

A Quick & Easy Guide to  
**AccessConnect™**  
Personal Online Banking



**Access National Bank®**  
*The Difference is Access.*

[www.AccessNationalBank.com](http://www.AccessNationalBank.com)

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# Welcome

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We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. Online Banking is an important one of those tools.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking with Access National Bank.



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By following our tips, Online Banking at Access National Bank can be a safe and efficient method for handling your banking needs.

## User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other personally identifiable choices.

## Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

## Secure Access Code

You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code the next time that you log in.

## Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

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## Online Banking Safety Tips:

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
  - > Memorize your passwords.
  - > Exit your Access National Bank Online Banking session when finished.
  - > Do not leave your computer unattended when logged in to Online Banking.
  - > Do not use public computers or unsecured WiFi when accessing Online Banking.
  - > If you receive an error when logged into your Online Banking account, report the error to a customer service representative at 703.871.7380.
-

Access National Bank will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

## Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

## Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

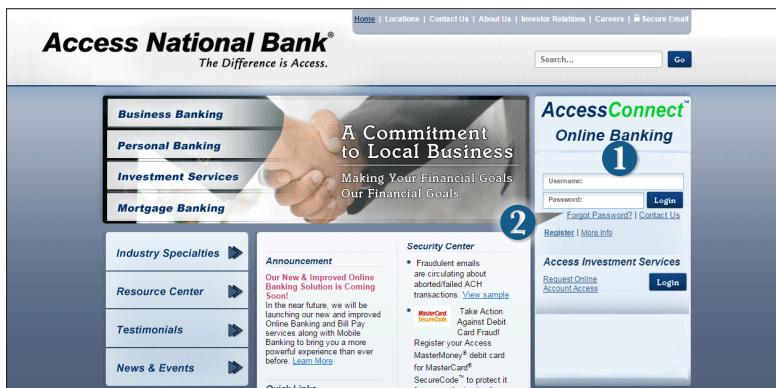
---

## Fraud Prevention Tips:

- > Do not open email attachments or click on a link from unsolicited sources.
  - > Avoid completing email forms or messages that ask for personal or financial information.
  - > Do not trust an email asking you to use a link for verification of login or account details.
  - > Monitor your account transactions for unauthorized use.
  - > Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
  - > Contact the sender by phone if you are suspicious of an email attachment.
-

1. Type [www.accessnationalbank.com](http://www.accessnationalbank.com) into the address bar on your browser and enter your current Login ID and click **Login**. If you have forgotten your Login ID, please contact us at 703.871.7380.
2. Do not enter your password when the next screen comes up. Instead, select **"I am a new user"**.
3. You will be directed to a page displaying the contact information on file for your account. Select your preferred contact method that will enable Access National Bank to reach you immediately with your Secure Access Code. Choose either phone, text message, or email, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us during business hours.
4. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select **"I already have a Secure Access Code"**.
5. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security **criteria**. When finished, click **Submit**.
6. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the **Address Change** screen to make corrections. Click **Submit** then **OK** to continue.
7. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
8. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
9. You will then be logged in to Online Banking with Access National Bank.

Once you have registered as a New User, and logged into Online Banking at least once, follow these steps for subsequent logins.



1. From [www.accessnationalbank.com](http://www.accessnationalbank.com)'s Online Banking login box, enter your **Login ID** and **Password**. Click **Log In**.
2. Forgot your password? Simply enter your Login ID, leave the Password field blank, and click on the **Forgot Password?** option. Click **Log In**.

## What is a secure access code?

You need a secure access code each time you login to our Online Banking system. It is delivered to you via email, phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer or device, you will need another secure access code.

## Should I register my device?

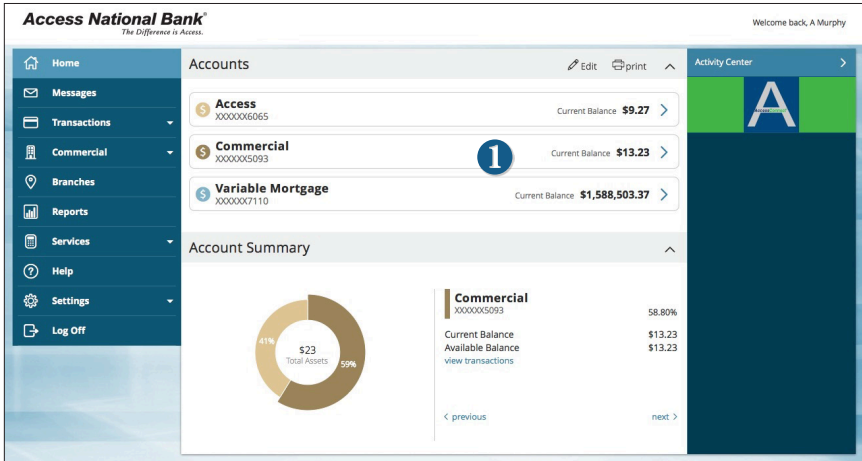
If this device is "private" device where you have exclusive access, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device where other people could have access to the same computer, for example at a public library.

## Logging Off

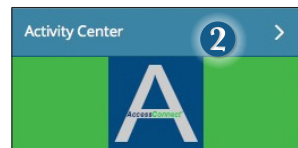
As a secure practice, you should log off your Online Banking session with Access National Bank before you close out of your online banking session, or anytime you walk away from your computer. For additional security, Access National Bank will log you out automatically due to inactivity or when your online session reaches the maximum time limit.

The Home Screen will give you an overview of all of your accounts at Access National Bank displayed in a comprehensive list with available balances conveniently in one place.

## To View an Overview of Your Accounts:



1. For account transaction history, click the **account name** to view the **Account Details** screen. View details or a check image by clicking > next to the transaction. Select **Show Filters** to define search options.
2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These **Quick Action** options allow you to swiftly: transfer money and view the money manager.



It is easy to see recent transactions for each account. Simply click on the account name on the Access National Bank Online Home page. The credits appear in green, the debits appear in red and pending transactions have a light gray background.

## To View Account Details:

**Account Details**  
There have been 74 transactions on this account since 2/10/2015. Ask about account Last Updated: 5/19/2015 8:31 AM

**1** Premier Business Checking XXXXXX3123 **\$26.08**

Current Balance \$26.08 Last Statement Date 5/13/2015  
Available Balance \$26.08 Last Deposit Date 5/18/2015  
Last Statement Balance \$21.28 Last Deposit Amount \$0.01

Show Filters **3** **5** Search description **6**

TIME PERIOD TRANSACTION TYPE MIN AMOUNT MAX AMOUNT  
0.00 to 0.00

CHECK # to

Reset Apply Filters **4**

Subtotal: Credits: \$245.51 | Debits: \$-233.27 Export

Date	Description <b>2</b>	Amount	Balance
5/18/15	Trsf to Checking XX3123 Funds Transfer via Online	\$0.01	\$26.08
5/15/15	ACH Paymen Utility Payments PPD 11-11111111	-\$0.31	\$26.07
5/15/15	Utility Pa TestingTreas PPD 9111111111	\$5.00	\$26.38

From the **Home Page**, Click on the account for which you would like more information.

1. The top of this screen shows you an overview of this account.
2. You can organize your view by date, description or amount by clicking the column header.
3. If you choose to **Show Filters**, you will be able to filter out certain transactions to view, export or print.
4. Once you've made your selections, click **Apply Filters**.
5. Once you have filtered the transactions that you would like to print, click **Print**. Or you can choose to **Export** your selection and save on your computer or device.
6. Looking for a specific transaction? You can also search transaction descriptions.

The Activity Center shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether single or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

## To View Unprocessed Transactions:

The screenshot shows the 'Activity Center' interface. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. A search bar is located below the tabs. Below the search bar, there are 'Show Filters' and 'Favorites' options. The main area displays a table of transactions with columns for 'Created', 'Status', 'Approvals', 'Type', 'Account', 'Amount', and 'Actions'. Three callouts are present: '1' points to the 'Recurring Transactions' tab, '2' points to the checkmark icon in the first row, and '3' points to the 'Show Filters' dropdown.

Created	Status	Approvals	Type	Account	Amount	Actions
5/15/2015	Cancelled	0 of 1	ACH Pass Thru - Tracking ID: 10001		\$25,988.00	Actions
5/14/2015	Processed	1 of 1	ACH Collection - Tracking ID: 10000	Logans (Tracking: 000001111)	\$0.22	Actions
5/14/2015	Processed	1 of 1	ACH Batch - Tracking ID: 10000	Prime Business (Tracking: 000001111)	\$0.31	Actions

Click on the **Activity Center** tab.

1. You can choose to view **Single Transactions**, **Recurring Transactions**, or **Deposited Checks** by clicking on the appropriate tab.
2. Click the **V** next to the transaction to view more details.
3. Click **Show Filters** for additional search options, click the **V** to expand search options.
4. Select **Actions** to cancel transactions that haven't processed, or choose inquire to send a secure message.

Online Banking enables you to transfer funds between your own Access National Bank accounts quickly and easily.

## To Transfer Funds:

The screenshot shows a web form titled "Transactions" with a sub-section "Funds Transfer". The form contains the following fields and elements:

- FROM \***: A dropdown menu showing "Consumer Checking XXXX1234 \$50,000.00". A blue circle with the number "1" is positioned to the right of this field.
- TO \***: A dropdown menu showing "Savings XXXX2345 \$100,000.00".
- AMOUNT \***: A text input field containing "0.00". A blue circle with the number "2" is positioned below the field. To the right of the field is a checkbox labeled "Make this a recurring transaction". A blue circle with the number "3" is positioned above the checkbox.
- DATE \***: A date input field containing "10/22/2014" with a calendar icon to its right.
- MEMO**: A text input field containing "Enter letters and numbers only". A blue circle with the number "4" is positioned to the right of the field.
- At the bottom left, there is a note: "\* - indicates required field".
- At the bottom right, there are two buttons: "Clear" and "Transfer Funds".

Click on the **Funds Transfer** tab.

1. Select the accounts that you wish to transfer funds **From** and **To** using the dropdown menus.
2. Enter the dollar amount and date to process the transaction.
3. (optional) If you wish to setup a recurring transaction, click the check box. New input fields will appear and you will need to specify the frequency and date range for this transaction.
4. When completed entering the needed information, select **Transfer Funds**.



Using Online Banking with Access National Bank, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.  
**Contact Access National Bank at 703.871.7380 for current fee information.**

## To Initiate a Stop Payment Request:

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

<b>REQUEST TYPE</b>	Are you requesting to stop payment on one or multiple checks?
<b>ACCOUNT</b>	<div style="border: 1px solid #ccc; padding: 2px;">Single Check</div> <div style="border: 1px solid #ccc; padding: 2px;">Multiple Checks</div>

\* - Indicates required field

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.

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

<b>REQUEST TYPE</b>	Enter the check amount		
<b>ACCOUNT</b>	<div style="border: 1px solid #ccc; padding: 2px;">\$ <span style="float: right;">500.00</span></div>		
<b>CHECK NUMBER</b>	1	2	3
<b>PAYEE</b>	4	5	6
<b>AMOUNT</b>	7	8	9
<b>DATE</b>	Delete	0	Save
<b>NOTE</b>	<div style="border: 1px solid #ccc; height: 20px;"></div>		

\* - Indicates required field

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

<b>REQUEST TYPE</b>	Enter the date of the check																																																
<b>ACCOUNT</b>	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="text-align: center; font-size: small;">October 2014</div> <table style="width: 100%; border-collapse: collapse; font-size: x-small;"> <tr> <td>Sun</td><td>Mon</td><td>Tue</td><td>Wed</td><td>Thu</td><td>Fri</td><td>Sat</td> </tr> <tr> <td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td> </tr> <tr> <td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td> </tr> <tr> <td>12</td><td>13</td><td>14</td><td style="background-color: #e0e0e0;">15</td><td>16</td><td>17</td><td>18</td> </tr> <tr> <td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td> </tr> <tr> <td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td> </tr> </table> </div>							Sun	Mon	Tue	Wed	Thu	Fri	Sat				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
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<b>NOTE</b>	<div style="border: 1px solid #ccc; height: 20px;"></div>																																																

\* - Indicates required field

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

<b>REQUEST TYPE</b>	Enter a brief note to include with this request		
<b>ACCOUNT</b>	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="border: 1px solid #ccc; padding: 2px;">For services rendered</div> <div style="border: 1px solid #ccc; padding: 2px;"> <input type="button" value="Get"/> </div> </div>		
<b>CHECK NUMBER</b>	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="border: 1px solid #ccc; height: 20px;"></div> </div>		
<b>PAYEE</b>	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="border: 1px solid #ccc; height: 20px;"></div> </div>		
<b>AMOUNT</b>	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="border: 1px solid #ccc; height: 20px;"></div> </div>		
<b>DATE</b>	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="border: 1px solid #ccc; height: 20px;"></div> </div>		
<b>NOTE</b>	<div style="border: 1px solid #ccc; height: 20px;"></div>		

\* - Indicates required field

With the Person to Person Transfer feature, you can send money to any Online Banking user at Access National Bank. You can also conveniently link this account to your Online Banking for deposit purposes only. All you need is the email address associated with their Online Banking and the last four digits of their account number.

## To Send Money to a Person or Company:

### Person To Person Transfer

You can choose to make a single transfer to another account holder or link another account holder's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other account holder, or if you need to create a recurring or future-dated transfer, linking the account is required.

**1**

### Transfer Funds To Another Account

Make a one-time transfer to another customer's account.

#### Enter Your Account Information

FROM ACCOUNT \*

Business Checking; \$460.01 **2**

AMOUNT *	DESCRIPTION
0.00	

#### Enter Recipient Customer Account Information

RECIPIENT EMAIL ADDRESS \* ⇄ LAST 4 DIGITS OF ACCOUNT # \*

**3**

\* - Indicates required field

**4**

### Link An Account

Link another customer's account (deposit only) to your online login. Enter Recipient Customer Account Information. This data is to link a target account to be used in Funds Transfer under the Transaction tab.

RECIPIENT EMAIL ADDRESS \* LAST 4 DIGITS OF ACCOUNT # \*

**5**

\* - Indicates required field

Click on the **Person to Person** tab.

1. Choose whether you will be making a Single Transfer or whether you would like to link another account for future use.
2. For a Single Transfer, use the dropdown to choose the account you wish to withdraw funds from. If you wish to include a description to go with your transfer do so in the provided box.
3. Enter the information for the person you wish to receive the funds.
4. Click **Submit**.
5. If you would like to link this account for future use. Click **Link Account** at the first window; this information will be used in Funds Transfer.

In order to transfer funds to an account outside Access National Bank, you must first enroll the new external account. This will ensure the ability to make fund transfers to the outside account by integrating it into one, simple location.

## To Add an External Account:


### Add an External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



**Step 1: Add Your Account**

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number:  **1** Account Type:  **2**

Routing Number:

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

**3**

Click on the **Add External Account** tab.

1. Enter the **Account Number** and the financial institution's Routing Number in the spaces provided. These numbers can be located towards the bottom of a paper check.
2. From the drop-down menu, choose the **Account Type**.
3. Click **Continue**. You should then receive micro deposits in the external account to show the process has been initialized. Once received, go to **Verify External Account** to enter the amounts and activate your external account.

Once you have made a request to add an external account, check the history of that account and locate the two small "micro" deposits that have been made. You will then be asked to provide those amounts to verify the ability to make transfers and to prove ownership of the outside account.

## To Verify an External Account:

Retrieve List of External Account Requests

---

This form will allow you to verify the amounts of the External Account Association Requests that you have made. Click the submit button below to see the list of outstanding requests for your Online Banking login.

**1**

Submit

**Account Verification**

Please choose an account to verify using the amounts that were deposited to your account.

---

Status	Routing Number	Account Number	Account Type
<input checked="" type="radio"/> Funds have been sent to the target account	<b>2</b> 081000214	1234567890	Checking

**Verify Deposit Amounts**

The deposit amounts should be entered in cents (example: \$0.12 should be entered as "12").

AMOUNT #1:

**3**

AMOUNT #2:

**4**

Submit

Click on the **Verify an External Accounts** tab.

1. To begin verifying the micro deposit amounts of your external account request, click **Submit**. You will be directed to a new window.
2. **Select the Account** you would like to verify.
3. Enter the amounts of the micro deposits.
4. Click **Submit**.

Bill Pay with Access National Bank is easy and convenient whether you are accessing your account from a computer or a smart device.

## New Bill Pay Features:

You can now choose how you view your Bill Payscreens - grid or list view....

The image shows two views of the Bill Pay interface. The top view is the 'Grid View', which displays a grid of bill cards for payees: ALLSTATE, AT&T INTERNET, BRICK, and CELL. Each card shows the payee name, a payment status (e.g., 'Paid \$270.33 on 6/25/2014' for ALLSTATE), and a 'No Scheduled Payments' message. Below each card is a 'See payment history' link with a pencil icon. The bottom view is the 'List View', which shows a table of bill pay entries. The table has columns for Name, Last Payment, Scheduled Payment, and Status. The entries are: Advance Lawn Care (Last Payment: 3/31/2015, \$30.00, Status: No Scheduled Payments), Mutual Fund (Last Payment: 12/23/2014, \$262.67, Status: No Scheduled Payments), Tony's Tire (Last Payment: 3/12/2015, \$310.62, Scheduled Payment: 4/13/2015, \$210.89, Status: Scheduled), and Ameren Electric (Last Payment: 3/12/2015, Scheduled Payment: 4/13/2015, Status: Scheduled). Both views include a search bar for 'SEARCH PAYEES', an 'Advanced' dropdown, and 'Grid' and 'List' view toggle buttons.

...or use the dropdown to view more Bill Pay options.

The image shows the Bill Pay interface with a dropdown menu open. The dropdown menu is positioned over the 'Advanced' dropdown and contains the following options: 'Add A Payee', 'Visit Bill Pay Site', and 'Manage Payment Accounts'. The background shows a grid of bill cards for payees: AAA, BerkEagle, BMC CoPay, CC-Amazon, and CC-Amex. Each card shows the payee name, a payment status (e.g., 'Paid \$400.00 on 11/7/2011' for CC-Amex), and a 'No Scheduled Payments' message. Below each card is a 'See payment history' link with a pencil icon. The interface also includes a search bar for 'SEARCH PAYEES', an 'Advanced' dropdown, and 'Grid' and 'List' view toggle buttons.

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis.

## To Create a Payee:

The screenshot displays the 'Bill Pay' interface. At the top, there is a search bar labeled 'SEARCH PAYEES' and a dropdown menu set to 'Advanced'. A blue circle '1' highlights the 'Advanced' dropdown. Below the search bar, there are three payee cards: 'AAA', 'BerkEagle', and 'CC-Amex'. A blue circle '2' highlights the 'Add A Payee' option in the dropdown menu. Below the payee cards, there is a 'Transactions' section with an 'Add Payee' form. The form contains the following fields: NAME \* (Megan Smith), PAYEE NICKNAME (Megan), ADDRESS 1 \* (123 Main Street), ADDRESS 2, CITY \* (Spring), STATE \* (TX), ZIP \* (77388), AREA CODE \* (091), PHONE \* (888-4521), EXT., and PAYEE ACCOUNT # (123456789). A blue circle '2' highlights the 'Save' button. A blue circle '3' highlights the 'Add Payee' form. Below the form, there is a confirmation message: 'Bill Payee Created' with a checkmark icon and the text 'Your new Bill Payee has been successfully created.' and a 'Close' button.

From the **Bill Pay** tab, click the dropdown and choose **Add a Payee**.

1. Fill out the required information regarding the payee, then click **Save**.
2. You will get a confirmation screen that your payee has now been created and added to your payee list.

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Bill Pay tab you will see all of the existing payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

## To Make a Payment:

The screenshot shows the 'Bill Pay' interface with a search bar and 'Advanced' filter. A grid of payee cards is displayed. The 'BRICK' payee card is highlighted with a blue circle containing the number '1'. Each card shows the payee name, a recent payment status, and a 'See payment history' link.

Click on the **Bill Pay** tab.

1. Select the payee that you would like to pay.
2. Click the account from which you would like to send a payment.
3. Enter the amount of payment and the delivery method.
4. Choose the date to complete the transaction.
5. After you have verified the information, click **Send Payment**.

The sequence of screenshots illustrates the payment process:

- Step 1:** The 'BRICK' payee card is selected.
- Step 2:** The 'Select an account' screen shows the 'CHK Acct \*\*\*\*\*3402 0016303402' selected.
- Step 3:** The payment details screen shows 'FROM', 'AMOUNT: \$0.00', 'DELIVERY METHOD: Standard', and 'DATE: Select a date'.
- Step 4:** The 'Select a date' calendar shows the date '26' selected for March 2015.
- Step 5:** The final screen shows the 'Send Payment' button highlighted.

**Note**

**You have the option to create a recurring transaction for any of your bills. Reference Recurring Transactions within the Advanced Bill Pay section of this guide.**

Here you can quickly pay bills by searching payees by name, last payment date, scheduled payment or status.

## To Search Your Bill Pay History:

The screenshot displays the Bill Pay interface. At the top left, there is a search bar labeled 'SEARCH PAYEES' and a dropdown menu set to 'Advanced'. A table lists payees with columns for Name, Last Payment, Scheduled Payment, and Status. A right-hand panel shows a search for 'SEARCH PAYMENTS' with filters for 'Pending' and 'Processed', and a list of transactions. A second, semi-transparent screenshot is overlaid on the bottom, showing a grid of payee cards. A dropdown menu is open over the 'AAA' card, listing options: 'Add A Payee', 'Visit Bill Pay Site', and 'Manage Payment Accounts'. A 'See payment history' link is visible at the bottom of each card.

Name	Last Payment	Scheduled Payment	Status
Alabama Farmers Federation		No Scheduled Payments	
Angie die		No Scheduled Payments	
Capital One Credit Cards		No Scheduled Payments	
Car Insurance	3/9/2015 \$356.86	No Scheduled Payments	
CC - Canceled			

Transaction	Amount	Date
My current acco... Regular Payment	\$50.00	4/1/2015
Old Navy Regular Payment	\$15.00	3/10/2015
Car Insurance Regular Payment	\$356.86	3/9/2015
My current acco... Regular Payment	\$50.00	2/27/2015
Credit Card Debit	\$1,355.47	2/26/2015
...	\$150.00	

Payee	Status	Action
AAA	No Scheduled Payments	See payment history
BerkEagle	No Scheduled Payments	See payment history
BMC CoPay	No Scheduled Payments	
CC-Amazon	No Scheduled Payments	
CC-Amex	Paid \$400.00 on 11/7/2011 No Scheduled Payments	

Click on the **Bill Pay** tab.

1. To sort by a header, click the arrow next to the desired category.
2. You can also search your previous **Payees**.
3. You can view **Pending** or **Processed** transactions on the right side panel.
4. To see payment history for a specific Payee, you can select **See Payment History** on the bottom of the Payee grid.
5. To access additional screens, click on **Advanced**, and then **Visit Bill Pay Site**, this will take you to the third party site where you can add, change, delete payees etc.




You can see all Pending and Processed transactions listed on the right hand panel.

## To Cancel a Pending Transaction:

The screenshot displays the 'Bill Pay' interface. On the left, there is a search bar for 'SEARCH PAYEES' and a dropdown menu for 'Advanced'. Below this is a table with columns: 'Name', 'Last Payment', 'Scheduled Payment', and 'Status'. The first row shows a scheduled payment of \$200.00 on 6/12/2015, with a green checkmark icon in the status column. A second row shows 'No Scheduled Payments'. On the right, there is a 'SEARCH PAYMENTS' panel with 'Pending' and 'Processed' buttons. A modal dialog titled 'Payment Scheduled' is overlaid on the table, showing a checkmark icon and the following text: 'Your bill payment is scheduled. To Payee: [redacted] Amount: \$1985.23 Delivery Method: Electronic Withdrawal, Standard Electronic Payment to Payee Process Date: 06/26/2015 Status: Scheduled'. At the bottom of the dialog are 'Close' and 'Cancel Payment' buttons.

Name	Last Payment	Scheduled Payment	Status
[redacted]	5/11/2015 \$200.00	6/12/2015 \$200.00	Scheduled
[redacted]	5/19/2015 \$47.83		No Scheduled Payments
[redacted]	6/10/2015 \$87.37		
[redacted]	5/19/2015 \$600.00		

Click on the **Bill Pay** tab.

1. You can toggle to view only **Pending** or only **Processed** transactions by clicking the appropriate button on the right hand panel.
2. You can see the **Pending** payments marked as scheduled in green under the Status header.
3. To cancel the pending transaction, click the  icon.
4. A new screen will appear. Click **Cancel Payment**. You should see a confirmation screen to show that this action is completed.

## What is more reassuring than being in control of your finances? Staying in control of your bills!

Online Bill Pay with Access National Bank allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. This is a quick and easy alternative to paying your bills online at the sites of each individual company.

Payments
Transfers
GiftPay
Calendar
My Account
Help

Welcome Web Demo | [demoaccount@accessnabills.com](#) | Last login: 03:47 PM on 11/08/2013 | [Log out](#)
[Messages \(0\)](#) | [Livechat](#) | [View demo](#)

+ Add a Payee

Display: All | [Shortcut](#) | [Last 30 days](#) | [Individuals only](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category
Search your payees
Enter payee name or nickname
Search

Pay To	Pay from	Amount	Payment date	Actions
<a href="#">American Express</a> *****456 Electronic eBill due	Primary Chec.***5676	\$ <input type="text"/> Min Due: \$35.00 Stmt Bal: \$1,250.65	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	<a href="#">Rush Delivery</a> <a href="#">Make a Recurring</a> <a href="#">Add Comment</a> <a href="#">File eBill</a>
<a href="#">Car Loan</a> *****8467 Electronic	Primary Chec.***5676	\$ <input type="text"/>	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make a Recurring</a> <a href="#">Add Comment</a>
<a href="#">Cellular One</a> *****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec.***5676	\$ <input type="text"/>	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make a Recurring</a> <a href="#">Add Comment</a>
<a href="#">Day Care</a> *****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec.***5676	\$ <input type="text"/>	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make a Recurring</a> <a href="#">Add Comment</a>
<a href="#">Lawn Service</a> *****4321 Check	Primary Chec.***5676	\$ <input type="text"/>	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make a Recurring</a> <a href="#">Add Comment</a>
<a href="#">Mortgage</a> *****2345 Electronic	Primary Chec.***5676	\$ <input type="text"/>	11/18/2013 Deliver By: 11/20/2013	<a href="#">Make a Recurring</a> <a href="#">Add Comment</a>
<a href="#">Office Depot</a> *****7156 Electronic	Primary Chec.***5676	\$ <input type="text"/>	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make a Recurring</a> <a href="#">Add Comment</a>
<a href="#">Phone</a> *****6666 Check Last paid: \$50.00 on 10/18/2013	Primary Chec.***5676	\$ <input type="text"/>	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make a Recurring</a> <a href="#">Add Comment</a>
<a href="#">Suzy at College</a> *****2345 Electronic	Primary Chec.***5676	\$ <input type="text"/>	11/18/2013 Deliver By: 11/20/2013	<a href="#">Make a Recurring</a> <a href="#">Add Comment</a>
		<b>Totals</b>		
		Hobby Account	\$0.00	
		Primary Checking	\$0.00	
		Secondary Checking	\$0.00	
		Payment Total	\$0.00	

[View pending transactions](#) | [View history](#)
Review
Submit payments

Click on the **Bill Pay** tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account with Access National Bank.

The screenshot shows the Advanced Bill Pay interface with the following elements highlighted by numbered callouts:

- 1**: Payments tab in the top navigation bar.
- 2**: Pending transactions panel on the right side.
- 3**: History panel on the right side.
- 4**: Filter dropdown menu for selecting a category.
- 5**: Search bar for finding payees.
- 6**: Messages link in the top right corner.

The main content area displays a list of transactions with columns for Pay To, Pay from, Amount, Payment date, and Actions. Transactions include American Express, Car Loan, Cellular One, Day Care, Lawn Service, Mortgage, and Office Depot. The right side panels show Pending transactions (Total: \$1,690.00) and History transactions (Total: \$2,125.00).

From the **Advanced Bill Pay** option:

1. Click the **Payments** tab.
2. Pending transactions can be viewed in the right side panel under **Pending**. Click **view more** for more details or by clicking **view** next to a specific transaction.
3. A History of transactions can be viewed in the right side panel under **History**. Click **view more** for more details or by clicking **view** next to a specific transaction.
4. You can filter your future payments by category if you wish.
5. Payees can be easily searched in the Search bar.
6. Secure messages can be sent or viewed by clicking **Messages**.

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis, such as a loan.

**1**

Payments Transfers GiftPay Calendar My Account Help

Welcome Web Demo | demoaccount@paymibills.com | Last login: 03:47 PM on 11/08/2013 | Log out  
Messages (0) | Livechat | View demo

+ Add a Payee **2**

Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)

Choose a Category Search your payees Enter payee name or nickname Search

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic	Primary Chec.***5676	\$	11/18/2013 Min Due: \$38.00 Stmt Bal: \$1,230.65	Rush Delivery Make it Recurring Add Comment File eFile
Car Loan ****8467 Electronic	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment

**3**

Add a payee

I need to:

- Pay a company
- Pay an individual
- Pay a bank or credit union

Back Next

**4**

Add a payee

Who are you trying to pay?

All fields are required unless designated with (Optional).

Payee name \_\_\_\_\_

Account number \_\_\_\_\_

Verify account number \_\_\_\_\_

Phone number (\_\_\_\_) \_\_\_\_-\_\_\_\_

Zip code \_\_\_\_-\_\_\_\_

Back Next

**5**

Add a payee

Need more information about ABC Company

All fields are required unless designated with (Optional).

Payee name ABC Company

Account number 1234567890

Phone number 888-444-2222

Account holder name John Doe

Address 123 Ash Ave.

City Cypress

State Florida

Zip code 32432

Nickname ABC Company

Default pay from Primary Checking

Category (optional) Unassigned

Back Next

From the **Advanced Bill Pay** option:

1. Click on the **Payments** tab.
2. Then click the **Add a Payee** button. In the drop-down list, click the type of Payee that you would like to create.
3. A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.
4. Fill out the required information regarding the payee, then click **Next**.
5. Enter the mailing information for your payee and click **Next**. Your payee has now been created and added to your payee list.

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Payments tab you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

The screenshot shows the 'Payments' tab in a web application. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the tabs, there's a header area with 'Welcome Web Demo', a user email 'demoaccount@bpaym/bills.com', and a login time 'Last login: 03:47 PM on 11/08/2013'. There are also links for 'Log out', 'Messages (0)', 'Liveschat', and 'View demo'.

Below the header, there's a '+ Add a Payee' button. The main content area has a 'Display:' section with filters: All, Shortcut, Last 30 days, Individuals only, Inactive, and Hidden (0). There's a search bar labeled 'Search your payees' with a 'Search' button. A dropdown menu 'Choose a Category' is also present.

The main table lists various payees with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. The payees listed include American Express, Car Loan, Cellular One, Day Care, Lawn Service, Mortgage, Office Depot, Phone, and Stay at College. Each row has a 'Pay from' dropdown (all set to 'Primary Chec...\*\*\*5676'), an 'Amount' field, a 'Payment date' field with a calendar icon, and an 'Actions' column with options like 'Rush Delivery', 'Make it Recurring', 'Add Comment', and 'File eBill'.

On the right side, there are two summary sections: 'Pending Processing in next 45 days' and 'History Processed in last 45 days'. The pending section shows a total of \$1,550.00. The history section shows a total of \$2,125.00.

At the bottom, there's a 'Totals' section for 'Hobby Account', 'Primary Checking', and 'Secondary Checking', all showing \$0.00. A 'Payment Total' is also shown as \$0.00. There are 'View pending transactions' and 'View history' links, and 'Review' and 'Submit payments' buttons.

Numbered callouts in the image point to: 1. The 'Payments' tab; 2. The 'Pay from' dropdown; 3. The 'Amount' field; 4. The 'Payment date' field; 5. The 'Rush Delivery' action; 6. The 'Submit payments' button.

From the **Advanced Bill Pay** option:

1. Click on the **Payments** tab.
2. You will see a list of billers and the most recent payment made to them as well as future due dates. Use the **Pay from** dropdown to choose the account from which you would like to pay each bill.
2. In the **Amount** column, enter any payments that you wish to make.
3. Enter the desired **Payment date** in the next column; be sure to use the convenient calendar feature.
4. You can choose to designate some with faster than normal processing by clicking **Rush Delivery** in the **Actions** column. **Fees may apply.**
5. After you have carefully reviewed the payments, click **Submit payments**.

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you time from not entering a payment each time a bill is due.

## To Create Recurring Payments

**1**

Payments Transfers GiftPay Calendar My Account Help

Welcome Web Demo | [demoaccount@paymybills.com](mailto:demoaccount@paymybills.com) | Last login: 03:47 PM on 11/08/2013 | [Log out](#) | [Messages \(0\)](#) | [Livechat](#) | [View demo](#)

[Add a Payee](#)

Display: All | [Shortcut](#) | [Last 30 days](#) | [Individuals only](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category | Search your payees Enter payee name or nickname | Search

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec...***5676	\$	11/18/2013 Min Due: \$35.00 Deliver By: 11/20/2013 Due By: 12/01/2013	Rush Delivery Make it Recurring Add Comment File eBill
Car Loan ****8467 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Cellular One ****5555 Electronic Last paid: Set up a Day C ****7888	Primary Chec...***5676	\$	11/18/2013	Rush Delivery

**2**

Pending  
Processing in next 45 days

Ameri...	\$1,000.00	11/15	<a href="#">Edit</a>
Fred ...	\$50.00	11/19	<a href="#">Edit</a>
Res...	\$500.00	11/19	<a href="#">Edit</a>
	\$1,550.00		

History  
Processed in last 45 days

Day Care	\$500.00	11/15	<a href="#">View</a>
Chris...	\$200.00	11/14	<a href="#">View</a>
		11/14	<a href="#">View</a>
		11/18	<a href="#">View</a>
		11/08	<a href="#">View</a>
		10/18	<a href="#">View</a>
		10/02	<a href="#">View</a>

**Setup recurring payment**

Pay To: American Express  
\*\*\*\*3456  
Electronic

Pay from: Primary Chec...\*\*\*5676 **3**

Amount: \$

Frequency: Select Frequency

Select first payment date (mm/dd/yyyy)

If the payment falls on a holiday or weekend, what would you like to do?  
 Pay Before  Pay After

Will this payment series end?  Yes  No

**4**

Cancel Submit

From the **Advanced Bill Pay** option:

1. Click on the **Payments** tab.
2. Find the payee you wish to set up recurring payments for; click the **Make it Recurring** link.
3. A new window will pop up. Choose the **Pay From** account, along with the **Amount, Frequency, Payment date** and other payment preferences.
4. Click **Submit** after you confirm the details.

Even after you have set up a payment, you have the ability to edit or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

## To Edit or Cancel a Payment

The screenshot illustrates the steps to edit a payment in the Bill Pay system. It shows the main interface with a list of payees, a detailed view of a selected payee (American Express), and an 'Edit payment' modal. The modal allows users to modify the payment's source account, amount, and date. A 'Return to Payments' button is located at the bottom of the details window.

From the **Advanced Bill Pay** option:

1. Click on the **Payments** tab.
2. To edit or cancel a payment, click on the payee.
3. A new window will appear revealing the recent activity for the payee. Click the **Edit** link towards the bottom of the window.
4. Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**.
5. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

Rush Delivery of your Bill Payments is available

## To Rush Delivery for a Bill Payment:

Welcome Web Demo | demoaccount@paymybills.com | Last login: 03:47 PM on 11/08/2013 | [Log out](#)  
[Messages \(0\)](#) | [Livechat](#) | [View demo](#)

[Add a Payee](#)

Display: [All](#) | [Shortcut](#) | [Last 30 days](#) | [Individuals only](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category | Search your payees Enter payee name or nickname Search

Pay To	Pay from	Amount	Payment date	Actions
<b>American Express</b> ****3456 Electronic eBill due	Primary Chec.***5676	\$ [input type="text"/> Min Due: \$35.00 Stmt Bal: \$1,250.65	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a> <a href="#">File eBill</a>
<b>Car Loan</b> ****8467 Electronic	Primary Chec.***5676	\$ [input type="text"]	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>

**Pending**  
Processing in next 45 days [view more](#)

Ameri...	\$1,000.00	11/15	<a href="#">Edit</a>
Fried...	\$50.00	11/19	<a href="#">Edit</a>
Red C...	\$500.00	11/19	<a href="#">Edit</a>
<b>Total:</b>	<b>\$1,550.00</b>		

**History**  
Processed in last 45 days [view more](#)

Day Care	\$500.00	11/15	<a href="#">View</a>
----------	----------	-------	----------------------

Payments Transfers GRPay Calendar My Account Help

Welcome [username] | Last login: 03:07 PM on 05/18/2015 | [Log out](#)  
[Messages \(0\)](#) | [Livechat](#) | [View demo](#)  
 Attention Required

**Rush delivery**

Pay to: [Redacted]  
 Electronic

Amount: [input type="text"]

Pay from: Primary Acco.\*\*\*5676

Select delivery day:

- Wednesday 5/20/2015
  - May be scheduled until 4:00 PM ET
  - Check payment delivered to submitted physical address
  - Payment deducted from account when check clears
  - UPS tracking provided
 Check \$14.95
- Thursday 5/21/2015
  - May be scheduled until 4:00 PM ET
  - Check payment delivered to submitted physical address
  - Payment deducted from account when check clears
  - UPS tracking provided
 Check \$9.95
- Thursday 5/21/2015
  - May be scheduled until 4:00 PM ET
  - Electronic payment - no physical address required
  - Electronic payment deducted from account automatically
  - Tracking not included
 Electronic \$4.95

Rush payment sent to:
 

- Address on file
- New address

[Cancel](#) [Next](#)

**Guarantee**  
 Guaranteed on-time delivery for all Rush Payments. If not, you will be refunded up to \$50 in late fees.  
[Read more](#)

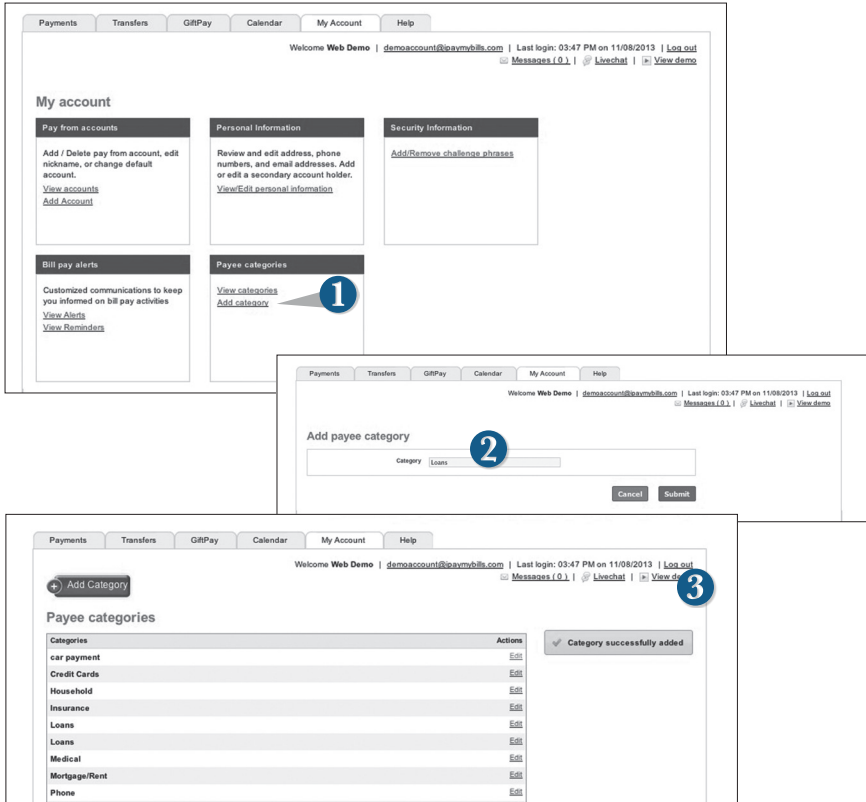
From the **Advanced Bill Pay** option:

1. To change your delivery of a bill to Rush Delivery, simply click on the link that says **Rush Delivery**.
2. You will choose the amount to pay and the account to pay from.
3. Below you will see options for delivery dates with appropriate charges. Select the necessary date.
4. Click **Next**.



Assign and organize your payees into specific groups called Categories to ensure increased convenience when paying your bills.

## To Create Categories



From the **Advanced Bill Pay** option

1. To add a category, go to the **My Account** tab and click the **Add Category** link.
2. A new window will pop up asking you to name your category. When finished, click **Submit**.
3. You will see on the right hand side of the screen that your category has been successfully added.

View and print bill history and details by entering the appropriate search criteria.

**1**

Payments Transfers GiftPay Calendar My Account Help

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 03:47 PM on 11/08/2013 | Log out  
 Messages (0) | Livechat | View demo

+ Add a Payee

Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)

Choose a Category: Search your payees Enter payee name or nickname: Search

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec...***5676	\$ Min Due: \$35.00 Stret Bal: \$1,250.65	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	Rush Delivery Make a Recurring Add Comment File eBill
Car Loan ****8467 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make a Recurring Add Comment
Cellular One ****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make a Recurring Add Comment
Day Care ****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make a Recurring Add Comment

**Pending** [View more](#)  
 Processing in next 45 days

Ameri...	\$1,000.00	11/15	Edit
Fred ...	\$50.00	11/19	Edit
Red C...	\$500.00	11/19	Edit
<b>Total:</b>	<b>\$1,550.00</b>		

**History** [View more](#)  
 Processed in last 45 days

Day Care	\$500.00	11/15	View
Chris...	\$200.00	11/14	View
Mortgage	\$1,200.00	11/14	View
Cellu...	\$75.00	11/08	View
Phone	\$50.00	10/18	View
Sarah...	\$100.00	10/02	View
<b>Total:</b>	<b>\$2,125.00</b>		

**2**

Payments Transfers GiftPay Calendar My Account Help

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 03:47 PM on 11/08/2013 | Log out  
 Messages (0) | Livechat | View demo

**4**

**History**

Display: All | Last 30 days | Last 60 days | Last 90 days | Print | View in Excel

Choose a Category: Choose a Payee: Status: Date range MM/DD/YYYY to MM/DD/YYYY Search **3**

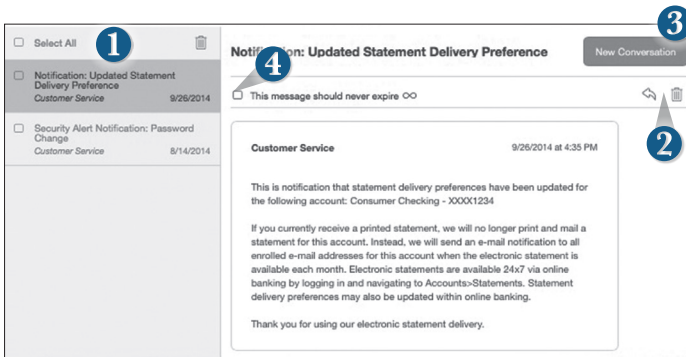
Pay To	Pay From	Amount	Process date	Deliver by date	Additional Items
Cellular One ****5555	Hobby Account **1753	\$75.00	11/8/2013	11/13/2013	Conf: #17 Frequency: One time Delivery: Standard Status: Paid Details: <a href="#">View</a>
Christmas Account *2345	Primary Checking ***5676	\$200.00	11/14/2013	11/18/2013	Conf: #8 Frequency: One time Delivery: Standard Status: Processed Details: <a href="#">View</a>
Day Care ****6789	Primary Checking ***5676	\$500.00	11/15/2013	11/18/2013	Conf: #13 Check Number: 12 Frequency: One time Delivery: NextBusinessDay Status: Paid Details: <a href="#">View</a>
Mortgage *2345	Hobby Account **1753	\$1200.00	11/14/2013	11/18/2013	Conf: #24 Frequency: One time Delivery: Standard Status: Processed Details: <a href="#">View</a>
Phone ****6666	Hobby Account **1753	\$50.00	10/18/2013	10/23/2013	Conf: #25 Check Number: 12 Frequency: One time Delivery: Standard

From the **Advanced Bill Pay** option



1. Click the Payments tab.
2. Click **View More** located next to the **History** panel.
3. Narrow down your search using the provided drop-down menus and options; click **Search** to see your results.
4. To print the search results for your records, click **Print**.

Our message center allows you to communicate securely with your bank. Messages can be saved by topic for easy reference. Check here for your alerts, replies to your inquiries and bank communications.

## To View Messages:



Click on the **Messages** tab.

- 1. Messages** are displayed at the left side of the screen.
- Delete  or reply  to a message in the upper right corner of the message.
- Create a new message by selecting **New Conversation**.
- Messages automatically expire after a certain period of time has passed. A message can be saved indefinitely by selecting this box.

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the delivery option to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have chosen.

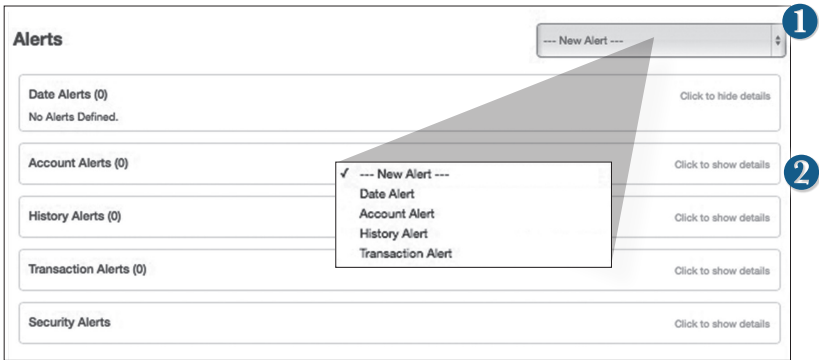
### To Edit Security Alert Delivery Preferences:

You can edit specific Account, History, and Transaction alert preferences found in **Alerts** under the **Settings menu**.

Delivery preferences include:

- Secure Message within Online Banking
- Phone Call
- SMS text message

### To Set Up Alerts:



Click on the **Alerts** tab.

1. To create an alert, click the **Create New Alert** button.
2. To view details of an already existing alert, choose the **Click to view details** link on the right end of the alert box.

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device.

## To Enroll in Text Banking:

The screenshot shows a 'Text Enrollment' form. At the top, there is a toggle switch labeled 'ON' with a circled '1' next to it. Below this is the instruction 'Opt out and disable text banking.' A text input field for 'SMS TEXT NUMBER \*' contains the number '888887-8878' with a circled '2' next to it. Below the input field is a checkbox labeled 'I Agree To Terms \*' with a circled '3' next to it. Underneath the checkbox are links for 'Mag & Data rates may apply. Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per query.', 'Terms & Conditions', and 'Privacy Policy'. A 'SUMMARY OF TERMS:' section follows, containing a paragraph of legal text. At the bottom right, there is a 'Save' button with a circled '4' next to it. A small asterisk note at the bottom left states '\* - Indicates required field'.

To enroll, click the **Text Enrollment** tab.

1. Turn the **Text Enrollment** button from **OFF** to **ON**.
2. Enter your phone/SMS text number.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.



**To enable your account to be viewed in Text Banking, visit Account Preferences under the Settings menu.**

Text Command Options To xxxxx For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Mobile Authorizations is an extra security measure to ensure that no one but you is accessing your account.

## To Set Up Mobile Authorizations:

**Mobile Authorizations**  
Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.

NOTE: You must enter a Mobile Authorization Code to use for verification.

**1** MOBILE AUTHORIZATION CODE \*

\* Your code should be numeric and **2** 4 digits in length.

Add E-mail Add Phone

**3** ENROLLMENT \*  
Choose eligible transaction types

Select All Clear All

ACH PASSTHRU

**4** Submit

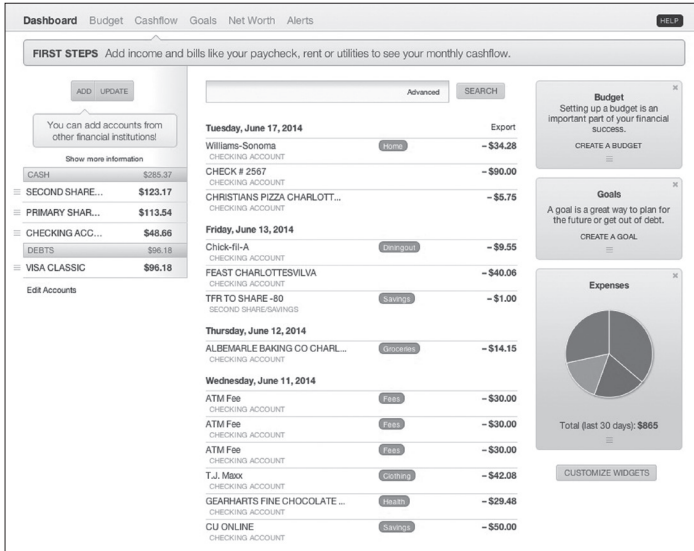
\* - Indicates required field

Click on the **Mobile Authorizations** tab.

1. Enter any 4 digit code in the **Mobile Authorization Code** field. You will need this code to make transfers and approve transactions using your mobile device.
2. Click **Add E-mail** or **Add Phone** to establish new contact methods.
3. Choose the transaction types for which you agree to be an eligible approver.
3. Click **Submit** when finished.

# Additional Features Personal Finance Manager

Our Personal Finance Management tool allows you to manage your money from your Online Banking account. Easily create budgets, categorize and track spending habits, and tag your transactions to see where and how you spend your money. View your investment, mortgage, credit card and account balances and transactions in one place, regardless of where you have your accounts.



**Dashboard:** You'll find a quick overview of your financial standing on the dashboard, as well as a host of financial tools that you can use to manage your finances.

**Budget:** Track your spending. Add targets that will help you better control such expenses as shopping or dining out. When you establish spending targets, you can also schedule notifications via a delivery method of your choice when you near to your budget limit.

**Cashflow:** View incoming and outgoing transactions on a monthly basis.

**Goals:** Set a personal financial goal and actively set aside money you wish to use towards that goal.

**Net Worth:** Sum up your assets and debts. View pie charts to see how these assets and debts are allocated.

**Alerts:** Add alerts to provide real-time monitoring of your financial situation. Alerts can send emails or text messages to you when certain criteria are met.

In Account Preferences you can select name and viewing preferences for your Online and Text Banking accounts.

## To Setup or Change Your Account Viewing Preferences:

**Account Preferences** 1

Online Text

Enter a display name to be shown for each account.

**Legacy Checking**  
XXXXXXXX1111

0

**Scholar Team Checking**  
XXXXXXXX3200

0

3  
Submit

**Account Preferences** 2

Online Text

Enter a display name and order for each account.

**EPlus Checking**  
XXXXXXXX3200

0

Enabled

**Premier Checking**  
XXXXXXXX1111

0

Enabled

3  
Submit

Click on the **Account Preferences** tab.

1. For **Online**, you can customize your account display names and choose the order preference for viewing.
2. Toggle to the **Text** button for Text Banking account preferences. You must enroll in text banking by selecting Text Enrollment from the **Settings** menu option. To view an account in Text Banking, check "**Enabled**". Customize a four character account nickname to display and choose the order preference for viewing.
3. When you are happy with your choices, click **Submit**.



In Security Preferences, you can change your the different designations that help keep your account secure.

## To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

### Password

When changing your password, make sure you follow the guidelines for creating a strong password.

#### Change Password

OLD PASSWORD \*

NEW PASSWORD \*

CONFIRM NEW PASSWORD \*

The New Password and Confirm New Password fields must match \* - Indicates required field

Password must be at least 6 characters long.  
Password can be no more than 45 characters long.  
Password must contain a minimum of 1 numbers.

[Change Password](#)

### Login ID

Be sure to create a login that you will remember, but that is not too recognizable.

#### Change Login ID

Type your desired new Login ID in the field below:

NEW LOGIN ID \*

Login ID must be at least 6 characters long.  
Login ID must be no more than 50 characters long.

\* - Indicates required field

[Submit](#)

### Secure Delivery

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

#### Secure Delivery Contact Information

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

PHONE

[Edit](#) [Delete](#)

TEXT

[Edit](#) [Delete](#)

E-MAIL

[Edit](#) [Delete](#)

\* - Indicates required field

[New E-mail Address](#) [New Phone Number](#) [New Text Number](#)

Looking for the branch location nearest to you? You can click on the appropriate button to locate Access National Bank's branches.

**Access National Bank**  
The Difference is Access.

Welcome back, A Murphy

Search branches

Branches ATMs

- Reston Banking Center**  
1800 Robert Fulton Drive, Suite 105  
Reston, VA 20191
- Tysons Banking Center**  
8221 Old Courthouse Road, Suite 100  
Vienna, VA 22182
- Chantilly Banking Center**  
4228 Wesley Road, Suite 120  
Chantilly, VA 20151
- Lessburg Banking Center**  
300 Fort Evans Road, Suite 103  
Lessburg, VA 20176
- Manassas Banking Center**  
8525 Rolling Road, Suite 100  
Manassas, VA 20110

The screenshot displays a map of the Washington, DC metropolitan area, highlighting several Access National Bank branches with red location pins. The branches shown are Reston, Tysons, Chantilly, Lessburg, and Manassas. The app interface includes a navigation menu on the left with options like Home, Messages, Transactions, Funds Transfer, Activity Center, Commercial, Branches, Reports, Services, Help, Settings, and Log Off. A search bar and buttons for 'Branches' and 'ATMs' are located at the top right of the map area.



# **Access National Bank**<sup>®</sup>

*The Difference is Access.*

## Banking Center Locations

### **Reston (Headquarters)**

1800 Robert Fulton Drive  
Suite 105  
Reston, VA 20191  
703-871-7374

### **Chantilly**

4221 Walney Road  
Suite 120  
Chantilly, VA 20151  
703-871-7390

### **Tysons**

8221 Old Courthouse Road  
Suite 100  
Vienna, VA 22182  
703-871-1800

### **Manassas**

8525 Rolling Road  
Suite 100  
Manassas, VA 20110  
703-871-5660

### **Leesburg**

300 Fort Evans Rd NE  
Suite 103  
Leesburg, VA 20176  
703-871-1040

## Banking Center Hours

Monday - Friday  
9:00 AM - 5:00 PM

## Online Banking Support

703-871-7380  
Monday - Friday  
8:00 AM - 6:00 PM EST

