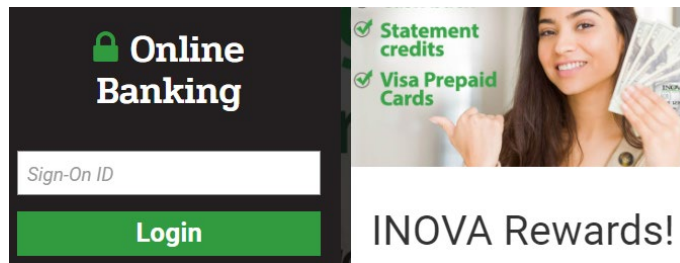# Business Online Banking Quick Reference Guide

Sign-On to Online Banking

On the initial *Sign-On* page, sign on to online banking as follows:

1. Type your ID in the SIGN ON ID field.

Note: If you cannot remember your ID, click the **Forgot your Sign-On ID?** link for further instructions.

2. Click **Enter**.

3. When the next *Sign-On* page displays with your ID at the top:

4. Type your PASSWORD in the identified field.

5. Click **Sign-On** to complete the sign-on process.

In most cases, after the sign-on process is completed, a *Welcome* page displays with the message "Retrieving data …" while your account data is retrieved followed by the *Accounts Overview* page listing summary data for all of your accounts.

Forgot your Password?

1. If you forget your password, click on the ***Forgot Your Password*** link, the 'Forgot Your Password Retrieve Step 1' page displays. Enter your Sign-On ID and Email address thatis currently on your profile in Online Banking, then select **Continue,** which will send a **One Time Password (OTP)** to the email address that was entered.

2. After selecting Continue, '*Forgot Your Password Retrieve Step 2'* page displays, and theuser enters the one-time password (OTP) received in the email. This must be entered within 15 minutes, so the member will want to make sure they have access to the email address on file in their Online Banking Account. This page also has a Regenerate OTP feature that will send a onetime password again if needed.

3. If the OTP is correct '*Password Retrieve Succeeded'* page displays with a link to return to the '*Sign On'* page and a second email is sent to the user with a temporary generated password.

4. The user then signs into Online Banking using the temporary generated password and is prompted with the '*New Password Required*' page where they must set a new password. The new password must have at least one alphabetic character (upper and lower), one special character, AND one numeric character. Your new password must be between 9 and 64 characters in length. Spaces are not permitted.

> Please complete the following information for accessing the system. The new password must have at least one special character, one numeric character, one lowercase alphabetic character and one uppercase alphabetic character.Your new password must be between 9 and 64 characters in length.Spaces are not permitted.
>
> | * Password: | •••••••• |
> | * Confirm Password: | •••••••• |

5. After you have successfully changed your Online Banking password you will receive an automated email confirming that it has been changed.

> **memserv** to me
>
> Your Online Banking password has been changed by INOVA. If you did not make this change please contact us immediately at 1-800-826-5465.
> Thank you

New Password Requirements

Online Banking has been enhanced to enforce additional password strength requirements. All Passwords must meet the following requirements:

- Must be between 9 and 64 characters long
- Must contain one or more alphabetic characters
- Must contain at least one lower case character
- Must contain at least one upper case character
- Must contain one or more numeric characters
- Must contain one or more special characters (special characters may NOT be consecutive)
  - These special characters are allowed: ! + & @ - . , : # $ % _ ? ~ ` ' ( ) [ ] ^ *
- Cannot contain a space or any special characters other than those listed above

When a password is changed the following occurs:

1. When the focus is on the NEW PASSWORD field, the Password Rules display.
2. As each character is entered the check mark shows which rule has been satisfied.
3. Once the tab key is hit, rules that are not met are marked with an ✖

> **Password Rules**
> Passwords are case sensitive. In addition, passwords:
>
> ✖ Must be between 9 and 64 characters long
>
> ✔ Must contain one or more alphabetic characters
>
> ✔ Must contain at least one lower case character
>
> ✔ Must contain at least one upper case character
>
> ✔ Must contain one or more numeric characters
>
> ✖ Must contain one or more special characters
>   These special characters are allowed: ! + & @ - . , : # $ % _ ? ~ ` ' ( ) [ ] ^ *
>
> ✔ Cannot contain a space or any special characters other than those listed above

4. Once all Password Requirements have been met all rules are marked with a ✔

> **Password Rules**
> Passwords are case sensitive. In addition, passwords:
>
> ✔ Must be between 9 and 64 characters long
>
> ✔ Must contain one or more alphabetic characters
>
> ✔ Must contain at least one lower case character
>
> ✔ Must contain at least one upper case character
>
> ✔ Must contain one or more numeric characters
>
> ✔ Must contain one or more special characters
>   These special characters are allowed: ! + & @ - . , : # $ % _ ? ~ ` ' ( ) [ ] ^ *
>
> ✔ Cannot contain a space or any special characters other than those listed above

Online Banking Page Format

Page & Sign Out Links

A title line at the top of each online banking page should display your name to confirm you have accessed your valid online banking site, followed by the date and exact time you last signed on to the system. The title line also provides the following links:

- **Messages** – Displays your *Messages* page allowing you to retrieve your inbox and sent messages and compose messages. The number of unread messages you have appears in parentheses next to this link.
- **My Profile** – Goes to your *My Profile* page listing your detailed profile data that you may change.
- **SIGN OUT** – Allows you to sign off online banking. You should always sign off after each online session.

Messages (1)   My Profile   Help   **SIGN OUT**

Welcome MARISOL J. TESTCASE
Last signed in: May 13, 2014 05:21:36 pm ET

Basic Function Tabs

You may use the tabs displayed below the title line on each page to request these basic online banking functions:

Accounts   Cash Management   Administration   Service Center

- **Accounts** – Click this tab to view and manage your account and transaction data, retrieve statement data, and request reports.
- **Cash Management** – Use this basic function to transfer funds between two of your accounts, to obtain an advance from a line of credit or credit card account, and to view and manage your scheduled fund transfers.
- **Administration** – Click this tab to set up Users, modify User functions, customize your online name of accounts, and run Admin reports.
- **Service Center** – Select this basic function to view and manage your messages, view, and set up alerts, change your profile and page preference data, issue stop payments, and complete online service requests.

Accounts Tab - Navigation Links

These links display in a Navigation Menu on the top left side of each online banking page. Different links appear based on the selected basic function tab. For example, if you select the **Accounts** tab, the following navigation links may appear:

- **Accounts Overview** – Displays the *Accounts Overview* page with summary data for your accounts.
- **Statements** – You may use this optional link to retrieve statement data for your accounts.
- **Reports** – Displays the *Reports* page listing the reports provided by your financial institution that you may select to request detailed data such as transaction data, categories, history, and other information.
- **Alerts** – Displays the optional *Setup Alerts* page to help you set up alert messages to stay informed on the status of your funds and to create either financial or personal alert messages.
- **Credit Card Reward Points** – Displays the amount of credit card reward points available for redemption and provides the option to redeem those points for reloadable Visa cards.

Additional Links

Below the Navigation Menu, the online banking system may also display links to certain external or "third party" financial and/or partner websites.

Tools Panel

This panel displays below the Navigation Menu and any additional links. The available tools include a calculator, notepad, and monthly calendar. You may request each tool by clicking the appropriate icon at the top of the panel.

Accounts Overview

This page appears after you sign on to the online banking system. To return to the *Accounts Overview* page at any time, click the **Accounts** tab.

The *Accounts Overview* page lists summary descriptive and balance data for all your accounts. The date and time when balance data was last updated appears at the top of the page. Account data is listed in separate sections based on account type.

Sorting Accounts by the Data in Any Column

1. Click any column header for the accounts listed in a section to sort accounts by the data in the column. For example, click the PENDING header to sort accounts by the values in the PENDING column. The direction of the sort (ascending/descending) is indicated by the up/down indicator next to the header.

2. To change the direction of a sort, click the column header again.
Note: When a column header is initially clicked to sort accounts by the data in the column, the accounts are sorted in ascending order by the data. If the header is clicked again, the accounts are sorted in descending order.

Accessing Transaction Activity

To access transaction activity for one of your accounts:

1.   If the *Accounts Overview* page does not display, click the **Accounts** tab at the top of any online banking page.

2.   On the *Accounts Overview* page, click the account nickname listed for an account in the ACCOUNT NAME column. The *Transaction Activity* page displays for the selected account.

3. Posted and pending transactions (Including Future Dated ACH, Transfers and ATM/Debit Card Transactions) will appear on the Transaction Activity Page.

4. To hide pending transactions, select the Hide Pending checkbox.

To access the Advanced Search for one of your accounts:

1. If the *Accounts Overview* page does not display, click the **Accounts** tab at the top of any online banking page.
2. On the *Accounts Overview* page, click the account nickname listed for an account in the ACCOUNT NAME column. The *Transaction Activity* page displays for the selected account.
3. Click on the Advanced Search tab next to Transaction Activity. On the Advanced Search screen, you will be able to enter the information that you are searching for in the available fields. When completed click on Search and the results will be returned.

Printing Transaction Data

1. Click the **Print** icon at the top or bottom of the page.
2. When your workstation's print menu displays, make the appropriate selections, and click **Print**. You may print only the current page of transaction data or all the transaction data.

Exporting Transaction Data

1. Click the **Export** icon at the top or bottom of the page when in the Transaction Activity screen.

2. On the *Export Options* pop-up, select an option and click **Continue**.

3. When the *Export To …* pop-up displays, select options for the export process and click **Export,** or click **Cancel** to exit from the pop-up without exporting data.

4. Depending on the export option selected in Step 2, the export process occurs automatically, or a File Download window prompts you to save the export file or find an online program to open it.

Statements

You can view account statements using the optional **Statements** link. This link may appear in the Navigation Menu when the **Accounts** tab is selected at the top of any online banking page. The **Statements** link launches an add-on module that allows you to view electronic statements (or "e-Statements") for any of your accounts.

Accounts Overview

Statements

Reports

Alerts

Credit Card Reward Points

Reports

The **Reports** navigation link also displays when the **Accounts** tab is selected at the top of any online banking page. Click this link to display the *Reports* page, listing all reports currently provided.

Accounts Overview

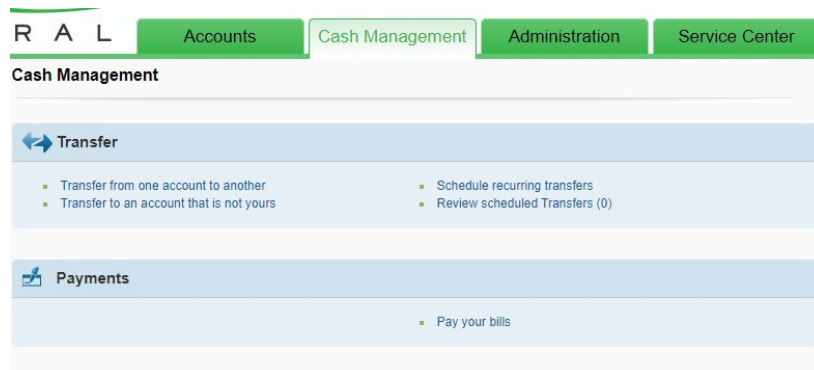Statements

Reports

Alerts

Credit Card Reward Points

- **Category Detail** – Lists detailed data for transactions posted to one or all your accounts in all categories or a specific category. The report data for each transaction may include the applicable category; the activity, posted, and effective date of the transaction; a check or deposit number; transaction description or payee; source of the transaction and any memo data; and transaction amount.
- **Category Summary** – Lists summary data for transactions posted to one or all your accounts in all categories or a specific category. The report data may include summary data for each category such as the number of transactions in the category and the total transaction amount.
- **Future Dated Transaction Report** – A listing of all warehoused transactions.
- **Statement Detail** – A snapshot of activity for a specified account since the last statement date.
- **Statement Summary** – Shows all debit and credit totals for the time period chosen.
- **Balance Detail** – Account balance as of specific date
- **Balance Summary and History Report** – Balance by date along with total debits and credits.
- **Business Sub User Transfer Summary** – Reports transfers made by User, to/from specific accounts on requested dates

Cash Management

Transfer Funds

You may click the **Cash Management** tab at the top of any online banking page to transfer funds between two of your accounts or between one of your accounts and someone else's, to obtain an advance from a line of credit account, and to view/manage your scheduled fund transfers.
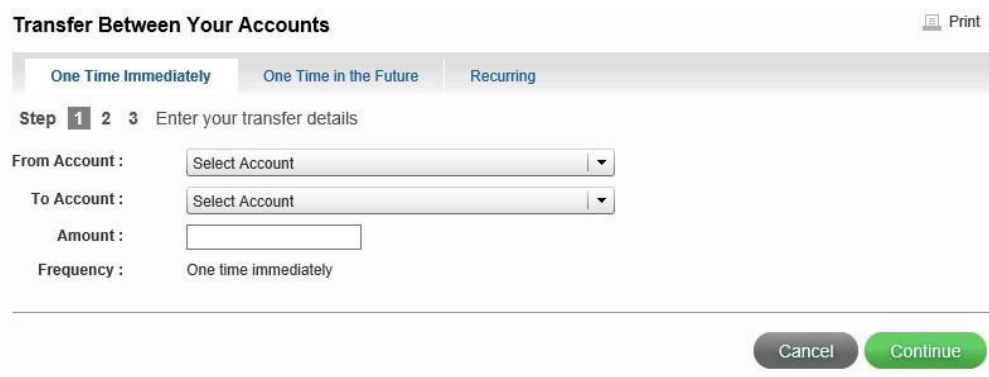
Transfer From One Account to Another

When the **Cash Management** tab is selected, the *Transfer* page immediately displays. You mayrequest any of the following transfer fund options on this page to transfer funds between your deposit accounts (i.e., your checking or savings accounts).

- **One Time Immediately** – Transfers funds between two of your deposit accounts immediately.
- **One Time in the Future** – Sets up a transfer between two of your deposit accounts at a future date.
- **Recurring** – Sets up a transfer between two of your deposit accounts beginning on a start date to repeat at a defined interval (or "frequency") either for a defined period of time or until you delete the transfer request.

Advance Funds

To access the *Advance Funds* page, click the **Cash Management** tab at the top of any online banking page followed by the **Advance Funds** navigation link (under *Transfer*). You may request any of the following advance fund options on this page to set up a cash advance of funds from one of your loan or credit card accounts to another of your accounts.

- **One Time Immediately** – Transfers a cash advance from one of your loan/credit accounts to another of your accounts immediately.
- **One Time in the Future** – Sets up an advance of funds between two of your accounts at a specified future date.
- **Recurring** – Sets up an advance of funds between two of your accounts beginning on a start date to repeat at a defined interval (or "frequency") either for a specified period of time or until you delete the fund transfer request.

Scheduled Recurring Transfers

The *Scheduled Transfers* page lists summary data describing each scheduled future or recurring transfer. To access this page, click the **Cash Management** tab at the top of any online banking page followed by the **Scheduled Recurring Transfers** navigation link (under *Transfer*).

When the *Scheduled Recurring Transfers* page displays, the total number of scheduled transfers displays in parentheses next to the **Review Scheduled Transfers** navigation link. The FREQ column displays either **One Time** for One Time in the Future transfers or a specific frequency (such as **Weekly** or **Monthly**) for Recurring transfers. The total number of recurring transfers remaining displays in parentheses if this number is greater than one.

Editing a Transfer

Not all scheduled transfers can be changed. If a transfer cannot be modified, the name in the FROM (ACCOUNT) column does not display as a link.
1. Click the link displayed for the transfer in the FROM (ACCOUNT) column.

2. The initial (Step 1) page used to set up the transfer displays with the transfer details. Change any of the details as appropriate and continue with the transfer setup procedure.

Note: You may also review the transfer details and click **Cancel** to return to the *Scheduled Transfers* page.

Deleting a Transfer

When a recurring transfer is deleted, all remaining occurrences set up for the transfer will also be deleted.
1. Click the "trash can" icon displayed in the FROM (ACCOUNT) column for the transfer.

2. When the *Confirmation* pop-up box displays, click **YES-DELETE** to confirm the deletion or **NO** to stop it.

Payments

You may click the **Cash Management** tab at the top of any online banking page to schedule credit card and loan payments between accounts, and view and manage your scheduled payments.

Credit Card Payments

To access the *Credit Card Payment* page, click the **Cash Management** tab, then click Make a credit card payment link (under *Payments*). You may request any of the following credit card payment options on this page to make a payment from one of your deposit accounts (i.e., a checking or savings account) to one of your credit card accounts at your financial institution.

- **One Time Immediately** – One-time, immediate credit card payment.

- **One Time in the Future** – Set up a credit card payment at a specified future date. Future dated one-time credit card payment.

- **Recurring** – Set up a credit card payment beginning on a start date to repeat at a defined interval (or "frequency") either for a specified period of time or until you delete the payment request.
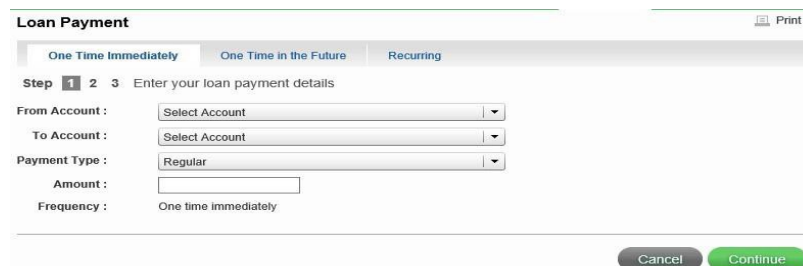
Loan Payments

To access the *Loan Payment* page, click the **Cash Management** tab at the top of any online banking page followed by the *Make a loan payment* link in the *Payments* section. You may request any of the following loan payment options on this page to make a payment from one of your deposit accounts (i.e., a checking or savings account) to one of your loan accounts at your financial institution.

- **One Time Immediately** – One time, immediate loan payment.
- **One Time in the Future** – Set up a loan payment at a specified future date.
- **Recurring** – Set up a loan payment beginning on a start date to repeat at a defined interval (or "frequency") either for a specified period of time or until you delete the payment request.

Scheduled Payments

The *Scheduled Payments* page lists summary data describing each scheduled payment. To access this page, click the **Cash Management** tab at the top of any online banking page followed by the **Review Scheduled Payments** link in the *Payments* section.

When the *Scheduled Payments* page displays, the total number of scheduled payments appears in parentheses next to the **Scheduled Payments** navigation link. The FREQ (REMAIN) column displays **One Time** for one time payments or a frequency (such as **Weekly** or **Monthly**) for recurring payments. The total number of recurring payments remaining is shown in parentheses if this number is greater than one.
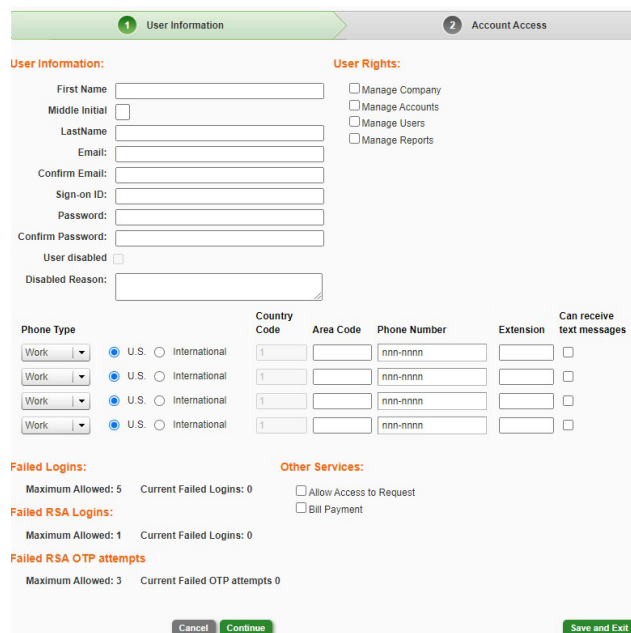
Administration

The tab of the online banking system is designed to help you manage your online User Set Up, Account Set Up including authorized user edits and account renaming in online banking, and provide additional reporting.

User Set up

By clicking the *User Set up* in the left-hand link and then *Add New User,* the User Set up form will appear. An existing User can also be removed by clicking Disable User. When the user information is completed and User Rights are chosen, click Continue to determine Account Access. The Account Access page will give the administrative user the option to choose the following: 1) which accounts the User will be authorized to view, 2) stop pay request authorization and 3) authorization to transfer funds between accounts.

If the intent is to only allow a User viewing rights for account activity and statement viewing, do not check any boxes in User Rights (User Information).

Account Set up

By clicking *Account Set up*, Account Names can be changed for online banking purposes only, transfer limits can be established by amount, daily amount, and number of transfers per day. Inaddition, Authorized User access can be managed by account for viewing and funds transfer access. Accounts not listed can also be added by clicking the Add New Account button.

Company Set up

Currently no functions within this link.

Admin Reports

By clicking *Admin Reports,* three additional reports are available.

- **Admin Business Change Activity** – lists activity by Users including approved by and approval dates by Sign-on ID.
- **Business Activity** – reports all account activity, by account, for Balances Reported, Transactions Reported and Processed Transfers
- **User Profile Report** – shows all rights by User, by account

Service Center
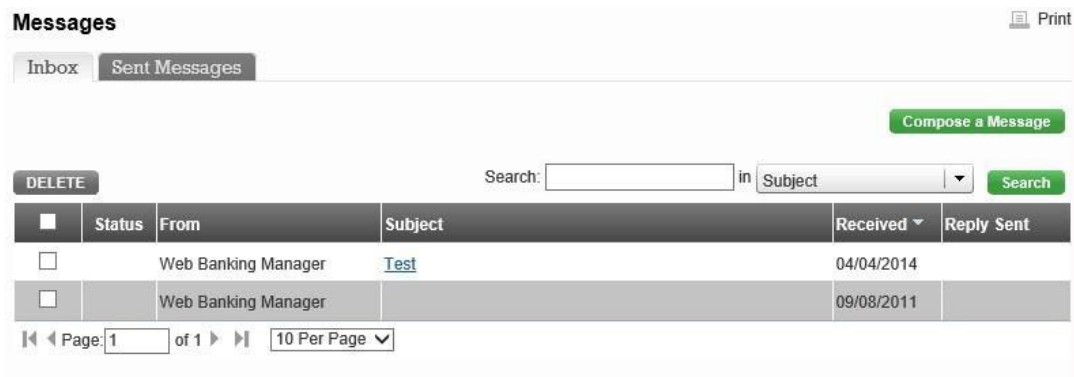
The [Service Center] tab of the online banking system is designed to help you manage your online account profile and page preferences, view and respond to messages from your financial institution, issue stop payments, other requests, and set up alerts.
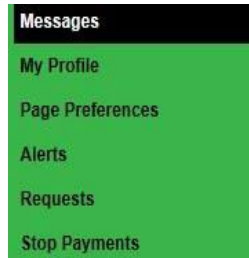
Messages

The online banking system provides a messaging feature that allows you to send and receive messages from your financial institution.

To access the messaging system, click the [Service Center] tab. You can also access the messaging system by clicking the **Messages** link on the top of any page in the online banking system. Your inbox displays after clicking either of these links.

My Profile

You can manage your online banking account using the *My Profile* page. On this page you can change your sign-on password, modify email addresses, modify phone numbers, and select/deselect additional options. To access your *My Profile* page, click the [Service Center] tab and click **My Profile** from the navigation links on the left. You can also click the **My Profile** link on the top of every page in the online banking system.

Page Preferences

You may use Page Preferences to change the default number of items in the grids on the transaction activity pages, and the default number of days of transaction history that display for your accounts. You can also create income and expense categories for transactions.

To access your Page Preferences,

1. Click the **Service Center** tab after signing onto online banking.

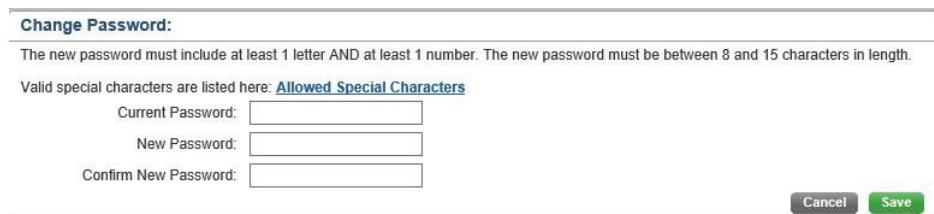2. Click **Page Preferences** from the navigation links on the left side of the page. The *Page Preferences* page displays.

Other Options:

Changing your Password

To change your online banking account password,

1. Click *My Profile* at the top of the online banking page. On the *My Profile* page click *Change Password*, type your current password in the CURRENT PASSWORD box.

2. Type your new password in the NEW PASSWORD box. This password must include at least 1 letter AND at least 1 number. The new password must be between 8 and 15 characters in length.
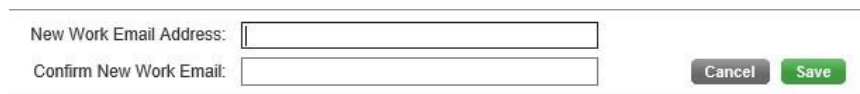
3. Retype your new password in the CONFIRM NEW PASSWORD box.

4. Click **Save**.

Changing your Email Addresses

To change your work email address,

1. On the *My Profile* page, click on Edit next to your existing email address. Type your new work email address in the NEW Work EMAIL Address box. A valid email address must be entered in this field. Each email address should be formatted as: abc@def.xyz. If the address you entered does not match the correct format, a warning message displays. 2. Retype your work email address in the CONFIRM NEW Work EMAIL box.

3. Click Save .

4. A confirmation box displays. Type your current password to confirm the change in your email address.

5. Click **Confirm** .

6. If you do not want to change your email address, click **Cancel** on the confirmation box. <u>To change your work email address,</u>

Changing your Additional Options

To update your Additional Options simply select or deselect the option that is currently checked. When completed click **Save** .

I would like to receive Message Center messages – This allows INOVA to send direct messages to your Online Banking account.

Additional Options:

☐ I would like to receive Message Center messages   **Save**

Alerts

1. Click the **Service Center** tab after signing on to online banking.

2. Click **Alerts** from the navigation links on the left side of the page. The *Setup Alerts* page appears.

| DIT UNION | Accounts | Cash Management | Administration | Service Center |

Setup Alerts

Set up alerts. Stay informed on the status of your money: **View my Saved Alerts**

Current Email: Work: g**nda@g ▮▮▮▮   Change Email Address

I would like to receive alerts:

Financial Alerts I create by: ☑ Online Message Center ☐ Work Email
Personal Alerts I create by: ☐ Online Message Center ☐ Work Email
Marketing Alerts by: ☐ Online Message Center ☐ Work Email
System Alerts by: ☐ Online Message Center ☐ Work Email

     Save

Create Financial Alerts:

For this Account   Select Account   ▼
Balances:
Balance Below: Balance Above:
Checks:
Check #   has cleared

Check Amount is: Select   ▼

Other Transactions:
Transaction Type:
Select Transaction Type   ▼ is   Select   ▼

☐ An incoming wire has been processed by the Financial Institution.   **Clear**   **Create Alert**

Click any box, Online Message Center or Work Email, then Save. Create Financial Alerts will appear, enter the requested information and click Create Alert then Save.

Requests

To access the *Requests* page, click the **Service Center** tab followed by the **Requests** navigation link on the left. Your financial institution can set up any number of online request forms that you can complete and submit for various banking services, and the optional request functions.

One or more of the following online request forms and request functions may be available to you:

- **Address Change** – Used to submit an address change (a new, corrected, or alternate address) to your financial institution.
- **PIN Reorder Request (ATM/Debit Cards ONLY)** – Used to request a New PIN for your existing ATM/Debit Card.
- **New Credit Card Request** – Used to request a New Credit Card for your existing Credit Card Account.
- **Wire Transfer Request** – Used to originate a wire transfer request. This is a request to initiate a wire transfer and not an actual wire transfer order. Your financial institution will contact you for further information about this request.
- **Check Reordering** – Used to reorder checks as described in the Requesting a Check Reorder section. Your financial institution will follow standard check ordering procedures to handle the requested order.
- **Credit Card Reward Points** – Check points accrued and available for redemption from credit card usage. Request a reloadable Visa card or call Business Services at ext. 8424 to request point redemption load on an existing travel card.

Stop Payments

You can create a stop payment request using the online banking system. To access the Stop Payments feature, click the **Service Center** tab, then click **Stop Payment** from the navigation links on the left side of the page. Only certain fields on the *Stop Payments* page are required. Those that are optional are noted as such.

Creating a Stop Payment Request for One Check

To create a stop payment request for a single check,

1. In the One Check box on the *Stop Payments* page, use the ACCOUNT dropdown box to select the account from which the check was written.

2. In the CHECK DATE field, you have the option to type or select a date on which the check was written.

3. Type the check number in the CHECK NUMBER field.

4. Type the amount of the check in the CHECK AMOUNT field. (Optional)

5. Type the name of the check recipient in the CHECK PAYABLE TO field. (Optional)

6. Choose a reason for the stop payment request from the REASON dropdown list.

7. Click the **Stop Payment** button. The *Stop Payment One Check ‒ Confirm* page displays.

8. If the information listed on the confirmation page is correct, click **Confirm**. If any piece of information is incorrect, click **Cancel** to return to the *Stop Payments* page.

9. Once you submit the stop payment request, the *Stop Payment – One Check* page displays confirming the request was processed. If the check has already cleared your account, the stop payment request is not processed.

10. Click **OK** to return to the *Stop Payments* page.

Creating a Stop Payment Request for Multiple Checks

To create a stop payment request for multiple checks,

1. In the Multiple Checks box on the *Stop Payments* page, use the ACCOUNT dropdown box to select the account from which the checks were written.

2. Type the range of check numbers in the CHECK NUMBERS FROM and TO fields.

3. Choose a reason for the stop payment request from the REASON dropdown list.

4. Click the button. The *Stop Payment Multiple Checks – Confirm* page displays.

5. If the information listed on the confirmation page is correct, click . If any piece of information is incorrect, click to return to the *Stop Payments* page.

6. Once you submit the stop payment request, the *Stop Payment – Multiple Checks* page displays confirming the request was processed. If any check that falls in the range you entered has already cleared your account, the stop payment request is not processed.

7. Click **OK** to return to the *Stop Payments* page.