

Online Banking Retail User's Guide

Version 3.0

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.

Table of Contents

<i>OVERVIEW</i>	2
<i>General Navigation</i>	2
<i>Account Overview - Quick Action/Pending Transactions/Secure Messages</i>	4
<i>Account Overview - Quick Action/Pending Transactions/Secure Messages</i>	5
<i>Account Overview - Quick Action/Pending Transactions/Secure Messages</i>	6
<i>Account History - History Overview/Search and Export</i>	7
<i>Account History - History Overview/Search and Export</i>	8
<i>Account History - History Overview/Search and Export</i>	9
<i>Accounts - Online Activity</i>	10
<i>Accounts - Online Activity</i>	11
<i>Accounts - Online Activity</i>	12
<i>Accounts - Statements</i>	13
<i>Accounts - Dashboard</i>	14
<i>Accounts - Dashboard</i>	15
<i>Transactions - Funds Transfer-Recurring</i>	16
<i>Transactions - Funds Transfer-Recurring</i>	17
<i>Transactions - Funds Transfer-Recurring</i>	18
<i>Transactions - Bill Payment</i>	19
<i>Services - Secure Message</i>	20
<i>Services - Address Change</i>	21
<i>Services - Stop Payment</i>	22
<i>Services - Check Reorder</i>	23
<i>Preferences - Account</i>	24
<i>Preferences - Delivery</i>	25
<i>Preferences - Alerts</i>	26
	2

Online Banking Retail 3.0

<i>Preferences - Alerts</i>	27
<i>Preferences - Alerts</i>	28
<i>Preferences - User</i>	29
<i>Preferences - Security</i>	30
<i>Preferences - Security</i>	31
<i>Preferences - Security</i>	32
<i>Preferences - Security</i>	33
<i>Sign-Off</i>	34
<i>REVIEW</i>	34

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** transaction, place your cursor over the lightning bolt located after the **Current Balance**.

Account Overview [You have 2 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.

Checking Accounts			
Account	Updated	Available Balance	Current Balance
*Regular Checking XXXX0027	8/22/06	\$279,934.00	\$300,000.00
*Jennifer's Mad Money XXXX0051	8/22/06	\$299,025.00	\$300,000.00
*Family Vacation XXXX0086	8/22/06	\$14,725.00	\$14,225.25
*Motorcycle Money XXXX0038	8/22/06	\$194,039.00	\$180,000.00
Subtotal:		\$787,723.00	\$794,225.25
Savings Accounts			

Regular Checking

[View History](#)

[Account Details](#)

[Pending Items](#)

[Transfer From](#)

[Transfer To](#)

[Print](#)

Choose from the drop-down options:

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

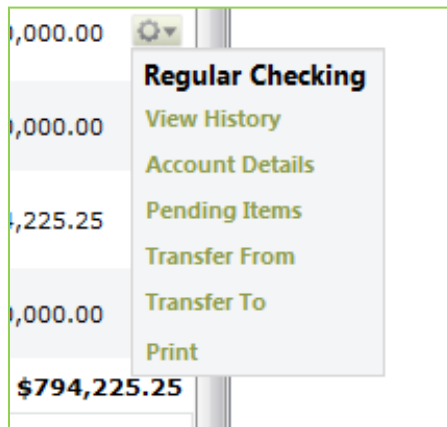
Account Details-Displays the details for that account.

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

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

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

Print-Print the history of this account.



Account Overview - Quick Action/Pending Transactions/Secure Messages

If the account name is in bold and has an asterisk in front of it, this indicates that there is at least one pending transaction for this account.

Checking Accounts	
Account	Updated
*Regular Checking XXXX0027	8/22/06
*Jennifer's Mad Money XXXX0051	8/22/06

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.

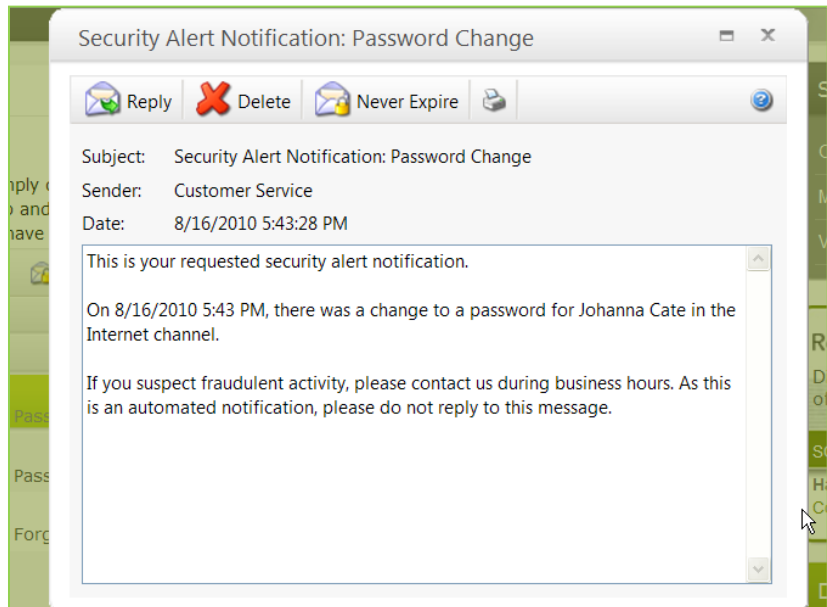
New Reply ✖ 📧 📄 Group By: Received

Received: 8/16/2010			
Sender / Subject	Received	Expires On	
Customer Service Security Alert Notification: Password Change	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 **Messages**.

Account Overview - Quick Action/Pending Transactions/Secure Messages

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

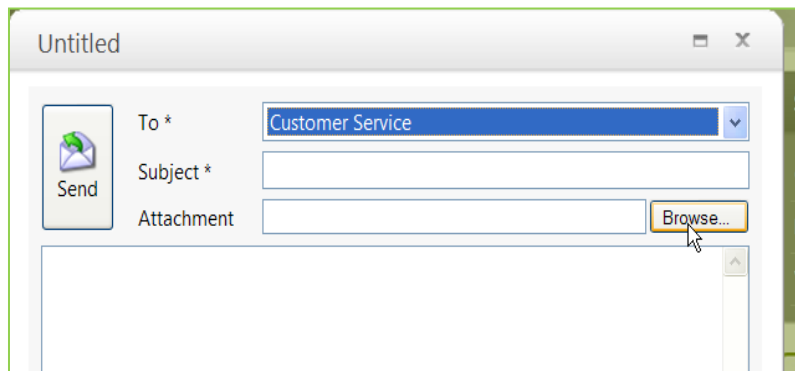


Secure Mailbox

To read a secure message, simply double click the message itself. You left of a message to open it up and see the subject. Bold messages in while regular faced messages have been read.

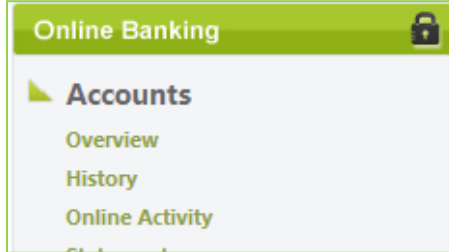


This function also allows you to send attachments.

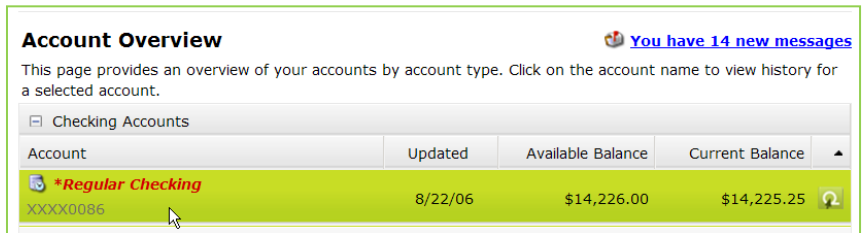


Account History - History Overview/Search and Export

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

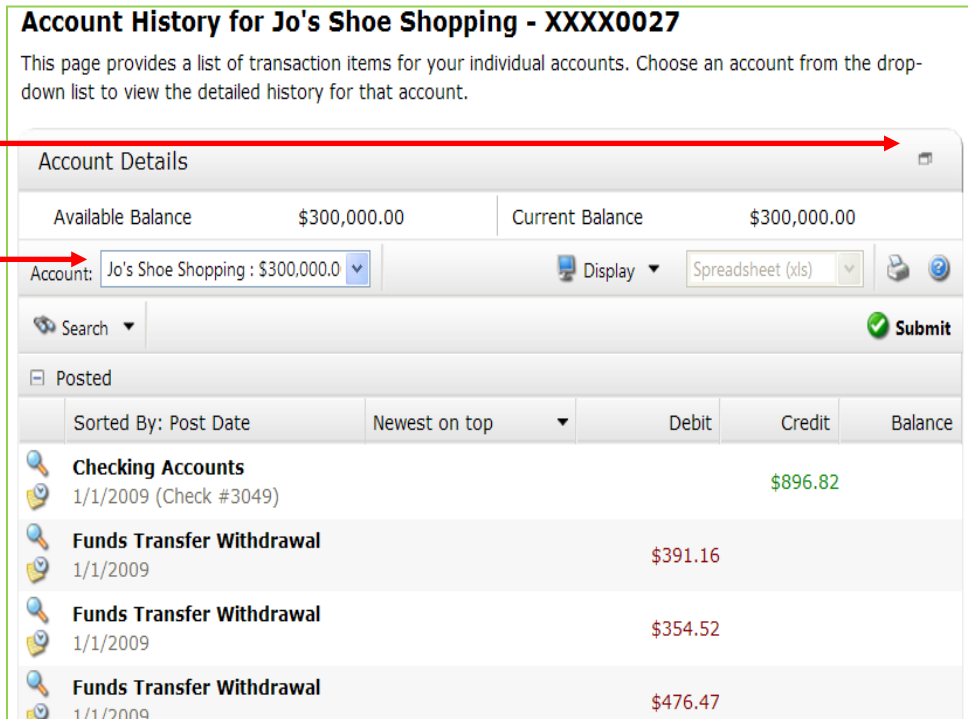


You can choose the **History** option under **Accounts** or double-click on the desired account from the **Overview** page.



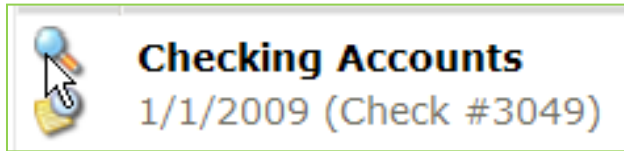
You can collapse **Account Details** to view more **History** on the page.

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.**

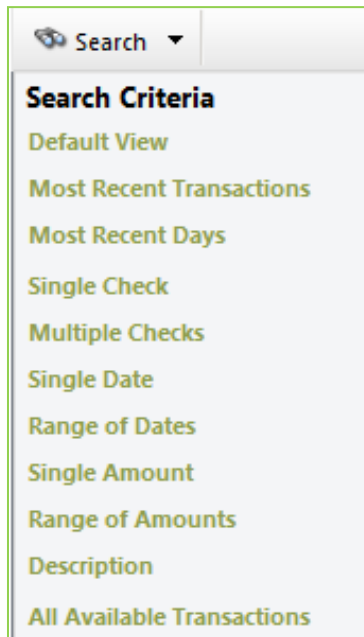


Sort the detailed posted history column in ascending or descending order by clicking on the **Sorted By:** option displayed here.

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

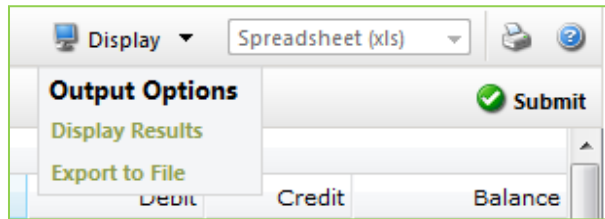
You can search for specific information within the history presented by choosing the **Search** option.

Note: The **Default View** is the last fifty items unless changed under **Preferences/Accounts**.



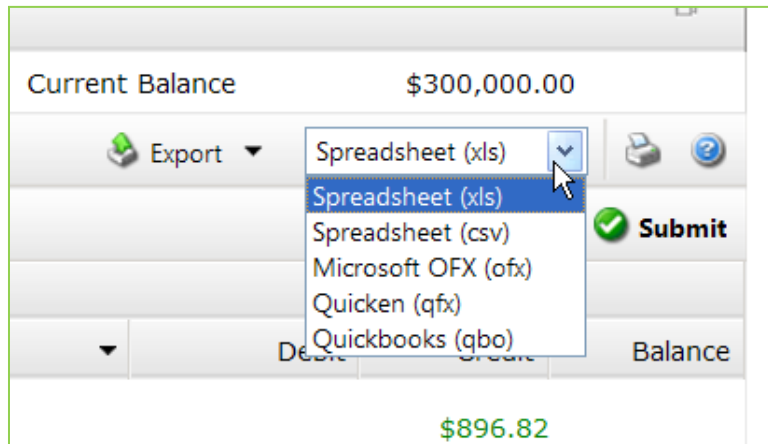
Account History - History Overview/Search and Export

Click **Display** to view **Output Options**; **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

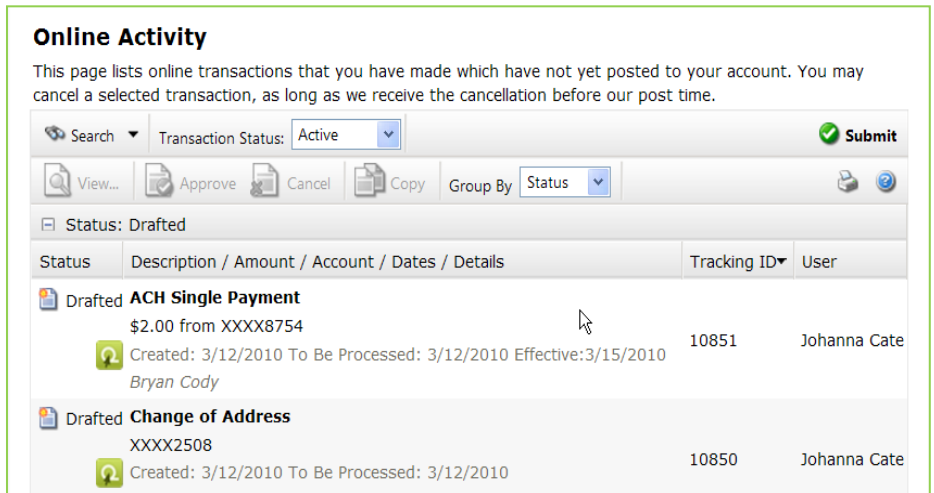
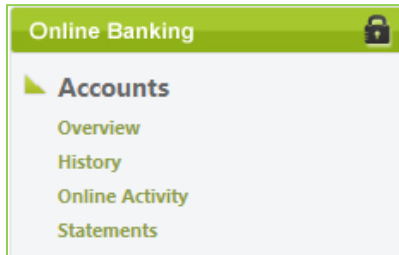
*****Some export options are add-on features to financial institutions*****

Accounts - Online Activity

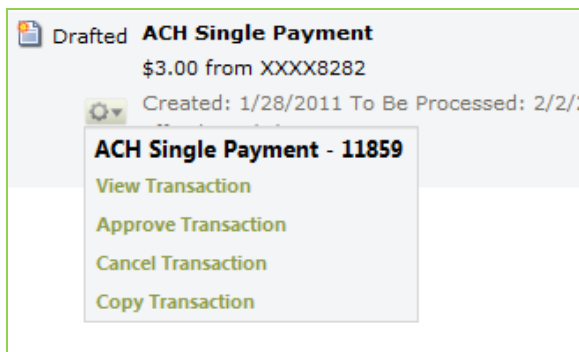
What is Online Activity?

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

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

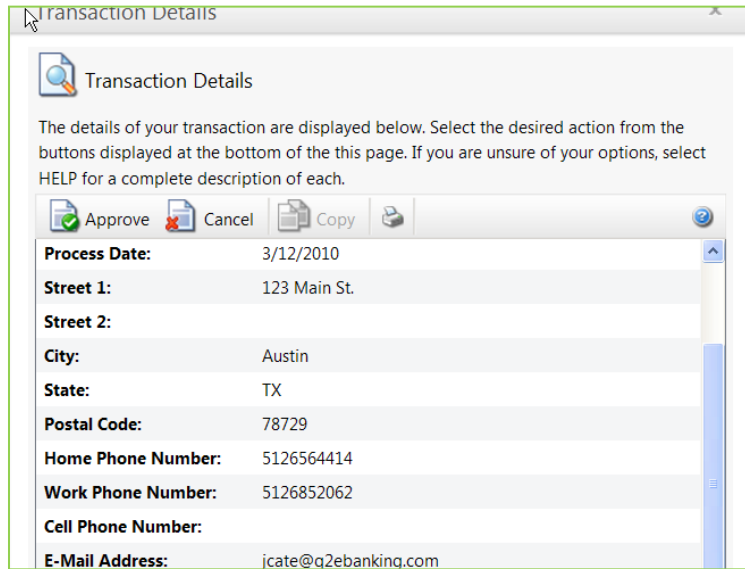


The **Online Activity** lightning bolts (or branded icons) are where you can approve and cancel previously drafted or saved transactions. In addition, you can **Copy** a transaction regardless of the status.

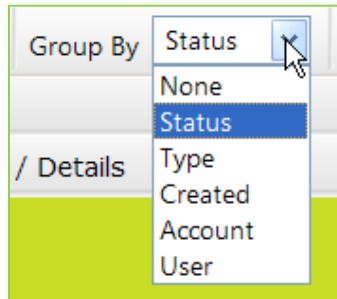


Accounts - Online Activity

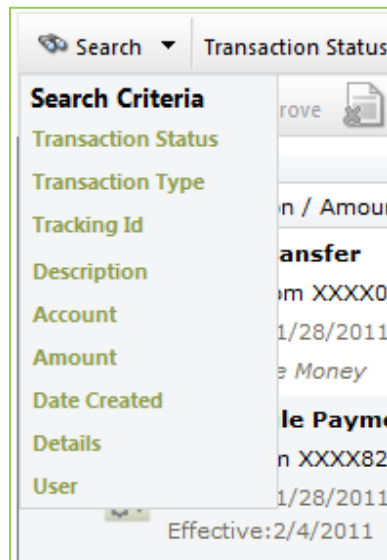
View Transaction allows you to see the details of that specific internet generated transaction.



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

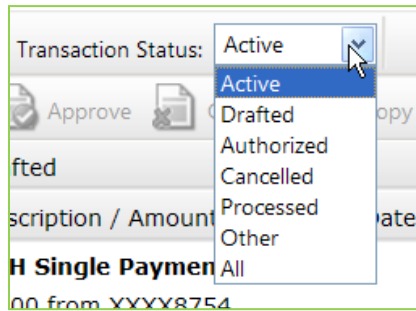
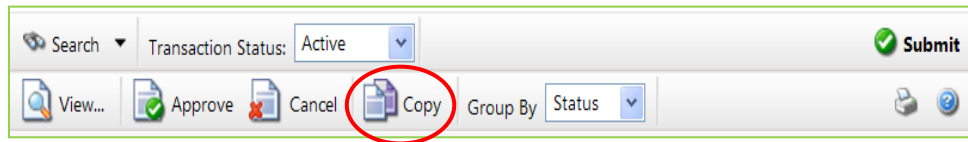


You can also search for specific transactions through different criteria.



Accounts - Online Activity

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.



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**.

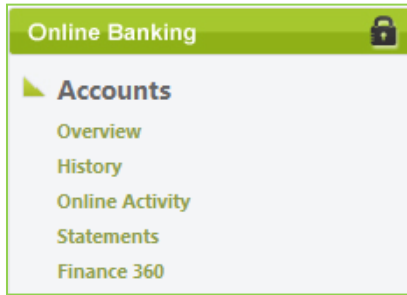
Other: Any transaction that might have been unsuccessful (processing failure), or does not fall under the previous categories.



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

Accounts - Statements

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



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

A screenshot of the 'Online Statements' selection form. It includes the following elements:

- Online Statements** header and instructions: 'Select an account and a statement to view. Click the View Statement button to view the selected statement.'
- Choose an Account** section: 'Choose an account from the list below.' with a dropdown menu showing 'Account * Jo's Shoe Shopping : \$300,000.00'.
- Choose a Statement Date** section: 'Choose a year and date below.' with dropdowns for 'Year * 2010' and 'Cycle * April'.
- Buttons for 'View Statement' and 'Help'.

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

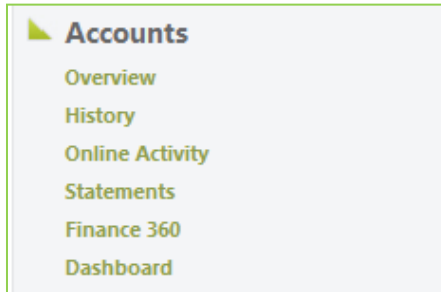
A screenshot of the 'Online Statements' view showing a PDF statement. The statement is titled 'Appendix B' and 'BANK STATEMENT ACCOUNT 123'. It contains a table with the following data:

FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
1	Record Type Code	0	1	01-01
2	Transaction Code	Numeric	2	02-03
3	Receiving DFI Identification	*12200049*	8	04-11
4	Check Dist	0	1	12-13

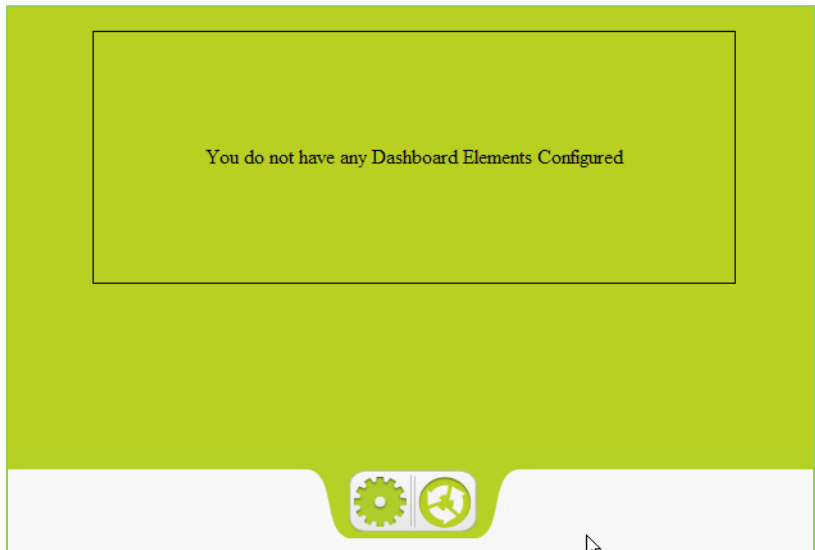
Statements can be saved to a local PC or printed!

Accounts - Dashboard

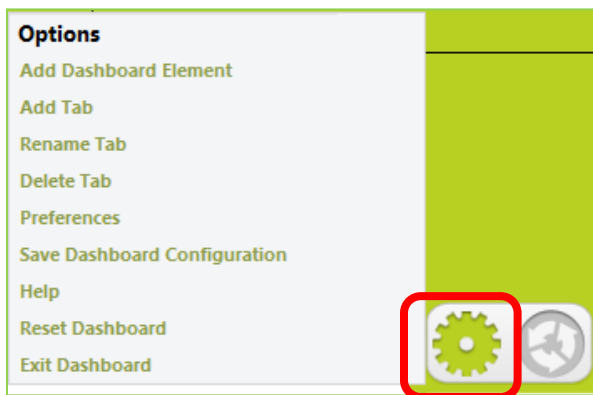
Under **Accounts, Dashboard** will be an optional view for your specific landing page.



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

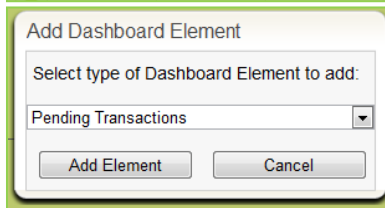
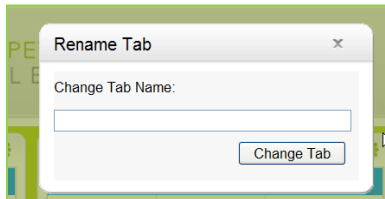
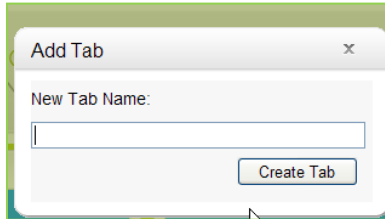
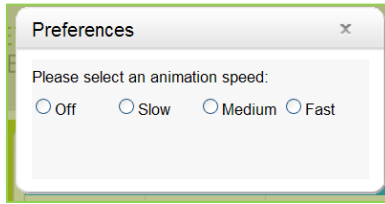


This icon allows you to configure your settings.

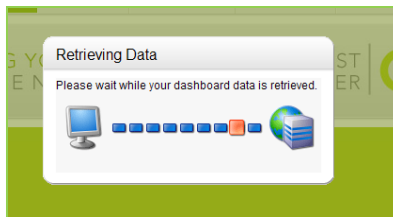


Accounts - Dashboard

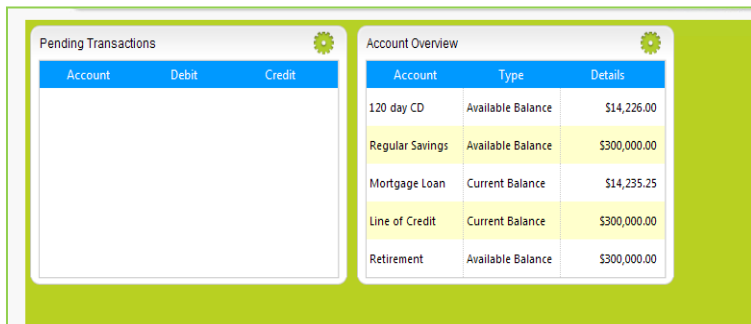
You can ask for online **Help**, set your Dashboard **Preferences**, **Rename Tab**, **Delete Tab**, **Add Tab**, and also **Add Dashboard Elements** here to create your view.



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



This can be changed and altered on-demand at any time.



Transactions - Funds Transfer-Recurring

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

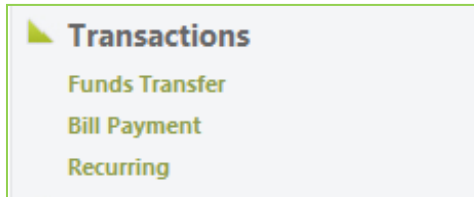
Account	Updated	Available Balance	Current Balance
*Regular Checking XXXX0027	8/22/06	\$255,766.74	\$300,000.00
*Jennifer's Mad Money XXXX0051	8/22/06	\$300,275.00	\$300,000.00
*Family Vacation XXXX0086	8/22/06	\$17,725.00	\$14,225.25
*Motorcycle Money XXXX0038	8/22/06	\$110,776.54	\$180,000.00
Subtotal:		\$684,543.28	\$794,225.25

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

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

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

Transactions - Funds Transfer-Recurring

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

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

Approve: Authorizes the transaction.

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

Cancel: Cancels the transaction from processing.

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

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 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:	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

To Account Number:	120 day CD
Amount:	\$2.00

Repeat this process

Transfer Funds

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

• The status of transaction #11142 is Authorized

Enter Transfer Information

Enter your transfer values using the fields below.

From Account * XXXX8754 : \$299,998.00

To Account * XXXX2508 : \$14,228.00

Transfer Date * 8/3/2010

Amount * \$0.00

Description

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 by expanding the **Enter Payment Frequency** category.

- To set up a recurring transfer online, 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

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

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: Monthly Payment

Recur By: Calendar Days

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.

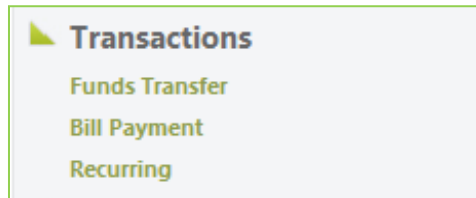
• The status of transaction #11143 is Authorized

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

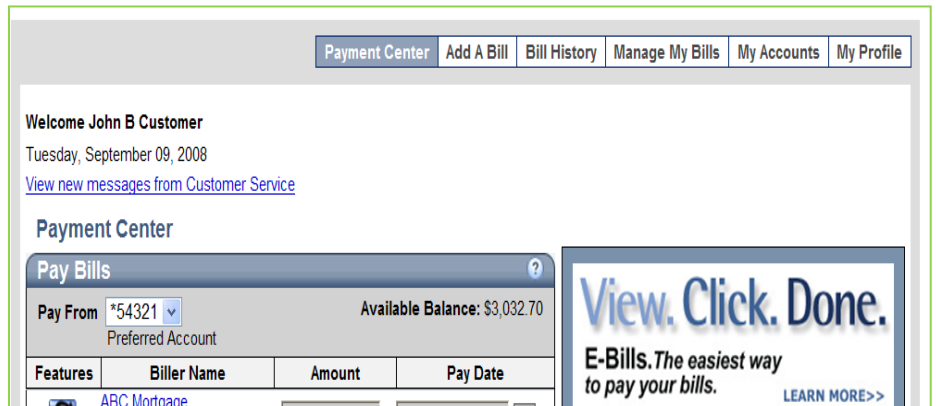
Transactions - Bill Payment

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 5-6, 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 the **Services** menu by choosing **Messages**.

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

Account Overview

 [You have 9 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.

-  **Services**
- Messages
- Address Change
- Stop Payment
- Check Reorder
- Other Services

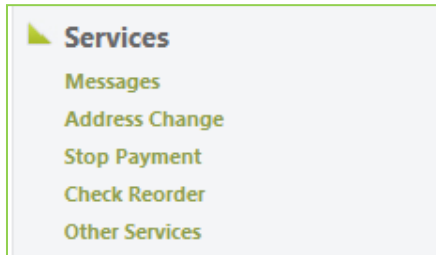
Secure Mailbox

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: 8/3/2010		
Sender / Subject	Received	Expires On
Customer Service Security Alert Notification: Password Change	8/3/2010 2:08 PM	2/3/2011
Customer Service Security Alert Notification: Password Change	8/3/2010 2:08 PM	2/3/2011
Customer Service Security Alert Notification: Browser Registration	8/3/2010 2:08 PM	2/3/2011
Customer Service Security Alert Notification: Password Change	8/3/2010 10:40 AM	2/3/2011
Received: 6/21/2010		
Sender / Subject	Received	Expires On
Customer Service		

Services - Address Change

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



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

Change of Address Request

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

Enter Updated Information	Choose Accounts
Enter your updated address information.	Apply the changes to these selected accounts.
Street 1 * <input type="text" value="123 Main St."/>	<input type="checkbox"/> 120 day CD (XXXX2508)
Street 2 <input type="text"/>	<input type="checkbox"/> Regular Savings (XXXX8754)
City * <input type="text" value="Austin"/>	<input type="checkbox"/> Mortgage Loan (XXXX7548)
State * <input type="text" value="Texas"/>	<input type="checkbox"/> Line of Credit (XXXX0275)
Postal Code * <input type="text" value="78729-"/>	<input type="checkbox"/> Retirement Account (XXXX0984)
Home Phone * <input type="text" value="(512) 656-4414"/>	<input type="checkbox"/> Regular Checking (XXXX0086)
Work Phone <input type="text" value="(512) 685-2062 Ext."/>	<input type="checkbox"/> House Bills (XXXX0038)
Cell Phone <input type="text"/>	<input type="checkbox"/> Deposit Checking (XXXX0051)
E-Mail <input type="text" value="jcate@q2ebanking.com"/>	<input type="checkbox"/> Jo's Shoe Shopping (XXXX0027)
	<input type="button" value="Select All"/> <input type="button" value="Clear All"/>
<input type="button" value="Submit"/> <input type="button" value="Help"/>	

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 where statement and notifications are sent. To change your **Online Profile** information only, 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**.

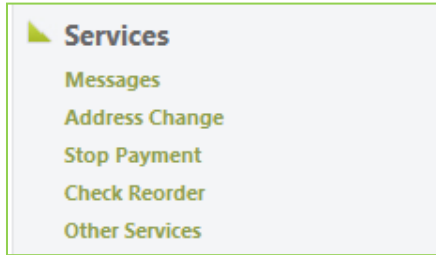
Submit Transaction

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

Stop payment requests may now be submitted for individual or multiple checks using the **Stop Payment** option under **Services**.



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

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.

Enter Account Information
Select an account and optionally enter a comment for the stop payment request.

Account * XXXX2508 : \$14,231.00
Comments Stolen Purse

Enter Payment Information
Complete the fields below to make a stop payment request based on known payment information.

For a Single Check For Multiple Checks

Number * 123
Payee Acme Brick
Amount * \$23.00
Date Written * 8/2/2010

Submit Help

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.

Enter Account Information
Select an account and optionally enter a comment for the stop payment request.

Account * XXXX2508 : \$14,231.00
Comments Stolen Purse

Enter Payment Information
Complete the fields below to make a stop payment request based on known payment information.

For a Single Check For Multiple Checks

Start Number * 1
Start Date 8/3/2010
End Number * 40
End Date 8/3/2010
Total Checks: 40

Submit Help

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 **Stop Payment Request** 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).

Approve Cancel

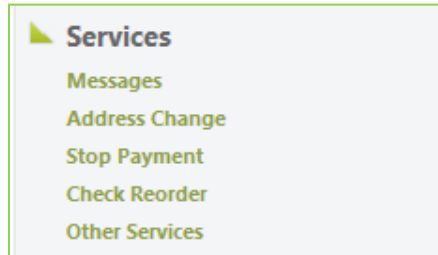
Tracking Number:	11147
Drafted By:	Johanna Cate
Create Date:	8/3/2010 3:01:44 PM
Status:	Drafted
Process Date:	8/4/2010
Account Number:	120 day CD (XXXX2508)
Comments/Reason:	Stolen Purse
Start Check Number:	1
End Check Number:	40
Total Checks:	40
Start Date:	8/3/2010
End Date:	8/3/2010

Services - Check Reorder

Check reorder requests may now be submitted via the **Check Reorder** option under **Services**.

- Click **Check Reorder**.
- In **Enter Check Information** select an **Account** and enter a **Starting Check Number**.
- Key in the **Number of Boxes**.
- Enter **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 *

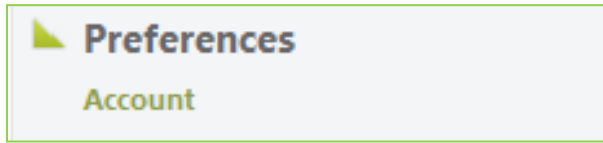
Note: At least one account must be selected.

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 their check vendor.*

Preferences - Account

Accounts may be renamed or nicknamed by selecting the **Account** option on the **Preferences** menu. The account names you create will display throughout the online banking system. This is also where you can define the number of history items or history days to display on each account.

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



Account Preferences

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

Display Preferences

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

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

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

Order ▲	Account	Description	Display Name	#	Type
0	XXXX2508	120 day CD		50	Items ▼
0	XXXX8754	Regular Savings	Vacation Funds	50	Items ▼
0	XXXX7548	Mortgage Loan		50	Days ▼

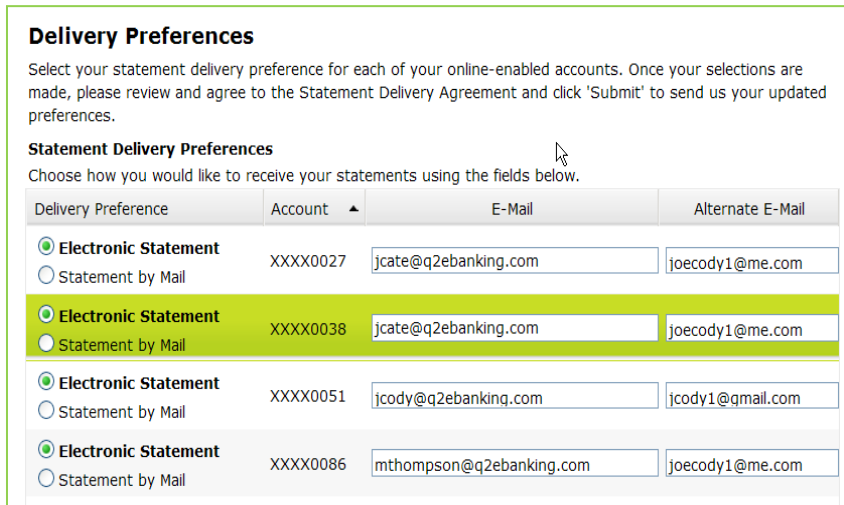
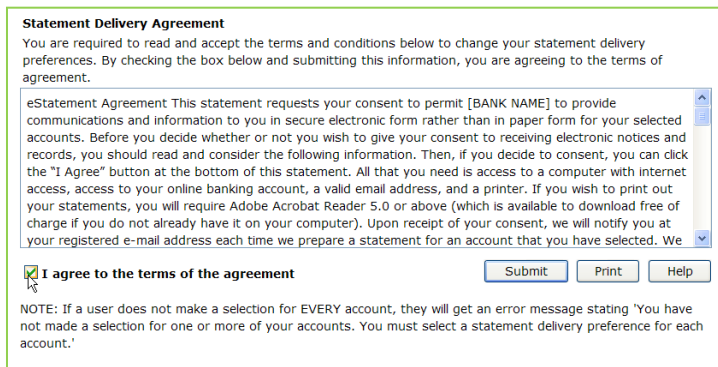
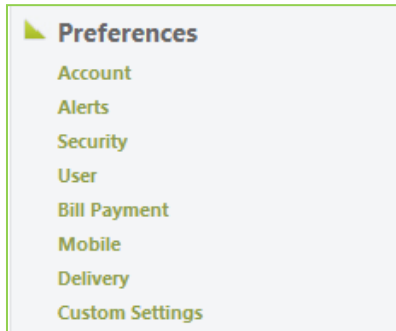
Tip – including the last four digits of the account number in the nickname is helpful for future reference.

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

Preferences - Delivery

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

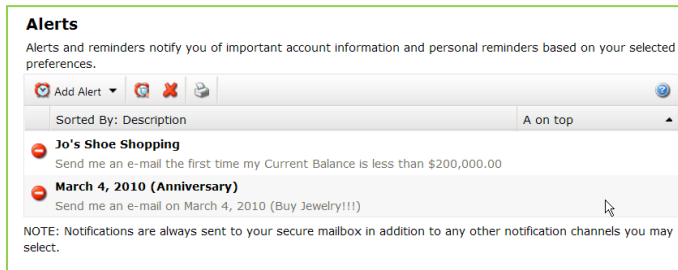
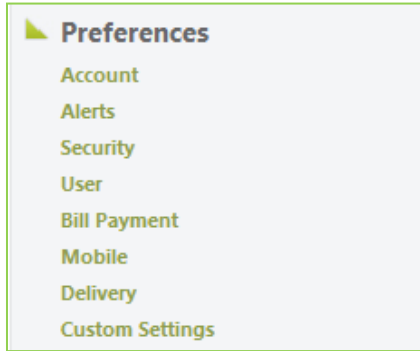
- Under **Preferences** choose **Delivery**.
- At the bottom of the page you will be prompted to read and accept the disclosure provided by your **E-Statement** vendor.
- Choose your preferred statement delivery method from the drop-down box for each of your accounts.
- Enter a **Primary E-mail** and **Alternate E-mail** address for each account.
- Read the **Statement Delivery Agreement** and click the checkbox to agree to the terms and conditions.
- Click **Submit**.



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

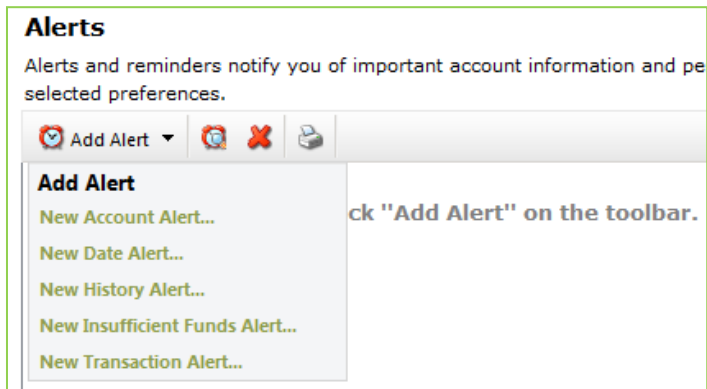
Preferences - Alerts

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



To Set an Account Alert:

- Select **Alerts** under the **Preferences** menu.
- Choose **Add Alert** and select 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 online-originated transaction that can affect your account.

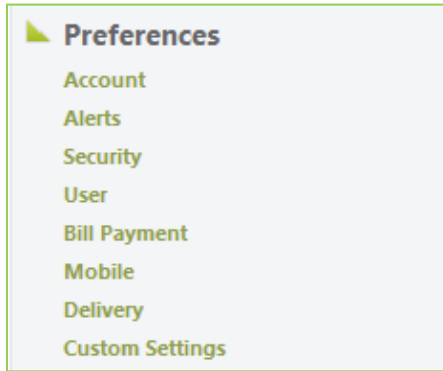
- Choose an account from the drop-down box and fill out the **Alert Criteria**.
- Choose an action from the drop-down box under **Alerts**.
- Choose an action from the drop-down box under **Notification Frequency**.
- Click **OK** to submit.



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

Preferences - User

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



- Click **User** under the **Preferences** menu.

- Change the necessary fields in the **Online Profile** section.

- Change the necessary fields in the **Online Contact Information** section.

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>Online Profile 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>Online Contact Information 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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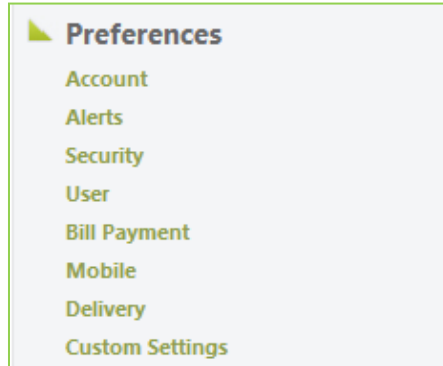
*Note: Fields marked with a * are required fields that must be provided.

- Click **Submit**.
- Click **OK**.

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

Preferences - Security

The **Security** feature under the **Preferences** menu 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, choose **Security** under the **Preferences** menu. 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**.

A screenshot of the 'Security Preferences' page. The page title is 'Security Preferences' and it includes the instruction: 'Change your security settings in the fields provided below.' There are five tabs: 'Password', 'Phishing Phrase', 'Secure Delivery', 'Challenge Code', and 'Alerts'. The 'Password' tab is selected. The 'Change Password' section contains the following text: 'For security purposes, you must first enter your existing password then enter and confirm your newly selected password.' Below this text are three input fields: 'Old Password *', 'New Password *', and 'Confirm Password *'. A 'Submit Password Change' button is located below the input fields. To the right of the input fields is a 'Password Requirements' section with the text: 'Your password must meet these requirements:' followed by a list of requirements: 'Must be at least 5 characters', 'Cannot be more than 15 characters', 'Must contain at least one number', and 'Cannot be the same as the last 2 passwords'. A mouse cursor is visible over the requirements list.

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

Login Id:

Password:

chocolate rules

Forget Password?
click this box to close

First Time User?

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... (text)
- New Phone Number... com
- New SMS Text Number...

Add Delivery Contact ▼ [Add] [Remove]

(512)656-4414
jcate@q2ebanking.com

Signing off after every session is a very important safety measure to protect the security of your personal financial information.

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 an 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.

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

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.

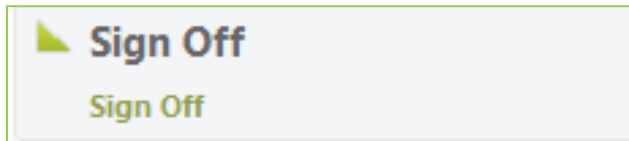
- Alert me when a browser is registered*
- Alert me when a new user is created
- Alert me when a recipient is added
- Alert me when a user profile is updated
- Alert me when a valid forgot password secure access code is presented

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



Sign-Off

Always properly end your online banking session by selecting **Sign Off**. This will ensure the safety and integrity of your information.



REVIEW



To recap, we covered **Online Banking** for retail or individuals. We reviewed **Login, Accounts, Transactions, Services, Preferences, and Sign-Off**. All of these are easily accessible from your main menu. We hope this user's guide will help you enjoy all of the new features of this product.