# **JACKHENRY**University

Banno Online<sup>™</sup>

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**Banno Online** 



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# About Banno Online

Banno Online is a browser-based banking solution that meets the needs of your institution's digital users. Your users can access Banno Online from a web browser, and the banking application scales based on the size of the screen, making it easy to use even on smaller mobile devices.

Users can complete the following actions in Banno Online:

- Configure settings
- View account balances and activity
- Complete transfers, including scheduled and recurring transfers
- Manage cards
- Pay bills and payees
- View messages
- View documents

# Browser support policy

To support security measures that keep your end users' data safe, we require modern browsers to use Banno Online.

As new versions of browsers release, Banno Online removes support for older versions. For specific details about support for different types of browsers, review the following information.

For other questions about our browser support policy, contact support@banno.com.

#### Microsoft<sup>®</sup> Internet Explorer<sup>®</sup>

Internet Explorer® is NOT currently a supported browser.

#### Microsoft Edge<sup>™</sup>

Banno only supports the latest version of Microsoft Edge<sup>™</sup>. Banno Online may deny access to older Microsoft Edge<sup>™</sup> versions 60 days after Microsoft<sup>®</sup> releases a new version.

#### Google Chrome<sup>™</sup>

If a person uses Chrome<sup>™</sup>'s automatic updates, the browser should update on its own. Major updates release approximately every 12 weeks. If Chrome<sup>™</sup> is two versions older than the current stable channel version, Banno Online may deny access.

### Apple<sup>®</sup> Safari<sup>®</sup>

Safari<sup>®</sup> only has major upgrades during the fall currently. Approximately 60 days after a new version releases, Banno Online may deny older versions access. However, this change requires that the new Safari<sup>®</sup> version is available on both macOS<sup>®</sup> and iOS<sup>®</sup> devices.

#### Mozilla<sup>®</sup> Firefox<sup>®</sup>

Firefox<sup>®</sup> should update itself automatically. If Firefox<sup>®</sup> is two versions older than the current stable channel version, Banno Online may deny access.

# Enrollment

This topic describes enrollment in Banno Online.

By selecting **First time user? Enroll now**, users can walk through a process that helps them create credentials to use for online banking.

The end user has ten minutes to complete each step of the enrollment process. If more than ten minutes pass before the end user continues to the next step, your app returns the end user to the beginning of the entire process.

# Enrolling in Banno Online

- 1. Select First time user? Enroll now.
- 2. Enter the information requested on the *Enroll* screen, and then select **Next**.

	Enroll		
	Tell us a little bit about yourself.		
SSN			
EIN and ITIN are	also accepted		
Account num	ber		
Email			
Phone			

3. Enter the verification code sent via SMS, and then select Verify.

#### NOTE

This step only applies to financial institutions who use two-factor authentication. If this situation applies, the end user sets up two-factor authentication through a wizard that appears the first time that the end user logs on to Banno Online. They can also reset their two-factor authentication settings in the *Security* section of the *Settings* screen.

- 4. Read the user agreement, and then select Agree.
- 5. Create a username and password by entering information in the Username and Password fields, and then select Next.

The end user can see username and password rules by selecting **Show rules** for either.

If your institution is a bank, whether using NetTeller or Banno Online, Banno uses the same NetTeller password and alias requirements.

If your institution is a credit union using Episys, Banno uses the Episys home banking username and password requirements as defined by the credit union. In addition, the Episys

database requires that the username begin with a letter and cannot contain special characters.

#### CAUTION

Banno does not enforce its own separate password rules, but it does prevent the use of account numbers as usernames for security reasons.

The Dashboard screen for online banking appears.

# Account recovery

If a user forgets their user name or password, they can recover it by selecting Forgot?.

The **Forgot?** option allows the end user to recover their account by entering a code sent via SMS. If the end user has not yet used Banno or has not yet enrolled in 2FA, the end user can proceed with recovery by entering their email address and phone number, and the phone number is validated against the core. If the end user does not already have an online banking account, but they select the **Forgot?** option anyway, they are directed to the enrollment process instead.

### Recovering a Banno Online account

Use these steps to recover a Banno Online account if the end user has forgotten the username or password.

- 1. At the sign-in screen, select **Forgot?** beneath the **Username** and **Password** fields.
- 2. Complete the information in the form, including the **SSN** field (EIN and ITIN are also accepted) and the **Account number** field.
- 3. Select Next.
- 4. Choose situation and follow the corresponding steps.

Situation	Steps
The end user is not an existing Banno user and does not have NetTeller or Episys credentials.	The app presents the end user with the enrollment screen, and the end user completes the enrollment process.
The end user is not an existing Banno user, but has NetTeller or Episys credentials. 2.	<ol> <li>Complete the information in the Email and Phone fields. Select Next.</li> </ol>
The end user is an existing Banno user and is enrolled in two-factor authentication.	1. Enter the two-factor authentication code sent via SMS, and then select <b>Verify</b> .

Situation		Steps
The end user is an existing Banno user but is not enrolled in two-factor authentication.	r, 2.	<ol> <li>Complete the information in the Email and Phone fields. Select Next.</li> </ol>

5. Choose a situation and follow the corresponding steps.

Situation	Steps
End user selects Sign in.	Return to the sign-in screen and enter credentials.
End user selects Reset password.	<ol> <li>Create a new password.</li> <li>Select Update.</li> </ol>

6. Read the user agreement, and then select **Accept**. The *Dashboard* screen appears.

# Offline mode for NetTeller banks

If your institution is a bank with NetTeller, existing end users can still log on to Banno Online and access some features and sync account data, synced from the Banno layer, even if NetTeller is offline.

If an end user has signed on to Banno before, they see a maintenance message informing them that some features may not be available. The message remains on every screen as they navigate through online banking. If an end user is new to Banno (never logged on previously), they see an error and are unable to log on.

We're currently performing required system maintenance. Some features may not be available after login.		
≡ <b>®</b> Yoı	<b>ır</b> Fl	
Accounts	+ …	
Checking x1234	\$1,564.13 Available	
Savings x1234 - New	\$2,564.13 Available	
Credit Card	\$7,457.39 Balance	
Mortgage x1234	\$165,215.36 Balance	
< ••	>	

# Account balance configuration

Your financial institution can choose the balances that you want to show to your end users in your apps.

Your financial institution's implementation determines the balance types shown to your end users. For example, available balance, current balance, and collected balance are options to show for debit accounts. Additional account balance configurations are available for loan accounts.

#### Account balance display options for Banno

Your financial institution can choose the following options for balance display priority in Banno:

- Choose which balance (current, available, and so on) appears first as the primary in Banno and which appears as the secondary.
- Opt not to show a current or available balance to your end users, if desired.

By default, available balance appears as the primary balance and current balance appears as secondary in Banno, unless your financial institution states that you want a different configuration.

#### NetTeller and Banno balance considerations

If your institution has NetTeller and Banno, your institution must provide Banno with the available balance calculation table numbers that have been inserted in the core in **Deposit Parameter Maintenance Menu (DDPAR)** menu option **Available Balance Calculation Tables**. In NetTeller, those numbers are pulled from the core and appear in **NetTeller Parameter Menu (NETPAR)** option **General Parameters Maintenance**. After Banno has those numbers, we will ensure that our numbers match and insert them into the Banno layer. This is a required step that avoids errors.

#### For Banno balance assistance

Banno helps your institution achieve an account balance configuration that meets yourneeds. For help with customizing or configuring any of the previously mentioned account balance options with Banno, contact your implementation coordinator or create a jSource case on the *For Clients* portal.

# Dashboard

The Banno Online dashboard is the hub where the end user can see their online banking information at a glance in categorized sections. The screen appears upon first logging on to Banno Online.

On the dashboard, users can view their account information, access money movement actions, view account activity, view remote deposits, and see messages and alerts.

Dashboard	Hi, Michael				
Accounts	Accounts Personal Checking \$3,573 x1234 Ava	3.88 Blue Cash Preferred®	\$3,573.88 Balance 1 hr ago	PERSONAL CHECKING 001	\$4,476.74 Balance
Transfers					
Payments	SAVINGS ACCOUNT 003 \$4,800 x1234 Available 2 weeks Error updating		\$1,579.48 Balance	FREE CHECKING 004 x1234	\$489.78 Balance
Deposit checks		<u>२</u> म् (s)	<u>ش</u> Member		
•	Transfer Deposit Pay a bill Pay a	person Message Send money with Zelle	transfer		
Insights ~ Additional Services ~	Transactions	Q +\$100.00	🍙 J	HA TEST BANK	ζ
Support		+3100.00	0	S. D	()
	And the second s	\$42.32	Locations	Call Message	Info
	An American Contractor	\$25.00	Transfers		
	and the second second second	\$112.79	🔁 Make a trans	fer	
	and these developed	\$1,522.17	Scheduled transfers		
		\$220.00	\$100.00 to Savings Leaves from Checking too	day and should deposit around Nov 20	
		Constant of the second s	\$100.00 to Savings With unknown frequency,	from Checking	
		See More	\$200.00 to Savings Leaves from Checking too	day and should deposit around Nov 20	
	Messages	e	\$100.00 to Savings ON Apr 15 with unknown	frequency, from Checking	
Michael ~	Holiday Hours Our branches will be closed on Thursday No	8 hrs ago	\$100.00 to Savings		(

# Personalizing the dashboard layout

The Banno Online dashboard is divided into sections that can be added, removed, resized, and reorganized to the end user's liking.

- 1. Find any section of the dashboard, and select the ellipses option .....
- 2. Choose a situation and follow the corresponding steps.

Situation	Steps
Resize the section	Select the desired option in the Size field:
	Small
	• Large
Change the section's position	1. Select Organize dashboard.

Situation	Steps
	<ol> <li>Select the dots icon is, dragging and dropping the sections until the desired order is achieved.</li> </ol>
	<sup>3.</sup> Select <b>Done</b> .
Hide the section from the dashboard	<ol> <li>Select Organize dashboard.</li> <li>Select the x option next to the section to be deleted.</li> <li>Select Done.</li> </ol>
Add a different section to the dashboard	<ol> <li>Select Organize dashboard.</li> <li>Select Add a card, and then select the new section to be added to the dashboard.</li> <li>When finished, select Done.</li> </ol>

# Accounts

You can view account information by selecting **Accounts** from the main Banno Online menu on the left-hand side of the screen, or through the *Accounts* section of the dashboard.

1. Choose an option to view accounts.

- From the Banno Online main menu, select Accounts.
- From the Accounts section of the dashboard, find the desired account.
- From the *Accounts* section of the dashboard, select an account category if your dashboard is set up to show account categories instead of individual accounts.
- 2. Select the desired account.
- 3. Find the relevant section and perform one of the following.
  - View recent transactions in the Activity section.
  - Select one of the action buttons to complete a task such as creating transfers or modifying account settings.
  - View cards and card-related actions in the Cards section.
  - View important information in the *Details* section, such as account number, routing number, and more.

### Opening new accounts

Use this task to understand the process for adding accounts to Banno Online after the end user has already logged on to the app.

#### CAUTION

Available features vary based on your institution's implementation.

	Add account	×
Â	Open another account Open a new account at YourFI.	>
Ξ	Apply for a loan Find a loan that's right for you.	>
	Connect institution Check balances and transactions from another financial institution.	>
¢	Make external transfers Add an account from another financial institution to transfer with.	>

- 1. Choose a starting point.
  - In the Accounts area pinned to the top of the Dashboard, select the ellipses symbol \*\*\*.
  - From the main Banno Online menu, select Accounts.
- 2. Select **Open an account** to add a new account.
- 3. Select Add an account.
- 4. Choose an option.
  - **Open another account** Open a new account at the primary institution.
  - Apply for a loan Apply for a loan if your institution has a vendor compatible with Banno Online.
  - **Connect institution** Check balances and transactions from another financial institution, other than the primary.
  - **Make external transfers** Add an account from another financial institution with the ability to make transfers.
- 5. Depending on the option chosen, the relevant single-sign-on site will appear, allowing the end user to complete the process for opening their new account.

# Changing the order of accounts

End users with multiple accounts can prioritize some accounts over others in their list. With this feature, the end user can choose the order in which they want accounts to appear in the *Accounts* section of the dashboard and on the *Accounts* screen.

- 1. From the Dashboard, select the ellipses symbol in the Accounts section.
- 2. Select <sup>1</sup> Organize accounts.
- 3. Drag and drop an account by selecting and dragging :: next to the account you want to move.
- 4. Select Done.

#### NOTE

Changes made to account order in Banno Online are also reflected if the end user logs on to Banno Mobile, creating a similar experience across both products.

### Withdrawing by check (PowerOn)

If your credit union has this feature enabled, your end users can request a check to be addressed and mailed to them with funds from an account.

- 1. Select the main menu, and then select Accounts.
- 2. Select an account, and then select **Check withdrawal**.
- 3. Select the account from which to take funds.
- 4. Complete the Check amount and Mail check to fields.

A disclaimer area appears below these fields. Your institution can configure the content within this area to explain how the feature works to the end user and how long it will take for their check to arrive.

5. Select Submit.

A confirmation screen appears with the submitted information.

6. Select Done.

#### Making a credit card payment

End users of core-connected institutions can make credit card payments through Banno Online.

1. Select a credit account from the *Accounts* section of the dashboard, or from the *Accounts* screen.

The account details appear.

- 2. Select Pay.
- 3. On the *Pay card* screen, select the **From** account.
- 4. Choose and select a payment amount option.
  - Statement balance

- Current balance
- Minimum amount
- Other (type amount)
- 5. Select Submit.
- 6. Select Done.

The payment is submitted and a history event appears on the end user's *Activity* timeline in Banno People. The end user also receives a confirmation email.

#### Credit card control features (Single Sign-On)

If your financial institution uses a compatible vendor, Banno can use SSO to take end users from Banno Online to their credit card controls without using an additional logon.

If your institution uses a compatible vendor, a **Card features** option is available in the *Accounts* landing page of Banno Online. The **Card features** label is configurable by your institution, so depending on your implementation it can present a different label if desired. Selecting this

option takes the end user to the credit card features without needing to complete an additional logon process.



Card features (Banno Online in a mobile browser)

#### Credit card control features (external link)

If your financial institution uses a compatible vendor, Banno can use an external link to take end users from your online banking to their credit card controls.

Your institution can customize the link text that appears in the quick-action section of the *Dashboard* screen. The link takes end users to your credit card management tool in the same tab currently open in their browser.

#### NOTE

If your institution's credit card management tool uses this type of external link to take end users to your card management tool, the end user needs to enter their credentials for that tool when they arrive at the link destination.

## Reorder checks

If your institution has this feature enabled, your end users can reorder checks in Banno Online. The ability to reorder checks might not be available for accounts that do not belong to the end user's primary financial institution, depending on the secondary accounts' relationships with check reordering services.

To reorder checks, go to the *Accounts* section of the dashboard or the **Accounts** option in the main Banno Online menu, and then select **[Account name]** > **Reorder checks**.

# Remote deposit

If your institution has this feature enabled, your end users can view remote check deposits and images in Banno Online.

Remote deposit information can be viewed in the *Remote deposits* section of the dashboard, and also on the *Remote deposits* landing page.

## Enrolling in remote deposits

If your financial institution has enabled this feature, end users can enroll in remote deposit capture through Banno Online.

Although Banno Online supports viewing remote deposit images, end users can only complete new remote deposit transactions through Banno Mobile.

- 1. Select an option to start the enrollment process.
  - Select **Deposit checks** from main Banno Online menu.
  - Select **Deposit** from the Banno Online dashboard.

If there are eligible accounts, the end user can proceed to the next step. Otherwise, they are required to contact the financial institution for help to continue.

- 2. Select an account from the list, complete the account information if necessary, and then select **Enroll**.
- 3. Select OK.

# Transactions

With Banno Online, you can view transaction history and see additional transaction information.

Banno Online can show end users the following details about their transactions:

- Transaction title
- Date
- Amount
- Similar transactions

When available, Banno Online shows location and merchant information for the transaction.

For JHA-core institutions that have a compatible check-image vendor, Banno Online also shows check images in transaction details for mobile, in-branch, and ATM deposits.

Users can add the following information manually:

- Tags
- Notes
- Images

#### Viewing transactions

End users have several options for viewing transaction activity through both the dashboard and the main Banno Online menu.

Choose a situation and follow the corresponding step.

Situation	Step
View an individual account's transactions from the dashboard	<ol> <li>Visit the Banno Online dashboard.</li> <li>In the <i>Accounts</i> section, select the relevant account to view transaction activity.</li> </ol>
View an individual account's transactions from the Accounts screen	<ol> <li>Visit the Banno Online main menu.</li> <li>Select Accounts, and then select the relevant account to view transaction activity.</li> </ol>
View all activity on all accounts	Refer to the <i>Activity</i> section. Select <b>View all</b> to see more transactions.

### Transaction search

End users can locate transactions using the search feature on the *Activity* screen for an account.

Selecting the magnifying glass button takes the end user to the search bar.

#### Searching for transactions

Use these instructions to understand the process for an end user to search for transactions in Banno Online.

1. Choose an option.

• Select a singular account from the *Accounts* section of the dashboard or from the *Accounts* screen if you only want to search the transactions for a particular account, and then select the magnifying glass button **Q**.

- Select the magnifying glass button **Q** in the *Activity* section of the dashboard to search transactions for all accounts at once.
- 2. Choose a situation and follow the corresponding steps.

Situation	Steps
Perform a simple search	<ol> <li>Enter the search term, amount, or date.</li> <li>Press Enter.</li> </ol>
Perform an advanced search	<ol> <li>Select Search and sorting options.</li> <li>Complete the information in the form as desire.</li> <li>Select Search.</li> </ol>

### Tagging a transaction

Tags empower end users to create and assign categories to transactions, helping them locate certain types of transactions quickly.

- 1. Choose an option for finding the relevant transaction.
  - Select a transaction from the *Activity* section of the *Dashboard* screen, which shows activity for all accounts at once.
  - Select an account from the *Accounts* area of the *Dashboard* screen to view transactions for a specific account.
  - Select an account from **Banno Online main menu** > **Accounts** to view transactions for a specific account.
- 2. Select a transaction.
- 3. In the *Transaction details* window, select Add tags.

TRANSFER TO SAVI 3/21/2019	NGS ACCT NO. XXXX0600	
\$25.00	_	
Add tags		
Add notes		
Add images		

4. Choose a situation and follow the corresponding steps.

Situation	Steps
Creating a new tag	<ol> <li>Select + Add tag.</li> <li>Using the keyboard entry that appears, input a tag name.</li> <li>Select Done.</li> </ol>
Assigning an existing tag	<ol> <li>Select Done.</li> <li>Select a tag from the list of previously created tags.</li> </ol>

After adding a tag to a transaction, the **Add tags** icon and text color turn green on the *Transaction details* screen, and any tags appear below the icon.

#### Adding notes to transactions

End users can use this feature to add notes to their transactions.

- 1. Choose an option for finding the relevant transaction.
  - Select a transaction from the *Activity* section of the *Dashboard* screen, which shows activity for all accounts at once.
  - Select an account from the *Accounts* area of the *Dashboard* screen to view transactions for a specific account.
  - Select an account from **Banno Online main menu** > **Accounts** to view transactions for a specific account.

- 2. Select a transaction.
- 3. In the *Transaction details* window, select Add notes.
- 4. Enter the note, and then select **Done**.
  - After adding a note to a transaction, the **Add notes** icon and text color turn green on the *Transaction details* screen, and the note appears below the icon.

#### Adding images to transactions

End users can use this feature to add images to their transactions.

- 1. Choose an option for finding the relevant transaction.
  - Select a transaction from the *Activity* section of the *Dashboard* screen, which shows activity for all accounts at once.
  - Select an account from the *Accounts* area of the *Dashboard* screen to view transactions for a specific account.
  - Select an account from **Banno Online main menu** > **Accounts** to view transactions for a specific account.
- 2. Select a transaction.
- 3. In the *Transaction details* window, select **Attach image**.
- 4. Upload the image using the default upload option that appears.

The default upload option varies depending on the device and browser used.

After adding an image to a transaction, the **Attach image** icon and text color turn green on the *Transaction details* screen, and the image appears below the icon.

#### **Deposit check images**

If your institution has check deposit images enabled, they appear on the *Transaction* screen for the associated transaction.

Any check images associated with a transaction appear in the *Images* section next to any useruploaded images. The number of check images appears beneath the check images icon.

Transaction	×	
Check deposits		
+\$413,000.98		
Add Tags		
Add notes		
Images		Images uploaded by end user
Ask us about this transacction		Check images
Similar transactions		
Feb 4, 2014	\$104.80	
Nov 2, 2013	\$9.54	
Nov 2, 2012	\$9.54	
Nov 2, 2011	\$9.54	

After clicking the check images icon, a searchable list of check images appears. Depending on the available data, the search can filter through item label, check number, amount, and index number. The search feature also supports partial matches.

< Images
Q Search images
392. Check
🚍 393. Check
🚍 394. Check
🚍 395. Check
🚍 396. Check
🖃 397. Check 🗸
🖃 398. Check
🚍 399. Check
🚍 400. Check
401. Uploaded image

Tapping an individual check from this list brings up an image viewer where the end user can see the check and print the image, if desired.

#### Downloading transactions

End users can use this process to export their transaction data from Banno Online to an external file.

- 1. Choose an option to begin.
  - Go to the Dashboard screen, and select the relevant account from the Accounts section.
  - From the main Banno Online menu, select **Accounts**, and then select the relevant account.
- 2. Select  $\pm$  to the left of the print icon on the *Activity* section.
- 3. Select the desired value for the **Date range** field.

#### 4. Select the desired **File type**.

Available file types include:

- Open Financial Exchange (OFX)
- Spreadsheet (CSV)
- Quicken<sup>®</sup> (QFX)
- QuickBooks<sup>®</sup> (QBO)
- Text file (TXT)
- 5. Select Download.

The file downloads.

### **Printing transactions**

End users can use this process to print transactions directly from the *Activity* section while viewing an account in Banno Online.

- 1. Choose an option to begin.
  - From the Dashboard screen, select an account from the Accounts section.
  - From the main menu, select **Accounts** and then select an account.
- 2. In the Activity area, select Print  $\overline{\Box}$ .
  - A *Print* screen appears with a print preview and print configuration options.
- 3. Using the dialog, configure the print settings and select Print.

### Running balance

Running balance appears by default beneath the transaction amount for applicable transactions.

Users can hide running balances by going to the *Settings* screen, selecting their institution, and then selecting the toggle next to **Show running balance**.

#### Showing and hiding running balance

Use this procedure to change whether a running balance appears when viewing transactions.

- 1. Choose from one of the following options to access the Settings screen.
  - Select the end-user profile avatar in the Banno Online main menu.
  - Select an account from the Accounts card on the dashboard.
- 2. Select Settings.
- 3. Select the toggle next to **Show running balance**.

If the toggle is green, running balance appears with transactions. If it is gray, running balance does not appear with transactions.

# Messages

In the *Messages* section of the dashboard, end users can view automatic notifications, such as a low funds notification, messages from your institution, and conversations with support representatives facilitated by the Banno Support product.

Messages can also be viewed by selecting the **Messages** option in the Banno Online main menu.



# Conversations

If your institution has the Banno Support product, end users can start, view, and participate in conversations with your support agents in Banno Online.

Conversations appear in the *Messages* list with other messages from your institution.



The *Messages* screen can be accessed from several locations, including the *Messages* card and the **Messages** option in the Banno Online main menu.

#### **Starting conversations**

An end user can access the conversation feature from both the *Messages* screen and the *Support* screen by selecting **Start a conversation**.

#### **Unread messages**

When an end user has unread messages, an orange dot with a tally number appears next to the **Messages** option in the Banno Online main menu.

#### Viewing and starting Banno Support conversations

These instructions describe the process for viewing or starting a conversation with a support representative within Banno Online.

Conversations are only available if your institution has the Banno Support product.

Conversations are a secure way to facilitate chat messaging between a support representative at your financial institution and an end user using your online banking.

- 1. Choose a starting point.
  - Begin from the dashboard.
  - Begin from the *Messages* screen.
  - Begin from the *Support* screen.
- 2. Choose a situation and follow the corresponding step.

Situation	Step
Beginning from the Dashboard	In the <i>Messages</i> section or the <i>Support</i> section, select the conversation option 🖳
Beginning from the Messages screen	Select <b>Messages</b> from the main Banno Online menu, and then select <b>Start a</b> <b>conversation</b> .
Beginning from the Support screen	Select <b>Support</b> from the Banno Online main menu, and then select <b>Start a conversation</b> .

3. Type a message in the text box, and then select **Send**.

The message appears in the chat area, ready for a support representative to respond.

#### Attaching transactions to a conversation

Use these instructions to understand how end users attach transactions to conversations in Banno Online.

The end user can also begin a conversation about a transaction or add a transaction to an existing conversation by going to Accounts > [Account name] > Transactions > [Transaction details] > Ask us about this transaction.

- 1. In an existing conversation, select the 6 transaction icon.
- <sup>2.</sup> Use the search area to narrow down transaction results.

#### TIP

Select Advanced search to use additional search criteria on the Advanced search screen.

- <sup>3.</sup> If using the advanced search, select **Search** to get results.
- <sup>4.</sup> Select the desired transactions, and then select **Attach**.
- <sup>5.</sup> When the transactions are attached and the message is written as desired, select **Send**.

#### Attaching payments to conversations

Use these instructions to understand how end users attach payments to conversations in Banno Online.

This information shows how to complete the task while within an existing, open conversation. However, the end user can also begin a conversation about a payment or add a payment to an existing conversation by navigating to **Payments** > **[Select payment]** > **Ask us about this payment**.

- 1. While in a conversation, select **Payments**, or choose **Select payments** within the conversation if the support agent has sent a prompt.
- <sup>2.</sup> Use the **Search and sorting options** button to help find the relevant payments.
- <sup>3.</sup> Select a payment to add it as an attachment to the conversation.

#### NOTE

Multiple payments can be selected and attached at a time.

4. Select Send.

#### Attaching accounts to conversations

Use these instructions to understand how end users attach accounts to conversations in Banno Online.

This information shows how to complete the task while within an existing, open conversation. However, the end user can also begin a conversation about an account or add an account to an existing conversation by navigating to **Accounts** > **[Select account]** > **Ask us about this account**.

- <sup>1.</sup> While in a conversation, select <sup>®</sup> Accounts.
- <sup>2.</sup> Use the **Search accounts** field and the **Filters** option to find the relevant accounts.
- <sup>3.</sup> Select the check boxes to choose one or more accounts to send as an attachment.
- 4. Select Attach.
- 5. Select Send.

#### **Deleting messages**

- 1. Select a message from the *Messages* section on the dashboard.
- 2. Select III.
- 3. Select Delete.

# Emails for high-risk actions

When a high-risk action takes place in Banno Mobile or Online, the end user gets notified by email to help keep their finances and accounts secure.

Here are some examples of high-risk actions in Banno Online or Banno Mobile that result in an email being sent to the end user:

- Password change
- User name change
- Signed in on new device
- Enrollment in two-factor authentication
- Email change (a message is sent to the previous email address and the new email address)
- Phone number change
- External transfer account added
- High-value transfer made
- Bill payee added

# Email/support and contact us feature

In Banno Online, end users can access support information through the main Banno Online menu or through a floating question mark icon in the bottom right of each page.

If Banno Online is being accessed on a mobile device, tapping the question mark icon brings up your financial institution's phone number and, depending on your institution's implementation, either an email option or an option to begin a conversation with the Banno Support product. To access these suboptions while accessing Banno Online on a desktop, the end user hovers over the question mark icon.

#### NOTE

This is not the only way your end users can contact your institution through Banno Online. See the *Messages* section for more information about how your end users can also begin conversations, see messages from the dashboard, and access the *Messages* screen through the main menu.



#### Support page

The *Support* page can be accessed using the following methods:

- Selecting the main Banno Online menu, and then selecting Support.
- Hovering over the floating question mark icon and selecting the additional question mark icon that appears in the menu.

If your institution is using the Banno Support product, the *Support* page will include the option to start a chat conversation as one of the options on this screen.

#### NOTE

If your institution does not have the Banno Support product, it shows a link to your financial institution's email address instead of the option to start a conversation.

The page also includes a customizable message from your financial institution and the option for the end user to call your institution.

# Settings

An end user can view their profile information, change their password, manage devices, or manage their account settings from the *Settings* screen.

To access settings, select the user profile avatar at the bottom of the Banno Online main menu, and then select **Settings**.

# End user profile update capabilities

Under **Settings** > **Profile**, end users can change their profile details such as preferred name, physical address, email, and phone number.

Update capabilities for physical address, email, and phone number are each separate options for your institution to add to your apps as you see fit.

For example, you could choose to enable only one option for your end users, such as the ability to update email addresses. Or, you could enable all update options, no update options, or two update options of your choosing. Create a jSource case on the *For Clients* site to request whatever combination of options you would like to be available for your users.

### Changing end-user profile information

Use these instructions to understand the process for changing end-user profile details such as preferred name, address, email, and phone number in Banno Online.

1. Select the end-user profile avatar in the top right section of the screen.

### TIP

If using a mobile device, a long tap on the end user avatar presents a screen that allows you to switch or add profiles.

The Profile screen appears.

- 2. Select a piece of information to change.
  - Select Edit preferred name beneath the name.
  - Select Edit next to the street address.
  - Select Edit next to an email.

• Select Edit next to a phone number.

3. Make the changes desired, and then select **Save**.

# Profile photo

Banno Online users can use the *Profile* screen to add a profile photo and to see themselves in the app.

Access the *Profile* screen by selecting the end user profile avatar at the top right of the Banno Online screen. To change the profile image, select the pencil.



### Adding or Changing the profile photo

These instructions describe the process for inserting a profile photo in Banno Online.

- 1. Select the end-user profile icon in the top right of the screen.
- 2. Select the pencil icon next to the profile picture area. The default upload tool for the browser opens.
- 3. Upload the desired image, and then use the Crop your photo screen to adjust the crop area.
- 4. Select Save.

### Changing the username

Use these instructions to change a username in Banno Online.

- 1. Select the end-user profile avatar from the main Banno Online menu.
- 2. Select Settings, and then select Security.
- 3. In the Username field, select Edit.
- 4. Type your password in the password field, and then select **Confirm password**.
- 5. Type the new name in the Username field, and then select Save.

# Changing the account nickname

Use these instructions for understanding the process for changing an account nickname in Banno Online.

- 1. Select an account from the Accounts section on the dashboard, or from the Accounts screen.
- 2. Select Settings.
- 3. Next to the account name, select Rename.

House savings Rename	
Show in app	
Show balance and activity	
Manage alerts	Edit >

4. Type the new name, and then select **Save**.

# **Password options**

If your institution is a JHA core-connected institution that has opted in to the password management feature, your end users can change their online banking password and NetTeller password at the same time from Banno Online.

An end user can edit their password from the *Security* section of the *Settings* screen. If password management is enabled by your institution, the ability is also available to NetTeller Cash Management users.

#### Password requirements

On the *Security* screen, the end user can view the password requirements by selecting **Password rules**. Password rules differ depending on your institution's individual configuration.

Banno does not enforce its own separate password rules. If your institution is a bank using NetTeller, Banno uses the NetTeller password requirements. If your institution is a credit union using Episys, Banno uses the Episys password requirements.

#### Changing a password

Use these instructions to change a password in Banno Online.

- 1. Select the end-user profile avatar from the main Banno Online menu.
- 2. Select **Settings** > **Security**.
- 3. In the **Password** field, select **Edit**.



- 4. Enter the existing password, and then enter a new password.
- 5. Select Save.

# Two-factor authentication

Two-factor authentication is an additional layer of security that Banno Online uses to keep your end users' information safe.

When an end user logs on to Banno Online for the first time, they set up two-factor authentication through a wizard that appears. They can also reset their two-factor authentication settings in the *Security* section of the *Settings* screen.

### Resetting two-factor authentication

These instructions explain how to change the number associated with two-factor authentication in Banno Online.

- 1. Select the end-user profile avatar from the main Banno Online menu.
- 2. Select **Settings** > **Security**.
- 3. Beneath Two-factor authentication, select Reset.
- 4. Enter the password for Banno Online, and then select Submit.
- 5. Select **Reset** when the confirmation dialog appears.
- 6. Change the number in the **Phone** field as needed.
- 7. Enter the code sent through two-factor authentication, and then select Verify.
- 8. Select the preferred method for receiving codes in the future, and then select Next.

#### NOTE

The end user can get codes through a call, a text message, or through an authenticator app.

9. Select OK.

# Travel notices

Financial institutions with SilverLake can use travel notices to let their end users share trip details, such as the location and travel dates, to help ensure uninterrupted use of their cards as well as reduce support time.

You can access travel notices from the *Settings* screen and the \*\*\* ellipsis button in the *Manage cards* area of the dashboard.

#### NOTE

If a card with a travel notice on it becomes inactive, the travel notice stays in the list on the *Travel notices* screen, but the status updates. You cannot change the **Destinations** or **Dates** for inactive cards, but you can delete them.

## Creating travel notices

To use this feature, you must be a financial institution with SilverLake.

- 1. Select the end-user profile avatar from the Banno Online main menu.
- 2. Select **Settings** > **Travel notices**.
- 3. Select Add travel notice.
- 4. Enter the **Destinations** where you're traveling and the **Dates** for your trip.
- 5. Select one or multiple cards.
- 6. Select Save.

Your travel notice is set.

Destinations Edit	
Jamaica	
Dates	
Aug 1, 2019 - Aug 9, 2	019
Card	
Emma R (0000)	
Checking, Active	
Destinations Edit	
Jamaica	
Dates	
Aug 1, 2019 - Aug 9, 2	019
Card	
Dylan R (0000)	
Checking, Active	

You are sent an automated email notification for the travel notice.
### Managing travel notices

To use this feature, you must be a financial institution with SilverLake.

- 1. Select the end-user profile avatar from the Banno Online main menu.
- 2. Select Settings > Travel notices.
- 3. Select Edit next to the desired travel notice.
- 4. Choose a situation and follow the corresponding steps.

Situation	Steps
Editing travel notices	<ol> <li>Modify the <b>Destinations</b> and <b>Dates</b>, as necessary.</li> <li>Select <b>Save</b>.</li> </ol>
Deleting travel notices	<ol> <li>Select Delete.</li> <li>The <i>Delete travel notice</i> dialog box appears.</li> <li>Select Yes.</li> </ol>
	The deleted travel notice is removed from the <i>Travel notices</i> screen. <b>TIP</b> To delete all travel notices, select <b>Delete</b> <b>all</b> from the <i>Travel notices</i> screen.

### Device management

Devices that have been used to access Banno Online appear in the *Devices* section of the *Security* screen.

Users can have their devices deauthorized for Banno Online use in two ways: They can perform a self-service action in the Banno Online, or someone from your institution can deauthorize the device for them from Banno People.

If an end user loses a device or if someone steals their credentials, the end user can deauthorize the compromised device from a separate, authorized device. The option to remove a device is available by selecting the end user's profile icon in Banno Online and then selecting **Settings** > **Security**.



### Managing devices from Banno Online

Use these instructions to view information or remove access for an end user's devices in Banno Online.

- 1. Select the end user's profile avatar from the main Banno Online menu.
- 2. Select **Settings** > **Security**.
- 3. Choose a situation and follow the corresponding steps.

Situation	Steps
View device information.	Select () to view information such as device model, operating system, and app version.
Remove a device's access to Banno Mobile to deauthorize and remove it from the list of devices.	Select <b>remove</b> next to the appropriate device.

## Alert management

Banno Online users can manage which alerts they view through the app, in SMS messages, and in email for their primary financial institution's accounts.

To manage alerts, view the landing page for a specific account belonging to a user's primary financial institution, and then select **Manage alerts**.

#### NOTE

On small screens, the **Manage alerts** option appears in a slide-down menu at the top of the screen rather than in the main screen area.

## Managing transaction alerts

These steps outline the processes for adding and managing transaction alerts.

- 1. Select the end-user profile avatar from the main Banno Online menu.
- 2. Select Settings.
- 3. In the *Accounts* area, select the primary financial institution that has the account you want to manage transaction alerts for.
- 4. Under the relevant account's section, select Manage alerts.
- 5. Choose a situation and follow the corresponding steps.

Situation	Steps
Add an alert	<ol> <li>In the <i>Transaction alerts</i> section, select Add alert.</li> <li>Select <i>Credit</i> or <i>Debit</i>, and then input an amount over which to generate an alert.</li> <li>In the <i>Alert by</i> field, select <i>Email</i>, <i>Text</i>, or <i>In-app message</i>.</li> <li>Select Add alert to save the alert.</li> </ol>
Edit an existing alert	<ol> <li>Select Edit next to the transaction alert you want to edit.</li> <li>Change the options as desired, and then select Save to save the changes and return to the <i>Manage alerts</i> screen.</li> </ol>
Delete an existing alert	<ol> <li>Select Edit next to the transaction alert you want to delete.</li> <li>Select Remove to delete the alert and return to the <i>Manage alerts</i> screen.</li> </ol>

## Managing balance alerts

These steps outline the processes for adding and managing balance alerts.

- 1. Select the end-user profile avatar from the main Banno Online menu.
- 2. Select Settings.
- 3. In the *Accounts* area, select the primary financial institution that has the account you want to manage transaction alerts for.
- 4. Under the relevant account's section, select Manage alerts.
- 5. Choose a situation and follow the corresponding steps.

Situation	Steps
Add an alert	<ol> <li>In the <i>Balance alerts</i> section, select Add alert.</li> <li>Select <i>Above</i> or <i>Below</i>, and then input a dollar amount.</li> <li>In the <i>Alert by</i> field, select <i>Email</i>, <i>Text message</i>, or <i>In-app message</i>.</li> <li>Select Add alert to save the alert.</li> </ol>
Edit an existing alert	<ol> <li>In the <i>Balance alerts</i> section, select an existing alert.</li> <li>Change the options as desired, and then select <b>Save</b> to save the changes.</li> </ol>
Delete an existing alert	<ol> <li>In the <i>Balance alerts</i> section, select an existing alert.</li> <li>Select <b>Remove</b> to delete the alert.</li> </ol>

# Manage debit cards

Banno Online allows users to have more control over their debit cards.

Banno Online allows for the following actions to be taken:

- View card status
- Activate or deactivate card
- Report lost card
- Report stolen card
- Reorder card
- Activate new card

## Managing debit cards from the Settings screen

Use these instructions to learn the steps for managing debit cards in Banno Online using the Settings area.

- 1. Select the end-user profile avatar from the main Banno Online menu.
- 2. Select Settings.
- 3. Under the *Accounts* heading, select the relevant institution name for the card you want to manage.
- 4. Select the drop-down menu for the relevant card.

- 5. Select the relevant option.
  - Card on/off
  - Report lost/stolen
  - Reorder card
  - Activate new card (if applicable)

Savings Account OV2 Rename	9	
Show in app		
Show balance and activity		
Manage alerts	5 active >	
WENDELL B 5232 - <mark>Stolen</mark>	٥	
WENDELL B 5387 - Active	×	Drop-down menu access fo card management
Card on/off		
Report lost/stolen		Card management options
Reorder card		ours management options
Activate new card		

6. Confirm the decision when the dialog appears.

If a card is marked lost or stolen, it disappears from the app entirely after 30 days of being in that status.

### Locking and unlocking cards from the dashboard

End users can unlock and lock their debit cards quickly by using the *Card management* area of the dashboard.

- 1. Find the *Card management* section of the dashboard.
- 2. Locate the desired card.
- 3. Select the toggle next to the card to lock or unlock it.

# Card alerts and protections

On the *Card management* screen for a selected debit card, Banno Online users can select **Alerts and protection** to get access to a host of features related to the security of their cards.

Depending on what controls are available to modify, end users may not see all possible control options. The following are controls that end users can access for their debit cards.

- Notification settings
- The ability to be notified for all transactions
- Locations
- Merchant types
- Transaction types
- Spending limits

### Working with card protection options

- 1. Find the *Accounts* section of the dashboard, or select **Accounts** from the main Banno Online menu.
- 2. Select an account, and then select a card in the Manage cards section.
- 3. Select Alerts and protection.
- 4. Choose a situation and follow the corresponding steps.

Situation	Steps
Setting up notifications for all transactions	<ol> <li>Find the Notify me on all transactions toggle in the <i>Protections</i> section.</li> <li>Select the toggle to turn it on.</li> </ol>
Setting up location-based protections	<ol> <li>Select Locations.</li> <li>Select whether you would like to block international transactions or if you'd like to receive a notification when there are any international transactions.</li> <li>Select Save.</li> </ol>
Setting up merchant-based protections	<ol> <li>Select Merchant types.</li> <li>For each category of merchant, choose whether to block transactions or to have a notification sent when a transaction is made.</li> <li>Select Save.</li> </ol>

Situation	Steps
Setting up transaction-type protections	<ol> <li>Select Transaction types.</li> <li>For each transaction type, choose whether to block transactions or to have a notification sent when a transaction is made.</li> <li>Select Save.</li> </ol>
Setting spending limits	<ol> <li>Select Spending limits.</li> <li>Complete the fields as desired to set transaction spending limits and alerts.</li> <li>Complete the fields as desired to set monthly spending limits and alerts.</li> <li>Select Save.</li> </ol>

### Managing notification settings for cards

Use these instructions to understand the process end users take to manage card notification settings in Banno Online.

- 1. Find the *Accounts* section of the dashboard, or select **Accounts** from the main Banno Online menu.
- 2. Select an account, and then select a card in the Manage cards section.
- 3. Select Alerts and protection.
- 4. In the *Notification settings* section, select Manage.
- 5. In the *Blocked transaction alerts* section, choose whether you'd like to get notified through *In-app message, Email,* or *Text message.*
- 6. In the *Notification alerts* section, choose whether you'd like to get notified through *In-app* message, *Email*, or *Text* message.
- 7. Select Save.

# **Budgeting tools**

Banno Online uses single sign-on to provide personal financial management (PFM) tools from within the browser.

Budgeting tools are available for any account belonging to the end user's primary financial institution. Banno Online directs end users to the budgeting tools by navigating to a new page in the browser after selecting **Budgeting tools** from an account in Banno Online. Because the feature uses single sign-on, end users only need their Banno Online account and do not need to create a separate account to access the budgeting tools.

To access budgeting tools using a desktop browser, go to **Settings** > **Accounts** > **[Account name]** > **Budgeting tools**. To access budgeting tools in a mobile browser, view an account and select **Budgeting tools** from the slide-out menu beneath the account name.

## Working with budgeting tools

Budgeting tools allow end users to easily manage their finances using personal financial management (PFM) without needing to manage a separate logon.

1. Choose a situation and follow the corresponding step.

Situation	Steps
Begin from the main Banno Online menu	Select the main Banno Online menu.
Begin from the Accounts section	Select an account from the Accounts section.

- 2. Select **Spending habits**.
- 3. Explore the budgeting tools.

# Mortgage center

If your financial institution uses a compatible mortgage service provider, your end users can see the **Mortgage center** option on a loan's *Account* screen. Selecting this option opens the mortgage information from the service provider in the same browser window that the end user was already using.

The **Mortgage center** label is customizable for your financial institution, and can be changed to use your preferred phrasing.



# Investments

If your institution uses a vendor compatible with Banno Online, end users can access brokerage functionality without signing in to another account.

If the feature is available for your end users, it appears as an **Investments** option in the main Banno Online menu.

# Charitable giving

If desired, your financial institution can link to charitable giving destinations through a link in the main navigation.

The link text in the main menu is customizable for your institution. By default, the link says **Charitable giving**. To get more information or to request this feature, create a jSource case on the *For Clients* site.

# Credit union rewards link

For credit unions that use a rewards program vendor that's compatible with Banno, your end users can use a link within the account *Details* screen to go directly to the rewards website through single sign-on (SSO). There, they can log on or sign up to view their rewards program information. The link title is customizable by your financial institution and can use your preferred

phrasing and appears with a  $\stackrel{\bullet}{\Delta}$  star icon next to it.

On large screens, the rewards link appears in a section for SSO links in the main account *Details* screen. On small screens, the end user can access the link from a slide-down menu at the top of the account *Details* screen.

# Creating transfers

Banno Online can create one-time transfers, future-dated transfers, and recurring transfers.

The end user must have at least two accounts set up with Banno Online to complete a transfer. Future-dated transfers and recurring transfers are available only for JHA core institutions.

- 1. Select an option.
  - Select Transfers from the main Banno Online menu.
  - Select Make a transfer in the quick actions section of the dashboard.
  - Select **Make a transfer** or, for credit unions, select **Transfer to a member** from the *Transfers* section of the dashboard. The *Transfers* section of the dashboard only appears if your institution has enabled scheduled transfers. Similarly, the member transfer option only appears if your institution has member-to-member transfers enabled.
- 2. Select the account you want to transfer funds from, and then select an account for the destination.
- 3. Enter the transfer amount.
- 4. Choose a situation and follow the corresponding steps.

Situation	Steps
Creating a one-time transfer	Select Submit.
Creating a one-time scheduled transfer	This option is only available for financial institutions using a JHA core.
	<ol> <li>Select More options.</li> <li>Select the Date field.</li> </ol>
	<ol> <li>Select a date for the transfer if you want something other than the <i>Soonest available</i> default.</li> <li>Select <b>Submit</b>.</li> </ol>
Creating a recurring transfer	This option is only available for financial institutions using a JHA core.
	<ol> <li>Select More options.</li> <li>Select a date for the repeating transfer to start.</li> <li>Change the Frequency field.</li> <li>Select Submit.</li> </ol>

#### TIP

If your transfer is an immediate, internal transfer, you can add a memo note by selecting **More options** and completing the **Memo** field.

### **Editing transfers**

After an end user creates a scheduled transfer, they can still modify or delete it if it was created from Banno Online or, usually, from Banno Mobile.

Note the following restrictions:

- Only transfers created in Banno Online or, usually, Banno Mobile can be edited using this method.
- Scheduled transfer features are only available for financial institutions using a JHA core.
- 1. Choose a situation and follow the corresponding steps.

Situation	Step
Use the <i>Transfers</i> section of the dashboard to access transfers	1. Find the <i>Transfers</i> section of the dashboard.
	<ol> <li>Find the Scheduled transfers section under the Transfers option.</li> </ol>

Situation	Step
Use the Banno Online main menu to access transfers	<ol> <li>Select <b>Transfers</b> from the Banno Online main menu.</li> <li>Find the scheduled transfers on the <i>Transfers</i> landing page.</li> </ol>

Trar	sfers	••
2	Make a transfer	
Sched	uled transfers	
DEC	\$2,342.00 to Personal Private OV3	
24 2018	Every month on the 24th, from Savings Account OV2	
MAR	\$23.23 to House savings	
6	Every Wednesday, from Savings Account OV2	
MAR	\$14.00 to Savings Account OV2	
6	Every month on the 6th starting in March, from Personal Private OV	3
MAR	\$12.00 to Personal Private OV3	
6	Every Wednesday, from Savings Account OV2	
MAR	\$13.33 to Savings Account OV2	
6	Every month on the 6th starting in March, from Personal Private OV	3
		/iew all

#### Transfers section of the Dashboard

- 2. Select the relevant scheduled transfer.
- 3. Choose a situation and follow the corresponding steps.

Situation	Steps
Edit transfer	<ol> <li>Change the relevant fields.</li> <li>Select Save.</li> </ol>
Delete transfer	<sup>1.</sup> Select ∎. 2. Select <b>Delete</b> .

## Member-to-member transfers

A member of a credit union can use Banno Online to transfer funds to pay another member of that credit union.

Member-to-member transfers can be accessed by selecting the option from **Transfers** in the Banno Online main menu, or the **Transfer to a member** option in the *Transfers* section of the main dashboard screen. If your institution has enabled scheduled transfers, a *Transfers* section is also available from the dashboard with a **Transfer to a member** option available to access this feature.

### Transferring funds from one member to another

Use these instructions to understand how a member of a credit union can use Banno Online to transfer funds to another member of the same credit union.

Situation	Steps
Accessing transfers from the Banno Online main menu	<ol> <li>Select <b>Transfers</b> from the Banno Online main menu.</li> <li>Select <b>Member transfer</b>.</li> </ol>
Accessing transfers from the <i>Transfers</i> section of the dashboard screen (only available if member-to-member transfers is an enabled feature)	<ol> <li>Locate the <i>Transfers</i> section of the dashboard screen.</li> <li>Select <b>Transfer to a member</b>.</li> </ol>
Accessing transfers from the quick actions section of the dashboard screen	<ol> <li>Locate the quick actions section of the dashboard.</li> <li>Select Transfer to a member.</li> </ol>

1. Choose a situation and follow the corresponding steps.

2. Complete the fields in the form.

### From

Selecting this field makes a screen appear where the end users can select from accounts to transfer funds from.

### Member name

In this field, the end user inputs the first three letters of the receiving member's name. Only three characters are allowed in this field.

### Member #

The end user enters the member number of the member they want to transfer funds to in this field.

#### Туре

The end user selects between *Share* (*S*) and *Loan* (*L*) to indicate the **Type**.

#### Share/Loan #

The end user inputs the share or loan number for the receiving member's account, up to four characters.

### Amount

The end user inputs the transfer amount in this field. There is no character limit.

- 3. Select Submit.
- 4. Select OK.

# Payments

Banno Online allows end users to have the convenience of online bill pay if your institution has enabled this feature.

The Payments screen can be accessed using several methods.

### Payments section of the Dashboard

The *Payments* section of the dashboard contains **Pay a bill** and **Pay a person** options, along with a list of recent payments.

#### Quick actions section of the Dashboard

Select **Pay a bill** from the quick-action section at the top of the dashboard to access bill pay.

### Main Banno Online menu

Bill pay can be accessed by selecting the **Payments** from the main Banno Online menu.

### iPay Single Sign-On

If your institution has iPay Single Sign-On enabled, end users can access bill pay functionality by selecting **Manage payments** from the Banno online main menu or the quick actions section of the dashboard.

### Attaching payments to conversations

End users can begin a conversation about a payment or add a payment to an existing conversation by navigating to **Payments** > **[Select payment]** > **Ask us about this payment**. While in an open conversation, they can select **Payments**, or choose **Select payments** within the conversation if the support agent has sent a prompt.

# iPay Single Sign-On functionality

iPay Single Sign-On (iPay SSO) provides Banno Online users full iPay functionality without the user needing to sign in to another account or to create a separate iPay account.

If your institution enables Bill Pay and iPay SSO, Banno Online users who don't have a preexisting iPay account can enroll in iPay Bill Pay without leaving Banno Online. This process allows them to use Bill Pay features through the *Payments* landing screen. Your institution can choose whether to enable enrollment. When an end user requests enrollment in iPay through Banno Online's SSO feature, Banno Online autofills the required fields.



#### iPay SSO user experience

Selecting **Manage payments** within Banno Online opens an iPay iFrame within the Banno Online interface, allowing the end user to retain access to the main Banno Online menu options.

### Enrolling in payments

These instructions describe the process for enrolling in iPay using iPay SSO within Banno Online.

For this feature to be available, your institution must be configured to have the following items enabled.

- Bill Pay
- iPay SSO
- iPay enrollment
- 1. Select **Payments** from the Banno Online main menu.
- 2. On the *Payments* landing page, select **Enroll**.

A dialog appears, allowing the end user to begin using the payments feature or return to the dashboard.

- 3. Choose the relevant option.
  - Select Manage payments to open an iPay iFrame and begin using the payments feature.
  - Select **Return to dashboard** to go back to the dashboard area.

## Adding a payee

Use these instructions to understand the process for an end user to add a payee from Banno Online.

- 1. Select **Payments** from the Banno Online main menu.
- 2.
  - In the Payees section, select the plus sign + .
- 3. Complete the fields to create a payee.

The new payee appears on the *Payments* screen with a payee *Details* screen that appears when the payee is selected.

### Deleting a payee (no edit option)

Use these instructions to learn how to delete a payee in Banno Online in a situation where only deletion of payees has been enabled for the end user, and the ability to edit payees is not enabled.

- 1. Go to the Payments landing page.
- 2. Select the **Payees** tab in the *Payments* section.
- 3. Select the payee you want to delete.
- 4. Select Delete.
- 5. When asked to confirm, select **Delete** again.
- 6. Select **OK**.

### Editing and deleting payees

This task shows the process that an end user would go through to manage payees if your institution has enabled both the ability to delete and to edit payees.

- 1. Select **Payments** from the main Banno Online menu.
- 2. Select the **Payees** tab in the *Payments* section.
- 3. Select a payee, and then select Edit.
- 4. Choose a situation and follow the corresponding steps.

Situation	Steps
Delete a payee	<ol> <li>Select Delete.</li> <li>When asked to confirm, select Delete again.</li> <li>Select OK.</li> </ol>
Edit payee information	1. Change the fields on the <i>Edit payee</i> screen as desired.

Situation	Steps

#### 2. Select Save.

# Paying a single bill

1. Choose a situation and follow the corresponding steps.

Situation	Steps
Access bills through the Banno Online main menu.	Select <b>Payments</b> from the Banno Online main menu.
Access bills through the quick actions section of the Dashboard.	Select <b>Pay a bill</b> in the quick actions section of the dashboard.
Access bills through the Payments section of the dashboard.	Select <b>Pay a bill</b> from the <i>Payments</i> section.

#### NOTE

End users can also access iPay bill pay functionality through the **Manage payments** option in the Banno Online main menu, if your institution has that feature enabled.

- 2. Select a bill to pay.
- 3. On the Single bill tab, complete the details in the form.

#### TIP

If desired, the user can also include a note in the **Comment** field. For check payees only, the end user can place a note in the **Memo** field for the payee to see.

Based on your financial institution's funding model, the end user selects either the arrival date or the processing date for the payment. The app informs the end user of which date (arrival or processing) they are selecting.

- 4. If a recurring payment is desired, select the **Frequency** field, and then fill out the corresponding fields.
- 5. Choose an option.
  - If the payment is a rush payment that requires an address to be completed, the end user selects **Next**.
  - If the payment is not a rush payment, continue to the next step.
- 6. Select Submit.
- 7. Select OK.

If the payment requires approval, a message appears above the **OK** option telling the end user that approval is required before the payment will process.

# Paying multiple bills

1. Choose a situation and follow the corresponding steps.

- To access bills through the Banno Online main menu, select **Payments** from the Banno Online main menu, and then select **Pay a bill**.
- To access bills through the quick actions section of the Dashboard, select **Pay a bill** in the quick actions section of the dashboard.
- To access bills through the *Payments* section of the dashboard, select **Pay a bill** from the *Payments* section.

#### NOTE

End users can also access iPay bill pay functionality through the **Manage payments** option in the Banno Online main menu, if your institution has that feature enabled.

- 2. On the Pay a bill screen, select the Multiple tab.
- 3. Use the filters and the **Search payees** field to locate one or more payees.

#### TIP

You can search by payee names and bill pay nicknames.

4. Once one or more payees have been selected, choose the **From** account, **Send on** date for the payment, and the **amount**.

### NOTE

The form allows you to choose different dates for each payee.

- 5. When all details are complete, select Review and pay.
- 6. Select Submit payments.
- 7. On the *Payments scheduled* screen, select **Done**.

## Editing a recurring payment

Use these instructions to understand the process for an end user to edit a recurring payment in Banno Online.

- 1. Select **Payments** from the Banno Online main menu.
- 2. In the Payees section, select a payee that has a Recurring label next to it.
- 3. Select a payment from the payee *Details* screen.
- 4. Choose a situation and follow the corresponding steps.

Situation	Steps
Delete a recurring payment	1. Select <b>Delete</b> .
	<ol> <li>Confirm the decision by selecting <b>Delete</b> again.</li> </ol>

Situation	Steps
Edit a recurring payment	1. Select Edit payment.
	2. Configure the payment details as desired.

## Skip payment (for credit unions)

Credit unions who have this feature enabled can offer the ability for end users to skip loan payments from within Banno Online.

The **Skip payment** option is available from **Payments** within Banno Online. When the feature is active at your institution, end users can use it to skip a payment. After selecting the **Skip payment** option, an end user selects an eligible loan, a share with which to pay the skip fee, and then selects **Agree and confirm** > **Done** to complete the process.

# Enrolling in Zelle® (SilverLake only)

Your financial institution must have SilverLake and a contract with JHA PayCenter to use Zelle<sup>®</sup>.

Before using Zelle<sup>®</sup>, end users must first enroll using the following steps.

- 1. From the dashboard or the main menu, select **Send money with Zelle**.
- 2. Select **Get started** when the Zelle<sup>®</sup> welcome screen appears.
- 3. When the *Terms & conditions* screen appears, select **Accept & continue**.
- 4. Select the email or mobile number you wish to use as a token that is used by other Zelle<sup>®</sup> users to send money to you and to request money from you.

If the email or phone number that appears from the bank profile are not desired, select **+ Add a new mobile number or email** to enter a different one.

#### NOTE

If a number or email has a pending transaction, that information appears in a message below it. You can select **Yes, enroll this email** or **Yes, enroll this phone number** to choose it to enroll with.

5. When the list of eligible accounts appears, select a primary account to be used as the default account that money will be sent to and paid from.

### 6. Select Continue.

A verification code is sent to the end user in an email or a text, depending on the method of enrollment chosen (phone number or email).

- 7. On the *Validate information* screen, enter the verification code that was sent to your email or phone number via SMS, and then select **Verify**.
- 8. Upon successful validation of the code, the success screen appears to confirm the end user's enrollment.
- 9. Select **Send or request money** to begin using Zelle<sup>®</sup>, or select **View pending requests** if there are any.

### Sending money with Zelle®

Your financial institution must have SilverLake and a contract with JHA PayCenter to use Zelle<sup>®</sup>.

- 1. Select a starting point.
  - Begin from the Accounts section of the dashboard.
  - Begin from the main menu.
- 2. Select Send money with Zelle<sup>®</sup> > Send.
- 3. If updated *Terms & conditions* appear, select Accept & continue.
- 4. Search for and select a contact to send money to using the Select recipient screen.

Select + Add a contact and complete the First name, Last name, and Email or phone number fields to add a contact to the list.

#### NOTE

Banno considers adding new contacts to be a high-risk action and requires password verification to complete this action.

- 5. On the *Enter amount* screen, type the amount you wish to send to the selected recipient.
- 6. If desired, change the pay-from account by selecting **From [Account name]** and changing the selection on the *Pay from* screen.
- 7. Select Review.
- 8. If a savings account was selected to send funds from, then select **Continue** when the Regulation D *Legal notice* disclaimer appears.

#### TIP

The *Legal notice* disclaimer is configurable by your FI by visiting **Banno People** > **Settings** > **Transfers** > **Reg D**.

- 9. On the *Review & send* screen, select **Send [amount]**. While the payment sends, a *Processing payment* screen appears.
- 10. When the *Payment sent* confirmation screen appears, select **Done** to return to the Zelle<sup>®</sup> *Activity* screen.

## Canceling a Zelle® payment

Your financial institution must have SilverLake and a contract with JHA PayCenter to use Zelle<sup>®</sup>.

- 1. Select **Send money with Zelle**<sup>®</sup> from the main menu to view the Zelle<sup>®</sup> Activity screen.
- 2. With the *Pending* tab selected, find the payment you want to cancel.
- 3. Select **Cancel** next to a payment.
- 4. When the confirmation screen appears, select **Cancel payment**.

### Responding to a Zelle® Request

Your financial institution must have SilverLake and a contract with JHA PayCenter to use Zelle<sup>®</sup>.

- 1. Select **Send money with Zelle**<sup>®</sup> from the main menu to view the Zelle<sup>®</sup> Activity screen.
- 2. On the *Pending* tab, find a pending request and select **Send [amount]**.
- 3. If the *Verification* screen appears, enter your password and select **Submit**.
- 4. Review the payment details and select Send [amount].
- 5. When the Reg D disclaimer appears, select **Continue**.

### TIP

You can select **Don't show me this again** to avoid seeing the message next time you send money through Zelle<sup>®</sup>.

6. When the confirmation screen appears, select **Done**.

# Stop payments

End users can access stop payment functionality in Banno Online if your financial institution has this feature available.

To view or stop a check payment, select an account from the *Accounts* section of the dashboard or from the *Accounts* screen, and then select **Stop payments**.

## Stopping a check payment

Use these instructions for understanding the process for stopping a payment on a single check or a range of consecutive checks in Banno Online.

- 1. In the Accounts section of the dashboard, or from the Accounts screen, select an account.
- 2. Select Stop payments.
- 3. Select + Stop a payment.
- 4. Choose an option.
  - Select A single check, and then complete the Check amount, Check #, Check date, Payee, and Reason fields.
  - Select A range of checks, and then complete the Start check #, End check #, and Reason fields.
- 5. Select Submit.
- 6. Select Confirm.

# **Business**

Select **Business** from the main menu in Banno Online to access actions for commercial accounts such as approving ACH payments and wire transfers.

# ACH & Wires

Cash management users of Banno Online can review and approve ACH and wire transfers.

The features can be accessed from **Business**, where an end user can choose from the *Cash manager* (if available at your institution), *Approve ACH*, or *Approve wire* options.

### Approving ACH

Use this task to understand the process for approving ACH in Banno Online.

- 1. Select **Business** > **Approve ACH**.
- 2. Select the item to approve.
- 3. Select Approve.

Bonus October 15	th		
JHA Financial Institut	tion, PPD		
\$510.53		\$510.53	
Debit		Credit	
Reset amount to \$0.0	00		
Offset account			NOW Act
Effective Date			Oct 14

### Approving wire transfers

Use this task to understand the process for approving wire transfers in Banno Online.

- 1. Select **Business** > **Approve wire**.
- 2. Select the wire to approve.
- 3. On the *Approve wire* screen, enter the **PIN**, and select **Approve**.

<	Approve wire	
A test		
Debit account	Business checking	
Credit account	x4123	
Receiving FI	JHA TEST INSTITUTION	
Amount	\$120.00	
Repetitive	Yes	
	Pin	
	Approve	

# **Electronic documents**

Your end users can view documents in your apps.

Some of the possible documents are statements, tax forms, and notices concerning accounts, but the types of documents available depend on your institution's document imaging provider.

#### NOTE

For more information about this feature or your institution's implementation, create a jSource case on the *For Clients* site.

To view the documents associated with an account in Banno Online, select **[Account name]** > **Documents**.

### Enrolling in electronic documents

End users can enroll in electronic documents on a per-account basis or for all accounts at once.

Depending on the document imaging provider your institution uses, your end users might not need to enroll to see documents. If you have a provider that does not require enrollment, your end users see available account documents in the app automatically. For information about your institution's documents and individual implementation, create a jSource case on the *For Clients*site.

1. Choose a situation and follow the corresponding steps.

Situation	Steps
Enroll from an individual account.	<ol> <li>Select an account from the <i>Accounts</i> section.</li> <li>Select <b>Documents</b>.</li> </ol>

Situation	Steps
	3. Select Enroll.
Enroll from the Settings screen.	<ol> <li>Select the end-user profile avatar from the main Banno Online menu.</li> <li>Select Settings.</li> <li>Beneath the <i>All accounts</i> section, in the Documents field of the relevant account, select Enroll.</li> </ol>

- 2. Accept the service agreement terms if one is configured by your institution to appear.
- 3. If your institution's configuration allows the end user to be able to have more than one notification method, they can choose to be notified when new documents are available, or they can choose if they would prefer not to be notified at all.
- 4. Choose a situation.
  - If your institution offers the ability to choose enrolling all accounts or none, the end user selects **Enroll all accounts**.
  - If your institution supports the ability to enroll in documents on a per-account basis, the end user selects the check boxes next to the relevant accounts.
- 5. Select Enroll.
- 6. Select **OK**.

### Downloading electronic documents

The end user must enroll in electronic documents before they become available for download.

- 1. Select an account from the *Accounts* section on the dashboard, or from the *Accounts* screen..
- 2. Select **Documents**, and then select the document you want to download.

Use the *Statements*, *Taxes*, or *Notices* tab to view different document types. You can also use the drop-down menu to filter documents by year.

The document begins downloading.

### Statement download options

In addition to selecting date ranges when downloading statements, such as **Last month**, **12 months**, or **Custom range**, end users can also select to download a statement containing information **Since last download** or **Since last statement**.