



**ROCKY MOUNTAIN
BANK & TRUST**

Building • Community • Together

Member FDIC

GoBanking Customer Education

This is the FULL USER guide
for Online Banking

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Login

New Users

If this is your first time accessing Online Banking, complete the following steps:

1. Navigate to the Online Banking system via your financial institution website.
2. If you were an Online Banking user prior to conversion, use your previous login name to access the system. If you are a new Online Banking customer, enter your bank assigned temporary login name.

NOTE: *Login screens vary by financial institution.*

Good Afternoon HOME LOCATIONS SIGN IN

LOGIN
SusanBanker

PASSWORD

[Forgot password?](#)

You must be registered for Online Banking. If you are not a registered customer, you must contact the bank for authorization.

The account information you are about to review is a history as of the bank's most recent update. Any transactions you create during this session are pending the bank's next update and are subject to any other activity in the corresponding account.

Submit

TIP: Click the icon to display or hide the typed password.

FINANCIAL TOOLS

- Annual Percentage Rate
- Millionaire
- Mortgage
- Mortgage Qualification
- Retirement
- Savings
- Simple Loan Payment

3. Enter your assigned temporary password.
NOTE: *This is typically the last six of your social security number or TIN.*
4. Click **Submit**.
5. If prompted, create a new login name.

EDIT LOGIN NAME

For security reasons, your Login Name may not be the same as your Customer number. The Login Name you create may be up to 15 characters in length. The next time you sign in to Online Banking, you must use this Login Name.

LOGIN NAME
789789

Cancel Submit

6. Click **Submit**.
7. Provide a method for contact. This information will be used to send a confirmation code prior to login.
 - a. Enter a name for the contact method.
 - b. Select the type of contact method. *Options are:* SMS/Text, Email or Google Authenticator.
 - c. Enter the mobile phone number or the email address.
 - d. Click **Submit**.

ADD CONTACT

Email ▼

After entering in your contact information, a confirmation code will be sent to the email address or phone number provided.

NAME

EMAIL

Cancel Submit

8. Enter the confirmation code received via SMS/Text or email. If needed, click **Resend** to receive a code again.

VERIFY CONTACT

Please enter the confirmation code that was sent to the phone number you provided. () If you did not receive the code click 'Resend'. Please note that it may take several minutes to receive the confirmation text.

9. Click **Submit**.
10. If prompted, edit the password.
 - a. Enter the current password in the Current Password text box.
 - b. Enter a new password in the Password text box.
 - c. Enter the same password in the Confirm text box
11. Click **Submit**.

EDIT PASSWORD

Password change required.

Your new password is case sensitive and may be any combination of letters, numbers, and keyboard characters. Your password must also meet the following requirements:
Passwords must contain a minimum of 6 to a maximum of 15 characters

Accounts

Accounts Summary

Accounts → Accounts Summary

The account summary screen displays a general overview of your accounts as well as Notifications, Account Summary Options, and Financial Tools. This screen is also the landing page for the Online Banking system.

NOTES:

- *The options that display vary by Financial Institution.*
- *Accounts that are dormant or inactive will not display.*
- *Loan accounts in a non-accrual status will not display.*

Transaction History

Accounts → Accounts Summary → *Select Account*

The Transaction History screen displays detailed account information and transaction history for the selected account.

VIEW	DATE	TYPE	DESCRIPTION	DEBITS	CREDITS	BALANCE
Pending		Point Of Sale Debit	Point Of Sale Debit	\$237.81		
Pending		Debit Card Payment	Signature Trans LA EFFETTE GRUB TERMINA DENVER US	\$12.65		

View Account Details	Expands or collapses details regarding the selected account. Information varies based on the financial institution.
View	Indicates if there is an image associated with the transaction. Click  to see the image.
Date	Date the transaction posted.
Type	Type of transaction.
Description	Description of the transaction as returned from the processing vendor.
Debits	Dollar amount of the debit transaction.
Credits	Dollar amount of the credit transaction.
Balance	Balance for the account.

NOTE: *The display for Debits, Credits and Balance may vary by financial institution.*

Accounts Summary Options

View Statements – Directs you to the statement for the selected account.

Export Transactions – Used to export transactions to another software. *Ex:* Quickbooks.

Transfer Funds – Directs you to the Transfer Funds screen with the specified account displayed in the To field.

View Accounts Summary – Directs you to the Accounts Summary screen, which is the landing page for the Online Banking system.

Display Options

Filter Transactions – Ability to narrow down results based on date.

Reset Display – Returns the grid to the view prior to filtering or sorting.

Change Accounts – Click to select a different account to view.

Print All Transactions – Prints all transactions for the selected account.

Print Page – Prints the transaction on the selected page.

Transaction Search

Accounts → Transaction Search

The Transaction Search screen gives you the ability to filter transactions by date, check number, amount, category, or a combination of these filters.

TRANSACTION SEARCH

FROM DATE
 3/16/2020

TO DATE
 4/16/2020

FROM CHECK #

TO CHECK #

FROM AMOUNT

TO AMOUNT

Checking ALL CHECKING ACCOUNTS

CHARLES CHECKING

Loan ALL LOAN ACCOUNTS

*****100 *****1 MAZDA LOAN

Categories

DEBIT CREDIT CHECK

ATM ACH WEB

PHONE WIRE CHARGE/FEE

Submit

To search, complete the applicable steps:

1. Enter the Start and End date.
2. Enter the check number or range of check numbers.
3. Enter the amount or amount range.
4. Select the accounts to search.

5. Click **Categories** to view and select categories for the search.
6. Click **Submit**.

The transactions that fall within the search requirements display. The results can then be exported or printed, if needed.

TRANSACTION SEARCH RESULTS						
						SEARCH
ACCOUNT	CHECK #	DATE	TYPE	DESCRIPTION	AMOUNT	
Charles Checking		2/22/2019 12:00:00 AM	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT	\$200.00	
Charles Checking		2/27/2019 12:00:00 AM	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT	\$200.00	

Cancel Export Print

Account Alerts

Accounts → Account Alerts

The Account Alerts screen is used to create alerts notifying you of specific account information.

ALERTS					ALERT OPTIONS	
					Create New Alert	
					Edit SMS Alert Times	
					Phone (316) 644-3506	
					Receive SMS 7:00 AM - 6:00 PM CST	
NAME	ACCOUNT	TYPE	DELIVERY	STATUS		
Car Loan	Mazda Loan	6 days prior to loan payment due date	Email	Active	Options	
Low Account Balance	Charles Checking	Account Balance Less Than \$100.00	Email	Active	Options	

To create a new alert:

1. Click *Create New Alert*.

ACCOUNT ALERT

TYPE
Account Balance

NAME
Susan Banker

CHECKING Charles Checking \$152,442.69

WHEN ACCOUNT BALANCE
Greater Than

AMOUNT
500.00

SEND EMAIL

SEND SMS

Active

Alert emails are **NOT** encrypted and may be viewed by third parties.
Do not include any private information in your 'Alert Name'

Cancel Submit

EMAIL ADDRESS

Send SMS Alert to Phone: (316) 644-3506

2. Select the type of alert. *Options are:*
 - a. Account Balance
 - b. CD Maturity Date
 - c. Loan Payment Due Date
 - d. Pending Transactions
3. Enter a name for the alert.
4. Select the account the alert is associated with.
5. Based on the type of alert, different fields display. Complete the displayed fields.
 - a. Account Balance Alert – Indicate if the alert should be prompted when the balance is greater than or less than the indicated dollar value.

- b. CD Maturity Date – Indicate the number of days prior to the maturity date the alert should be sent.
 - c. Loan Payment Due Date – Indicate the number of days prior to the loan payment date the alert should be sent.
 - d. Pending Transactions – No extra fields display.
6. Indicate if you would like to have the alert sent via SMS/Text and/or Email.
NOTE: *The phone number will default from the Text Banking section.*
 7. Indicate if the alert is Active or Inactive. By default, the alert is set to Active once the alert is created. To inactivate the alert, click **Active** and the status will then change.
 8. Click **Submit**.

To edit an alert:

1. Click *Options*.
2. Click Edit Alert.
3. Make changes as needed.
4. Click **Submit** to save changes. Click **Cancel** to return to the Alerts screen.

To delete an alert:

1. Click *Options*.
2. Click Delete Alert.
3. Click **OK** to delete the alert. Click **Cancel** to return to the Alerts screen.

Transfers

Funds Transfer Accounts

Transfers → External Transfer Setup

The External Transfer Accounts screen is used to create, edit and view linked accounts.

EXTERNAL TRANSFER ACCOUNTS

TRANSFER OPTIONS
Create External Transfer Account

Checking

SEARCH

ACCOUNT	NAME	FINANCIAL INSTITUTION	STATUS	
123123	Cindy Banker	DCI Education	Confirmed Active	✖
3144	Lindsay Hildebrand	DCI Bank	Confirmed Active	✖

To create a new external transfer account:

1. Click *Create External Transfer Account*.
2. Enter the Name.
3. Enter the Financial Institution.
4. Enter the routing number.
5. Reenter the routing number.
6. Enter the account number.
7. Reenter the account number.
8. Indicate the Account Type. *Options are:*
 - Checking
 - Savings
 - Loan
9. Click **Submit**.

TIP: Click  to edit the external account Name, Financial Institution information and update the status of the account.

Click  to delete the linked account.

EXTERNAL FUNDS TRANSFER

NAME:

FINANCIAL INSTITUTION:

ROUTING NUMBER:

REENTER ROUTING NUMBER:

ACCOUNT NUMBER:

REENTER ACCOUNT NUMBER:

ACCOUNT TYPE: Checking ▼

CANCEL

Submit

Susan B. Sample 0678
2244 Lolo Lane
Anytown, FL 32123-4567

Pay to the Order of \$ _____

Date: _____

Memo: _____

⑆ 2 3 4 5 6 7 8 9 0 ⑆ 2 3 4 5 6 7 8 9 0 ⑆ 2 3 4 5 6 7 8

YOUR BAGSET BANK AKA. YOUR BANK ACCOUNT NUMBER CHECK NUMBER (May appear before account number)

Once an account has been created for external transafters, the information displays on the Externals Transfer Accounts screen.

Checking				SEARCH	
ACCOUNT	NAME	FINANCIAL INSTITUTION	STATUS		
123123	Cindy Banker	DCI Education	Confirmed Active		
3144	Lindsay Hildebrand	DCI Bank	Confirmed Active		
98745	Sally Smith	Training	 Approved Awaiting Confirmation		

Status

Status of the linked account. *Options are:*

- New Awaiting Approval – The linked account was created and awaiting approval by the financial institution.
- Approved Awaiting Confirmation – The linked account was approved by the financial institution and the deposit amounts need to be confirmed by the user.
- Confirmed Active – The user has confirmed the deposit amounts and can now set up a transfer.
- Failed – The deposit amounts were not confirmed correctly by the user.

NOTE: *If the end user incorrently enters the micro deposits, and the status is set to failed, the end user will need to click  to delete the attempted link and start the process over.*

Once the financial institution has approved the linked account, a  displays. Select the  to enter the confirmation amounts, then click **Submit**. Once the confirmation amounts are entered correctly, an external transfer can be performed.

EXTERNAL FUNDS TRANSFER CONFIRMATION

Account: 98745

Name: Sally Smith

Financial Institution: Training

CONFIRMATION AMOUNT

36

CONFIRMATION AMOUNT

48

Cancel
Submit

NOTES:

- Amount will be entered as cents. For example, if the micro deposit was for \$0.36 and \$0.48, simply enter 36 and 48 in the confirmation amount fields.
- When the external account is a loan account, there will not be a micro deposit completed or confirmation amounts to be entered. Based on your financial institutions settings, additional approval may be needed before the external loan account is active.

Transfer Funds**Transfers → New Transfer**

The New Transfer screen is used to transfer money to and from internal and external deposit and loan accounts.

NOTE: External deposit and loan accounts must be created, approved and confirmed on the External Transfer Setup screen in order for them to display within the Transfer Funds screen.

To create a new transfer:

1. Select the From account.
2. Select the To account.
3. Enter the Amount.
4. Select the frequency. *Options are:*
 - One Time
 - Future, One Time
 - Future, Scheduled
5. If a future option was selected, enter the date the transfer should process.
6. If the transfer falls on a holiday, indicate if the transfer should process the business day before or after the scheduled date.
7. If transferring to a loan, select the type of loan payment.
8. Enter a Memo, if applicable.
9. Click **Continue**.
10. Click **Confirm** to complete the transfer.

NOTES:

- When creating a transfer, one of the accounts must be an internal account.
- Transfers involving external accounts may take 1-2 business days to be effective.

The screenshot shows the 'TRANSFER FUNDS' screen with the following fields and options:

- FROM:** Select Account (dropdown menu)
- TO:** Select Account (dropdown menu)
- AMOUNT:** (text input field)
- FREQUENCY:** One Time (dropdown menu)
- MEMO:** (text input field)

At the bottom of the screen, there are two buttons: **Cancel** and **Continue**.

Transfers

Transfer → View Transfers

The Transfers screen is used to view pending transfers and transfer history. Sort options are available by clicking in the *Sort By* section. Use the *Search* section to search for transfers using key words or amounts including the memo information.

From Account

Account the transfer is originating from.

To Account

Account the transfer is going to.

Schedule

Depending on the tab being viewed, multiple items may display in this area.

- Pending tab – Indicates the schedule of the transfer.
- History tab – Status of the transfer.

Amount

Amount of the transfer.

Memo

Memo for the transaction if utilized while creating the transfer.

Approve

Click to approve the transaction. If this button displays, the transaction must be approved prior to the transaction being submit to the financial institution.

Approved

Indicates the transfer has been approved.

Date

Date the transfer is scheduled to occur.

NOTE: *If the Approval button is grayed out, this indicates the user has self-approval rights and has already approved the transaction.*

Pending Transfer Options

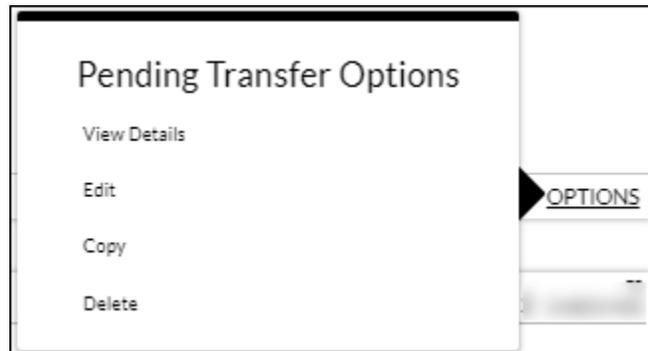
Pending Transfer Options are available by clicking *Options* while on the Pending tab.

View Details – Displays the details for the selected transfer.

Edit – Directs you to the Edit Funds Transfer screen. If the transfer is recurring, the option to edit the next occurrence or series displays.

Copy – Directs you to the Transfer Funds screen, giving you the ability to copy a previously created transfer.

Delete – Directs you to the Delete Funds Transfer screen, giving you the ability to delete the next occurrence or delete the series.



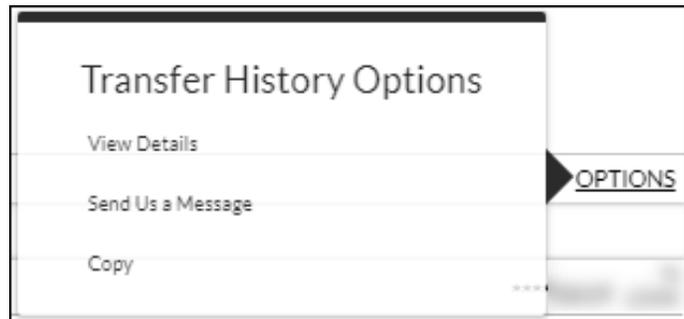
Transfer History Options

Transfer History Options are available by clicking *Options* while on the History tab.

View Details – Displays the details for the selected transfer.

Send Us a Message – Directs you to the Compose Message screen giving you the ability to send a message to the Financial Institution.

Copy – Directs you to the Transfer Funds screen giving you the ability to copy a previously created transfer.



Bill Payments

Billpay Single Sign-on

Bill Payment → Go to Billpay

Bill Payment is used to single sign on to the bill pay application. This option only displays if your financial institution offers a bill payment solution.

**The following information only displays if your financial institution offers bill pay through Allied.*

Billpay Personal Info

Bill Payments → Personal Information

The Billpay Personal Info screen is used to modify the account owner's name and address. This information will be used when paying a bill.

Update Billpay Accounts

Bill Payments → Account Information

The Update Billpay Accounts screen is used to select accounts that should be available in billpay.

Text Banking

Text Banking Setup

Text Banking → Sign Up

The Text Banking Setup screen is used to register for Text Banking. This option will only display if you are not currently signed up for text banking.

TEXT BANKING SETUP

Text Banking allows you on-demand access to your accounts directly from your cell phone. Please review and accept the terms and conditions below to get started.

Supported Carriers:

- AT&T Mobility
- T-Mobile
- Verizon Wireless
- Sprint
- Nextel
- Alltel
- Dobson
- U.S. Cellular
- MetroPCS
- Virgin Mobile
- Boost

To get started now, please take a moment to review these important agreements and click **Submit** below:

- You may be charged access rates or text messaging fees from your mobile phone carrier depending on your service plan. These fees are independent of any fees imposed by the bank. Web access is required to use our web-enabled Mobile Banking service. Check with your mobile service provider for details on specific fees and charges.
- Must be account holder or have permission from the account holder to subscribe.
- All subscriptions renew automatically until canceled.

I ACCEPT

Message frequency is dependent upon individual user settings.

Submit **Cancel**

1. Select the “I Accept” check box.
2. Click **Submit**.

TEXT BANKING SETUP				TEXT BANKING OPTIONS											
<ul style="list-style-type: none"> Enter your Mobile Phone Number Determine whether or not you wish to receive a text message containing balances for all text messaging enabled accounts. Determine which day of the week and time of day you wish to receive the weekly text message. At any time, you may Text STOP to 44660 to cancel, or text HELP to 44660 for HELP 				Terms & Conditions Unsubscribe											
<input type="checkbox"/> ENABLE WEEKLY BALANCE MESSAGE FOR TEXT MESSAGING ENABLED ACCOUNTS*															
MOBILE PHONE #	SEND WEEKLY BALANCE MESSAGE ON Monday	AT 9:00 AM	CST (GMT -6:00)												
*Msg&Data Rates May Apply Msg frequency varies by user															
<ul style="list-style-type: none"> Check the boxes next to the accounts you want to enable. You may use the names assigned, or you may enter your own friendly name for each account. Your friendly name may be up to 5 digits and/or characters. 				TIP: <i>Customize the Mobile Friendly Name to make it easier to identify the account being used.</i>											
<p>Checking</p> <table border="1"> <thead> <tr> <th>ACCOUNT</th> <th>CUSTOMER</th> <th>TEXT MESSAGING</th> <th>MOBILE FRIENDLY NAME</th> </tr> </thead> <tbody> <tr> <td>Donut Fund</td> <td>513747949</td> <td><input type="checkbox"/></td> <td>ck1</td> </tr> <tr> <td>Checking 2</td> <td>513747949</td> <td><input type="checkbox"/></td> <td>ck2</td> </tr> </tbody> </table>					ACCOUNT	CUSTOMER	TEXT MESSAGING	MOBILE FRIENDLY NAME	Donut Fund	513747949	<input type="checkbox"/>	ck1	Checking 2	513747949	<input type="checkbox"/>
ACCOUNT	CUSTOMER	TEXT MESSAGING	MOBILE FRIENDLY NAME												
Donut Fund	513747949	<input type="checkbox"/>	ck1												
Checking 2	513747949	<input type="checkbox"/>	ck2												

- Select the *Enable weekly balance message for text messaging enabled accounts* checkbox to automatically receive balance(s) for enabled accounts via text message.
- Enter the mobile phone number that should receive the weekly message.
- Select the day of the week and time of day for the messages to be delivered.
NOTE: *The reflected time will always be Central Standard Time.*
- In the account grid, select checkbox in the Text Messages column for any accounts that should be enabled for Text Banking.
- In the Mobile Friendly Name column, edit the mobile friendly name as needed.
- Click **Submit**.
- An activation text is sent to the mobile phone provided. Reply to the text with the displayed activation code. If the text message should be resent, click **Resend**.

MOBILE BANKING TERMS & CONDITIONS	
Your activation is pending confirmation by you via text message. Please reply to your confirmation text message with the following activation code: OK 218353	
	<input type="button" value="Resend"/>

NOTE: *Once text banking has been set up, edits to your settings can be made by navigating to the Text Banking Setup screen. **Text Banking** → **Edit My Settings**.*

Instructions

Text Banking → Instructions

The Instructions screen provides the following information:

- How to use the Mobile Text Message Service
- Terminology for text messaging requests
- List of supported carriers
- Messaging examples
- Opting out
- Terms and Conditions

MOBILE BANKING TERMS & CONDITIONS	TEXT BANKING OPTIONS
<p>To Use Mobile Text Message Service:</p> <ul style="list-style-type: none"> • Send text with the one of the requests listed below to: 44660 • Message frequency is dependent upon individual user settings. <p>Text Messaging Requests:</p> <ul style="list-style-type: none"> • sum - Receive summary information for all enabled accounts • bal - Receive balances for enabled accounts • msg - Text message directly to designated bank contact • sum ck1 - Receive summary information for account ck1 • bal sv2 - Receive balance information for account sv2 • help - text HELP to 44660 for help <p><small>Remember, you may use your own mobile friendly names, up to 5 characters, to replace the example account names (IE: ck1, sv2).</small></p>	<p>Settings</p> <p>Unsubscribe</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>TIP: Click <i>Unsubscribe</i> to discontinue using Text Banking.</p> </div>

Mobile Banking Help

Text Banking → Help

The Mobile Banking Help screen is used to contact the financial institution regarding issues with text banking.

1. Enter an email address.
2. Enter a contact phone number if desired.
3. Enter a discription of the issue.
4. Click **Submit Help Request**.

Mobile Banking Help

Please type in your email address and a brief description of the problem you are experiencing with our Mobile Banking service.

*Email Address:

Contact Phone:

*Description:

***REQUIRED Entries**

Text Banking Unsubscribe

Text Banking → Unsubscribe

The Text Banking Unsubscribe screen is used to unsubscribe from text banking services.

TEXT BANKING UNSUBSCRIBE

Unsubscribing from Text Banking will disable all features for this customer and any associated secondary users.

- No account information will be accessible via SMS text messaging
- No account alerts will be sent to your mobile device

If you wish to use this service in the future, you will need to go through the entire registration process again.
Do you wish to UNSUBSCRIBE from mobile banking at this time?

1. Click **New** or *New Contact Method* to create a new contact method.
2. Indicate the method for contact in the Contact Type field.
3. Enter a name in the Name field. This is only used to reference the contact method.
4. Enter the Phone Number, Email or Google Authenticator information.
5. Click **Submit**.

ADD CONTACT

CONTACT TYPE
 SMS ▼

After entering in your contact information, a confirmation code will be sent to the phone number provided. You must enter this code on the 'Contact Method' page prior to use.

NAME
 Bobby Banker

PHONENUMBER
 555-555-5555

Cancel
Submit

6. Enter the verification code received via email or text message. If needed, click **Resend** to receive a new code.
7. Click **Submit**.

VERIFY CONTACT

Please enter the confirmation code that was sent to the phone number you provided. (555-555-5555) If you did not receive the code click 'Resend'. Please note that it may take several minutes to receive the confirmation text.

CODE

Cancel
Submit

If **Cancel** was selected, the contact method can still be verified on the Contact/Authorization Method screen. Select  to be returned to the Verify Contact screen.

Contact / Authorization Method
CONTACT METHOD

These are the contact methods you have previously entered. When signing into Online Banking, you may be asked to select a contact method to have your security code sent to.

SEARCH
New Contact Method

CONTACT LIST

NAME	VERIFYDATE ▲	CONTACTDISP		
Bobby Banker		555-555-5555	 Validate	×
Brooke Fuller	1/17/2018 1:38:54 PM	bfuller@datacenterinc.com		×

Click  to delete the contact method.

Click  to enter the verification code for the contact method.

Edit Login Name

Preferences → Security Options → Change Login Name

The Edit Login Name screen is used to edit your login name.



EDIT LOGIN NAME

For security reasons, your Login Name may not be the same as your Customer number. The Login Name you create may be up to 15 characters in length. The next time you sign in to Online Banking, you must use this Login Name.

LOGIN NAME
SusanBanker

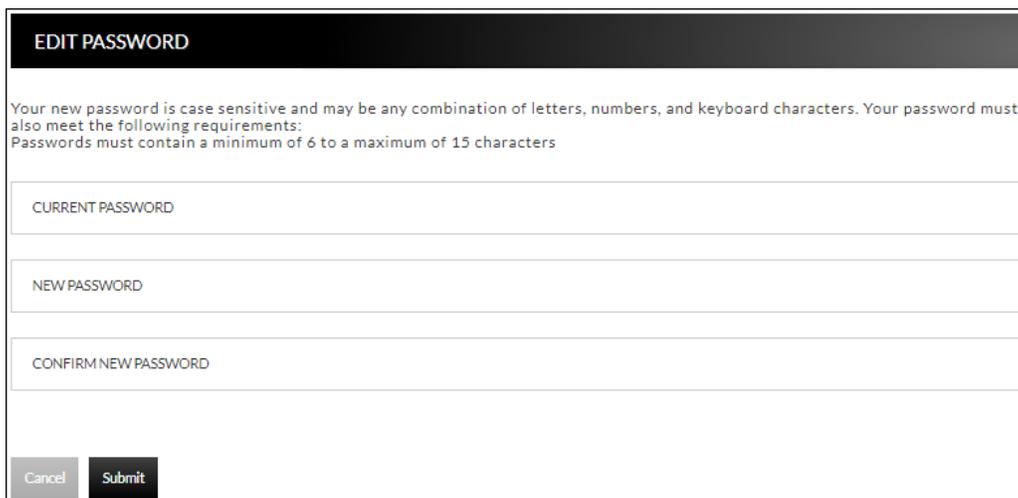
Cancel Submit

Change Password

Preferences → Security Options → Change Password

The Edit Password screen is used to edit your password.

1. Enter the current password used to login to Online Banking.
2. Enter the new password in the New Password field.
3. Re-enter the password in the Confirm Password field.
4. Click **Submit**.



EDIT PASSWORD

Your new password is case sensitive and may be any combination of letters, numbers, and keyboard characters. Your password must also meet the following requirements:
Passwords must contain a minimum of 6 to a maximum of 15 characters

CURRENT PASSWORD

NEW PASSWORD

CONFIRM NEW PASSWORD

Cancel Submit

Internet Options

Edit Email Info

Preferences → Internet Banking Options → Update Email Address

The Edit Email Info screen is used to edit the email address utilized within Online Banking. This is the address notifications will be sent to regarding correspondence within the Online Banking system.

EDIT EMAIL INFO

Changing your email address will invalidate the email address previously registered.

EMAIL ADDRESS
bbanker@none.com

SEND AN ALERT TO THIS ADDRESS WHEN I RECEIVE A SECURE MESSAGE.

Cancel Submit

Friendly Names

Preferences → Internet Banking Options → Friendly Account Names

The Friendly Account Names screen is used to create and edit user defined names for the displayed accounts. Once a name has been created, that name will display throughout Online Banking instead of the account number.

NOTE: *If your bank offers remote deposit capture and there is duplication of names or useage of special characters in these fields, this will cause errors during the registration process.*

Use the sort order column to indicate the order the accounts should display. Sorting will only take effect per account type. For example, you cannot sort checking and loan accounts so they display in a mixed order.

FRIENDLY NAMES				
Checking				
ACCOUNT # 1	AVAILABLE BALANCE \$152,442.69	BALANCE \$152,442.69	ACCOUNT NAME Charles Checking	SORT ORDER
Loan				
ACCOUNT # 100	AVAILABLE BALANCE \$6,000.00	BALANCE \$7,000.00	ACCOUNT NAME	SORT ORDER 1
ACCOUNT # 1	AVAILABLE BALANCE \$0.00	BALANCE \$0.00	ACCOUNT NAME	SORT ORDER 2
ACCOUNT # 20	AVAILABLE BALANCE \$13.25	BALANCE \$40,349.06	ACCOUNT NAME Mazda Loan	SORT ORDER 3
Cancel	Submit			

Secondary Users

Preferences → Internet Banking Options → Secondary Users

The Secondary Users screen gives account owners the ability to grant non-account owners individualized access to the Online Banking/Cash Management system. This screen is also used to view, edit, or remove secondary users from the system.

SECONDARY USERS			SECONDARY USER OPTIONS
			Create New Secondary User
			SEARCH
CUSTOMER ID	CREATE DATE	LAST LOGGED IN	
****0001-779-brooke	10/09/2018 08:33 AM	10/10/2018 11:11 AM	Edit
****0001-JohnBanker	07/24/2017 08:48 AM	04/17/2019 03:11 PM	Edit

Creating a New Secondary User

Preferences → Internet Banking Options → Secondary Users → *Create New Secondary User*

New Secondary User

Customer Number: 100001

USER NAME

PASSWORD

CONFIRM PASSWORD

Customer Number Customer number for the primary account owner.

User Name User name for the secondary user.

Password Password for the secondary user.

NOTE: *Based on Secondary User Rights, the secondary user may be forced to change their password upon login.*

Confirm Password Confirm password for the secondary user.

EDIT SECONDARY USER		SECONDARY USER OPTIONS
Customer Number 100001	USERNAME JohnBanker	Change Password
Status Enabled	Last Login 4/17/2019 3:11:54 PM	Generate Temporary Verification Code
Secondary User Rights		Delete Secondary User
<input checked="" type="checkbox"/> CAN CHANGE PASSWORD	<input type="checkbox"/> FORCE PASSWORD CHANGE	<input checked="" type="checkbox"/> ALLOW MESSAGING
<input checked="" type="checkbox"/> ALLOW BILLPAY	<input type="checkbox"/> USE PRIMARY USER'S ACCOUNT FRIENDLY NAMES	Save Changes
<input checked="" type="checkbox"/> EXTERNAL ACCOUNT SETUP		Cancel
Cash Management Rights		
<input checked="" type="checkbox"/> EDIT ACH COMPANY	<input checked="" type="checkbox"/> VIEW ACH REPORTS	<input checked="" type="checkbox"/> EDIT ACH PARTICIPANTS

Customer Number	Customer number for the primary account owner.
User Name	User name for the secondary user.
Status	Indicates the status of the secondary user.
Last Login	Displays the last time the secondary user logged in.
Secondary User Rights	Indicates which rights the secondary user has within Online Banking. <i>Options are:</i> <ul style="list-style-type: none"> • Can change password – Secondary user is able to change their password. • Force password change – Secondary user will be forced to change their password upon login. • Allow messaging – Secondary user has access to messaging. • Allow billpay – Secondary user has access to billpay. • User primary user's account friendly names – Indicates the accounts display the user friendly name established by the primary user. • External Account Setup – Secondary user has access to create linked accounts.

NOTE: *Secondary user rights available vary by financial institution.*

Account

TIP: Click the account number/name to display the account limits.

Checking																	
ACCOUNT	VIEW	XFER IN	XFER OUT	EXTER IN	EXTER OUT	APPR	APPR SELF	ACH DB	ACH CR	\$\$ ONLY	PART ONLY	TAX PAY	WIRE TRAN	TMPL SETUP	TMPL USE	APPR	APPR SELF
Charles Checking	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>													
Account Limits	External Funds Transfer In	External Funds Transfer Out	ACH Debit Batch	ACH Credit Batch	ACH Tax Payment	Wire Transfer											
Daily Amount Approval	\$ 1000.00	\$ 1000.00	\$	\$	\$	\$											
Transaction Amount Approval	\$ 500.00	\$ 500.00	\$	\$	\$	\$											

- View** Indicates if the secondary user is able to view the account.
- Xfer In** Indicates if the secondary user is able to transfer funds into the account.
- Xfer Out** Indicates if the secondary user is able to transfer funds out of the account.
- Exter In** Indicates if the secondary user is able to create external transfers into the core system.
- Exter Out** Indicates if the secondary user is able to create external transfers from the core system.
- Appr** Indicates if the secondary user is able to approve external transfers.
- Appr Self** Indicates if the secondary user is able self-approve external transfers.
- View Stmt** Indicates if the secondary user is able to view statements.

Account Limits

- Daily Amount Approval** Indicates the daily amount the secondary user can approve or self approve for external funds transfer in or out.
- Transaction Amount Approval** Indicates the per batch transaction amount the secondary user can approve for external funds transfer in or out.

NOTES:

- *The External Funds Transfer In/Out section will only be available if your financial institution offers external funds transfers.*
- *Approval rights are based on the Appr and Appr Self check box.*
- *If these fields are left blank and the Appr or Appr Self check box is selected, the user will have infinite approval limits.*

Secondary User Options

Change Password	Displays the Change Password screen for the displayed secondary user.
Generate Temporary Verification Code	Generates a temporary verification code which can be provided to the secondary user for login.
Delete Secondary User	Deletes the displayed secondary user.
Save Changes	Click to retain changes made on the Edit Secondary User screen.
Cancel	Click to return to the Secondary Users screen.

To create a new secondary user:

1. On the Secondary Users screen, select *Create New Secondary User*.
2. Enter a user name.
3. Enter a password.
4. Confirm the entered password.
5. Click **Continue**.
6. Select the Secondary User Rights as needed.
7. Check the account rights needed for each checking and/or savings account.
8. Click **Save Changes**.
9. The user will then need to login and complete the authentication process designated by your financial institution.

To edit or delete a secondary user:

1. On the Secondary Users screen, select *Edit* for the appropriate customer ID.
2. If editing, make changes as needed and click **Save Changes**.
3. If deleting, click *Delete Secondary User*.

To restore a previously deleted secondary user:

1. On the Secondary Users screen, select *Edit* for the appropriate customer ID.
2. Click **Save Changes**. This will restore the user.
3. Make changes as needed and click **Save Changes**.

Opt In Agreements/Policies

Preferences → Internet Banking Options → Opt In Agreements/Policies

The Opt In Agreements screen displays opt in agreements/policies for the financial institution.

OPT-IN AGREEMENTS		
		SEARCH
NOTICE	UPDATED	STATUS
Account Changes	04/04/2018	Opted In on 04/04/2018
E-Mail Address Registration	09/04/2012	Opted In on 03/06/2019
Test Notice	01/31/2019	N/A

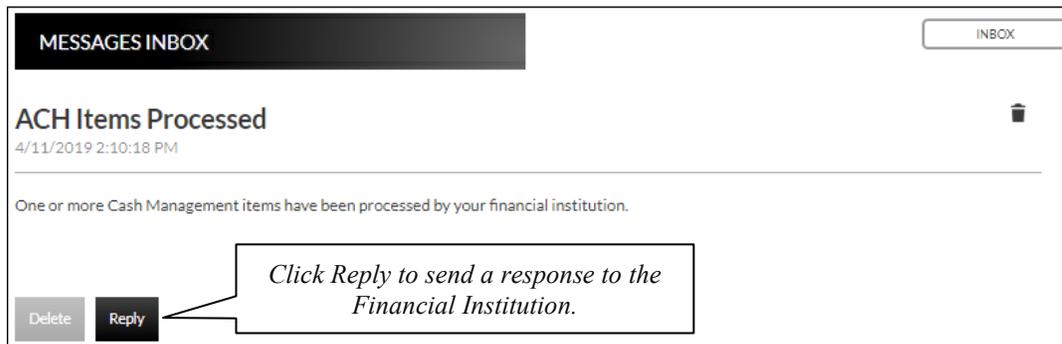
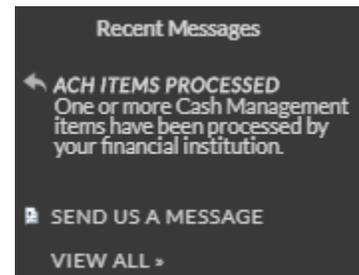
POLICIES		
		SEARCH
NOTICE	UPDATED	STATUS
Card Chargeback Policy	06/08/2017	N/A
Privacy Policy	06/26/2017	Accepted on 09/07/2018

Correspondence

Recent Messages

Correspondence → Recent Messages

The Recent Messages section displays correspondence between the user and the financial institution. Click the subject of the message to be directed to the Message Inbox to view the entire message. Select *View All* to be directed to the Message Inbox screen.



Compose Message

Correspondence → Send Us A Message

The Compose Message screen is used to send a message to the Financial Institution in a secure method.

Forms

Correspondence → Forms

The Forms section displays a list of forms provided by the financial institution. These forms give you the ability to send information directly to the financial institution in a secure method.

NOTE: *The availability of forms varies by financial institution.*

FORMS

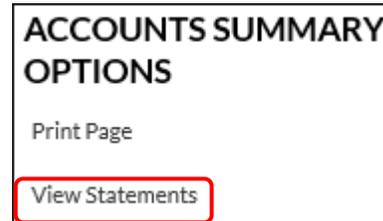
- Change Of Address
- Lost/Stolen Card
- Mobile Banking Help
- New Account
- On-Line Banking
- Personal Loan
- Re-Order Checks
- Savings Bonds
- Secure Feedback
- Secure Upload
- Stop Payment
- Wire Transfer

Statements

Integrated Statements/Notices

Integrated Statements/Notices gives customers the ability to view statements and/or notices within Online Banking.

- To view a statement: Navigate to **Accounts** → **Accounts Summary** and click **View statements**.
NOTE: *The View Statements option may be available on the Account Summary screen or on the Account Details screen.*



- Select the date of the statement from the Date drop-down.
- Click .
- View, print, or save the statement as needed.

STATEMENTS					
ACCOUNT	TYPE	DELIVERY	DATE	VIEW	PAPERLESS
	DEPOSIT STATEMENTS	Paper	12/10/2018		<input type="checkbox"/>

Account	Account number or account friendly name.
Type	Type of account. Ex: Deposit, Loan, etc.
Delivery	Method for receiving the statements for the associated account. NOTE: <i>The delivery type will always display Paper.</i>
Date	Date of the statement that will display.
	Click this link to view a digital copy of the statement.
Paperless	Indicates the customer will receive electronic statements instead of paper statements for the associated account. NOTE: <i>This option is not available for Integrated Statements and Notices. These check boxes will be grayed out.</i>

Example of how the statement displays:

Statement.pdf - Adobe Acrobat Reader DC

File Edit View Window Help

Home Tools PdfVerification.pdf Statement.pdf x Sign In

1 / 6 69.6% Share

Any Bank
YOUR TOWN, USA

Charles Banker
123 Bank Drive
Your Town, USA 12345

PAGE 1

Statement Date 11/27/2018

* TO HELP MINIMIZE THE EVER CHANGING THREATS OF FRAUD,
* EFFECTIVE JANUARY 2, 2019, WE WILL BE IMPLEMENTING A DAILY
* MAXIMUM THRESHOLD OF 30 TRANSACTIONS THAT CAN BE PROCESSED
* USING A FIRST NATIONAL BANK DEBIT CARD. IF YOU HAVE
* QUESTIONS ABOUT THIS CHANGE PLEASE CONTACT A CUSTOMER
* SUPPORT REPRESENTATIVE AT (620) 663-1521.

0

10-26-18 Statement Balance
6 Deposits/Credits
78 Checks/Withdrawals
11-27-18 Statement Balance

Deposits

Date	Description	Amount
10/30/18		
11/01/18		
11/01/18		
11/15/18		
11/15/18		
11/27/18		

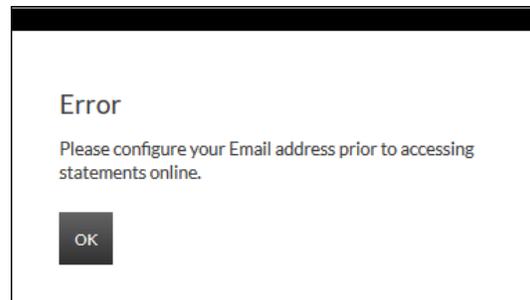
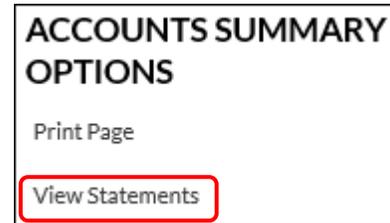
Withdrawals

Date	Description	Amount
10/29/18		
10/29/18		

Inter@ct Integrated Statements/Notices

Inter@ct Integrated Statements/Notice gives customers the ability to view statements and/or notices within Online Banking along with the option of going paperless.

1. From the Accounts screen, click **View Statements** to go to the Statement screen. **NOTE:** *The View Statements option may be available on the Account Summary screen or the Account Details screen.*
2. If the customer has not configured their email address prior to accessing statements, they will receive the following message:



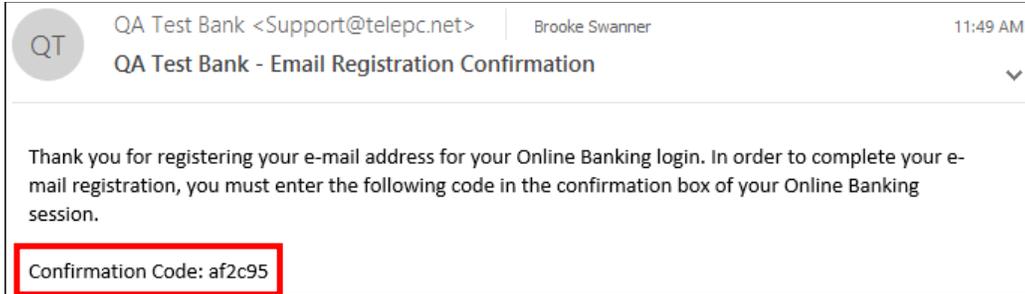
3. Navigate to **Preferences → Update Email Address** to update the email address.
4. On the Edit Email Info screen, enter a valid email address and click **Submit**.

 A screenshot of the "EDIT EMAIL INFO" screen. At the top, it says "By registering an email address you will be allowed to:" followed by a bulleted list:

- receive email notification for secure messages from the Bank
- configure and receive email notifications
- reset your own Online Banking password

 Below the list is an input field labeled "EMAIL ADDRESS" containing the text "bswanner@datacenterinc.com". Underneath the input field is a checked checkbox with the text "SEND AN ALERT TO THIS ADDRESS WHEN I RECEIVE A SECURE MESSAGE.". At the bottom of the screen are two buttons: "Cancel" and "Submit".

5. An email is then sent with a confirmation code that will be used to configure the email.



6. Enter the confirmation code and click **Submit**.

EDIT EMAIL INFO

Please enter the confirmation code that was sent to the email address you provided. If you did not receive the email or would like to use a different email address, click 'Reset'. Please note that it may take several minutes to receive the confirmation email.

CONFIRMATION CODE
af2c95

Reset Resend Submit

The customer will be directed to the Customer Preferences page with a message indicating that the email address was successfully updated.

Email Address was successfully changed

CUSTOMER PREFERENCES

PREFERENCE	CURRENT VALUE
Customer	50292
Login Name	50292
Email Address	bswanner@datacenterinc.com
Email alert for new message	Enabled
Mobile Phone #	* Not Activated *
Secondary Users	Allowed
Cash Management	Enabled

Registration

Once the email is configured for the customer, they will need to register the necessary accounts.

1. Navigate to **Accounts** → **Accounts Summary** and click **View statements**.
2. To register for Inter@ct, check the paperless check box for any accounts that should be registered.
3. Next, click **Go Paperless**. Please note, this option only appears if your bank has the Inter@ct plugin.

STATEMENTS						TIRED OF PAPER?
ACCOUNT	TYPE	DELIVERY	DATE	VIEW	PAPERLESS	Select one or more paper statements and click 'Go Paperless'
	DEPOSIT STATEMENTS	Paper	12/10/2018		<input checked="" type="checkbox"/>	Go Paperless

NOTICES					
ACCOUNT	DESCRIPTION	DELIVERY	DATE	VIEW	PAPERLESS
	Deposit Account	Paper			<input type="checkbox"/>

CUSTOMER NOTICES					
ACCOUNT	DESCRIPTION	DELIVERY	DATE	VIEW	PAPERLESS
	Customer	Paper			<input type="checkbox"/>

4. Review the terms and conditions that appear next.

13. Federal Law

You acknowledge and agree that your consent to receive Electronic Document(s) is being provided in connection with a transaction affecting interstate commerce, which in turn is subject to the federal Electronic Signatures in Global and National Commerce Act, and that both you and we intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

14. Your Consent

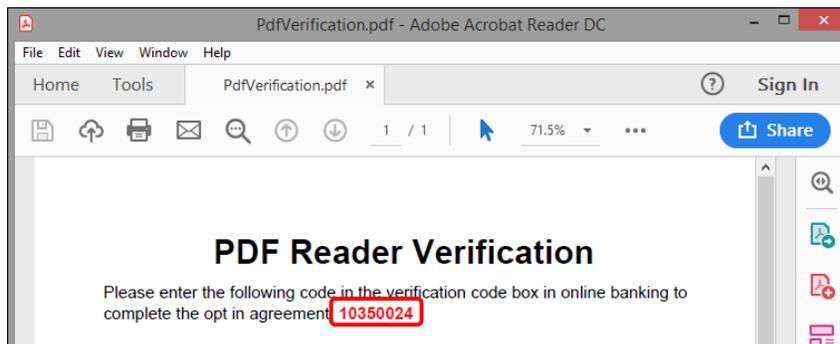
By clicking on the "Agree" button below, you acknowledge and demonstrate that you can access the e-mail notifications informing you that your Electronic Document(s) are ready, and that you can access the Electronic Document(s) in PDF format as described above. You understand that you should contact us to report any problems with your Electronic Document(s). If you would prefer to continue to receive paper statements and/or notices alone, simply click "Disagree."

I read and understand the above information, and I consent to delivery of the Electronic Document e-mail notifications to the e-mail address that I have provided during this registration process. I understand that my statements and/or notices will be available to me on the Web after I log in to my account.

[Click Here to Open Verification PDF](#)

VERIFICATION CODE

- Click the **Click Here to Open Verification PDF** link to receive the necessary verification code, then enter it into the Verification code field.



13. Federal Law
You acknowledge and agree that your consent to receive Electronic Document(s) is being provided in connection with a transaction affecting interstate commerce, which in turn is subject to the federal Electronic Signatures in Global and National Commerce Act, and that both you and we intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

14. Your Consent
By clicking on the "Agree" button below, you acknowledge and demonstrate that you can access the e-mail notifications informing you that your Electronic Document(s) are ready, and that you can access the Electronic Document(s) in PDF format as described above. You understand that you should contact us to report any problems with your Electronic Document(s). If you would prefer to continue to receive paper statements and/or notices alone, simply click "Disagree."

I read and understand the above information, and I consent to delivery of the Electronic Document e-mail notifications to the e-mail address that I have provided during this registration process. I understand that my statements and/or notices will be available to me on the Web after I log in to my account.

[Click Here to Open Verification PDF](#)

VERIFICATION CODE
10350024

Cancel Accept

Once users have registered, they will see a **Turn off paper** link instead of **Go Paperless**.

- Any previously registered accounts display a Delivery method of "Electronic" with the Paperless box checked. Accounts that have not been registered display a Delivery method of "Paper," with the Paperless box not checked. (See example below.)
- Current Inter@ct customers that want to register a new account, simply need to check the Paperless check box for the accounts to register and then click "Turn off Paper."
- Since the customer is already registered, the terms and conditions will not be reviewed.

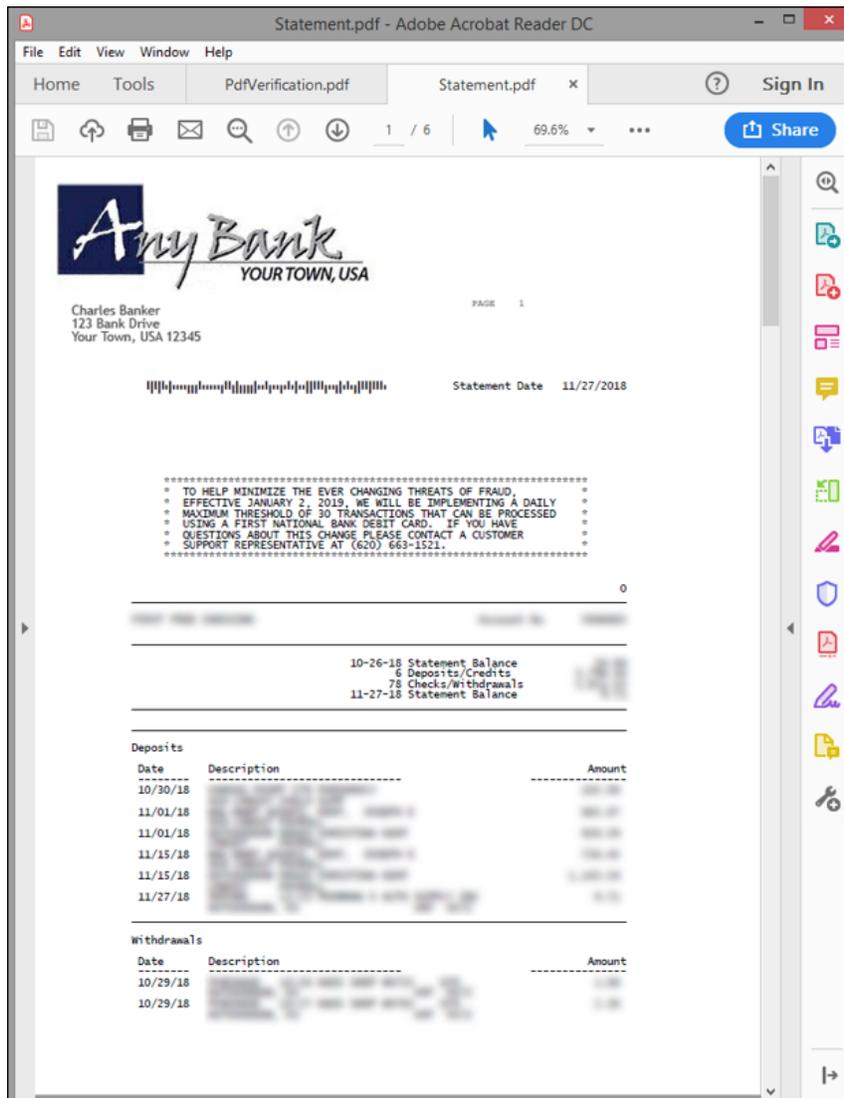
STATEMENTS					
ACCOUNT	TYPE	DELIVERY	DATE	VIEW	PAPERLESS
	DEPOSIT STATEMENTS	Electronic	12/10/2018		<input checked="" type="checkbox"/>
NOTICES					
ACCOUNT	DESCRIPTION	DELIVERY	DATE	VIEW	PAPERLESS
	Deposit Account	Paper	10/11/2018		<input type="checkbox"/>

ELECTRONIC STATEMENTS
Click 'View' to see your electronic statement.
Check the 'Paperless' checkbox and click 'Turn off paper' to stop receiving paper statements.
[Turn off paper](#)

- The customer can view statements, notices, year-end notices, and bank documents in separate sections as displayed below. To view an item, the customer will simply select the appropriate date from the drop-down if applicable, and then click .

STATEMENTS						ELECTRONIC STATEMENTS
ACCOUNT	TYPE	DELIVERY	DATE	VIEW	PAPERLESS	Click 'View' to see your electronic statement.
372919	DEPOSIT STATEMENTS	Electronic	12/10/2018		<input checked="" type="checkbox"/>	Check the 'Paperless' checkbox and click 'Turn off paper' to stop receiving paper statements.
						Turn off paper

Example of how the statement displays:



Notification Emails

Customers will receive the following email notifications when new statements or notices are available to be viewed.

- If the customer has *more* than six statements and/or notices available for viewing, extra verbiage “(and additional accounts not listed here)” will be printed at the bottom of the “Account Numbers Ending In” list.
- **NOTE:** *Portions of the text in these emails can be customized for your bank on the Inter@ct General Parameters screen.*

Notice Notification
<p>Notice Date: 08/29/2013</p> <p>Account Numbers Ending In: XXXXXXXX0102 XXXXXXXX0103 XXXXXXXX0105 XXXXXXXX0106 XXXXXXXX0107 XXXXXXXX5571 (and additional accounts not listed here.)</p> <p>Your Notice for 08/29/2013 is now available for viewing online.</p> <p>Please visit your online banking website to view your statement/notice.</p>
<p>If you have any questions, please contact us:</p>
<p>By Phone: (620)694-6868</p> <p>By Email: dcj@datacenterinc.com</p> <p>By Mail: DCI TEST BANK 20 WEST 2ND HUTCHINSON KS 67501</p>
<p><small>At DCI TEST BANK, we do not send unsolicited e-mails. You received this e-mail because you have chosen a notice option that requires e-mail notification. Thank you for banking with DCI TEST BANK.</small></p>

