



# Online Banking Retail User's Guide

Version 3.0



**Independent  
Bank**

[independent-bank.com](http://independent-bank.com)

## OVERVIEW

### 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

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.

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## 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.

The screenshot shows the 'Account Overview' page with a navigation bar at the top containing 'Accounts', 'Transactions', 'Commercial', 'Services', 'Preferences', and 'Sign Off'. Below the navigation bar, there is a header for 'Account Overview' with a notification 'You have 12 new messages'. A table lists checking accounts with columns for 'Account', 'Updated', 'Available Balance', and 'Current Balance'. A dropdown menu is open over the 'Regular Checking' account, showing options: 'View History', 'Account Details', 'Pending Items', 'Transfer From', 'Transfer To', and 'Print'.

Account	Updated	Available Balance	Current Balance
*Regular Checking XXXX0086	8/22/06	\$14,692.00	\$14,225.25
*House Bills XXXX0038	8/22/06	\$179,690.00	\$180,000.00
*Deposit Checking XXXX0051	8/22/06	\$299,768.00	\$300,000.00
*Jo's Shoe Shopping XXXX0027	8/22/06	\$299,735.00	\$300,000.00
<b>Subtotal:</b>		<b>\$793,885.00</b>	<b>\$794,225.00</b>

This close-up screenshot shows the dropdown menu for the 'Regular Checking' account. The menu items are: 'View History', 'Account Details', 'Pending Items', 'Transfer From', 'Transfer To', and 'Print'. Each item has a right-pointing arrow icon next to it.

## 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.

Checking	
Account	Updated
<b>*Regular Non-Profit HS</b> xxxx-0043	5/22/2009 11:56 AM
<b>*Super NOW Public HS</b> xxxx-0167	5/22/2009 11:56 AM
<b>Subtotal:</b>	
Loan	
Account	Updated

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

**Account Overview**  [You have 12 new messages](#)

This page provides an overview of your accounts by account type. Click on the account name to view history for a selected account.

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.

**Secure Mailbox**

To read a secure message, simply double click the message itself. You may have to click on the 'plus' sign to the left of a message to open it up and see the subject. Bold messages indicate that you have not read a message, while regular faced messages have been read.

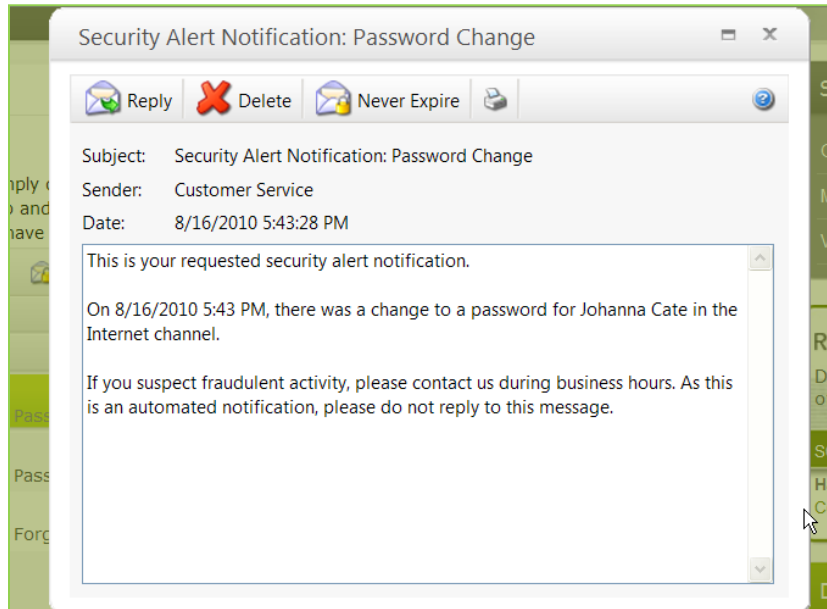
Received: 8/16/2010		
Sender / Subject	Received	Expires On
Customer Service <b>Security Alert Notification: Password Change</b>	8/16/2010 5:43 PM	2/16/2011
Customer Service Security Alert Notification: Password Change	8/16/2010 5:43 PM	2/16/2011
Customer Service Security Alert Notification: Forgot Password	8/16/2010 5:41 PM	2/16/2011
Customer Service National Nikki Day!	8/16/2010 3:20 PM	2/16/2011

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

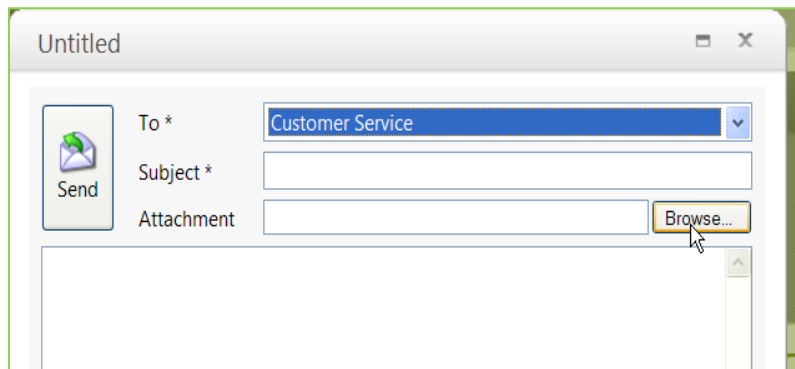
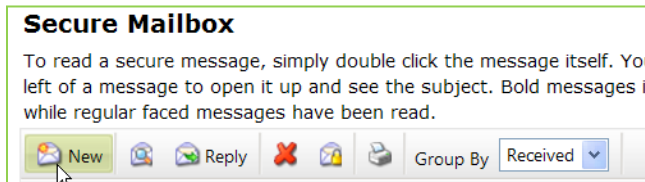
## Account Overview

### Quick Action/Pending Transactions/Secure Messages

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



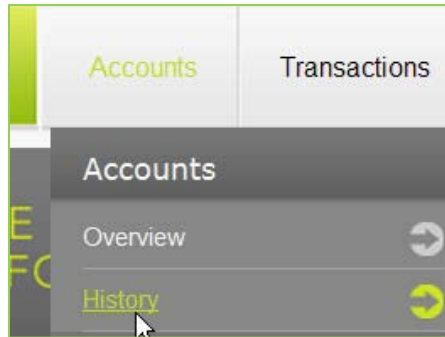
This function also allows you to attach and send attachments as well.



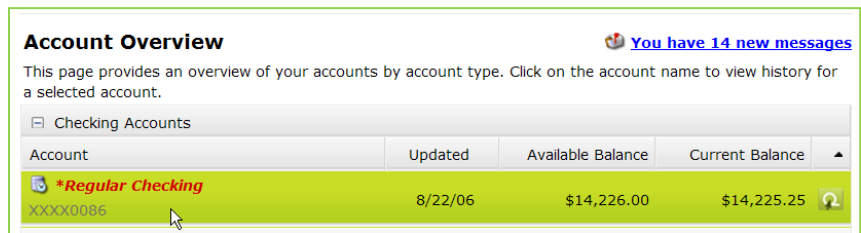
## Account History

### History Overview/Search and Export

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

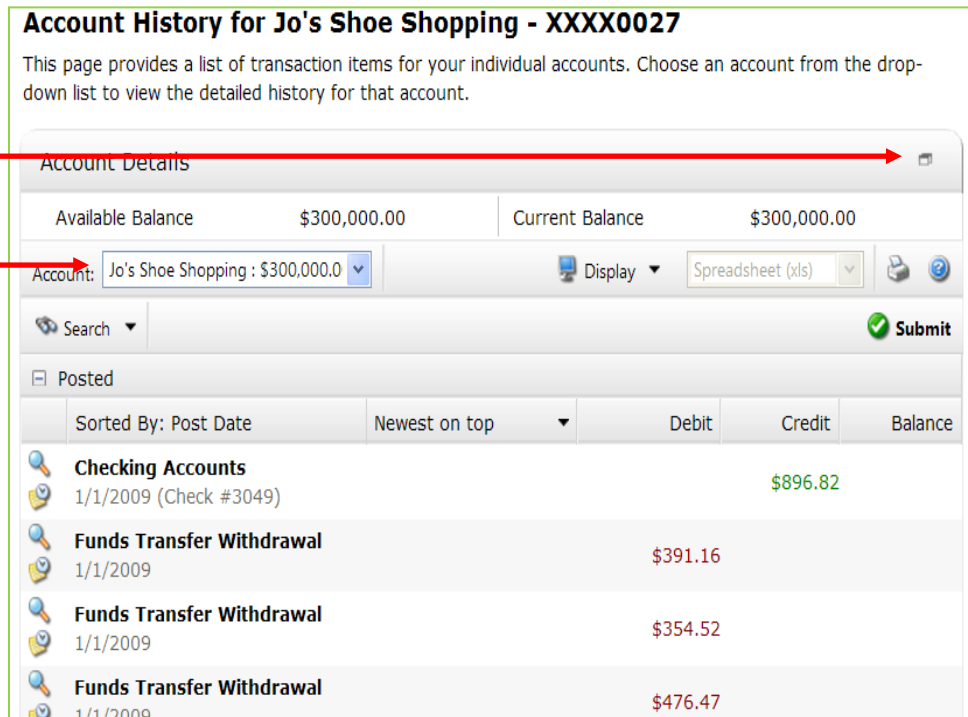


You can choose the **History** option under **Accounts** or double-click on the desired account from the **Overview** page.



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

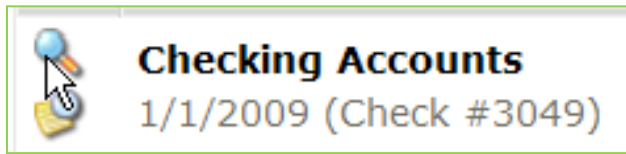
You can easily switch accounts with the drop down menu.



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.**



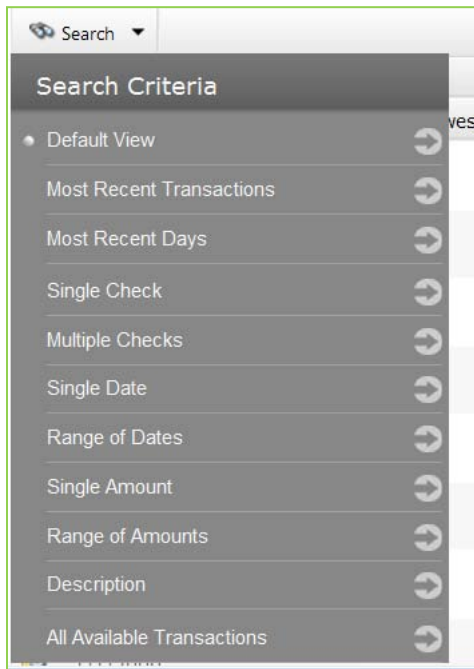
Sort the detailed posted history column in ascending or descending order by clicking on the **Sorted By:** option displayed here.



Posted		Sorted By: Post Date	Newest on top	Debit	Credit	Balance
	<b>Checking Accounts</b>				\$896.82	
	1/1/2009 (Check #3049)					
	<b>Funds Transfer Withdrawal</b>			\$391.16		
	1/1/2009					

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

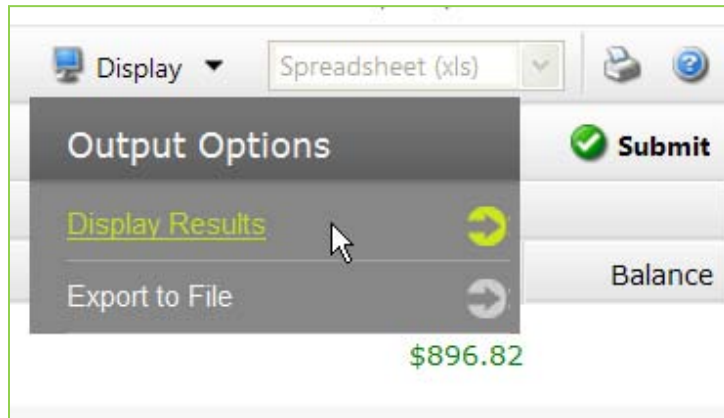
**Note:** The **Default View** is 50 items unless changed under **Preferences/Accounts**.



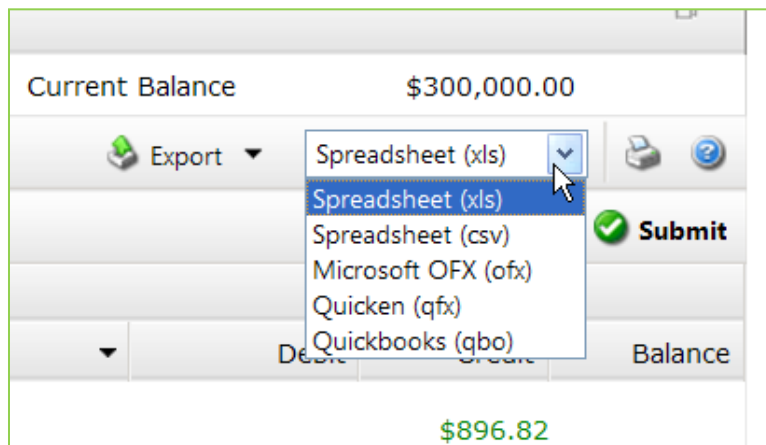
## Account History

### 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?**

**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**



**Online Activity**

This page lists online transactions that you have made which have not yet posted to your account. You may cancel a selected transaction, as long as we receive the cancellation before our post time.

Search Transaction Status: Active Submit

View... Approve Cancel Copy Group By Status

Status: Drafted

Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Drafted	<b>ACH Single Payment</b> \$2.00 from XXXX8754 Created: 3/12/2010 To Be Processed: 3/12/2010 Effective: 3/15/2010 Bryan Cody	10851	Johanna Cate
Drafted	<b>Change of Address</b> XXXX2508 Created: 3/12/2010 To Be Processed: 3/12/2010	10850	Johanna Cate

Drafted **Funds Transfer**  
\$333.33 from XXXX0038  
Created: 3/11/2010 To Be Processed: 3/11/2010

Drafted Funds Transfer - 10831

- View Transaction
- Approve Transaction
- Cancel Transaction
- Copy Transaction

Drafted ... 3/5/2010

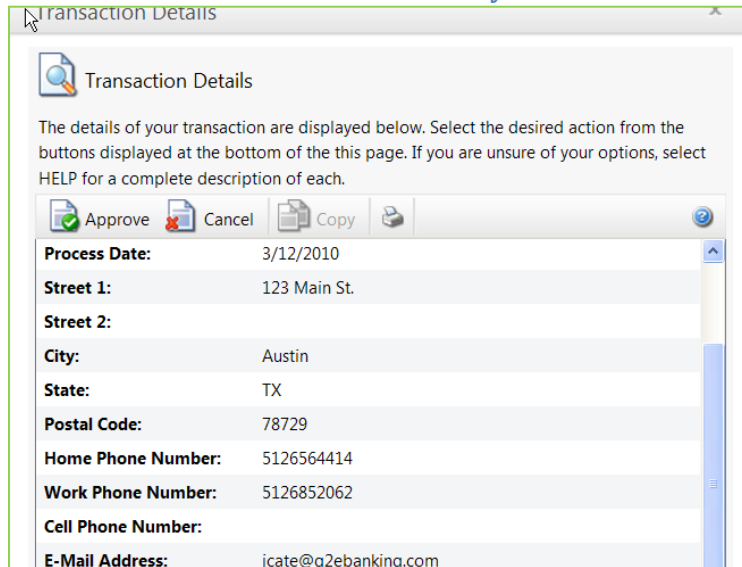
Drafted ... 3/3/2010 Effective: 3/5/2010

4 pages

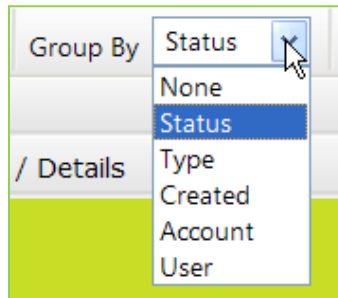
## Accounts

### Online Activity

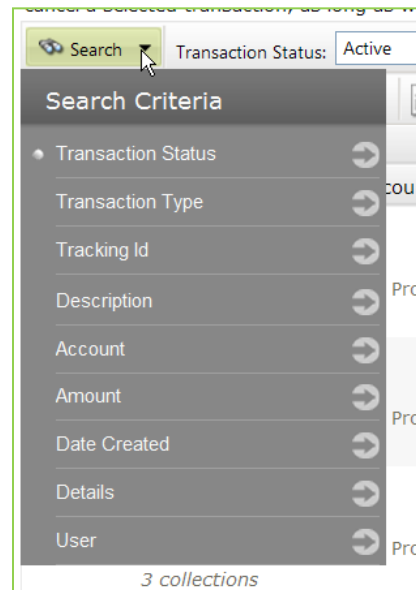
**View Transaction** allows you to see the details of that specific internet generated transaction.



**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.



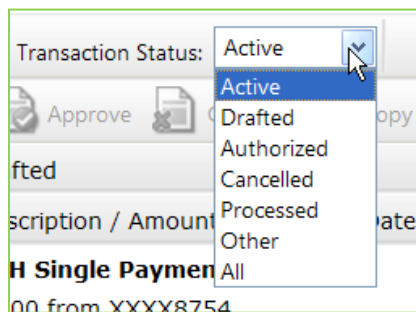
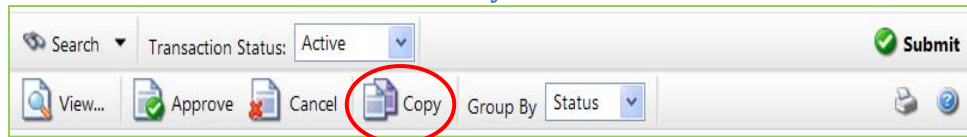
You can also search for specific transactions through different criteria.



**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<sub>2</sub> 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.**



**Online Statements**  
Select an account and a statement to view. Click the View Statement button to view the selected statement.

**Choose an Account**  
Choose an account from the list below.

Account \*

**Choose a Statement Date**  
Choose a year and date below.

Year \*

Cycle \*

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

**Online Statements**  
Select an account and a statement to view. Click the View Statement button to view the selected statement.

**Choose an Account**  
Choose an account from the list below.

Account \*

**Choose a Statement Date**  
Choose a year and date below.

Year \*

Cycle \*

Page 1

Appendix B

**BANK STATEMENT  
ACCOUNT 123**

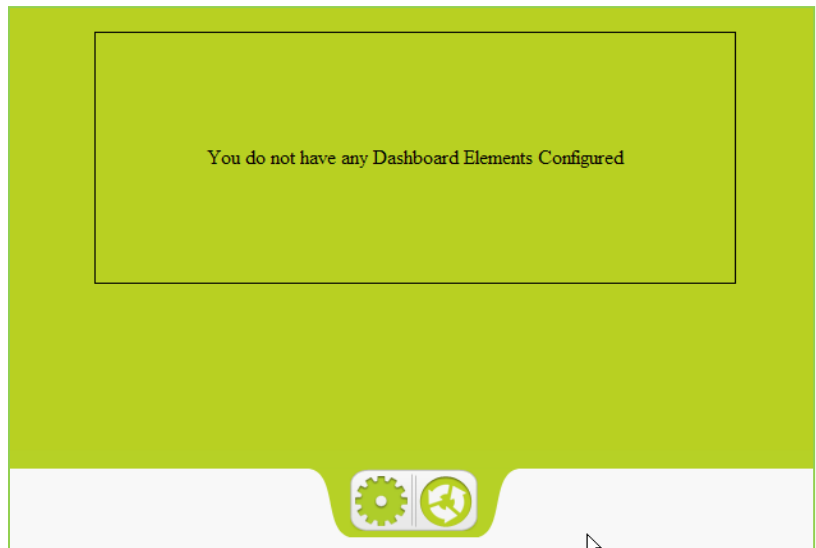
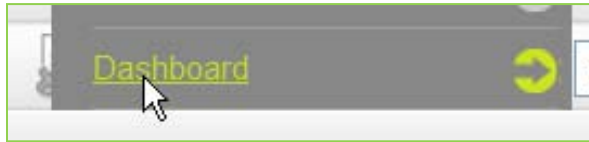
FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
1	Record Type Code	"8"	1	01-01
2	Transaction Code	Numeric	2	02-03
3	Receiving DR Identification	"12200049"	8	04-11
4	Check Date	"8"	1	12-13

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

## Accounts

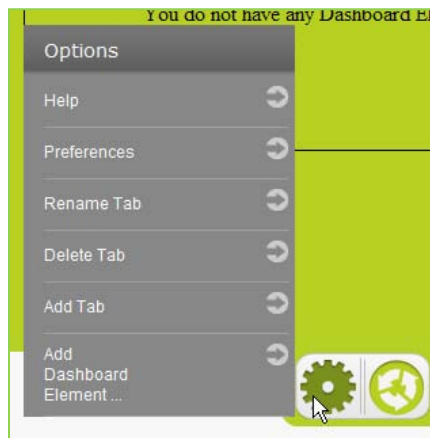
### Dashboard

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.

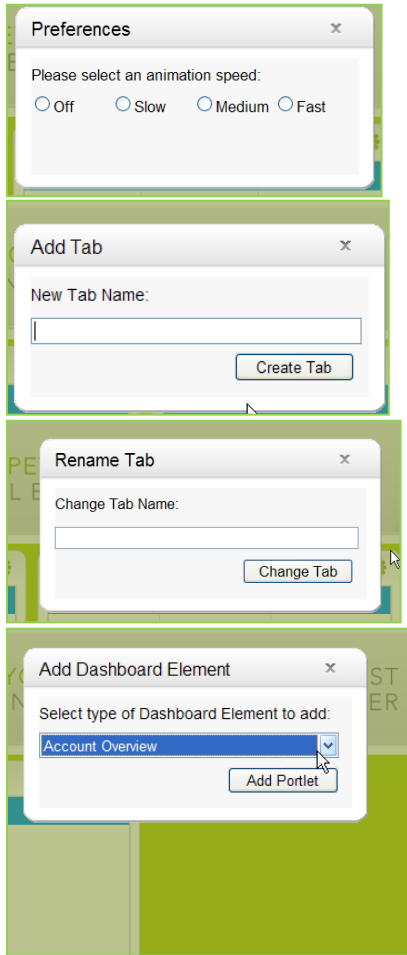
This icon allows you to configure your settings.



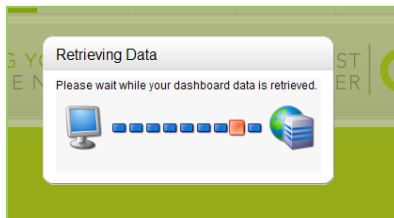
## Accounts

### Dashboard

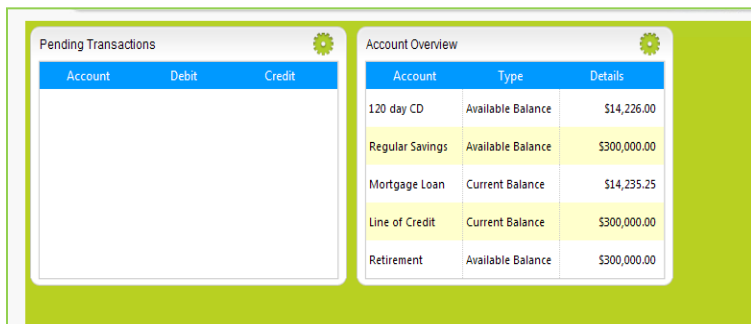
You can ask for online **Help**, set your Dashboard **Preferences**, **Rename Tab**, **Delete Tab**, **Add Tab**, and also **Add Dashboard Elements** here to create your view.



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.

Account	Updated	Available Balance	Current Balance
<b>Regular Checking</b> XXXX0086	8/22/06	\$14,225.00	\$14,225.25
<b>House Bills</b> XXXX0038	8/22/06	\$180,000.00	\$180,000.00
<b>Deposit Checking</b> XXXX0051	8/22/06	\$300,000.00	\$300,000.00
<b>Jo's Shoe Shopping</b> XXXX0027	8/22/06	\$300,000.00	\$300,000.00
<b>Subtotal:</b>		<b>\$794,225.00</b>	<b>\$794,225.00</b>

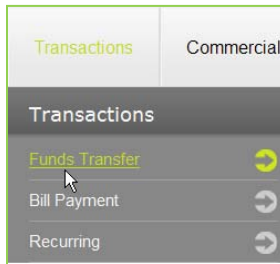
Account	Updated	Available Balance	Current Balance
<b>Regular Checking</b> XXXX0086	8/22/06	\$14,225.00	\$14,225.25

To Account *	Amount *	Description
House Bills : \$180,000.00	\$0.00	
XXXX0051 : \$300,000.00		
Jo's Shoe Shopping : \$300,000.00		
XXXX8754 : \$300,000.00		

Submit

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.



### Transfer Funds

Initiate a one-time or recurring funds transfer between two of your accounts.

**Enter Transfer Information**  
Enter your transfer values using the fields below.

From Account \*

To Account \*

Transfer Date \*

Amount \*

Description

Enter Transfer Frequency

Submit Help

## 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.)**

Tracking Number:	11142
Drafted By:	Johanna Cate
Create Date:	8/3/2010 2:42:13 PM
Status:	Drafted
Process Date:	8/3/2010
From Account Number:	Regular Savings (XXXX8754)
To Account Number:	120 day CD (XXXX2508)
Amount:	\$2.00

**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**.

**Enter Transfer Frequency**

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

**One-Time**  Recurring

Frequency: Weekly Payment

Initiate the payment every week  
 Initiate the payment every  week(s)

Recur By:

Sunday  Monday  Tuesday  
 Wednesday  Thursday  Friday  
 Saturday

Start Date: 8/3/2010

No end date  
 End after  payment(s)  
 End on 8/3/2010

Submit Help

**Enter Transfer Frequency**

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

One-Time  **Recurring**

Frequency: Weekly Payment

Initiate the payment every week  
 Initiate the payment every  week(s)

Recur By: Weekly Payment

Sunday  Monday  Tuesday  
 Wednesday  Thursday  Friday  
 Saturday

Start Date: 8/3/2010

No end date  
 End after  payment(s)  
 End on 8/3/2010

Submit Help

**Enter Transfer Frequency**

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

One-Time  **Recurring**

Frequency: Monthly Payment

Initiate the payment every month  
 Initiate the payment every  month(s)

Recur By: Calendar Days

1  2  3  4  5  6  7  8  9  10  11  12  13  14  
 15  16  17  18  19  20  21  22  23  24  25  26  27  28  
 29  30  31

Start Date: 8/3/2010

No end date  
 End after  payment(s)  
 End on 8/3/2010

Submit Help

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**

**Online Activity**

This page lists online transactions that you have made which have not yet posted to your account. You may cancel a selected transaction, as long as we receive the cancellation before our post time.

• The status of transaction #11143 is Authorized

Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Authorized	<b>Funds Transfer</b> \$3.00 from XXXX8754 Created: 8/3/2010 To Be Processed: 8/3/2010 120 day CD	11143	Johanna Cate
Authorized	<b>Funds Transfer</b> \$2.00 from XXXX8754 Created: 8/3/2010 To Be Processed: 8/3/2010	11142	Johanna Cate

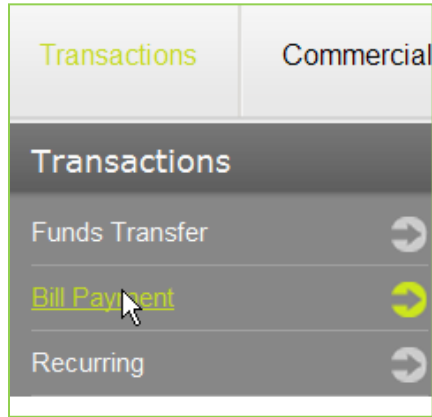
**Important Note:** In order to cancel a series of **Recurring Transfers**, you must do so under **Transactions/Recurring**.

## Transactions

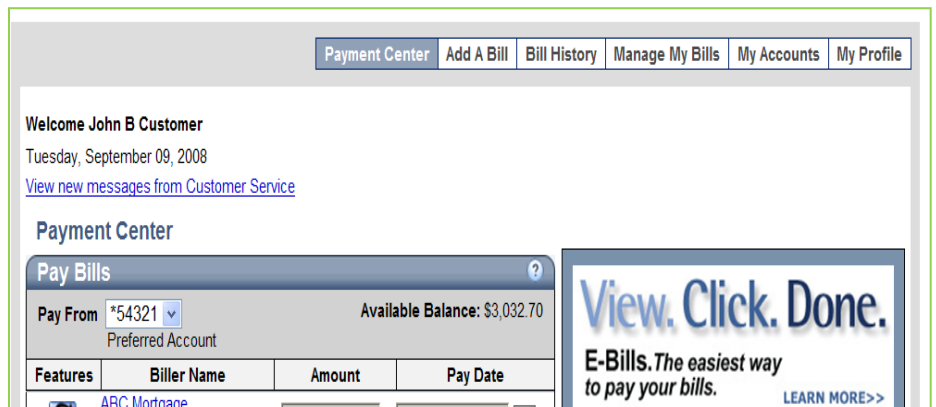
### Bill Payment

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.

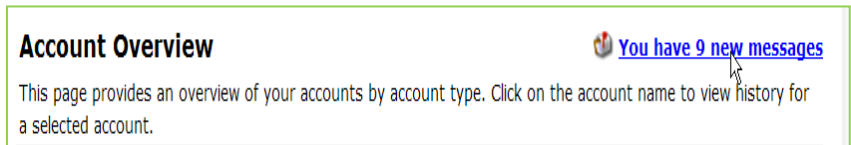


## Services

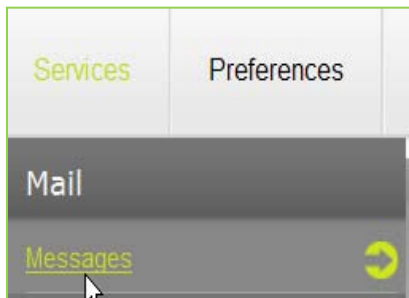
### Secure Message

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

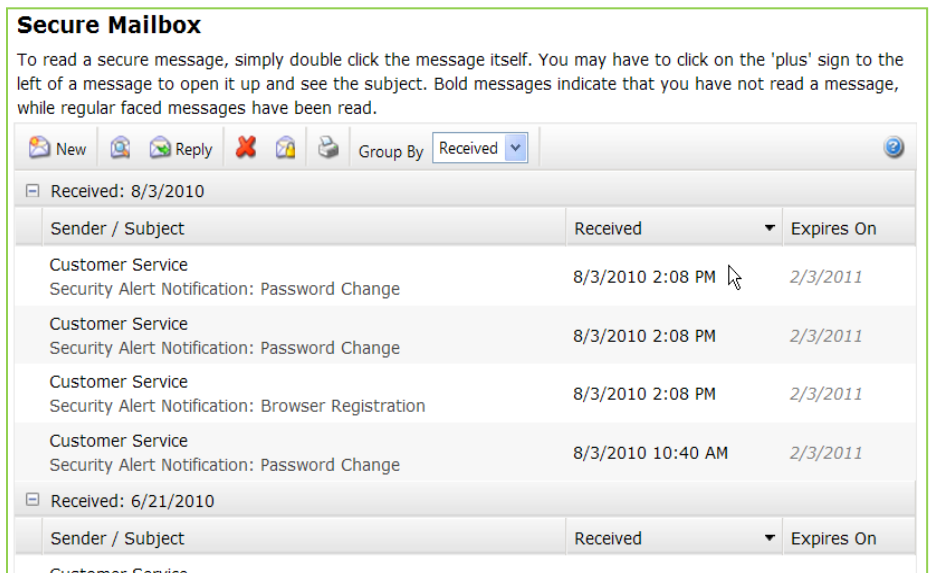
The first place we covered was through the **Account Overview** screen.



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



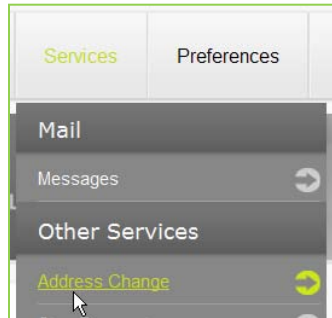
By allowing more than one avenue to access your **Secure Mailbox**, you have fewer clicks and easier navigation.



## 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**.

#### Change of Address Request

Complete and submit this form to change your address information on one or more of your accounts.

**Enter Updated Information**  
Enter your updated address information.

Street 1 \*

Street 2

City \*

State \*

Postal Code \*

Home Phone \*

Work Phone

Cell Phone

E-Mail

**Choose Accounts**  
Apply the changes to these selected accounts.

120 day CD (XXXX2508)

Regular Savings (XXXX8754)

Mortgage Loan (XXXX7548)

Line of Credit (XXXX0275)

Retirement Account (XXXX0984)

Regular Checking (XXXX0086)

House Bills (XXXX0038)

Deposit Checking (XXXX0051)

Jo's Shoe Shopping (XXXX0027)

**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.

#### Choose Accounts

Apply the changes to these selected accounts.

- 120 day CD (XXXX2508)
- Regular Savings (XXXX8754)
- Mortgage Loan (XXXX7548)
- Line of Credit (XXXX0275)
- Retirement Account (XXXX0984)
- Regular Checking (XXXX0086)
- House Bills (XXXX0038)
- Deposit Checking (XXXX0051)
- Jo's Shoe Shopping (XXXX0027)

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**.

#### Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select **HELP** for a complete description of each. Selecting **DRAFT** will save the transaction for later approval (i.e., it will not result in a payment or transfer).

**Tracking Number:** 11146

**Drafted By:** Johanna Cate

**Create Date:** 8/3/2010 2:58:37 PM

**Status:** Drafted

**Process Date:** 8/3/2010

**Street 1:** 123 Main St.

**Street 2:**

**City:** Austin

**State:** TX

**Postal Code:** 78729

**Home Phone Number:** 5126564414

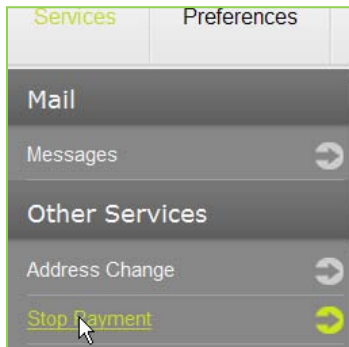
**Work Phone Number:** 5126852062

**Cell Phone Number:**

## 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**.

**Make a Stop Payment Request**  
Complete and submit this form to make a stop payment request on a selected account based on known payment information.

<p><b>Enter Account Information</b> Select an account and optionally enter a comment for the stop payment request.</p> <p>Account * <input type="text" value="XXXX2508 : \$14,231.00"/></p> <p>Comments <input type="text" value="Stolen Purse"/></p>	<p><b>Enter Payment Information</b> Complete the fields below to make a stop payment request based on known payment information.</p> <p><input checked="" type="radio"/> For a Single Check <input type="radio"/> For Multiple Checks</p> <p>Number * <input type="text" value="123"/></p> <p>Payee <input type="text" value="Acme Brick"/></p> <p>Amount * <input type="text" value="\$23.00"/></p> <p>Date Written * <input type="text" value="8/2/2010"/></p>
---	--

**Make a Stop Payment Request**  
Complete and submit this form to make a stop payment request on a selected account based on known payment information.

<p><b>Enter Account Information</b> Select an account and optionally enter a comment for the stop payment request.</p> <p>Account * <input type="text" value="XXXX2508 : \$14,231.00"/></p> <p>Comments <input type="text" value="Stolen Purse"/></p>	<p><b>Enter Payment Information</b> Complete the fields below to make a stop payment request based on known payment information.</p> <p><input type="radio"/> For a Single Check <input checked="" type="radio"/> For Multiple Checks</p> <p>Start Number * <input type="text" value="1"/></p> <p>Start Date <input type="text" value="8/3/2010"/></p> <p>End Number * <input type="text" value="40"/></p> <p>End Date <input type="text" value="8/3/2010"/></p> <p>Total Checks: 40</p>
---	--

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**.

**Submit Transaction**  
The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select **HELP** for a complete description of each. Selecting **DRAFT** will save the transaction for later approval (i.e., it will not result in a payment or transfer).

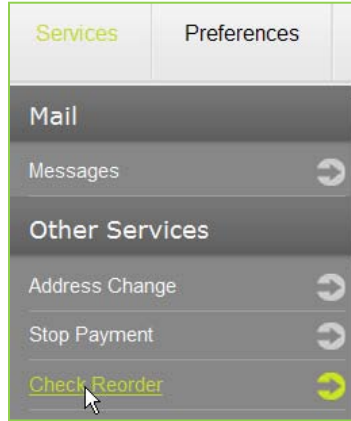
<b>Tracking Number:</b>	11147
<b>Drafted By:</b>	Johanna Cate
<b>Create Date:</b>	8/3/2010 3:01:44 PM
<b>Status:</b>	Drafted
<b>Process Date:</b>	8/4/2010
<b>Account Number:</b>	120 day CD (XXXX2508)
<b>Comments/Reason:</b>	Stolen Purse
<b>Start Check Number:</b>	1
<b>End Check Number:</b>	40
<b>Total Checks:</b>	40
<b>Start Date:</b>	8/3/2010
<b>End Date:</b>	8/3/2010

## 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**.

#### Reorder Checks

Complete and submit this form to reorder checks for one of your accounts. Check style will remain the same as your previous order. Please call us to request a new check style. Please select the account you wish to order checks for below, and then press 'Continue'.

##### Enter Check Information

Choose the account and enter your check order information.

Account \*

Starting Check Number \*

Number of Boxes \*

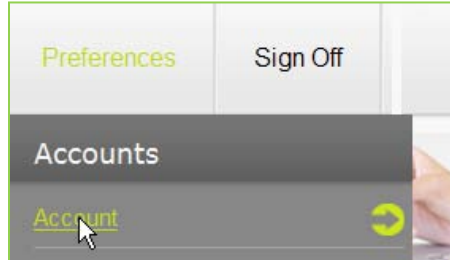
Note: At least one account must be selected.

**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.***

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.

## Preferences

### Account



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

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

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

**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

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	Days

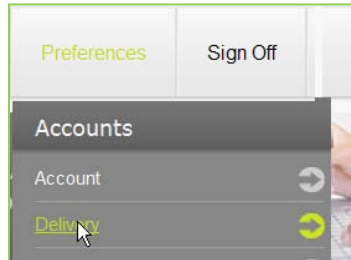
A window appears: **“Are you sure you want to submit these account preference changes?”** click **OK**. After submitting the changes, the screen returns to **Account Overview**.

## 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**.



**Statement Delivery Agreement**

You are required to read and accept the terms and conditions below to change your statement delivery preferences. By checking the box below and submitting this information, you are agreeing to the terms of agreement.

eStatement Agreement This statement requests your consent to permit [BANK NAME] to provide communications and information to you in secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the "I Agree" button at the bottom of this statement. All that you need is access to a computer with internet access, access to your online banking account, a valid email address, and a printer. If you wish to print out your statements, you will require Adobe Acrobat Reader 5.0 or above (which is available to download free of charge if you do not already have it on your computer). Upon receipt of your consent, we will notify you at your registered e-mail address each time we prepare a statement for an account that you have selected. We

I agree to the terms of the agreement

Submit Print Help

NOTE: If a user does not make a selection for EVERY account, they 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.'

**Delivery Preferences**

Select your statement delivery preference for each of your online-enabled accounts. Once your selections are made, please review and agree to the Statement Delivery Agreement and click 'Submit' to send us your updated preferences.

**Statement Delivery Preferences**

Choose how you would like to receive your statements using the fields below.

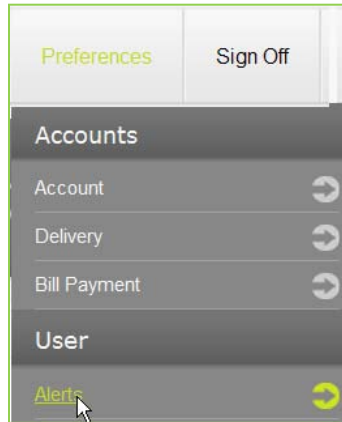
Delivery Preference	Account	E-Mail	Alternate E-Mail
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXX0027	<input type="text" value="jcate@q2ebanking.com"/>	<input type="text" value="joecody1@me.com"/>
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXX0038	<input type="text" value="jcate@q2ebanking.com"/>	<input type="text" value="joecody1@me.com"/>
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXX0051	<input type="text" value="jcody@q2ebanking.com"/>	<input type="text" value="jcody1@gmail.com"/>
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXX0086	<input type="text" value="mthompson@q2ebanking.com"/>	<input type="text" value="joecody1@me.com"/>

**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

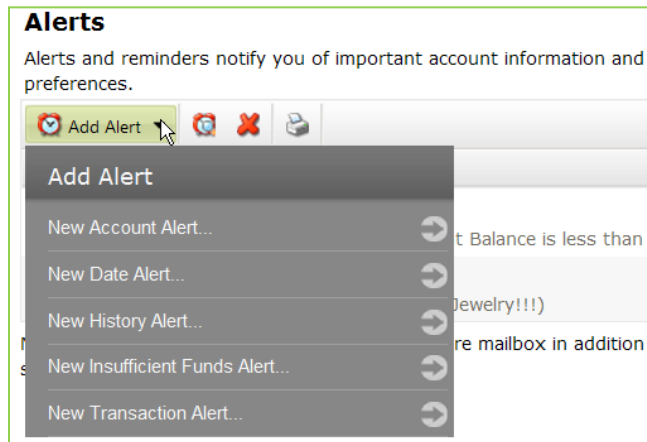
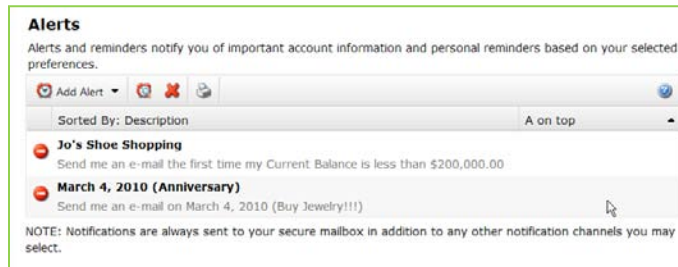
### Alerts

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.)

**Account Alert**

Add Account Alert

Complete the information below to create a new account-based alert.

**Alert Criteria**  
Choose the criteria that will trigger this alert.

Account \* XXXX2508  
Field \* Available Balance  
Trigger \* Greater than amount  
Amount \* \$0.00  
Current Value: \$14,231.00

**Notification Frequency**  
Choose how often you wish to be notified.

Notify me on every occurrence  
 Notify me only on the first occurrence

**Notification Preferences**  
Choose how you wish to be notified.

Type \* Only send a secure message

OK Cancel Help

NOTE: Notifications are always sent to your secure mailbox in addition to any other notification channels you may select.

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

**Date Alert**

Add Date Alert

Complete the information below to create a new reminder.

**Alert Criteria**  
Choose the criteria that will trigger this alert.

Month \* January  
Day \* 1  
Category \* Anniversary  
Note: Appointment

**Notification Frequency**  
Choose how often you wish to be notified.

Notify me annually  
 Notify me only on a specific date

**Notification Preferences**  
Choose how you wish to be notified.

Type \* Only send a secure message

OK Cancel Help

NOTE: Notifications are always sent to your secure mailbox in addition to any other notification channels you may select.

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

**History Alert**

Add History Alert

Complete the information below to create a new history-based alert.

**Alert Criteria**  
Choose the criteria that will trigger this alert.

Account \* XXXX2508  
Field \* Check Number  
Check Number: Check Number

**Notification Frequency**  
Choose how often you wish to be notified.

Notify me on every occurrence  
 Notify me only on the first occurrence

**Notification Preferences**  
Choose how you wish to be notified.

Type \* Only send a secure message

OK Cancel Help

NOTE: Notifications are always sent to your secure mailbox in addition to any other notification channels you may select.

## 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.

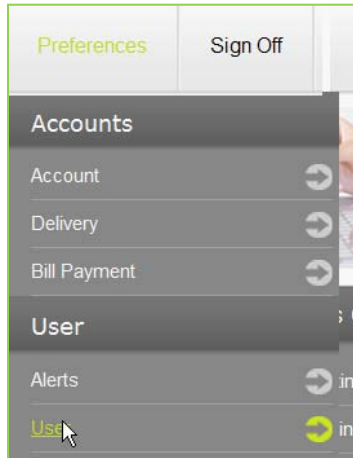
**These alerts can be delivered via your preferred telephone number or e-mail address.**

**\*\*\*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**.

**User Preferences**

Please update this online profile, as necessary, to ensure that we have accurate, up-to-date information. This information is important to us providing you the highest level of customer service.

<p><b>Online Profile</b> Enter your personal information.</p> <p>Title <input type="text"/></p> <p>First Name * <input type="text" value="Johanna"/></p> <p>Middle Name <input type="text"/></p> <p>Last Name * <input type="text" value="Cate"/></p> <p>Suffix <input type="text"/></p> <p>E-Mail * <input type="text" value="jcate@q2ebanking.com"/></p>	<p><b>Online Contact Information</b> Enter your contact information.</p> <p>Street 1 * <input type="text" value="13217 Briar Hollow Dr."/></p> <p>Street 2 <input type="text"/></p> <p>City * <input type="text" value="Austin"/></p> <p>State * <input type="text" value="Texas"/></p> <p>Postal Code * <input type="text" value="78729-"/></p> <p>Home Phone * <input type="text" value="(512)656-4414"/></p> <p>Work Phone * <input type="text" value="(512)685-2062Ext."/></p>
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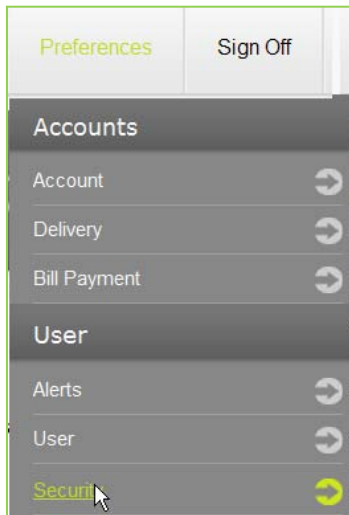
Note: Fields marked with a \* are required fields that must be provided.

**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**.

### Security Preferences

Change your security settings in the fields provided below.

Password
Phishing Phrase
Secure Delivery
Challenge Code
Alerts

#### Change Password

For security purposes, you must first enter your existing password then enter and confirm your newly selected password.

Old Password \*

New Password \*

Confirm Password \*

#### Password Requirements

Your password must meet these requirements:

- Must be at least 5 characters
- Cannot be more than 15 characters
- Must contain at least one number
- Cannot be the same as the last 2 passwords

**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.**

#### Security Preferences

Change your security settings in the fields provided below.

Password Phishing Phrase Secure Delivery Challenge Code Alerts

##### Phishing Protection Phrase

Enter your phishing protection phrase below. This phrase will be displayed to you on the login screen and our website to verify you are on our site.

My Phrase

Submit My Phrase

The screenshot shows a login form with the following elements: a 'Login Id:' field, a 'Password:' field, a 'Login' button, a 'Forgot Password?' link, and a 'First Time User?' checkbox. A large, semi-transparent box is overlaid on the form with the text 'AntiPhishing' at the top, 'chocolate rules' in red in the center, and 'click this box to close' at the bottom.

**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.

**Security Preferences**  
Change your security settings in the fields provided below.

Password | Phishing Phrase | **Secure Delivery** | Challenge Code | Alerts

**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.

Add Delivery Contact ▼ [Add] [Remove]

(512)656-4414

jcate@q2ebanking.com

- Update or add avenues of secure contact information.

Add Delivery Contact ▼ [Add] [Remove]

Add Delivery Contact

New E-Mail Address... [Refresh]

New Phone Number... [Refresh]

New SMS Text Number... [Refresh]

Add Delivery Contact ▼ [Add] [Remove]

(512)656-4414

jcate@q2ebanking.com

***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.**

### Security Preferences

Change your security settings in the fields provided below.

**Security Alerts**

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

E-Mail Address  Phone Number

SMS Text Number

**Security Alerts**

Choose the security events for which you wish to be notified.

*Alert me when a browser is registered*  
 Alert me when a new user is created  
 Alert me when a recipient is added  
 Alert me when a user profile is updated  
 Alert me when a valid forgot password secure access code is presented

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



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



## Sign-Off

## 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.