.

The Enroll in Bill Pay page appears.

Please select at least one account below to enroll in Billpay

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

Enroll in Billpay Cancel

2. Click or tap the account to enroll in bill pay, and click or tap **Enroll in Billpay**.
3. In the Agreement page, click or tap **I agree to enroll in bill pay**.
4. In the success message, click or tap **Continue to Billpay**. The Bill Payment page appears.

## Managing bill pay accounts

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

Note: Your account may use the Bill Pay site to manage bill pay accounts. Click or tap **Advanced > Visit Bill Pay Site** to manage your accounts. The Manage Payment Accounts page does not appear.

### To manage bill pay accounts

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

Manage Bill Pay Accounts

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

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

<input checked="" type="checkbox"/>	Regular Checking xxx-9789 \$80,000.00
<input type="checkbox"/>	Regular Savings xxx-7099 \$25,000.00
<input type="checkbox"/>	Regular Savings xxx-9789 \$35,000.00

Save Cancel

3. On the Manage Bill Pay Accounts page, select the check box for each account that you want to appear when you pay a bill. Clear the check box to remove an account from bill pay. You cannot remove the account that you selected when you enrolled in bill pay.
4. Click or tap **Save**.
5. Click or tap **Close** in the success message.

# Managing bill payment payees

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

- Online banking
- Mobile banking app
- Bill Pay site

Tip: You can also use the Bill Pay site to add, edit, or delete a payee.

This section includes the following:

- ["Adding a payee"](#)
- ["Editing a bill payment payee"](#)

## Adding a payee

You can use the Bill Pay page to add a bill payment payee.

### To add a bill payment payee

1. In the Menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears.
2. Click or tap **Advanced > Add a Payee**. The Add Payee page appears.
3. On the Add Payee page, do the following:
  - a. Enter the name of the payee in the **Name** field.
  - b. Select the type of payee from the **Payee Type** drop-down list.
  - c. Enter a nickname for the payee in the **Payee Nickname** field.
  - d. Enter the **Postal Address** for the payee. The address can include up to three address lines, along with the required City, State, and Zip.
  - e. Enter the **Area Code** and **Phone** for the payee.
  - f. Enter the account number in the **Payee Account Number** field.
  - g. Click or tap **Save**.
4. When the success message appears, click or tap **Close**. The Bill Pay page appears with the new payee listed.

## Editing a bill payment payee

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

### To edit a bill payment payee

1. In the Bill Pay page, locate the payee that you want to edit, then click or tap the edit icon (✎) for the payee. The Add Payee page appears.
2. On the Add Payee page, make any needed changes, and click or tap **Save**.

3. When the success message appears, click or tap **Close**.

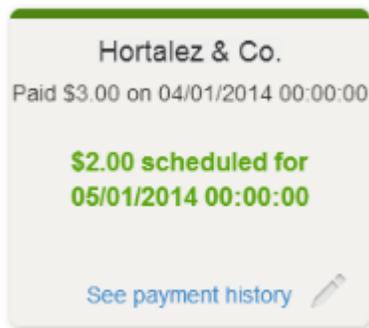
## Managing bill payments

On the Bill Pay page, payees appear as cards in a grid or as items in a list.

The front of the card includes information about the payee, the most recent payment, and the next scheduled payment to the payee. The back of the payee card includes the most recent payment amounts and the average payment.

The example bill pay card front includes a recent payment and a scheduled payment.

*Bill pay card front example*



*Bill pay card back example*



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

Bill pay card colors

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

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

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

This section includes the following:

- ["Paying a bill"](#)
- ["Viewing bill payments to a payee"](#)
- ["Searching for a bill payment"](#)
- ["Canceling a bill payment"](#)

## Paying a bill

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

### To pay a bill

1. In the Menu, click or tap **Transactions > Bill Payment**.
2. On the Bill Pay page, browse or search for the payee that you want to pay and click or tap the payee name.

The screenshot shows the 'Billpay' interface. At the top, there is a 'Transactions' header. Below it, the 'Billpay' section is active. A card for 'General Supplies' is displayed, with a 'Requires Review' status. To the right, an account selection menu is open, showing 'Regular Checking' as the selected account. Below the card, there are four input fields: 'FROM:' (with a right arrow), 'AMOUNT:' (set to '\$ 0.00' with a right arrow), 'DELIVERY METHOD:' (set to 'Select a method' with a right arrow), and 'DATE:' (set to 'Select a date' with a calendar icon). At the bottom, there are two buttons: 'Send Payment' and 'Back'.

3. On the Bill Pay page, do the following:
  - a. Click or tap **From**, and click or tap the account from which you want to make the payment.
  - b. In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.
  - c. In the **Select a delivery method** list, click or tap the delivery method.
  - d. In the **Select a date** calendar, click or tap the date to pay the bill.
4. Click or tap **Send Payment** to schedule the payment.
5. On the status page, click or tap **Close**.

## Viewing bill payments to a payee

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

#### To view bill payments to a payee

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

#### To hide bill payments to a payee

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

## Searching for a bill payment

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

#### To search for a bill payment

1. In the Menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears.
2. The Search Payees area lists all of the pending and processed bill payments. Do one of the following:
  - Click or tap **Pending** to view the pending bill payments.
  - Click or tap **Processed** to view the processed bill payments.
3. Click or tap in the **Search Payees** field, and enter your search text.
4. In the payment list, click or tap the bill payment for more information.

## Canceling a bill payment

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

#### To cancel a bill payment

1. In the Menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears.
2. The Search Payees area lists all of the pending and processed bill payments. Click or tap **Pending** to view the pending bill payments.
3. In the list of pending bill payments, click or tap the pending bill payment that you want to cancel. A message appears with the status of the bill payment.
4. Click or tap **Cancel Payment**. When the payment has been canceled successfully, a message appears.
5. Click or tap **Close**.

## MANAGING TRANSACTIONS

This chapter contains the following:

- ["Using transfers"](#)
- ["Depositing a check"](#)
- ["Viewing transactions on the Activity Center page"](#)
- ["Viewing E-Statements"](#)

- ["Reordering checks"](#)
- ["Sending a check to a payee"](#)
- ["Creating a stop payment request"](#)

## Using transfers

You can use online banking and the mobile banking app to transfer funds between your accounts. This section includes the following:

- ["Transferring funds"](#)
- ["Viewing transfers"](#)
- ["Canceling a transfer"](#)
- ["Setting up external accounts for transfers"](#)

## Transferring funds

You can transfer funds between accounts.

Note: You can use the Add External Account option to transfer funds to or from an account at another financial institution. See ["Setting up external accounts for transfers"](#) for more information.

### To transfer funds

1. In the Menu, click or tap **Transactions > Funds Transfer**. The Funds Transfers page appears.

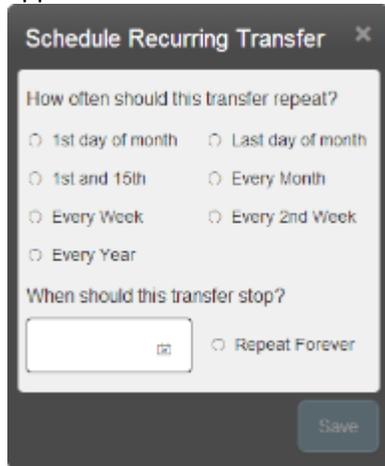
#### Funds Transfer

The screenshot shows the 'Funds Transfer' form with the following fields and options:

- FROM ACCOUNT \***: A dropdown menu with the text '---Select From Account:---' and a downward arrow.
- TO ACCOUNT \***: A dropdown menu with the text '---Select To Account:---' and a downward arrow.
- AMOUNT \***: A text input field containing '0.00'.
- DATE \***: A date picker field showing '5/22/2014' with a calendar icon.
- Make this a recurring transaction**
- MEMO**: A large text input field for adding a note.
- \* - Indicates required field
- Transfer Funds**: A blue button to submit the transfer.
- Clear**: A white button to reset the form.

2. On the Funds Transfer page, do the following:
  - a. In the **From Account** drop-down list, select the account from which you want to transfer funds.

- b. In the **To Account** drop-down list, select the account to which you want to transfer funds.
- c. In the **Amount** field, enter the amount to transfer.
- d. Click or tap the **Date** field, and then select the date that you want the transfer to occur.
3. To create a recurring transfer, do the following:
  - a. Select the **Make this a recurring transfer** check box. The Schedule Recurring Transfer window appears.



- b. Select when the transfer should recur.
- c. Select a date from the calendar, or click or tap **Repeat Forever**.
- d. Click or tap **Save**.
4. (Optional) Enter information about the transfer in the **Memo** field.
5. Click or tap **Transfer Funds**.
6. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

## Viewing transfers

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

- Funds Transfers
- Activity Center

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

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

1. In the Menu, click or tap **Transactions > Funds Transfer**. The Funds Transfers page appears.
2. The Search transactions area lists all of the pending and processed transfers. Do one of the following:
  - Click or tap **Pending** to browse the transfers that have not yet processed.
  - Click or tap **Processed** to browse the transfers that have been processed.
  - Click or tap in the **Search transactions** field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer. The search results appear below the search field.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details page, click or tap **View in Activity Center**. The Activity Center page appears, with the transfer selected and the Transaction details visible.

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

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
  - Click or tap **Individual Transactions** to view a single transfer.
  - Click or tap **Recurring Transactions** to view a recurring series of transfers.
3. Browse to locate the transfer that you want to view.
4. Click or tap the transfer. The transfer expands to show the details.

## Canceling a transfer

You can use the Activity Center page to cancel a transfer. You can cancel a transfer if the status is Drafted or Pending.

### To cancel a transfer

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap the transfer that you want to cancel. The Transaction details appear.
3. In the Transaction details, click or tap **Cancel** to cancel the transfer. You are prompted to confirm that you want to cancel the transfer.
4. Click or tap **Confirm** to cancel the transfer.

## Setting up external accounts for transfers

You can add accounts at other financial institutions, providing you the ability to transfer funds externally.

Note: You can only transfer funds to and from domestic (United States) financial institutions.

When you connect the account, we make two small deposits of random amounts into your account at the other institution. When the deposits are complete, you enter and verify the amounts in either our online banking or the mobile banking app. The deposits verify that any future funds transfers go to or come from the appropriate external account. The deposits should take less than 5 business days to process.

This section includes the following:

- ["Adding an external account"](#)
- ["Verifying an external account"](#)

### Adding an external account

You use the Add External Account page to start the process to add an external account.

### To add an external account

1. In the Menu, click or tap **Services > Add External Account**. The Add External Accounts page appears.
2. Do the following:

- a. In the **Account Number** field, enter the account number at the other financial institution.
- b. In the **Routing Number** field, enter the routing number of the other financial institution.  
The image on the screen illustrates where the routing number is located on a check. If the account is not a checking account, verify the correct routing number with the other financial institution.
- c. From the **Account Type** drop-down list, select the external account type.
- d. Click or tap **Submit**.

## Verifying an external account

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

### To verify an external account

1. In the Menu, click or tap **Services > Verify External Account**. The Account Verification page appears.
2. Do the following:
  - a. Click or tap to select the account that you want to verify.
  - b. In the Verify Deposit Amounts area, enter the amounts of the two deposits that we made in the external account.
  - c. Click or tap **Continue**.

After verification, the external account appears in the list of accounts that you can use in transfers.

## Depositing a check

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

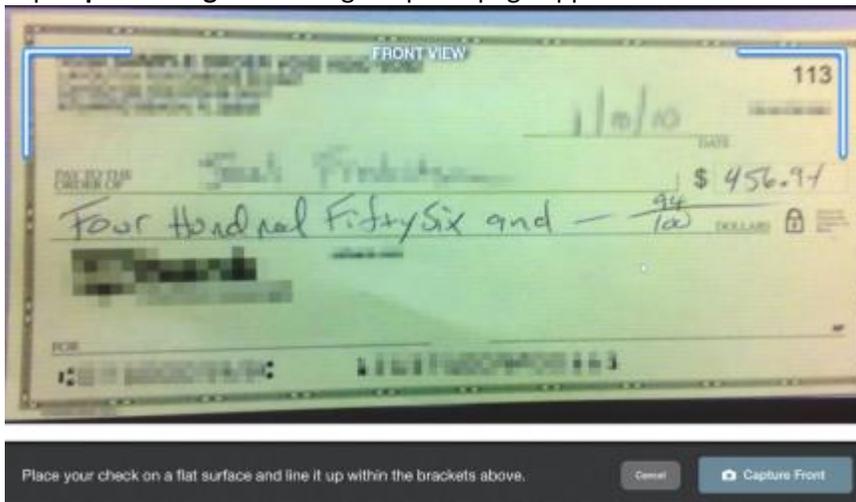
### To deposit a check

1. In the Menu, tap **Transactions > Deposit Check**. The Deposit Check page appears.

The screenshot shows the 'Deposit Check' page. At the top left is a 'Menu' button. Below it is the title 'Deposit Check'. The page contains three input fields: 'To Account:' with a dropdown menu showing 'To Account', 'Check Number: #' with a text input field containing '1234 5678 9012345678901234', and 'Amount: \$' with a text input field. At the bottom, there are two buttons: 'Capture Image' and 'Clear'.

2. On the Deposit Check page, do the following:
  - a. In the **To account** list, tap the account that you want to deposit the check into.

- b. (Optional) In the **Enter the check number** area, tap to enter the number of the check, and tap **Set**.
- c. In the **Enter the check amount** area, tap to enter the amount of the check, and tap **Set**.
3. Tap **Capture image**. The Image Capture page appears.



4. On the Image Capture page, use your device to take a picture of the front and back of the check, and tap **Deposit**. Guides on the screen help you align the check for the image.

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

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

## Viewing check deposits

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

### Check deposit status

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

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

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

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

1. In the Menu, tap **Transactions > Deposit Check**. The Deposit Check page appears.
2. In the Deposit Check History, do one of the following:
  - Tap **Submitted** to view pending deposits.
  - Tap **Accepted** to view processed check deposits.
  - Tap the **Search transactions** field and enter your search text.
3. Tap any transaction to view more information about the deposit or to see the check images.

## Viewing transactions on the Activity Center page

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

### Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: <ul style="list-style-type: none"><li>• Checks</li><li>• Deposits</li><li>• Transactions at branches</li><li>• Transactions at ATMs</li><li>• Bill payments</li><li>• Transfers</li></ul>
Activity Center	Transactions that you create in online banking and the mobile banking app, including: <ul style="list-style-type: none"><li>• Recurring transactions</li><li>• Transfers</li><li>• Send a check</li><li>• Wire transfers</li><li>• Stop payment requests</li><li>• Address change requests</li><li>• Check reorders</li></ul>

The following illustrates the appearance of the Activity Center page.

*Activity Center page example*

**Transactions**

**Activity Center**

Search transactions Search Favorites Show Basic

Individual Transactions Recurring Transactions

Totals: Credits: [0] \$0.00 | Debits: [0] \$0.00

	Status	Type/ID	Amount	Account	Date
<input type="checkbox"/>	+ ✓ Authorized	Send A Check - Tracking ID: 17111	\$1,000.00	Regular Checking : xxx-9789	5/19/2014
<input type="checkbox"/>	+ ✓ Authorized	Check Reorder - Tracking ID: 17110		Regular Savings : xxx-7999	5/19/2014

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

On the Activity Center page, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series.

The Individual Transactions tab includes transactions that do not recur and any recurring transaction due in the next 7 calendar days. You can use the Individual Transactions tab to view or cancel a specific transaction in a recurring series.

This section includes the following:

- ["Sorting transactions"](#)
- ["Searching for a transaction"](#)
- ["Viewing transaction details"](#)
- ["Canceling pending transactions"](#)
- ["Approving transactions"](#)
- ["Copying a transaction"](#)
- ["Sending a message about a transaction"](#)

## Sorting transactions

On the Activity Center page, the column headings indicate the sort order. The column used to sort includes a triangle icon. The direction of the triangle icon indicates ascending or descending sort order.

Pending transactions are always grouped together at the top of the sort order.

### To sort transactions

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

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

## Searching for a transaction

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

- Search
- Basic search on specific fields

When you search, you enter information about the item that you want to find. Some examples of things that you can search for include:

- Transactions greater than \$500
- All Pending transactions
- All transactions in the last week

When you perform a basic search, you can search any of the following fields:

### Basic search fields

Field	Notes
Type	The transaction type.
Status	The status of the transaction.
Account	The account to search.
Date	The creation date for the transaction. You specify a range of dates to search.
User	The Login ID of the user who created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The internal tracking number that uniquely identifies the transaction.
Recurring Instance	The transaction recurrence.

### To search for a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap the **Search transactions** field.

## Transactions

### Activity Center

Search transactions  + ▾

Individual Transactions [Recurring Transactions](#)

Totals: Credits: [0] \$0.00 | Debits: [0] \$0.00

<input type="checkbox"/>	Status	Type/ID	Amount	Account	Date ▾
<input type="checkbox"/>	+ ✓ Authorized	Change of Address - Tracking ID: 19431		Student Checking : XXXX8829	5/19/2014
<input type="checkbox"/>	+ ✓ Authorized	Stop Payments - Tracking ID: 19430		Student Checking : XXXX8829	5/19/2014

3. In the **Search transactions** field, enter your search text.
4. Click or tap **Search**. The results list includes all matching payments and transfers.

### To search with Basic search

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

#### Activity Center

Type: All ▾ Status: All ▾ Account: All ▾ Date: All ▾ [Search](#) [More ▾](#) [Favorites ▾](#) [Show Advanced](#)

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

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

4. Click or tap **Search**.
5. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match all of the search conditions.

### To save a favorite search

1. Create a search.
2. On the Activity Center page, click or tap the **Favorites** drop-down list.
3. Click or tap **Save As New**.
4. In the Save Search window, enter a name for the favorite and click or tap **Save Search**.
5. In the success message, click or tap **Close**.

### To repeat a favorite search

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

# Viewing transaction details

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

Transaction details on the Activity Center page

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

The details can also include other information specific to the transaction type.

## To view transaction details

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
  - Click or tap **Individual Transactions** to view a single transaction.
  - Click or tap **Recurring Transactions** to view a recurring transaction series.
3. Browse to locate the transaction that you want to view.
4. Click or tap the transaction. The transaction expands to show the details.

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

## To view the individual transactions in a series

1. On the Recurring Transactions tab, in the details of a recurring series, click or tap **Show Associated Transactions**. The Individual Transactions tab appears with all of the transactions in the series.
2. (Optional) Do one of the following:
  - View the details of any specific transaction in the series.
  - Click or tap **Recurring Transactions** to view the details of the entire series.

## Canceling pending transactions

Use the Activity Center page to cancel a pending transaction.

If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrence of the transaction. If you cancel a single transaction in a recurring series on the Individual Transactions tab, you cancel the single occurrence, not the entire series.

### To cancel one or more pending transactions

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

## Approving transactions

You can use the Activity Center page to approve a pending transaction.

### To approve one or more transactions

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

## Copying a transaction

You can use the Activity Center page to make a copy of an existing transaction. When you copy a transaction, a new transaction of the same type appears, with the fields already filled.

### To copy a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transaction that you want to copy.
3. Click or tap the transaction.
4. Click or tap **Copy**. A new transaction of the same type appears.
5. Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes, submit the new transaction.

## Sending a message about a transaction

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

### To send a message about a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. When the details appear, click or tap **Inquire**.
5. Click or tap the message recipient. The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.
6. Click or tap in the **Message** field and enter your message.
7. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
8. Click or tap **Send**.

## Viewing E-Statements

Depending on your account configuration, you may be able to view E-Statements, electronic versions of your account statements. The procedure to view an E-Statement may vary.

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

### To view E-Statements

1. In the Menu, click or tap **Transactions > Statements**. The Statements page appears.

**Transactions**

**Statements**

ACCOUNT: --- Select One ---

CYCLE: --- Select One ---

IMAGE TYPE: pdf

Get Statement

2. Do the following to select the statement to view:
  - a. In the **Accounts** drop-down list, select the account.
  - b. In the **Cycle** drop-down list, select the cycle.
  - c. In the **Image Type** drop-down list, select the file format.
  - d. Click or tap **Get Statement**.

Note: Depending on the settings on your device, you may be able to save or print the E-Statements.

## Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you view an E-Statement.

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

### To verify that you can view a PDF

1. In the Menu, click or tap **Transactions > Statements**. The Please verify ability to view PDF documents page appears.

**Transactions**

Please verify ability to view PDF documents

To verify that you are able to see a PDF, click the 'Show PDF' button. You will be shown a PDF document with a code. Copy that code into the input below and click 'Verify' to continue.

VERIFICATION CODE\*

Show PDF

\* - indicates required field

Cancel I can't see a PDF Verify

2. Click or tap **Show PDF**. If your browser or device configuration permits it, a new page appears displaying the PDF.
3. Do one of the following:
  - o If the PDF appears, enter the verification code from the PDF in the **Verification Code** field, and click or tap **Verify**. The Statements page appears.

- If the PDF does not appear, click or tap **I can't see a PDF** and an error message appears. Click or tap **OK** to return to the Home page. If you cannot view the PDF, verify that you have the appropriate software installed.

## Reordering checks

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

To make changes to the style, layout, delivery method, or the check information, contact us.

The procedure to reorder checks may vary.

### To reorder checks

1. In the Menu, click or tap **Transactions > Check Reorder**. The Check Reorder page appears.
2. Do the following:
  - a. Click or tap the account to include in the reorder request.
  - b. On the Check Number tab, click or tap the starting Check Number, and click or tap **Save**.
  - c. On the Number of Boxes tab, click or tap the number of boxes to order, and click or tap **Save**.
  - d. Click or tap **Send Request**.
3. Click or tap **Close** on the success message.

## Sending a check to a payee

You can send a paper check to a single payee that you specify.

Note: When you send a check, we do not save the payee information that you enter to reuse later. Use Bill Pay to save payees for later reuse. See "[Managing bill payments](#)" for more information about using Bill Pay.

### To send a check to a payee

1. In the Menu, click or tap **Transactions > Send Check**. The Send Check page appears.

The screenshot shows the 'Send Check' interface. On the left, a vertical list of tabs includes 'Account', 'Amount', 'Process Date', 'Description', and 'Recipient'. The 'Account' tab is active, displaying 'No Account Selected' and a 'Select Account' button. The 'Amount' tab shows 'No Amount', 'Process Date' shows 'Next Available', 'Description' shows 'No Description', and 'Recipient' shows 'Account Owner'. A 'Submit' button is located at the bottom left. On the right side, a 'Select Account' dropdown menu is open, showing three options: 'REGULAR CHECKING: 3000-4799', 'REGULAR SAVINGS: 3000-7999', and 'REGULAR SAVINGS: 3000-6799'.

2. Do the following:
  - a. On the Account tab, select the account from which to send the check.
  - b. Click or tap the **Amount** tab, and enter the amount for the check.

- c. (Optional) To send a certified check, select **Send Certified Check**.
  - d. Click or tap the **Process Date** tab, and select the date that you want to send the check, or click or tap **Next Available Process Date**.
  - e. (Optional) Click or tap the **Description** tab, and enter an optional description for the check.
  - f. Click or tap the **Recipient** tab, and enter the name and contact information for the payee or click or tap **Send to Account Owner**.
  - g. Click or tap **Submit** to send the request.
3. Click or tap **OK**.

## Creating a stop payment request

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

### To create a stop payment request

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

2. On the Request Type tab, click or tap one of the following:
  - **Single Check**
  - **Multiple Checks**
3. On the Account tab, click or tap the appropriate account.
4. Enter all of the check information that you have for the stop payment:
  - If you selected Single Check:
    - **Check Number**
    - (Optional) **Payee**
    - (Optional) **Amount**
    - (Optional) **Date**
  - If you selected Multiple Checks:
    - **Starting Check Number**
    - **Ending Check Number**
    - (Optional) **Start Date**
    - (Optional) **End Date**
5. (Optional) On the Note tab, add a note to accompany the request, and click or tap **Set**.
6. Click or tap **Send Request**.
7. Do one of the following:
  - Click or tap **Close** to return to the Stop Payment page.
  - Click or tap **View in Activity Center**.

# MANAGING MESSAGES AND ALERTS

This chapter contains the following:

- ["Managing secure messages"](#)
- ["Managing alerts"](#)

## Managing secure messages

Secure messages provide a secure way to communicate with us and are not used to communicate with any outside party. These secure messages appear in both online banking and the mobile banking app.

This section includes the following:

- ["Creating a secure message"](#)
- ["Reading a secure message"](#)
- ["Replying to a secure message"](#)
- ["Deleting secure message threads"](#)

## Creating a secure message

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

In online banking, you can attach a file to a message. The file can be any of the following formats:

- ach
- doc
- docx
- gif
- jpeg
- jpg
- log
- pdf
- png
- ppt
- rtf
- text
- txt
- wpd
- xls
- xlsx
- zip

### To create a secure message

1. In the Menu, click or tap **Messages**. The Messages page appears.

2. Click or tap **New**. The New Message window appears.
3. Click or tap the message recipient. The message window appears.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
7. When your message is complete, click or tap **Send**. Your new message appears on the Messages page.

## Reading a secure message

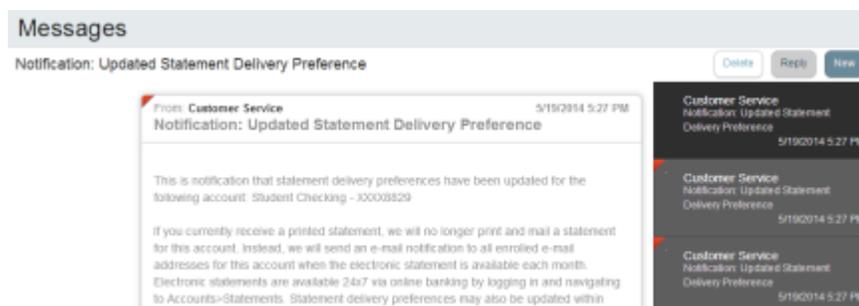
When you have unread messages, the number of unread messages appears on the Messages item in the Menu. In the Inbox, unread messages include a red triangle in the top left corner. A message and all replies are grouped in a conversation.

### *Unread message notification*



### To read a secure message

1. In the Menu, click or tap **Messages**. The Messages page appears.



2. Do one of the following:
  - If the Inbox appears on the right side of the screen, click or tap the message that you want to read.
  - If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read.

The original message and all related replies appear.

## Replying to a secure message

You can reply to a secure message in online banking or the mobile banking app.

### To reply to a secure message

1. After you read a secure message, click or tap **Reply**. The Reply window appears.

The screenshot shows a mobile banking interface for sending a message. At the top, there is a light blue header with the text "To: Customer Service". Below this, the subject line reads "SUBJECT RE: RE:Inquiry regarding account: 6007". To the right of the subject line is a small icon of a paperclip. Below the subject line, there is a link that says "Supported Attachments". The main area is a large, light gray text input field with the label "MESSAGE" and a red asterisk followed by the text "\*Please enter a message body." Below the input field, there is a small text note: "Message text is required. Maximum message length is 1000 characters." At the bottom of the screen, there is a dark gray navigation bar with two buttons: "Cancel" and "Send". On the far right of the navigation bar, there is a small red icon and the text "Customer Service".

2. In the **Message** field, enter the message.
3. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
4. When your reply is complete, click or tap **Send**.

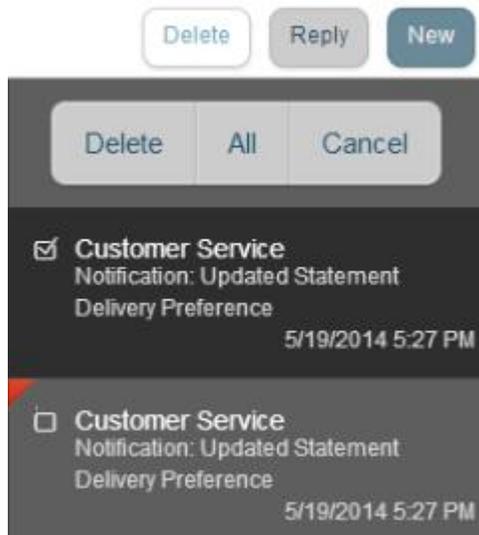
## Deleting secure message threads

After you have read the secure messages in a message thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Message threads stay in the Inbox until you delete them.

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

### To delete secure message threads

1. In the Menu, click or tap **Messages**. The Messages page appears.
2. Do one of the following:
  - If the Inbox appears on the right side of the screen, click or tap **Delete**.
  - If the Inbox does not appear, click or tap **Inbox**, and click or tap **Delete**. The Delete Message pane appears.



3. On the Delete Message pane, do one of the following:
  - Click or tap the check boxes for the message threads that you want to delete.
  - Click or tap **All** to select all message threads.
4. Click or tap **Delete**.
5. When prompted, click or tap **Delete** to verify the deletion. The Inbox reappears without the deleted messages.

## Managing alerts

Alerts remind you of important events, warn you about the status of your accounts, and notify you when transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the way that you receive the alert. These conditions vary depending on the alert type. Alert types include:

- Date
- Account
- History
- Insufficient Funds
- Transactions
- Security

You can choose to receive Alerts in any of these ways:

- Secure Message
- Email
- Telephone call
- Text (SMS) message

You do not need to be logged in for us to send the alert. Secure Message and email alerts are sent immediately when they are generated. You specify the time to send alerts in a telephone call or a text message.

This section includes the following:

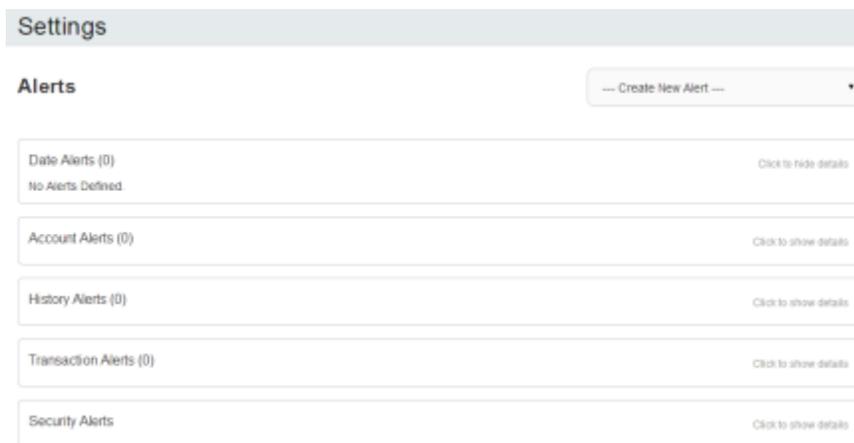
- ["Creating an alert"](#)
- ["Editing alerts"](#)
- ["Enabling and disabling alerts"](#)
- ["Deleting an alert"](#)
- ["Configuring security alerts"](#)

## Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

### To create an alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.



2. In the **Create New Alert** drop-down list, click or tap the alert type that you want to create. The New Alert page appears.
3. Select the conditions that trigger the alert.
4. Select one of the following from the **Select a delivery method** drop-down list:
  - Select **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
  - Select **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
  - Select **Voice** to send the alert as a telephone call. Select the country from the **Select Phone Country** drop-down list, enter the phone number to call, and specify the time to call.
  - Select **SMS** to send the alert as a text (SMS) message. Select the SMS country, and enter the number and the time to send the message, and select the **Agree to Terms** check box.
5. Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.

Note: When you select Every Occurrence, a Transaction alert is sent every time the conditions match. Account, History, and Insufficient funds alerts are sent once per day.

6. Click or tap **Save**.
7. In the success message, click or tap **Close**. The new alert appears on the Alerts page.

## Editing alerts

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

### To edit an existing alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to edit.
3. Click or tap the existing alert that you want to edit. The Edit Alert page appears.
4. Make any needed changes to the alert settings, and click or tap **Save**.
5. Click or tap **Close** on the Save Alert message.

## Enabling and disabling alerts

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

### To disable or enable an existing alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert, then do one of the following in the **Enabled** column:
  - Click or tap **Off** to disable the alert.
  - Click or tap **On** to enable the alert.

## Deleting an alert

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

### To delete an alert

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

## Configuring security alerts

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

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

You should not rely on email alerts alone, since email can be delayed or interrupted. Always use a second delivery method along with email for greater security.

### To enable or disable optional security alerts

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

### To edit security alert delivery preferences

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**. The Delivery Preferences page appears.

Delivery Preferences

E-MAIL ADDRESS

PHONE NUMBER

COUNTRY

Select Phone Country

PHONE NUMBER

SMS TEXT NUMBER

COUNTRY

Select SMS Country

PHONE NUMBER

NOTE: SMS Text Message: 1 msg/transaction. Msg&Data Rates May Apply

Cancel Save

4. Do the following:
  - a. In the **E-Mail Address** field, enter the email address to receive security alerts.
  - b. In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Area Code**, **Phone Number**, and **Ext.** fields.
  - c. In the SMS Text Number area, select the destination country from the **Country** drop-down list, and enter the phone number to send the message to in the **Area Code and Phone Number** fields.
5. On the Delivery Preferences page, click or tap **Save**. A success message appears.

## FINDING BRANCHES OR ATMs AND VIEWING NEWS

This chapter contains the following:

- ["Finding a branch or ATM"](#)

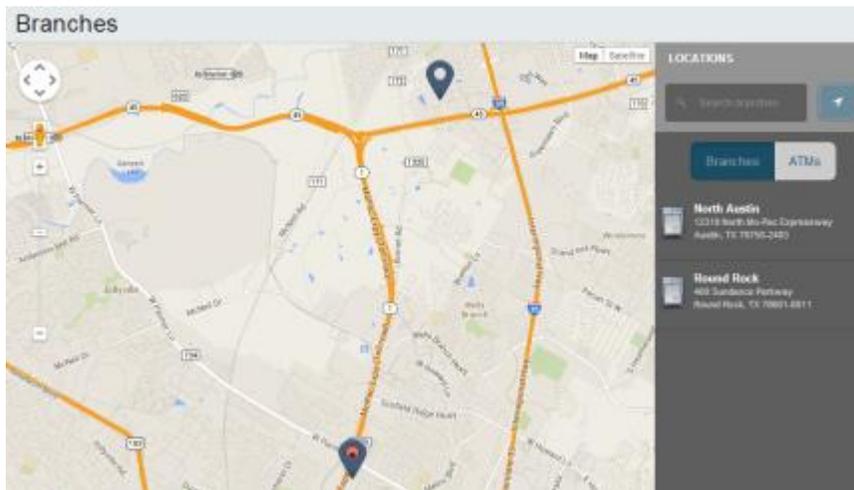
- ["Viewing news or rates"](#)

## Finding a branch or ATM

On the Branches page, you can view branches and ATMs in a list and on a map. We use the built-in location services in your browser or mobile device to determine your location. Your browser or device may ask for permission to access location information. If your location is available, branches or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

### To find a branch or ATM location

1. In the Menu, click or tap **Branches**. The Branches page appears.



2. Do one of the following:
  - To view branches, click or tap **Branches**.
  - To view ATMs, click or tap **ATMs**.
3. On the Branches page, do one or more of the following:
  - Tap and drag, or use your mouse to scroll or zoom the map.
  - Browse the locations list.
  - Click or tap the **Search branches** field and enter a city, state, or ZIP Code to search.
  - Click or tap a location for more information about the branch or ATM.
  - (Optional) In the location details, click or tap **Get Directions** for directions to the branch or ATM.

## Viewing news or rates

You can view news and our rates.

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

1. In the Menu, click or tap **News**. The News page appears.
2. Do one or more of the following:
  - Read headlines or the first part of any story on the news page.

- Click or tap **More** to read the article.

### To view rates

- In the Menu, click or tap **News**. The News page appears. Rates appear in the Sidebar on the News page.

## CONFIGURING SETTINGS

This chapter contains the following:

- ["Updating your profile"](#)
- ["Requesting an address change"](#)
- ["Configuring account preferences"](#)
- ["Changing your security preferences"](#)
- ["Configuring text banking"](#)
- ["Selecting a theme and a language"](#)
- ["Configuring statement delivery settings"](#)

## Updating your profile

You can update your contact information in your profile. The information in the profile is used to fill out certain forms. We can also use it if we need to contact you.

Caution: Updating your online profile does not update the address on file for your account. See ["Requesting an address change"](#) for information about requesting an address change.

We do not use the contact information in the online profile to send you Secure Access Codes to log on or to register a browser. We only send a Secure Access Code to your secure delivery address. See ["Configuring secure delivery contact information"](#) for information about configuring the secure delivery address.

### To update your profile

1. In the Menu, click or tap **Settings > Profile**. The Profile page appears.

**Settings**

**Profile**  
Please review and update your profile

PREFIX  FIRST NAME \*  MIDDLE NAME

LAST NAME \*  SUFFIX

E-MAIL ADDRESS \*

---

ADDRESS 1 \*

ADDRESS 2

CITY \*  STATE \*  ZIP \*

COUNTRY \*

---

PHONE COUNTRY \*  HOME PHONE \*  WORK PHONE \*

\* - Indicates required field

2. Make any needed changes to the contact information.
3. Click or tap **Submit Profile**.

## Requesting an address change

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

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

### To request an address change

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

## Configuring account preferences

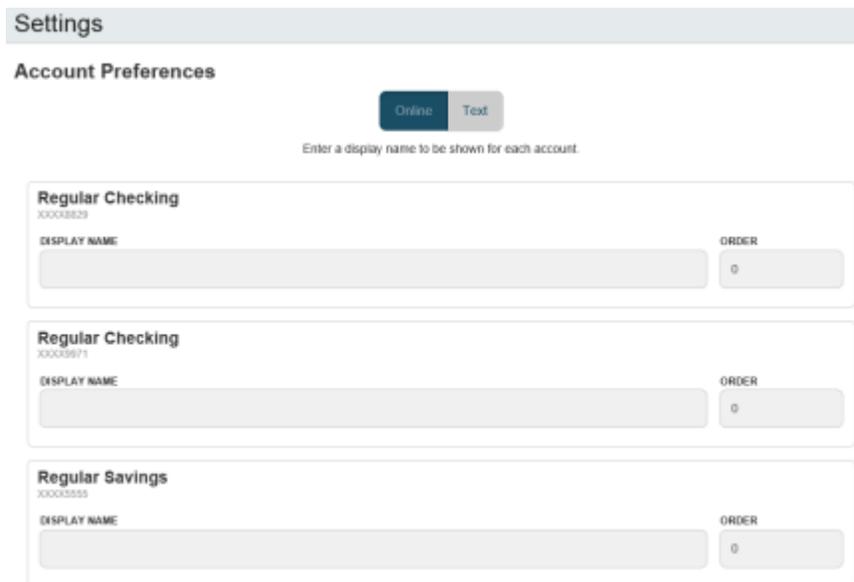
You can use the Account Preferences page to configure the following:

- The display name for each account
- The account order on the Home page
- (Optional) Text banking settings.

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

### To configure an account display name

1. In the Menu, click or tap **Settings > Account**. The Account Preferences page appears.



The screenshot shows the 'Settings' page with 'Account Preferences' selected. There are two tabs: 'Online' (active) and 'Text'. Below the tabs is the instruction: 'Enter a display name to be shown for each account.' There are three account entries, each with a 'DISPLAY NAME' field and an 'ORDER' field. The first two are 'Regular Checking' accounts with account numbers XXXX3829 and XXXX3971. The third is a 'Regular Savings' account with account number XXXX5555. All 'ORDER' fields are set to 0.

2. Locate the account that you want to assign a display name. In the list, accounts are grouped by type. Enter the name in the **Display Name** field. The display name appears instead of a generic name in online banking and the mobile banking app.
3. Click or tap **Submit** to submit the change.

### To configure the order that accounts appear in

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

## Selecting a theme and a language

A theme changes the arrangement of the elements in online banking and the mobile banking app, along with the background image, the colors, and the fonts. You can also change the preferred language in online banking and the mobile banking app.

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

## To change the selected theme

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

## To change the selected language

1. In the Menu, click or tap **Settings > Themes**. The Themes page appears.
2. Select the language that you want to use in the **Language** drop-down list. The language changes immediately across all of your supported devices.

# Changing your security preferences

You can change your security settings. This section includes the following:

- ["Changing your password"](#)
- ["Changing your Login ID"](#)
- ["Changing your phishing protection phrase"](#)
- ["Configuring a challenge code"](#)
- ["Configuring secure delivery contact information"](#)

## Changing your password

You can change your account password for online banking and the mobile banking app. The password is the same for both. See ["Password tips and recommendations"](#) for tips to select a secure password.

### To change your account password

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.

The screenshot shows the 'Settings' app interface. Under 'Security Preferences', there are four tabs: 'Change Password' (selected), 'Change Login ID', 'Phishing Phrase', and 'Secure Delivery'. The 'Change Password' form includes three input fields: 'OLD PASSWORD \*', 'NEW PASSWORD \*', and 'CONFIRM NEW PASSWORD \*'. A note states 'The New Password and Confirm New Password fields must match'. A 'Change Password' button is located at the bottom right. A legend at the bottom left indicates '\* - indicates required field'.

2. Click or tap **Change Password**.
3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.

5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

## Changing your Login ID

You can change your Login ID. You use the same Login ID for both online banking and the mobile banking app.

### To change your Login ID

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Login ID**. The Change Login ID tab appears.

Tip: If the Change Login ID tab does not appear on the Security Preferences page, contact us to change your Login ID.

3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Submit**.

## Changing your phishing protection phrase

When you configure a phishing protection phrase, the phrase appears when you log in to online banking and the mobile banking app.

### To change your phishing protection phrase

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

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

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

## Configuring a challenge code

A challenge code can be used to temporarily access online banking or the mobile banking app when you cannot receive a Secure Access Code. You cannot use a challenge code to register a browser or device.

Note: Not all accounts are configured to use a challenge code.

### To configure the challenge code

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

## Configuring secure delivery contact information

You can configure your secure delivery contact information that we use to send Secure Access Codes. We only send Secure Access Codes to a known secure delivery contact.

### Secure Access Code delivery methods

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

### To add a new secure delivery contact

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

**Settings**

**Security Preferences**

Change Password    Phishing Phrase    Challenge Code    **Secure Delivery**

**Secure Delivery Contact Information**

Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

**SMS**  
(512)555-1212    **Edit**    **Delete**

---

**EMAIL**  
kellpacketh@sigpath.com    **Edit**    **Delete**

\* - Indicates required field

**New Email Address**    **New Phone Number**    **New SMS Text Number**

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

#### To edit a secure delivery contact

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

#### To delete a secure delivery contact

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

## Configuring text banking

You can use text banking to send text (SMS) message from your mobile phone or other supported device to get account information or to perform transfers.

This section includes the following:

- ["Enrolling in text banking"](#)
- ["Configuring account preferences for text banking"](#)
- ["Using text banking"](#)
- ["Updating text banking preferences"](#)

## Enrolling in text banking

You use the Text Enrollment page to enroll in text banking.

## To enroll in text banking

1. In the Menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Do the following:
  - a. Click or tap **On**.
  - b. Enter the number that you want to enable for text banking in the **SMS Text Number** field.
  - c. Click or tap **Terms and Conditions** and read the terms and conditions.
  - d. Click or tap **Privacy Policy** and read the privacy policy.
  - e. Select the **Agree To Terms** check box.
  - f. Click or tap **Save**.
3. In the **Enrollment Successful** message, do one of the following:
  - Click or tap **Close** to close the Text Banking settings.
  - Click or tap **Visit Preferences** to configure account preferences for text banking.

## Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Before you use text banking, you must select the accounts that you want to use with text banking and assign each a text banking nickname. You can also configure the account order.

### To configure text banking preferences for accounts

1. In the Menu, click or tap **Settings > Account**. The Account Preferences page appears.
2. Click or tap **Text**.
3. Locate each account that you want to use with text banking and do the following:
  - a. Enter a four-character nickname to use for the account in text banking in the **Nickname** field.
  - b. Select the **Enabled** check box for the account. You can only use accounts that you enable for text banking.
  - c. In the **Order** field, enter a number for the account order.
  - d. Click or tap **Submit**.

## Using text banking

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

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

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

You send the text message to 226563 (BANKME). You can send one of the following commands:

#### Text banking commands

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

## Updating text banking preferences

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

### To update the text banking number

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

### To disable text banking

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

## Configuring statement delivery settings

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

Note: E-Statement delivery settings can vary.

### To configure the statement delivery method

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

### To view the E-Statement Delivery Agreement

1. In the Menu, click or tap **Settings > Statement Delivery**. The Statement Delivery page appears.
2. On the Statement Delivery page, click or tap **View E-Statement Delivery Agreement**. The E-Statement Delivery Agreement page appears. Review the statement, and click or tap **I accept** or the close (X) icon.

## STAYING SECURE

This appendix contains the following:

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

## Password tips and recommendations

A strong password helps you protect your account.

To create a strong password, keep in mind the following guidelines:

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

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words.

The following links to third-party tools and sites can help you to create strong passwords. However, we do not endorse or guarantee these sites. They are provided only for your information and convenience.

- [Create Strong Passwords](#)
- [Microsoft Password Strength Checker](#)

## Registering a browser or device

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

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

### Secure Access Code delivery methods

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

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

Note: Depending on your security needs, we may configure your account to use codes from Symantec™ Validation and ID Protection (VIP) Service Tokens. If your account uses a token, you enter the code from the token instead of a Secure Access Code. You enter the code from the token every time that you log in.

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

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

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

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

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

## FREQUENTLY ASKED QUESTIONS

This appendix contains the following:

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

## Getting started

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

## Logging in for the first time

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

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

## Registering your computer

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

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

- Your browser settings are configured to delete cookies
- Your browser cookies for online banking were removed
- You use a browser plugin that automatically removes browser cookies when you close the browser
- Your account requires a Secure Access Code each time you log in
- You use a Symantec VIP Token for a Secure Access Code when you log in
- You log in with a different browser on the same registered computer
- You deleted and reinstalled the mobile banking app
- For security reasons, we reset all active registrations for all users

### How do I remove the registration from a device?

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

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

## Messages and alerts

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

### Secure messages

#### Are the content of my message and any attachments sent securely?

Yes, the transport of your message is SSL encrypted and is never sent through public, unsecured communication channels like email communication.

# Alerts

## When are alerts delivered?

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

## Are alerts real time?

No. Alerts are triggered at processing time each day. For example, if an alert is triggered during the day on Monday, the alert is generated during the processing cycle Monday night. We send secure message and email alerts when the processing cycle finishes. Phone and text message alerts are sent at the time you selected on Tuesday.

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

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

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

If you believe you did not receive an alert phone call or email, click or tap **Messages** in the Menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled. If the alert is enabled and you still believe you did not receive an alert, contact us for assistance.

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

## Are security alerts real time?

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

# Accounts

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

## Account details

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

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

## What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in online banking and the mobile banking app. It is a reliable way to reference a transaction. Tracking IDs appear in the transaction details on the Activity Center page. When you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID.

## Activity Center page

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

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

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

## Statements

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

Certain account types do not support E-Statements.

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

#### Why?

Ensure that you have allowed pop-ups for the online banking site in your browser settings. It is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker or add the online banking site as an allowed site.

### Why would I choose to view my statement as an image instead of a PDF?

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

# Transactions

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

## Paying bills

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

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

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

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

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

You can enter N/A or Not Applicable in the Account Number field.

## Sending a check

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

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

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

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