# Online Banking
# Retail User's Guide

Version 3.0

Independent Bank

independent-bank.com

## OVERVIEW

In this material we are going to concentrate on the features that are available for your new **Online Banking System.** This material covers the retail/individual user only and the topics are outlined below. This is going to be helpful if you are using our online product for personal/individual banking needs.

General Navigation Information:

- Supports backward and forward browser navigation
- Print and Help buttons are available from most pages
- Single-clicking moves the user from menu to menu

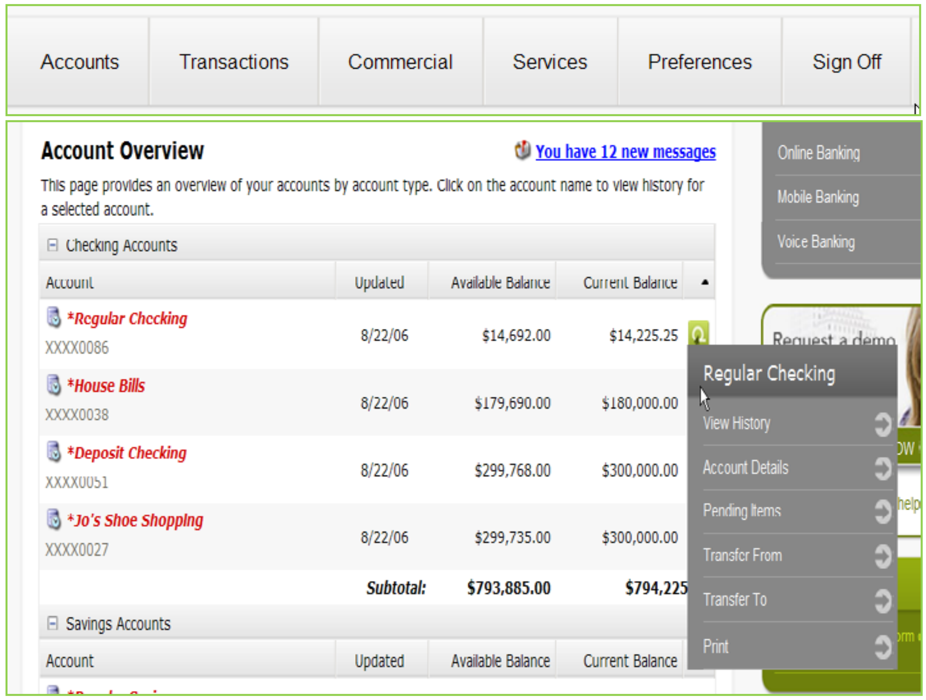
## Table of Contents

# Account Overview

## Quick Action/Pending Transactions/Secure Messages

The **Account Overview** page displays a summary of accounts associated with your online profile after you log in. You can initiate **Quick Action,** transactions, view which accounts have **Pending Transactions,** and also view and access **Secure Messages.** Accounts are categorized by account type (checking, savings, loan, time deposit, etc.)

For a **Quick Action** transactions, place your cursor over the lightning bolt located after the **Current Balance.**




Choose from the drop-down options:

**View History-**Takes you to the history of that account.

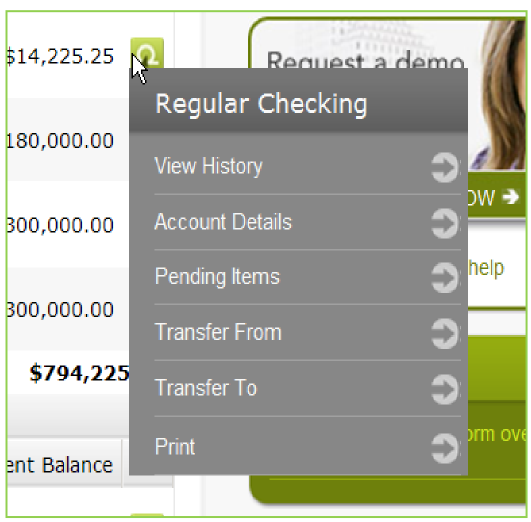
**Account Details-**Displays the details for that account.

**Pending Items-**Displays the items that are pending for this account.

**Transfer From-**Allows you to initiate a quick transfer from this account.

**Transfer To-** Allows you to initiate a quick transfer to this account.

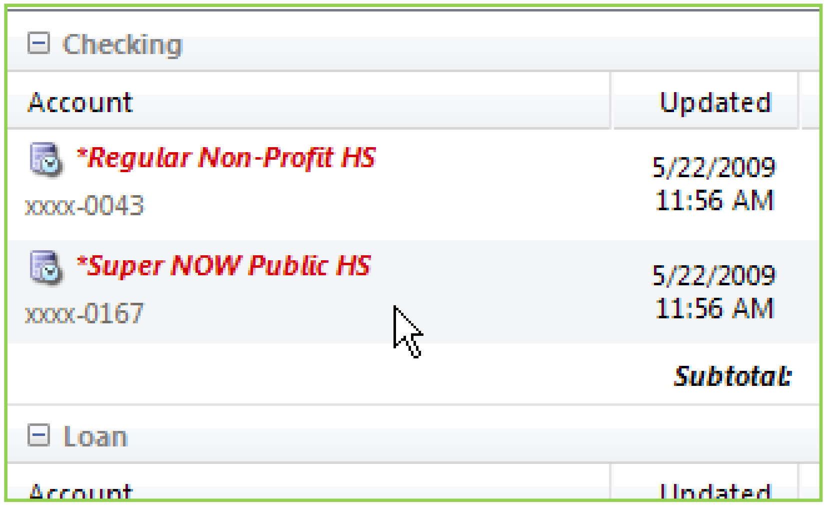
**Print**-Print the history of this account.



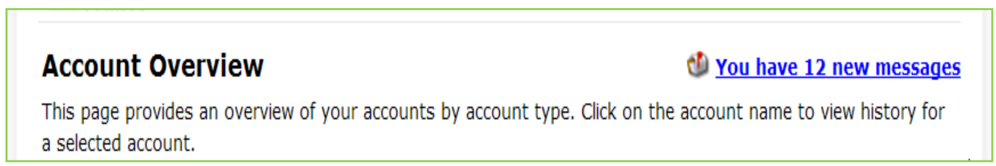
# Account Overview

## Quick Action/Pending Transactions/Secure Messages

If the account number turns bold, red and receives an asterisk in front of it. This informs you that there is at least one pending transaction for this account.

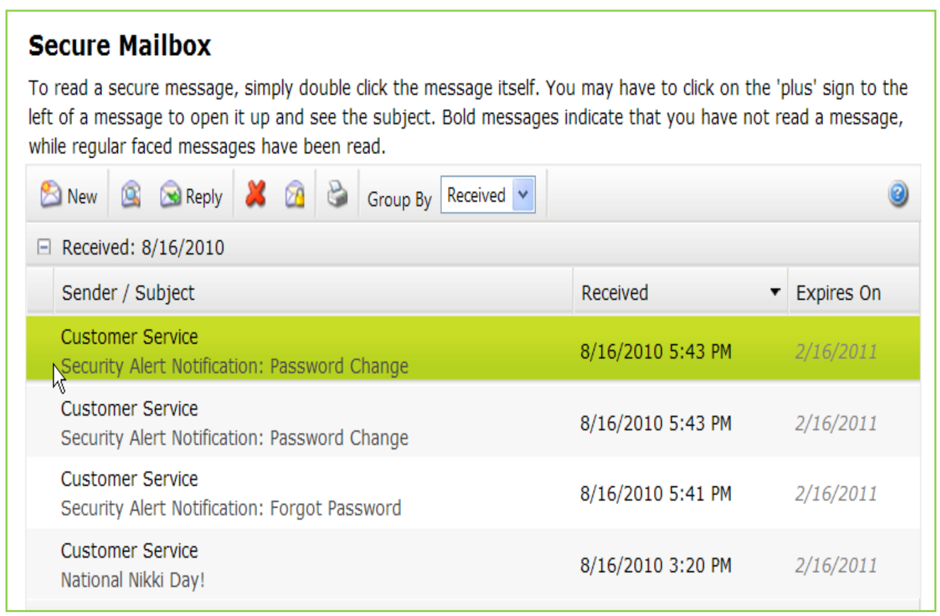



There is a hyperlink at the top of the **Account Overview** page to indicate if you have unread secure messages.




Clicking on the link will take you directly to your secure message mailbox.

Here you can highlight the desired message by single clicking on it.

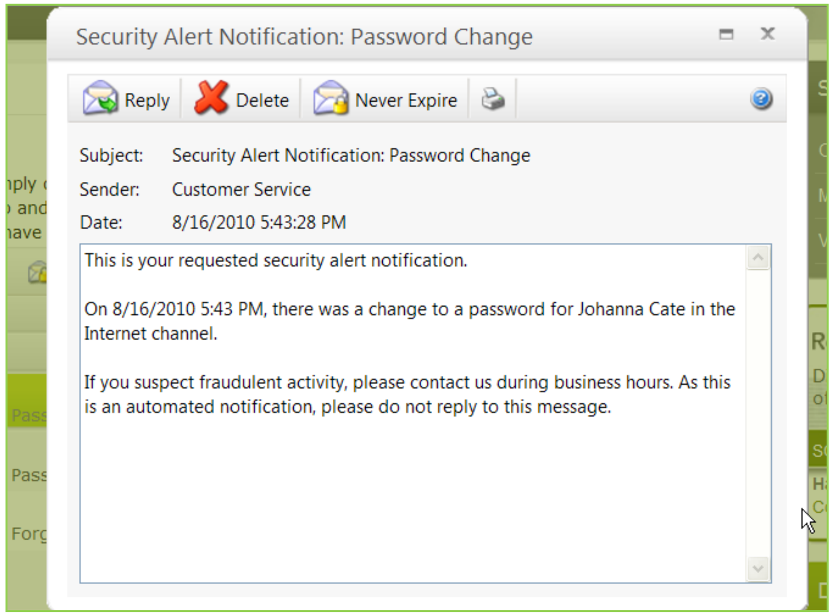



**IMPORTANT NOTE-** You can also access your secure messages from the **Services** menu by choosing the **Messages** menu.

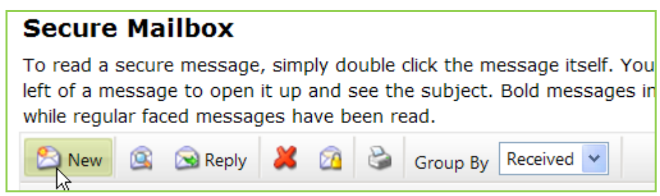
# Account Overview

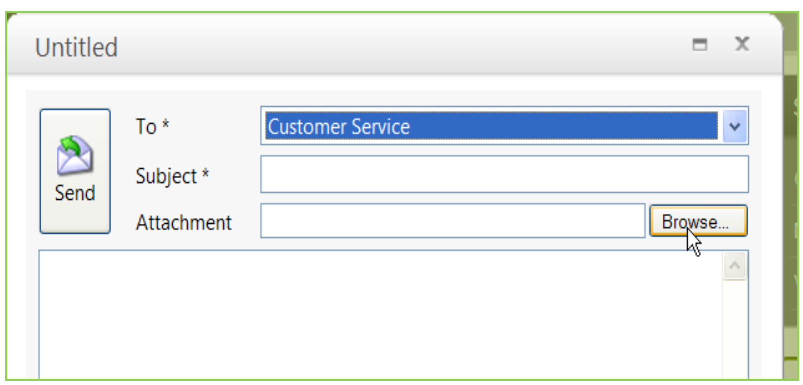
## Quick Action/Pending Transactions/Secure Messages

Double-click on the highlighted message you wish to view and see the secured message displayed.




This function also allows you to attach and send attachments as well.

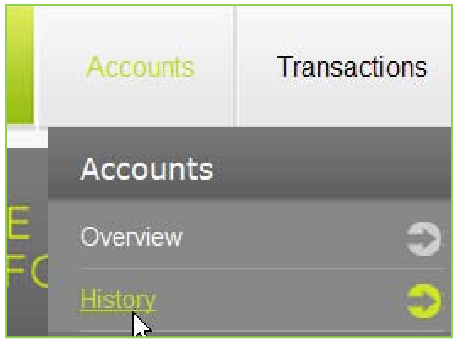


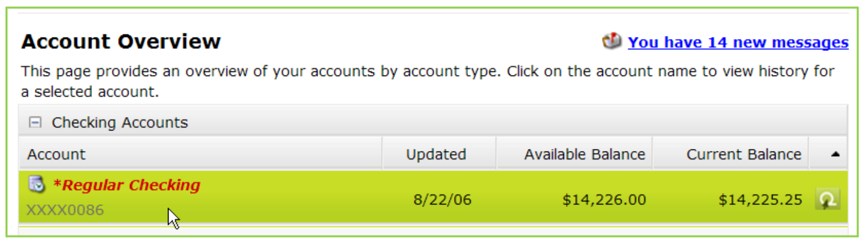
# Account History

## History Overview/Search and Export

The **Account History** page provides access to transaction history for your accounts.

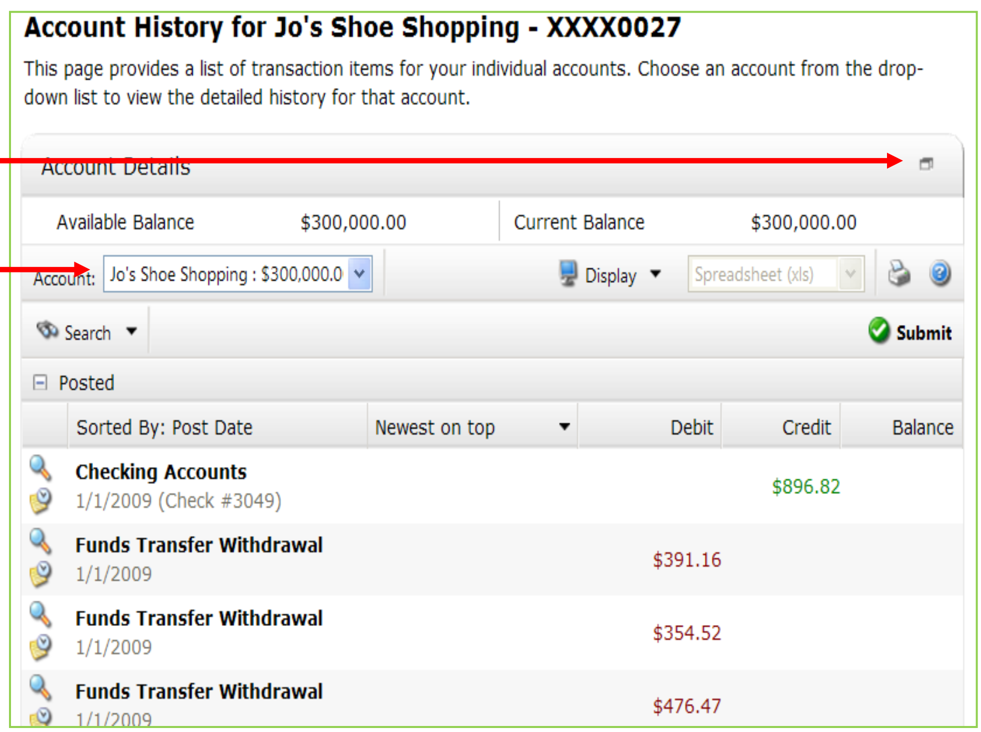



You can choose the **History** option under **Accounts** or double-click on the desired account from the **Overview** page.




You can collapse the **Account Details** for more history view on the page.

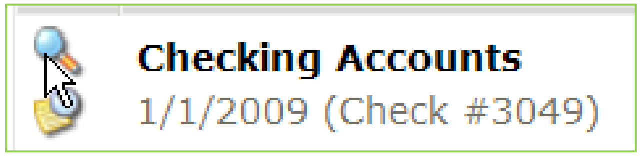
You can easily switch accounts with the drop down menu.



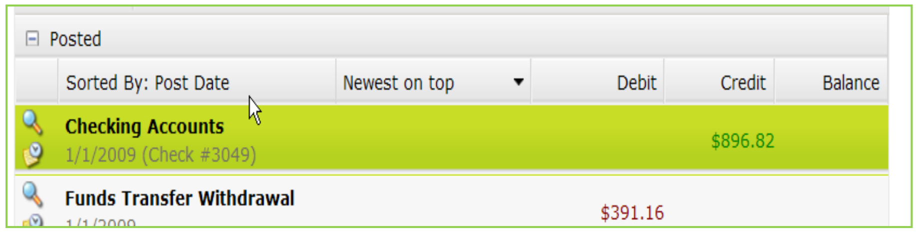
## Account History

### History Overview/Search and Export

The magnifying glass displayed here has an associated image (such as a check image.) **Image viewing is an add-on feature available to financial institutions.**

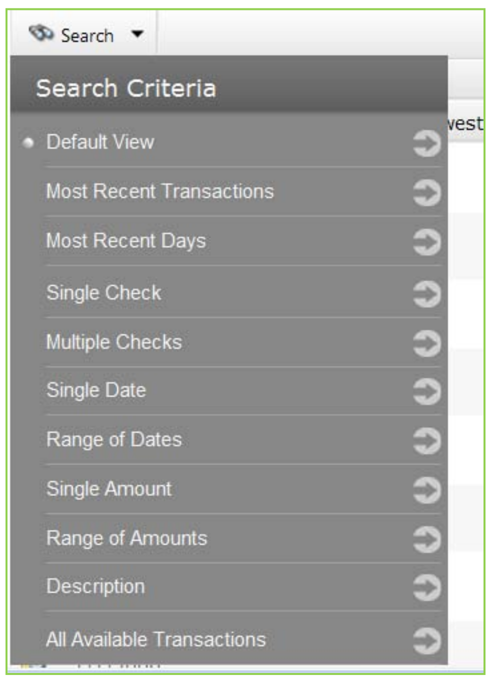



Sort the detailed posted history column in ascending or descending order by clicking on the **Sorted By:** option displayed here.




You can search for specific information within the history presented by choosing the **Search** option.

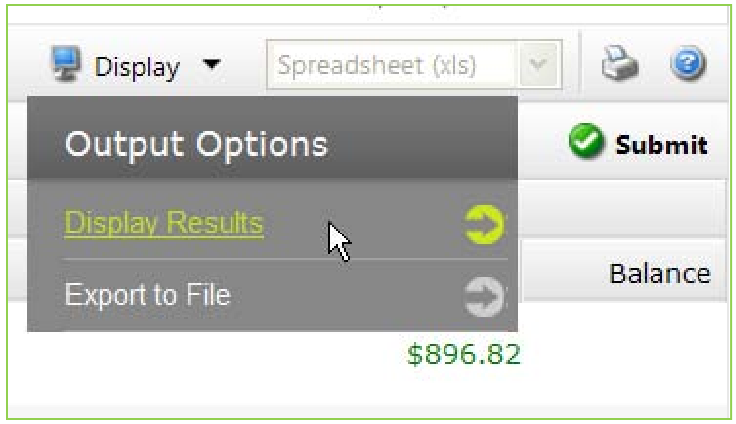
**Note:** The **Default View** is 50 items unless changed under **Preferences/Accounts**.



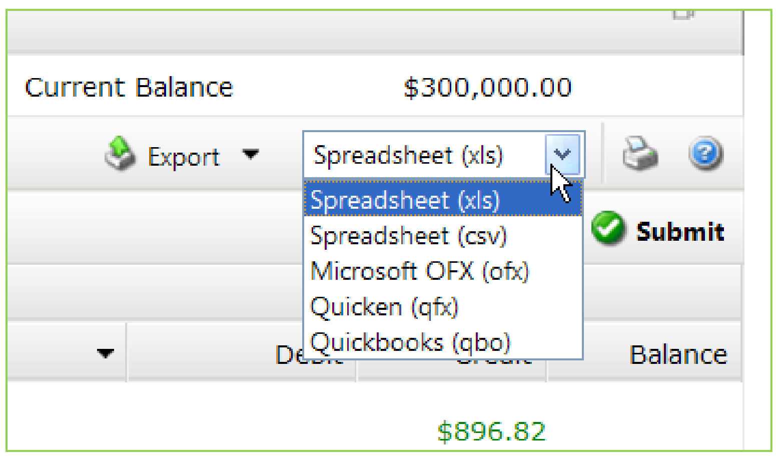
# Account History

## History Overview/Search and Export

Click **Display** to view **Render Type**; **Display Results** and **Export to File**.




In exporting the file, click the **OK** button for a temporary internet file and choose to **Open, Save,** or **Cancel.**




***You must have appropriate software to utilize the export options.***

**Export To File** allows you to export history to a file type such as:

- **Spreadsheet (XLS)**
- **Microsoft Money**
- **Quicken**
- **QuickBooks**
- **CSV**

*******Some export options are add-on features to financial institutions*******

***What is Online Activity?***

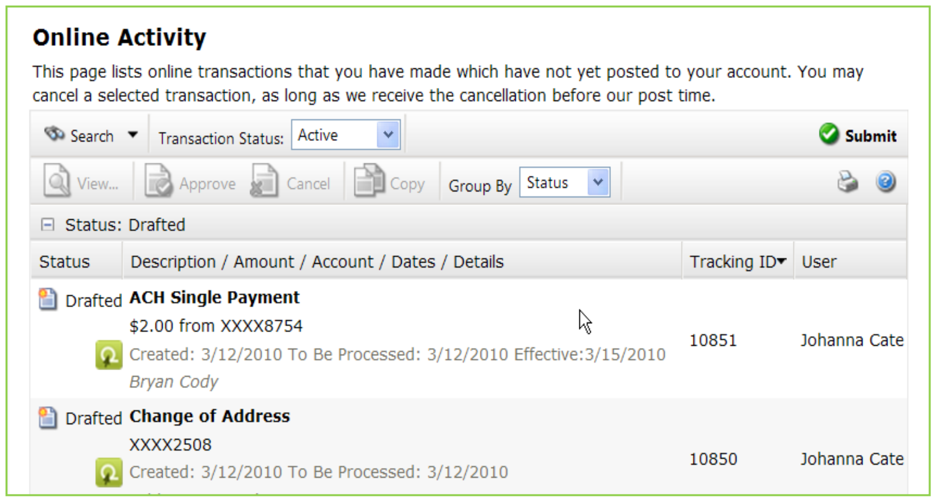
## Accounts

### Online Activity

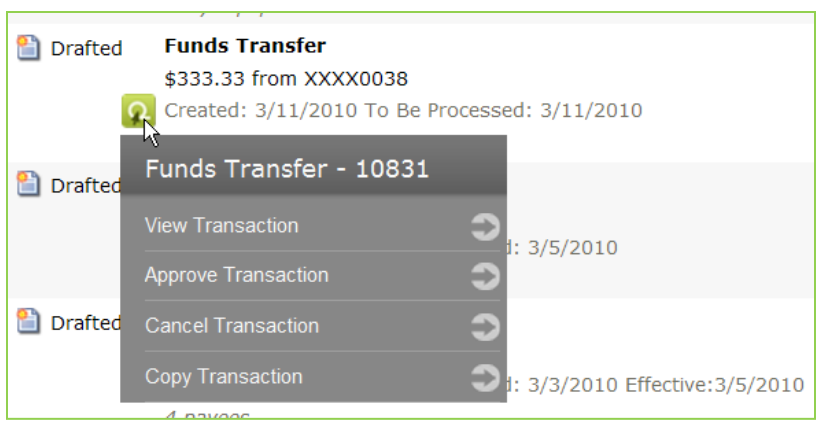
**Online Activity** is a listing of **ALL** transactions you originated **online.**

- Under the **Accounts** tab, click **Online Activity.**


- This page lists your transactions for all of your online accounts whether you manage one account or multiple accounts. (Tracking number, user name, creation date, status, process date, originating account number, etc.)



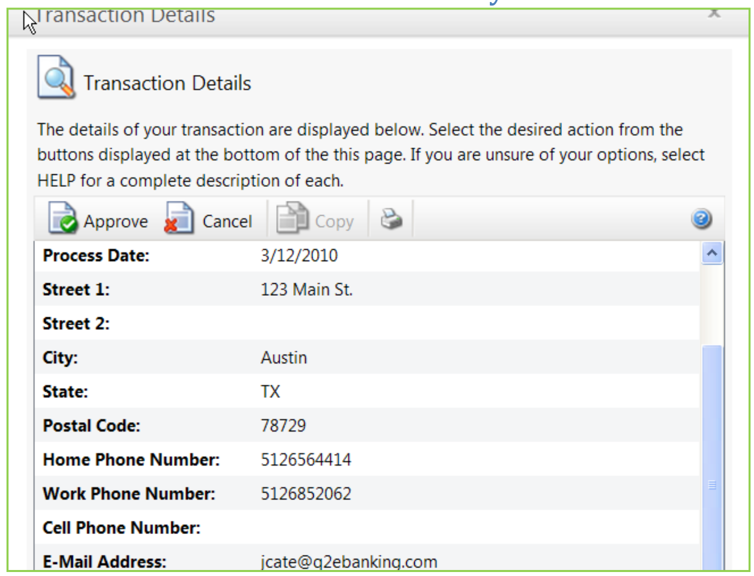

The **Online Activity** lightning bolts (or branded icons) are where you can approve and cancel previously drafted or saved transactions. In addition, you can copy a transaction regardless of the status.



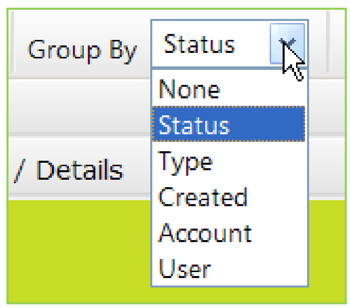
# Accounts

## Online Activity

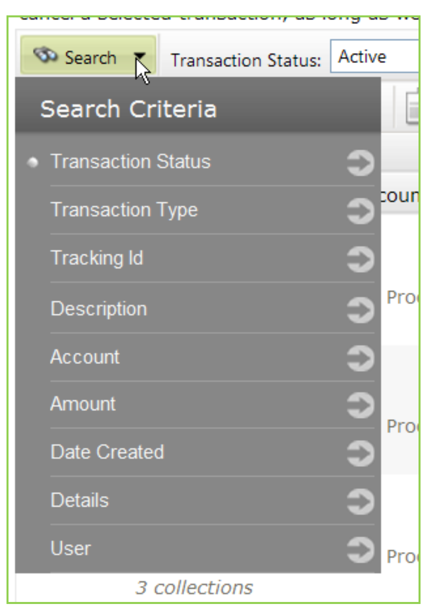
**View Transaction** allows you to see the details of that specific internet generated transaction.




**Online Activity** can be grouped by several options (type of transaction, date created, account and user name.) This is done by clicking on the **Group By** drop-down box located in the tool bar.



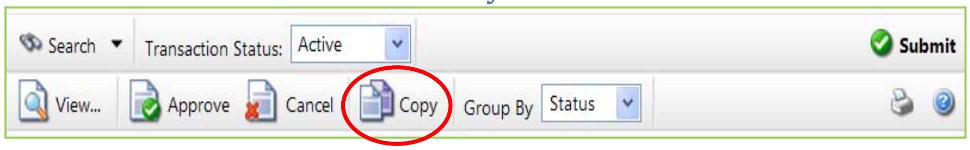

You can also search for specific transactions through different criteria.

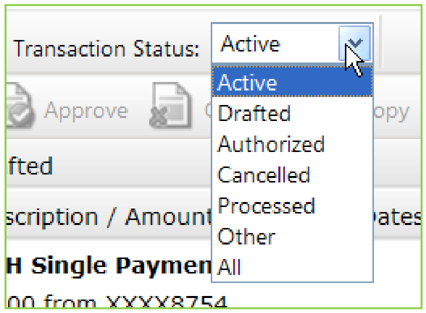


**Copy Transaction** can be used to edit a transaction that has been **Approved** (but not yet processed), **Cancelled**, or **Drafted.** It is important if you edit a transaction to make corrections and it is in an **Approved** status you **MUST** cancel the original **Approved** transaction to avoid duplicate processing. If you are using **Copy Transaction** to just repeat a transaction, you can do so from **ALL** statuses.

## Accounts

### Online Activity




## $Q_2$ Online Transaction Status Terms-To-Know

**Active:** Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.

**Drafted (may be an option):** Any transaction that has been put in a pending (**Drafted**) state by the user and can still be either approved or cancelled.

**Authorized:** When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the **Authorized** category in **Online Activity.** *Authorized indicates that a user is ready for the Financial Institution to process the transaction.*

**Cancelled:** When a transaction, such as funds transfer, has been cancelled by a user from the **Transaction Details** page, the transaction displays in the **Cancelled** category in **Online Activity.**

**Processed:** When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by the financial institution (either by real-time interface or manually processed), the transaction displays in the **Processed category** in **Online Activity.**

**Other:** Any transaction that might have been unsuccessful (failing of processing), or does not fall under the previous categories.

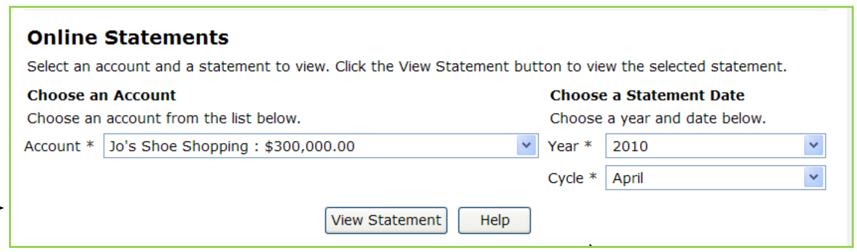
**Please note:** Cancelled transactions cannot be restored, so cancel only if you are sure you do not intend to send the transaction for processing.

## Account

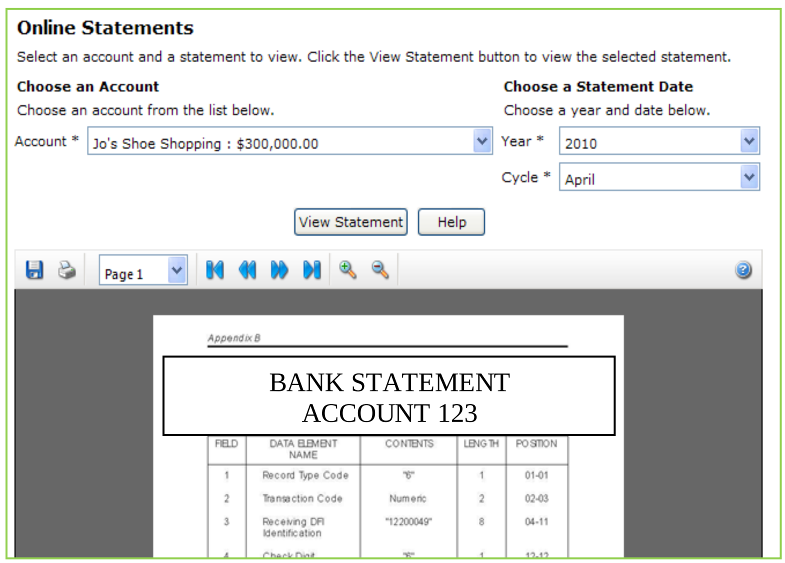
### Statements

With the add-on statement feature available to financial institutions, you can have your statements on demand at your disposal by going to **Statements** under the **Accounts** tab.


Here you can choose the **Account, Year,** and then **Cycle.** Click **View Statement.**




Once you have chosen the desired criteria, the image will appear on the screen.

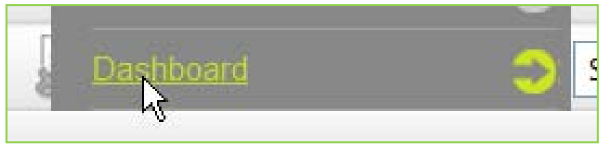


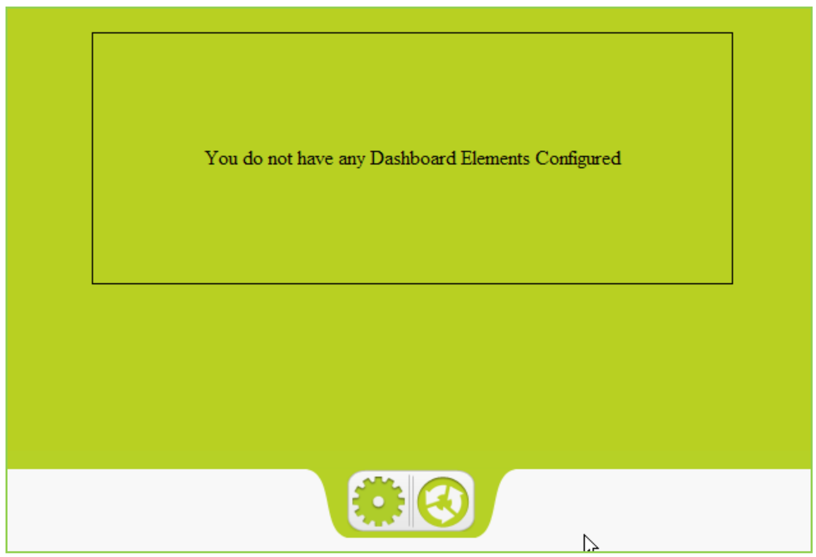

***Statements can be saved to a local PC or printed!***

# Accounts

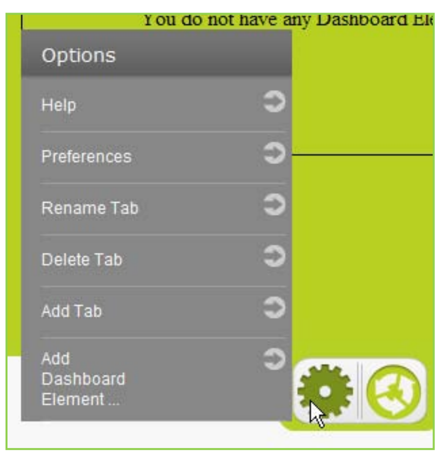
## Dashboard

Under the **Accounts** menu, **Dashboard** will be an optional view for your specific landing page.



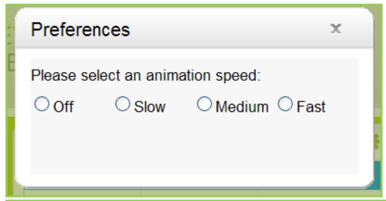

This page can be created by you and is tied specifically to your unique login ID.



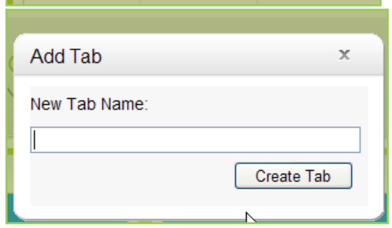

This icon allows you to configure your settings.

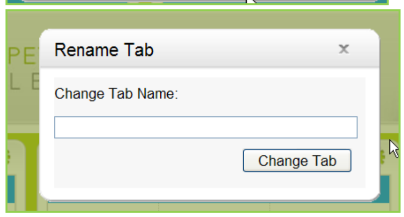
# Accounts

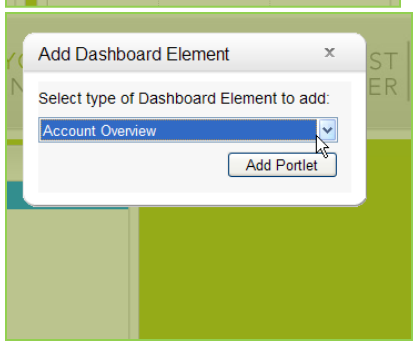
## Dashboard



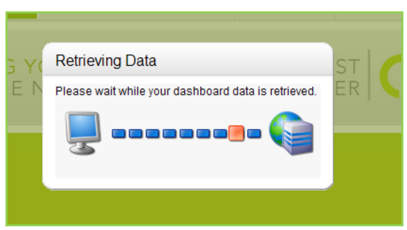

You can ask for online **Help,** set your Dashboard **Preferences**, **Rename Tab, Delete Tab, Add Tab**, and also **Add Dashboard Elements** here to create your view.



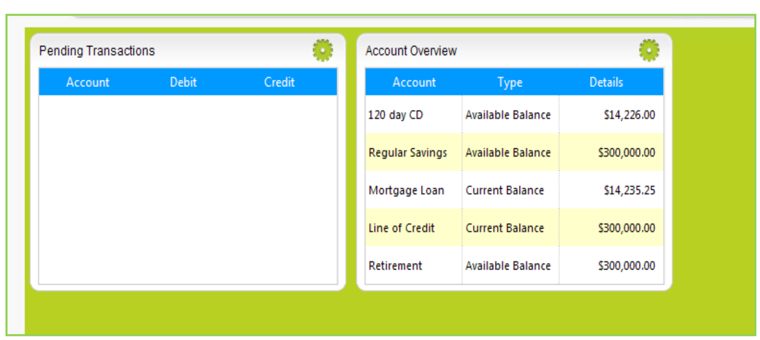




As you set your criteria, the view is configured immediately.



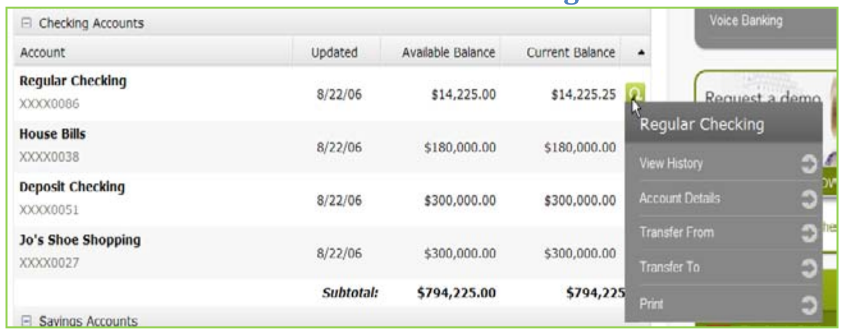

This can be changed and alter on-demand at any time

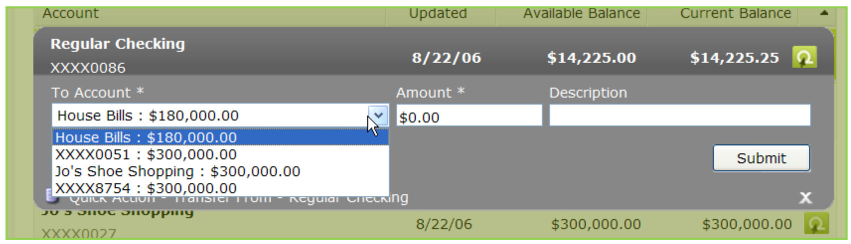


# Transactions

## Funds Transfer-Recurring

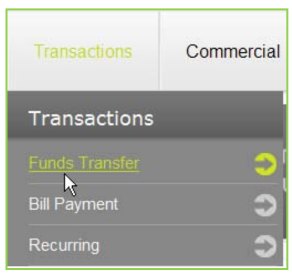
The ability to transfer funds from one account to another for your convenience is another feature. This can be done from the **Quick Action** icons shown earlier.

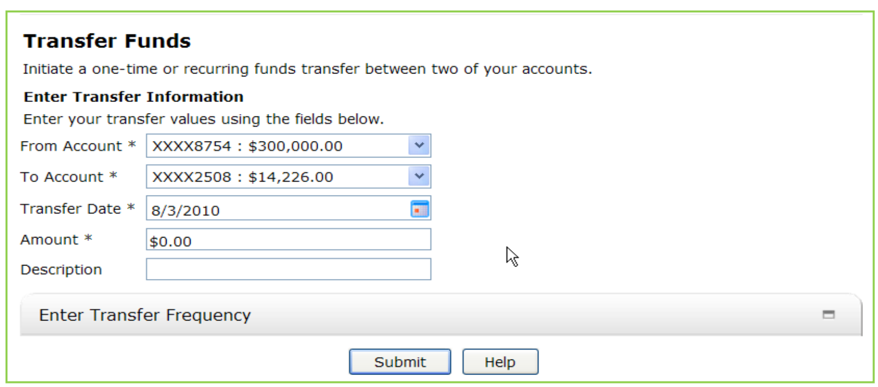



You can also follow the steps below:

- Click the **Transactions** tab from the menu.
- Choose **Funds Transfer.**
- Select a **From Account** and a **To Account.**
- Choose a **Transfer Date** (can be in the future.)
- Key in the **Amount.**
- **Description** optional.

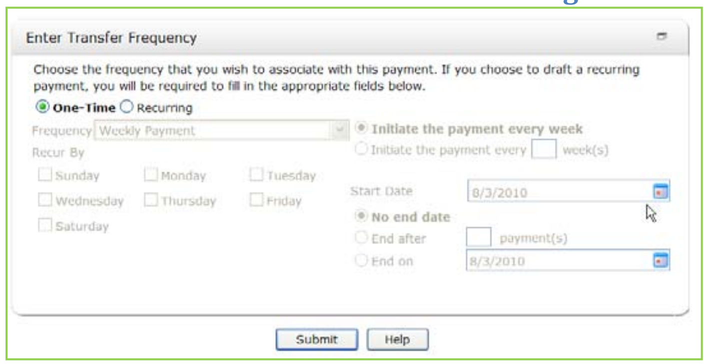


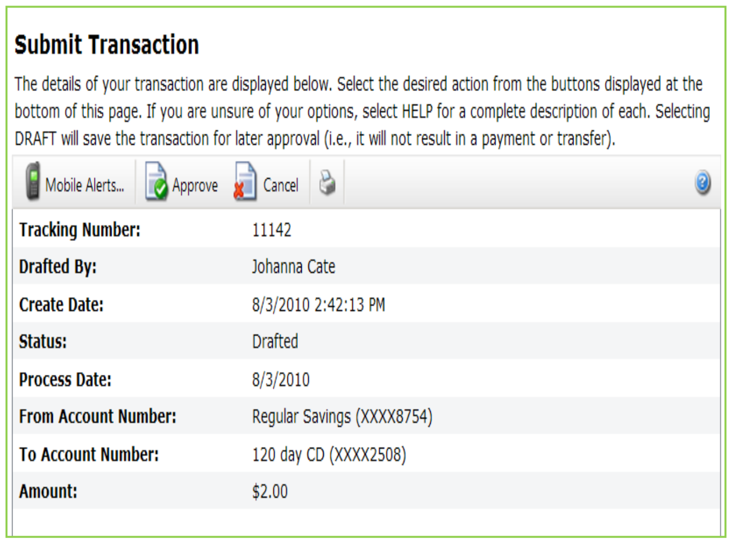
# Transactions

## Funds Transfer-Recurring

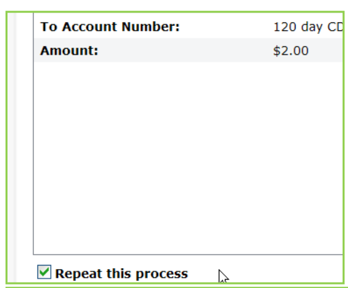
The system will automatically default to **One-Time Transfer.**



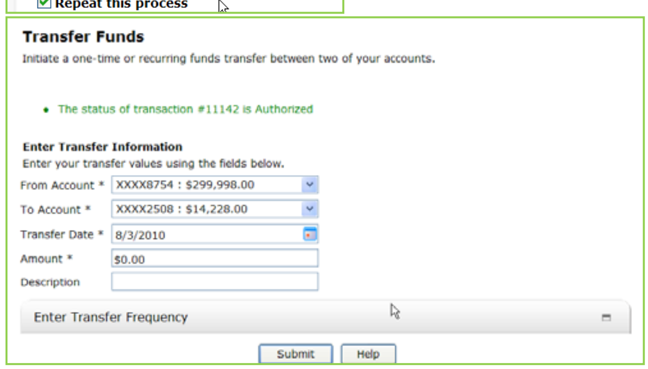

You will be prompted to either **Cancel** or **OK** to view the transfer information just entered.
After clicking **OK** a preview will appear titled **Submit Transaction.** This will give you the opportunity to **Approve, Cancel (Draft and Mobile Alerts may be an option.)**




**Approve:** Authorizes the transaction.
**Draft:** Places the transaction in a pending state until either **Approved** or **Cancelled** at another time **(this is an option that may be available.)**
**Cancel:** Cancels the transaction from processing.



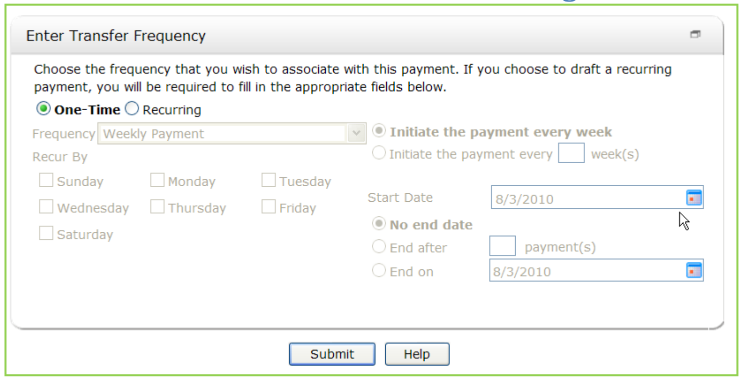

The **Repeat this process** option at the bottom of the **Submit Transaction** screen allows you to return back to the **Funds Transfer** screen to initiate another transaction.



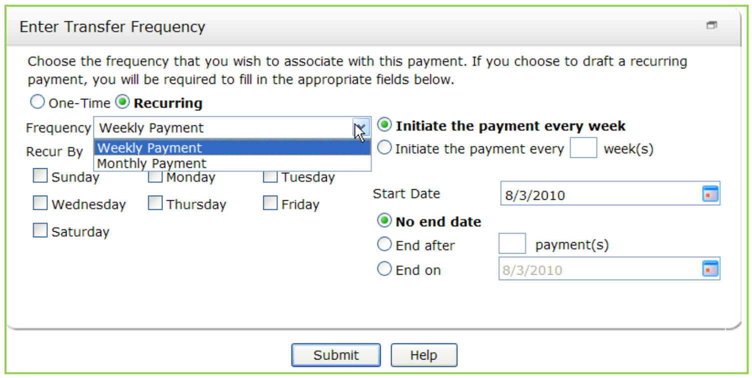
# Transactions

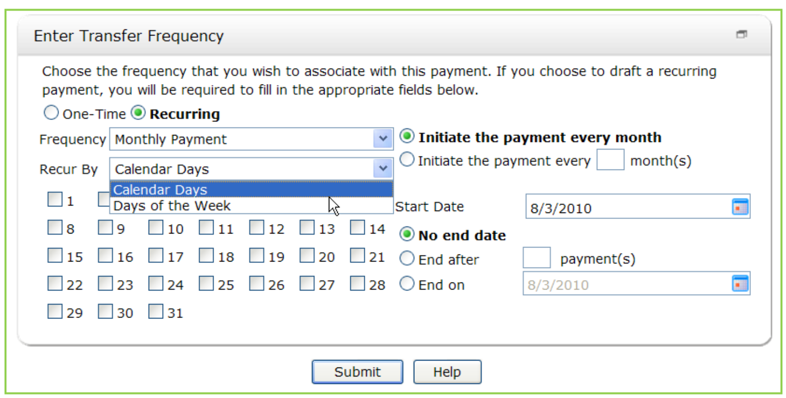
## Funds Transfer-Recurring

As discussed on the previous page, the system automatically defaults to the **One Time Transfer** option when transferring funds. You can make recurring transfers to by expanding the **Enter Payment Frequency** category.

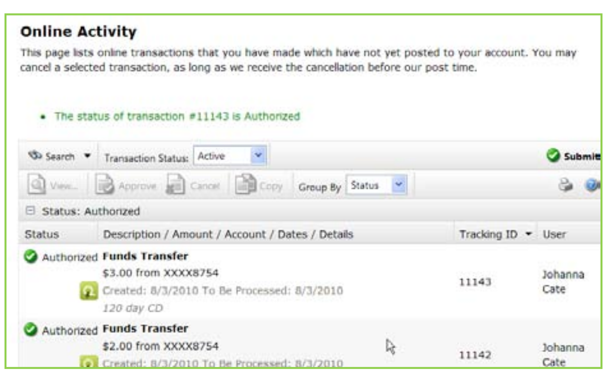



- If you would like to set up a recurring transfer through online, you would follow the same process as a one-time transfer except you will change the option under **Enter Payment Frequency** to **Recurring**
- Choose **Frequency** (**Weekly Transfer** or **Monthly Transfer**)
- Determine **Recur By** (**Days of the Week** or **Calendar Days**)
- Select either **Initiate the transfer every month** or **Initiate the transfer every □ month(s) (**key in number of months).
- Choose one of the three **End Date options.**




For both **One-Time** and **Recurring Funds Transfers**, if you do not choose to **Repeat this process** you will be taken to the **Online Activity** page. ***Approving the Recurring Transfer is the same process as a One-Time Transfer***

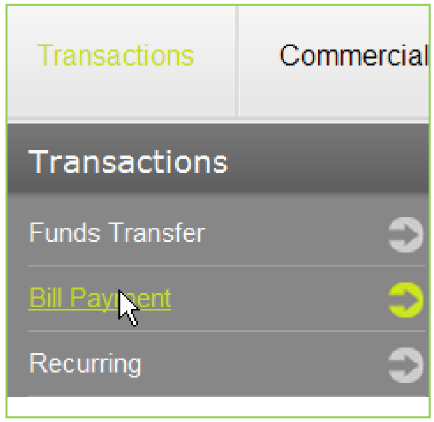



**Important Note:** In order to cancel a series of **Recurring Transfers**, you must do so under **Transactions/Recurring**.

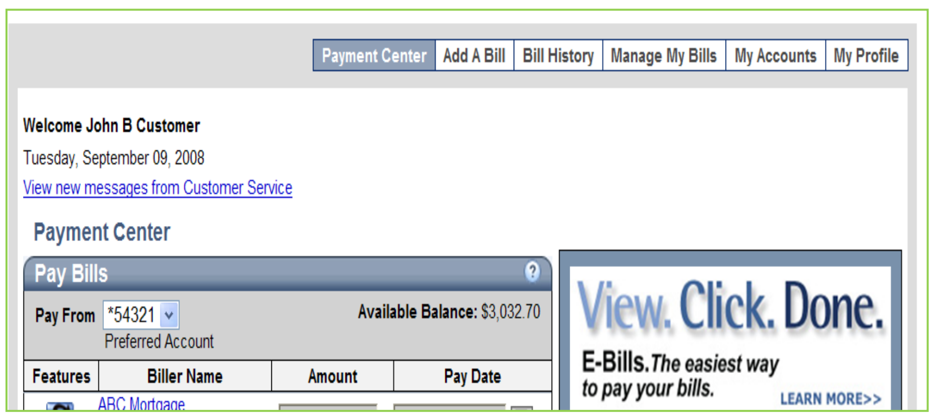
# Transactions

## Bill Payment

With the add-on **Bill Payment** feature available to financial institutions, you can pay your bills in a convenient and paperless way.




Under the **Transactions** menu, choose **Bill Payment**.



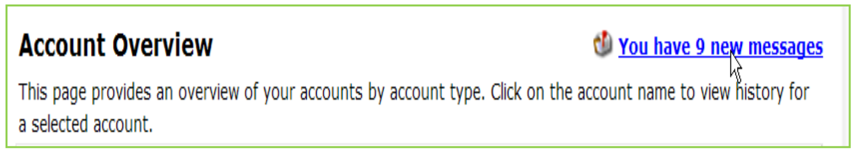

The transactions initiated through **Bill Payment** will be managed through the online bill payment provider's website.

# Services

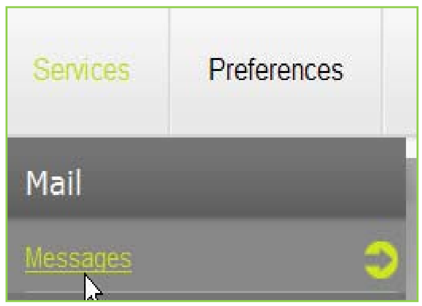
## Secure Message

As stated on pages 3-4, you can access your **Secure Mailbox** from two different areas in your online banking.

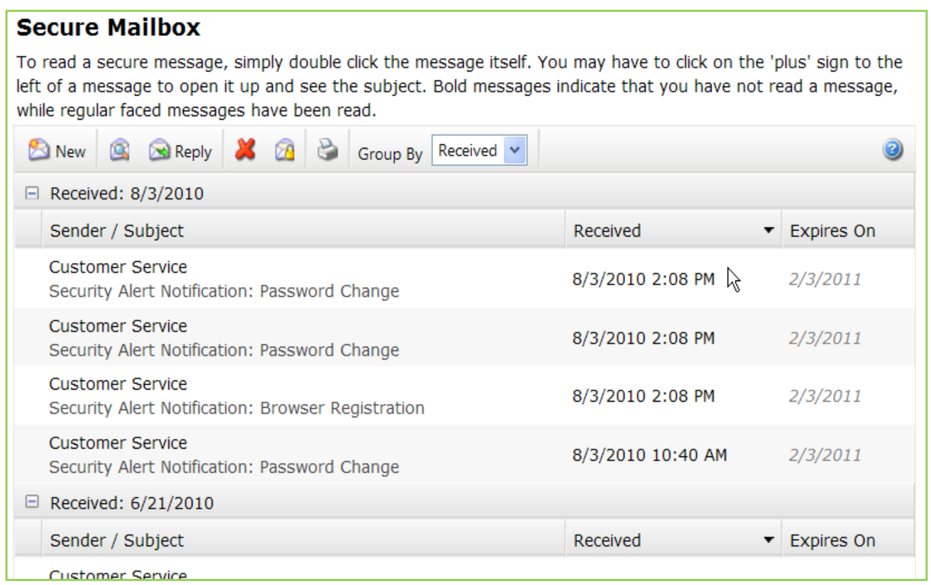
The first place we covered was through the **Account Overview** screen.




You can also access your **Secure Mailbox** from your **Services** menu by choosing **Messages.**



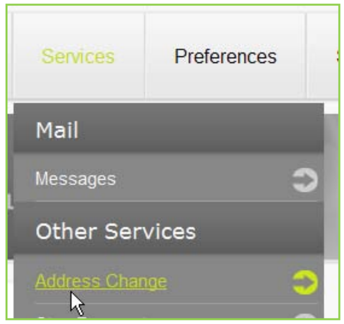

By allowing more than one avenue to access your **Secure Mailbox**, you have fewer clicks and easier navigation.



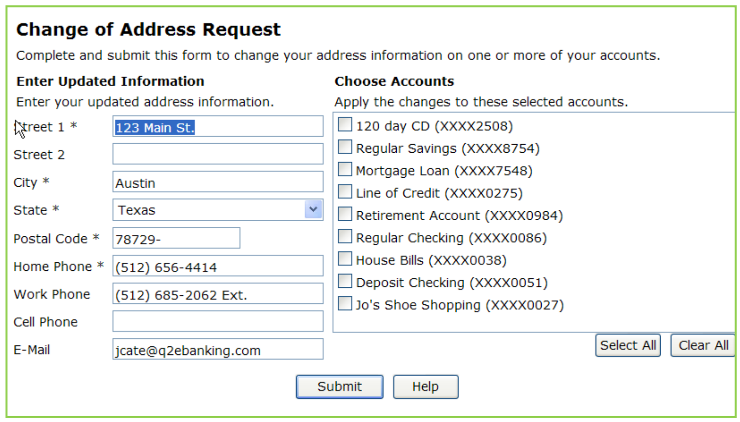
# Services

## Address Change

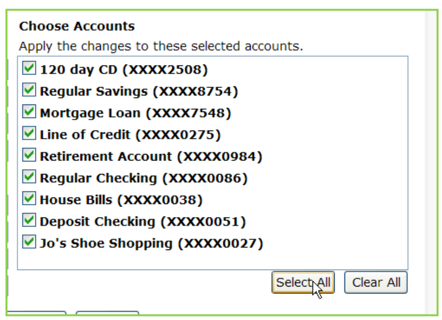
You can now submit address changes to specific or all accounts that you own using the **Address Change** option under **Services.**




- Click the **Services** tab.
- Click **Address Change.**
- Change the necessary information under **Enter Updated Information.**
- Choose specific accounts or choose **Select All.**
- Click **Continue.**

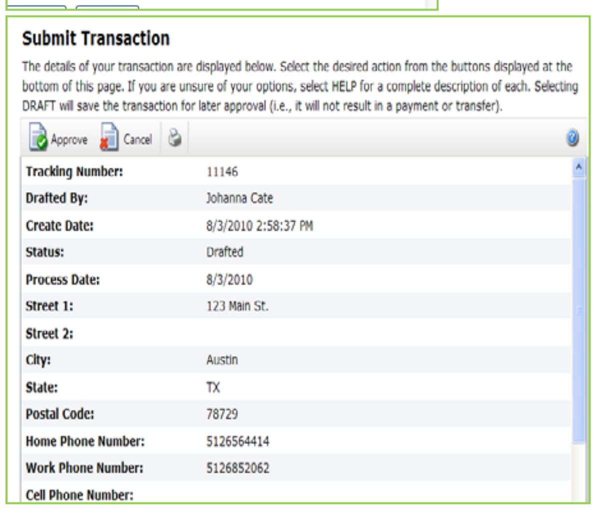



***Important Note:*** *This menu option is to submit a request that the financial institution will change your **Address of Account.** This would be the address that your statement and notifications are sent. To change your **Online Profile** information only, you would update the **User** information found under the **Preferences** menu.*




A check box at the bottom of the **Submit Transaction** screen allows the user to make another transaction if they desire to do so. If this box is checked, the system returns to the **Address Change** screen – if this box is not checked the system goes to **Online Activity.** A window appears: **Are you sure you want to approve this transaction?** Click **OK.**

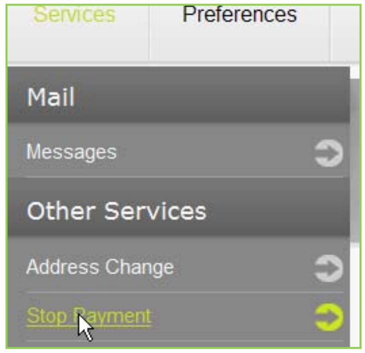
You will be prompted to either **Cancel** or **OK** to view the information just entered. After clicking **OK** a preview will appear titled **Submit Transaction.** This will give you the opportunity to **Approve, Draft (this may be an option), Cancel, or Help.**



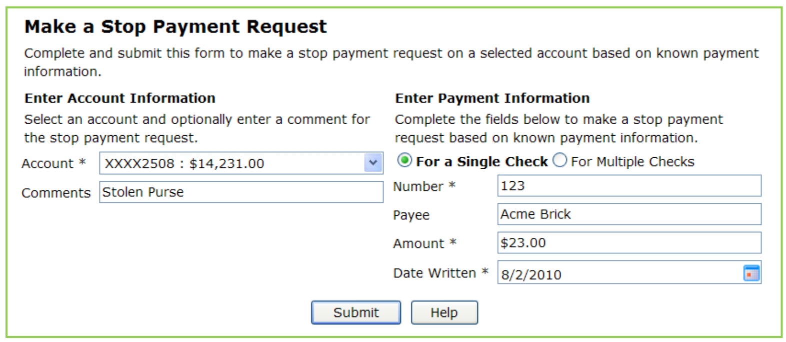
# Services

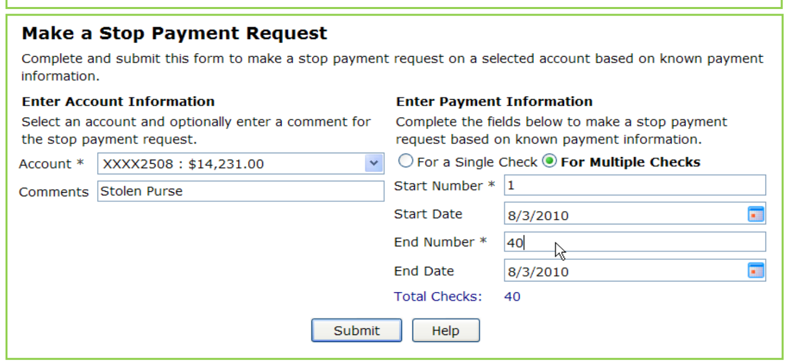
## Stop Payment

You can now submit stop payment requests on individual or multiple checks using the **Stop Payment** option under **Services.**

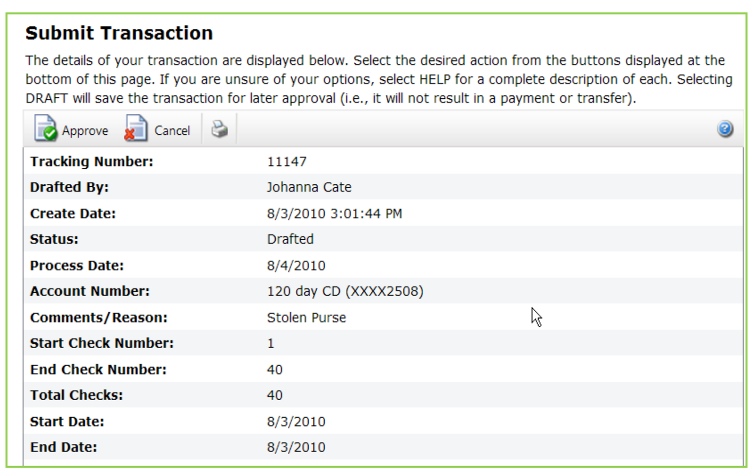



- Click **Stop Payment** under the **Services** tab.
- In **Enter Account Information** enter an **Account** and a **Comment.**
- Choose **For a Single Check** or **For Multiple Checks.**
- Key in **Payee, Amount,** and **Date Written.**
- Click **Continue.**




You will be prompted to either **Cancel** or **OK** to view the information just entered. After clicking **OK** a preview will appear titled **Submit Transaction.** This will give you the opportunity to **Approve, Draft (this may be an option), Cancel, or Help.**




A check box at the bottom of the **Submit Transaction** screen allows the user to make another transaction if they desire to do so. If this box is checked, the system returns to the **Address Change** screen – if this box is not checked the system goes to **Online Activity.** A window appears: **Are you sure you want to approve this transaction?** Click **OK.**

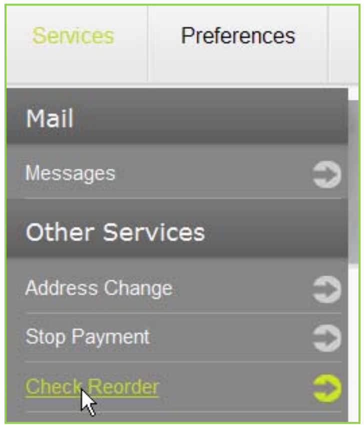
# Services

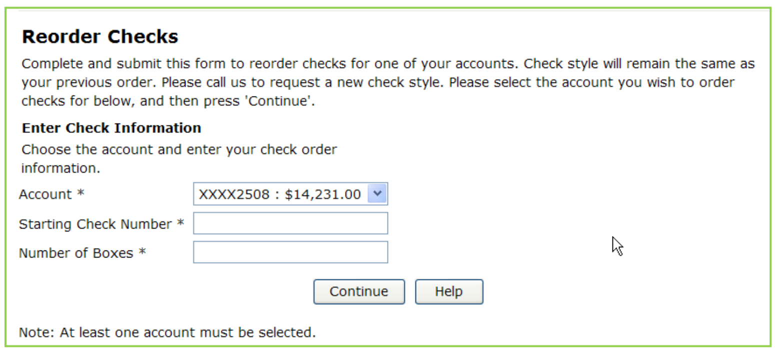
## Check Reorder

You can now submit check reorder requests on the **Check Reorder** option under **Services.**

- Click the **Services** tab.
- Click **Check Reorder.**
- In **Enter Check Information** enter an **Account** and a **Starting Check Number.**
- Choose **Number of Boxes.**
- Key in **Name, Address 1 (Address 2 if needed)** and **City, State, Zip.**
- Click **Continue.**

You will be prompted to either **Cancel** or **OK** to view the information just entered. After clicking **OK** a preview will appear titled **Submit Transaction.** This will give you the opportunity to **Approve, Draft (this may be an option), Cancel, or Help.**



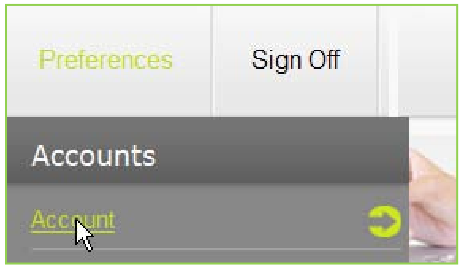




**Please note:** Financial Institutions may have a direct link to a check vendor on this page. ***The steps above are generalized settings that send the request to the financial institution and their staff initiates the check reorder with your vendor that has already been determined.***

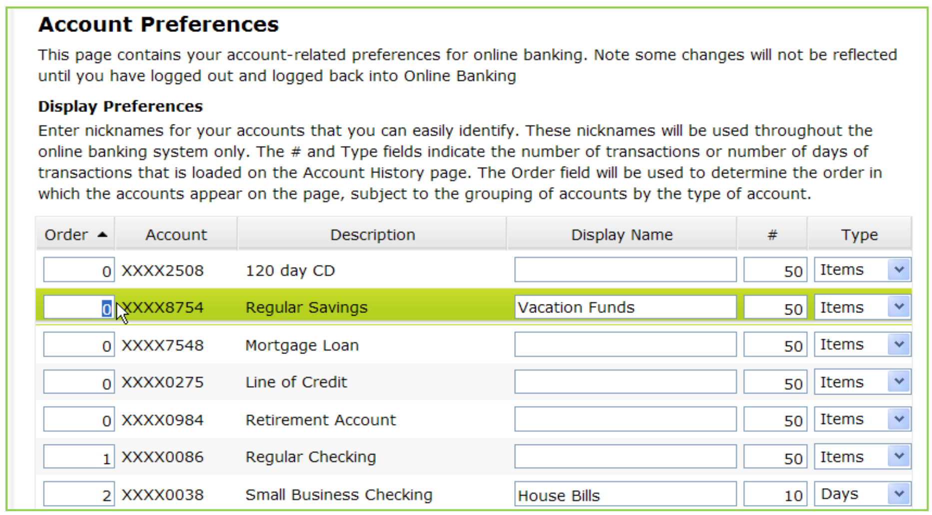
# Preferences

## Account

You can rename or nickname your accounts online using the **Preferences/Accounts** tab. This will consistently display throughout the online banking system. This is also a place where you can define the number of history items or history days to display on each account.




- Click the **Preferences** tab.
- Click **Account.**
- Choose an account to modify.
- Key in the **Display Name** (nickname.)



**Account Preferences**

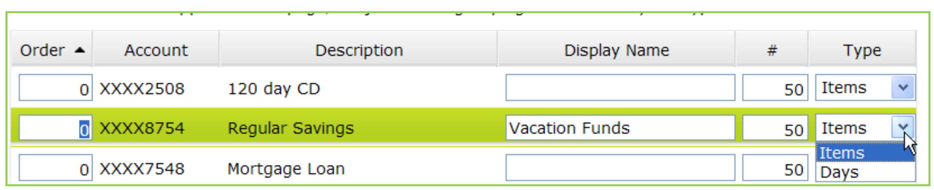
This page contains your account-related preferences for online banking. Note some changes will not be reflected until you have logged out and logged back into Online Banking

**Display Preferences**

Enter nicknames for your accounts that you can easily identify. These nicknames will be used throughout the online banking system only. The # and Type fields indicate the number of transactions or number of days of transactions that is loaded on the Account History page. The Order field will be used to determine the order in which the accounts appear on the page, subject to the grouping of accounts by the type of account.

| Order | Account | Description | Display Name | # | Type |
|---|---|---|---|---|---|
| 0 | XXXX2508 | 120 day CD | | 50 | Items |
| 0 | XXXX8754 | Regular Savings | Vacation Funds | 50 | Items |
| 0 | XXXX7548 | Mortgage Loan | | 50 | Items |
| 0 | XXXX0275 | Line of Credit | | 50 | Items |
| 0 | XXXX0984 | Retirement Account | | 50 | Items |
| 1 | XXXX0086 | Regular Checking | | 50 | Items |
| 2 | XXXX0038 | Small Business Checking | House Bills | 10 | Days |

- Key in **"#"** (number of history items or days to display)
- Choose **Items** or **Days.**
- Click **Submit Changes.**



| Order | Account | Description | Display Name | # | Type |
|---|---|---|---|---|---|
| 0 | XXXX2508 | 120 day CD | | 50 | Items |
| 0 | XXXX8754 | Regular Savings | Vacation Funds | 50 | Items |
| 0 | XXXX7548 | Mortgage Loan | | 50 | Items<br>Days |

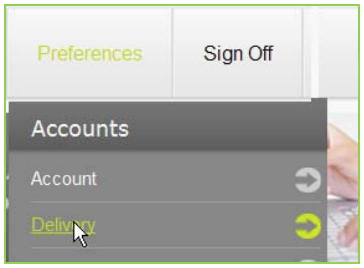
***Tip – including the last four digits of the account number in the nickname is helpful for future reference.***

A window appears: **"Are you sure you want to submit these account preference changes?"** click **OK.** After submitting the changes, the screen returns to **Account Overview.**

# Preferences

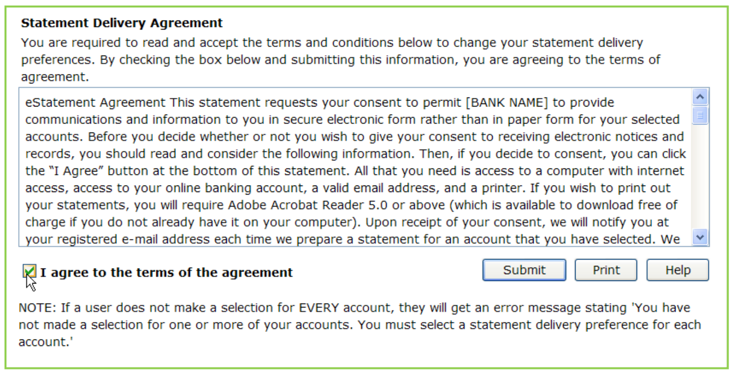
## Delivery

You may have an optional feature that allows you to enroll in **E-Statement.** You can opt-in or opt-out under the **Preferences** tab.




- Under **Preferences/Accounts** choose **Delivery**.

- At the bottom of the page you will be allowed to read and accept the disclosure provided by your **E-Statement** vendor.

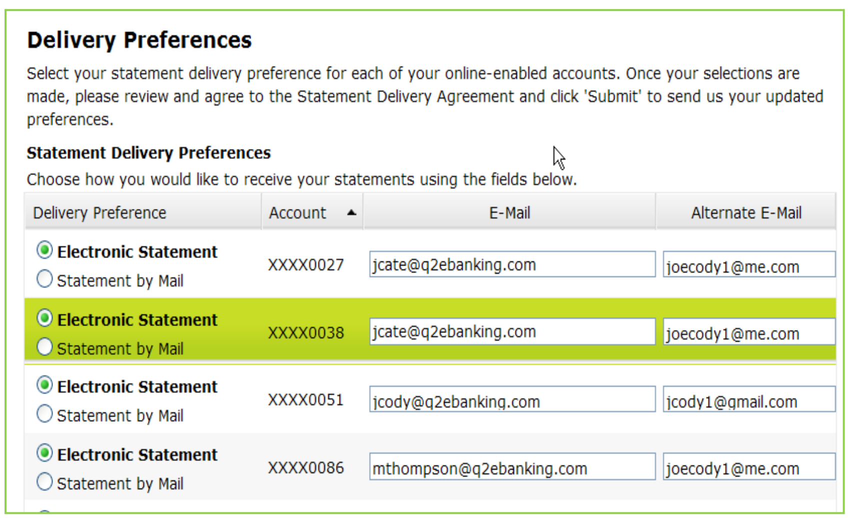



- Choose your preferred statement delivery method from the drop-down box for each of your accounts.

- Enter a **Primary E-mail** and **Alternate E-mail** address for each account.

- Read the **Statement Delivery Agreement** and click the checkbox to agree to the terms and conditions.

- Click **Submit.**

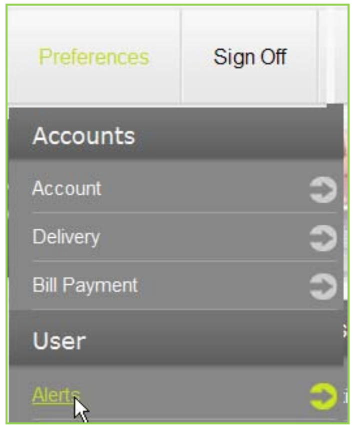


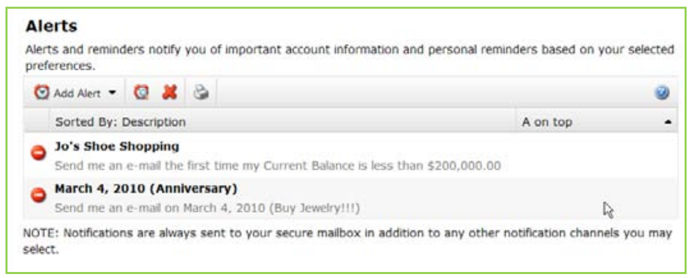

**NOTE:** If you do not make a selection for **EVERY** account, you will get an error message stating **"You have not made a selection for one or more of your accounts. You must select a statement delivery preference for each account."**

# Preferences

## Alerts

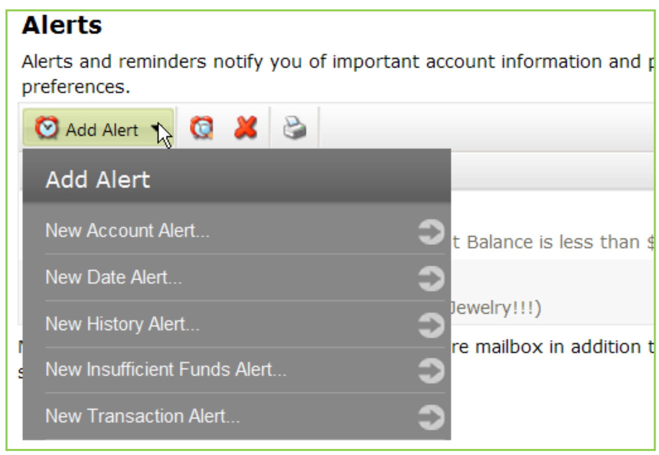
The **Alerts** feature under the **Preferences/User** tab that allows you to set up account-based and/or date-based alerts.




**To Set an Account Alert:**

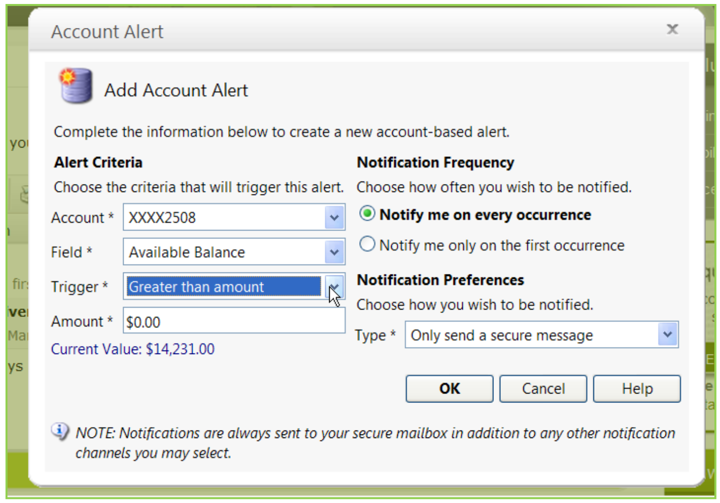
- To add a new alert, choose **Add Alert** and choose the type of alert in the list provided.



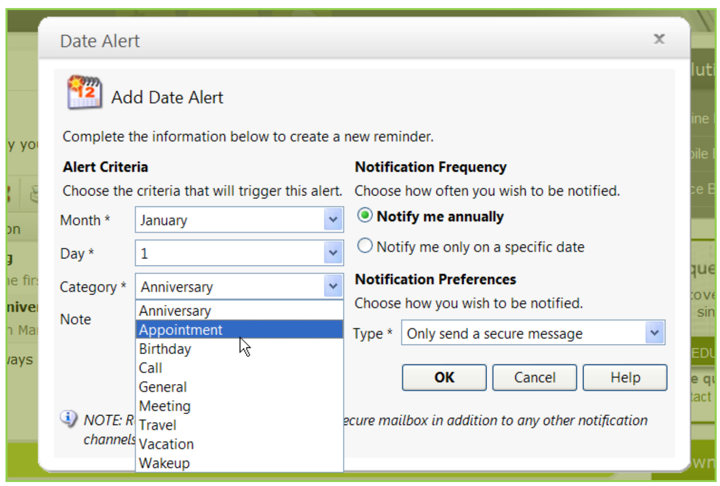
# Preferences

## Alerts

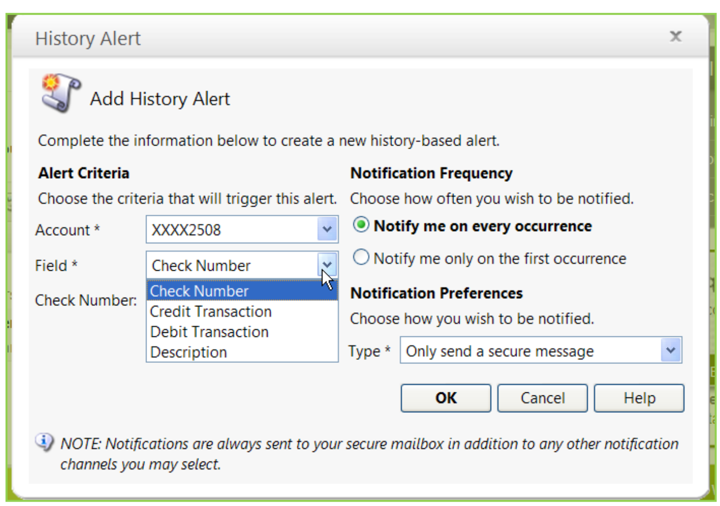
A **New Account Alert** is account-based and notifies you of important changes to your account (i.e. the balance drops below a specified level.)




A **New Date Alert** is date-based and notifies you of important events (i.e. birthdays, anniversaries, wakeup calls.)



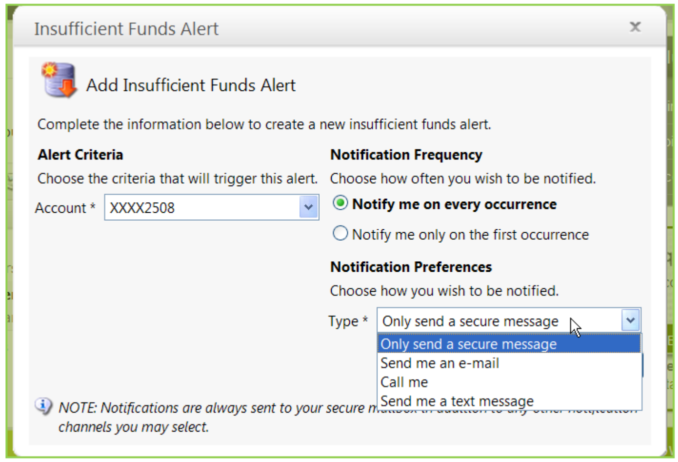

A **New History Alert** notifies you of specific activity that can affect your account (i.e. checks, debits, credits.)



# Preferences

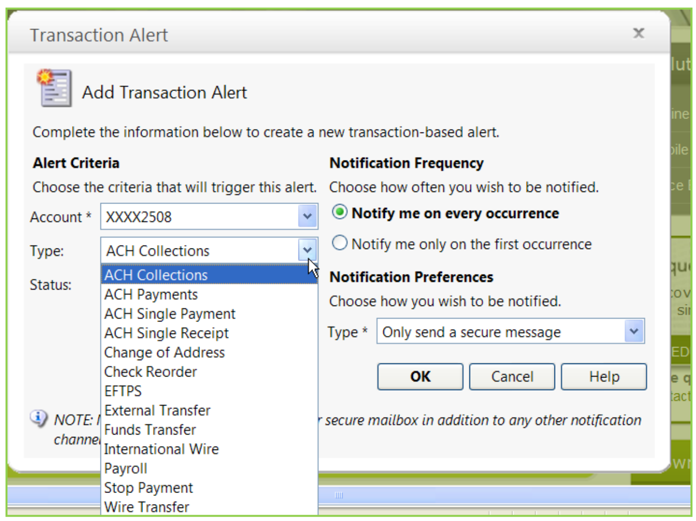
## Alerts

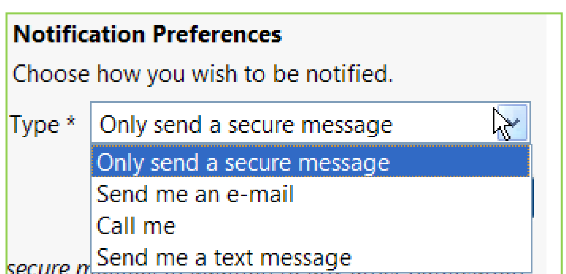
A **New Insufficient Funds Alert** notifies you of any insufficient funds activities on your account.




A **New Transaction Alert** notifies you of a specific transaction that can affect your account that can be originated online.

- Choose an account from the drop-down box and fill out the **Alert Criteria.**
- Choose an action from the drop-down box under **Alerts.**
- Click **Submit.**
- Check the **Enable This Alert** box to initiate the alert.
- Choose an action from the drop-down box under **Notification Frequency.**
- Click **OK** to submit.




**These alerts can be delivered via your preferred telephone number or e-mail address.**

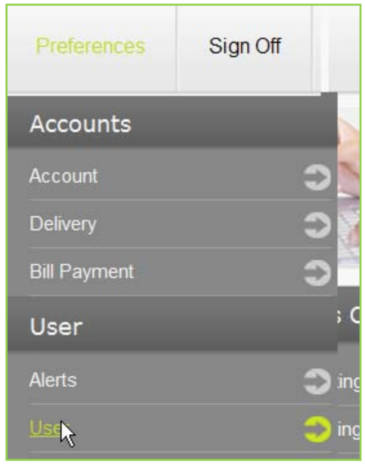
*****Text Messaging *MAY* be an available option for alerts as well*****

# Preferences

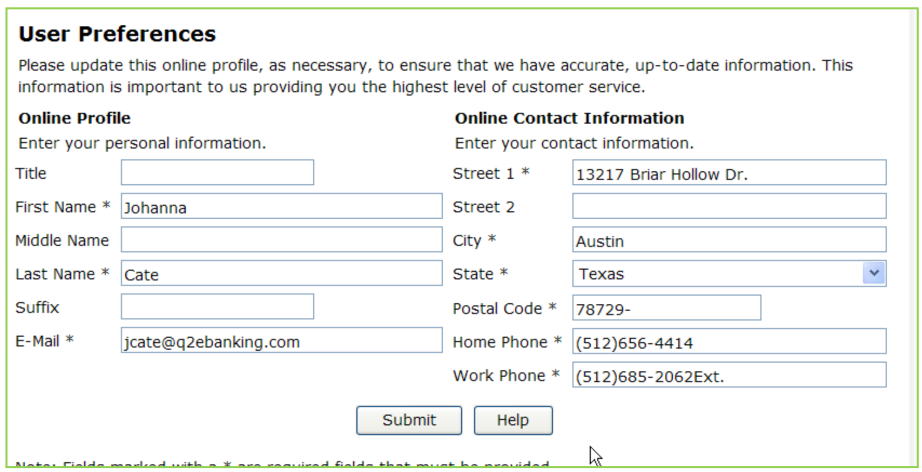
## User

Unlike the **Change of Address** menu, the **User** option under the **Preferences** menu does not update the contact information on the account level. Instead, it allows you **to update your online user profile information only.**

- Click **User** under the **Preferences/User** tab.




- Change the necessary fields in the **Online Profile** section.
- Change the necessary fields in the **Online Contact Information** section.
- Click **Submit Changes.**
- Click **OK.**

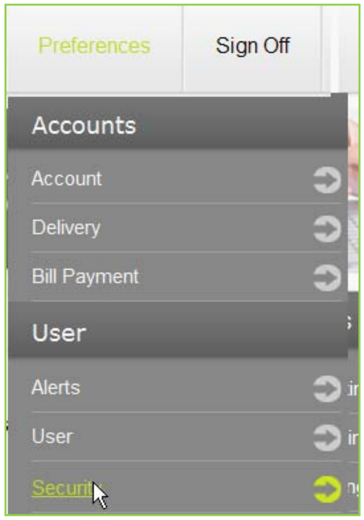



***Important Note:*** *This menu option will automatically update your online banking information only. To request that the financial institution will change your* ***Address of Account*** *(this would be the address that your statement and notifications are sent) Please go to* ***Services/Address Change****.*

# Preferences

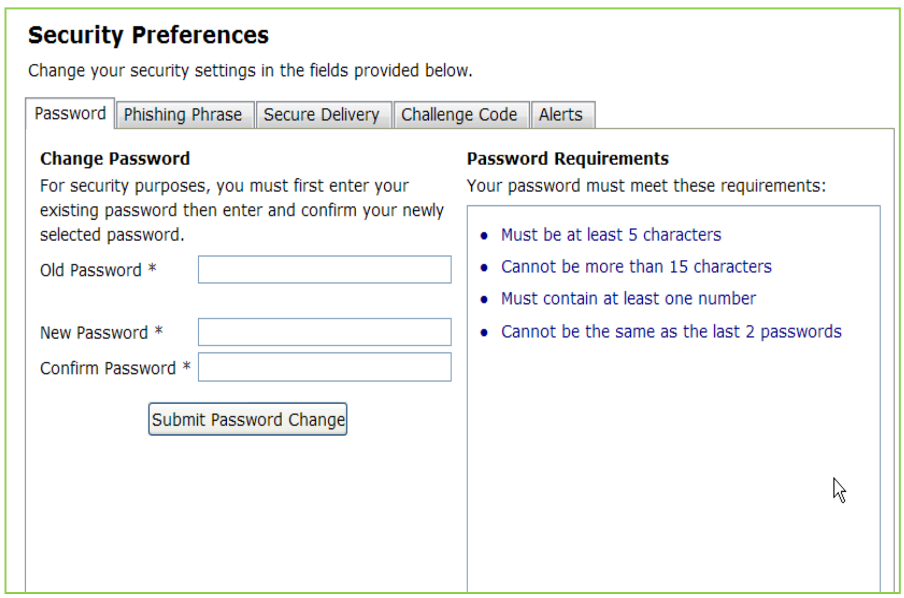
## Security

The **Security** feature under the **Preferences/User** tab allows you to manage security related preferences for online banking**.** Utilizing these security features and keeping them up-to-date ensures that online information is more secure.




To get to the **Security** feature, you will click the **Preference/User** tab and then choose **Security.** You will be able to do the following:

- **Change Password**
- **Change Login ID**(may be an option)
- Create a **Phishing Phrase**
- Update **Secure Delivery** Information
- Create a **Challenge Code (**may be an option more information can be provided)
- Set up **Security Alerts**




**Change Password:**

- Key in **Old Password.**
- Key in **New Password** (password requirements are outlined on the page.)
- Key in **Confirm Password.**
- Click **Submit Password Change.**
- Click **OK.**

**Change Login ID:**

- Key in **New Login ID** (Login ID requirements are outlined on the page.)
- Click **Submit Login ID Change.**
  Click **OK.**

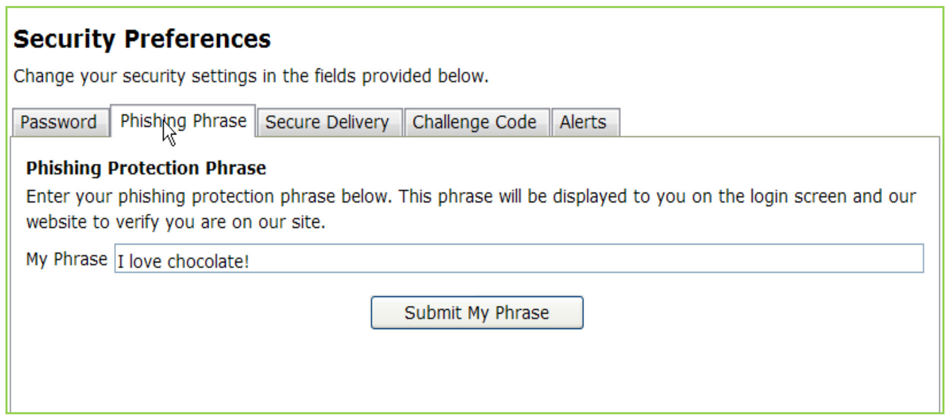
***Site Tag™ - Change Phishing Phrase – this feature protects you from providing personal information to others trying to emulate our website. If this feature is being utilized and the personal phrase does not appear upon login, you may be the target of a phishing attack!***

# Preferences

## Security

### Q: What is "Phishing?"

**A:** Phishing is a type of deception designed to steal your valuable personal data, such as credit card numbers, passwords, account data, or other information.




**Phishing Protection Phrase:**

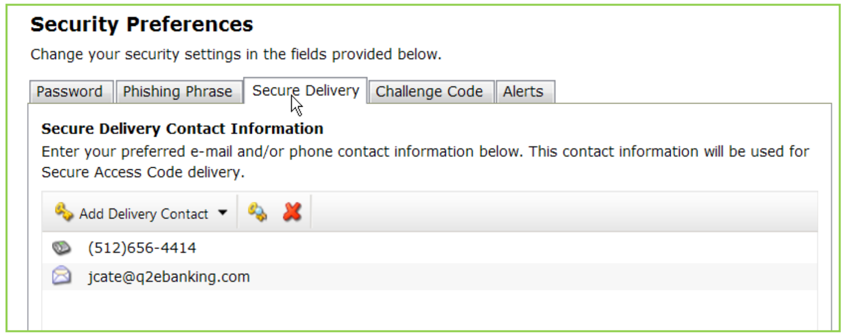
- Key in **My Phrase** (displayed on login screen-max 50 characters/no punctuation.)
- Click **Submit My Phrase.**
- Verbiage appears in red at top of screen, **You have successfully changed your security phrase.**


**Please note:** Site Tag™ is cookie-based, if cookies are deleted the phrase may no longer be seen. You will have to re-establish the Site Tag™ phrase.

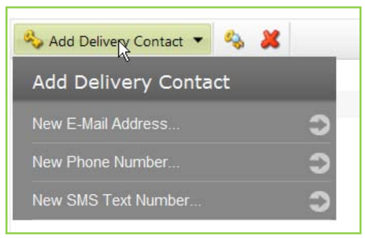
# Preferences

## Security

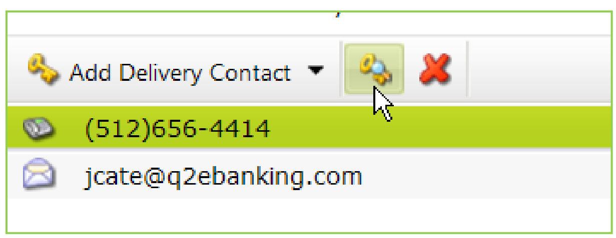
**Changing Secure Delivery Information (*Please note that this option will appear only after you have registered your browser*):**




- Choose the **Secure Delivery** tab.




- Update or add avenues of secure contact information.




***Signing off after every session that you log into for your financial institution is very important for your information's safety.***

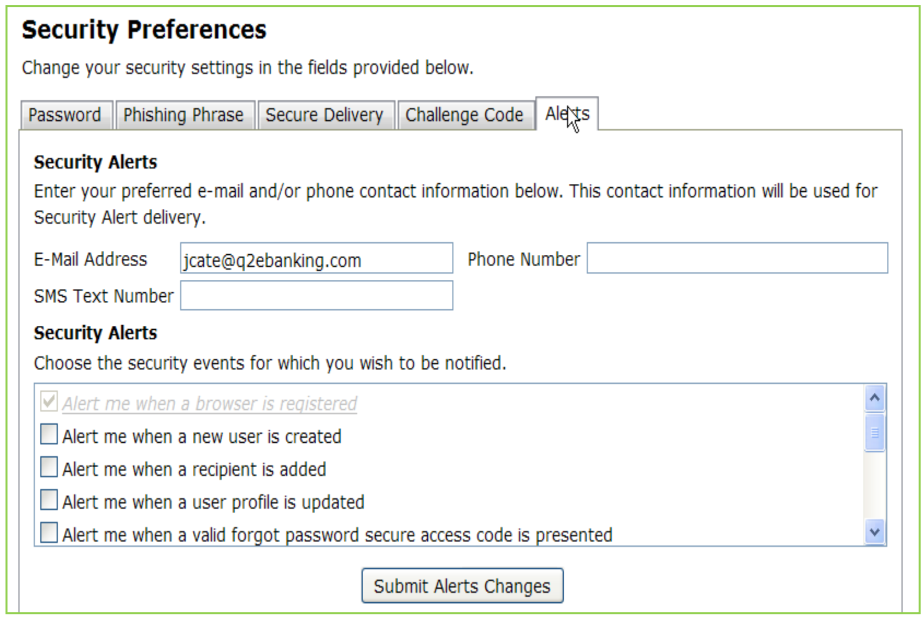
# Preferences

## Security

**Security Alerts** allow you to set up additional notifications for your added safety and security:

**Security Alerts** Available:

- **Send an alert when the user ID is changed online.**
- **Send an alert when the password is changed online.**
- **Send on alert when a computer/browser is registered against the user's computer.**
- **Send an alert when a new user is created and/or deleted.**
- **Send an alert when user rights are edited.**
- **Send an alert when there is a successful login against the user ID.**
- **Send an alert when there is an unsuccessful login attempt against the user ID.**
- **Send an alert when the account has been locked out/disabled.**
- **Send an alert when a new recipient is added.**
- **Send an alert when the user alert settings are changed.**
- **Send an alert when the profile has changed.**
- **Send an alert when an administrator changes the user's password.**
- **Send an alert when an administrator changes the user's login ID.**




*****Text Messaging *MAY* be an available option for alerts as well*****

## Sign-Off

Always signing off of your online banking ensures the safety and integrity of your information.


## Overview Recap

In a quick recap, we have covered **Online Banking** for retail or individuals. We have covered **Login, Accounts, Transactions, Services, Preferences,** and **Sign-Off.** All of these are easily accessible from your main menu.

We hope that this user's guide will help you enjoy all of the new features with this product.