

# Denali Alaskan

FEDERAL CREDIT UNION

A quick and easy guide to  
**Personal Computer Banking &  
Easy Pay for Business**



---

Published by Murphy & Company, Inc.  
13610 Barrett Office Dr.  
St. Louis, MO 63021  
[www.mcompany.com](http://www.mcompany.com)

© 2009-2013 Murphy & Company, Inc. Microsoft, Microsoft Money, Windows and Internet Explorer are registered trademarks of Microsoft Corporation. Firefox is a registered trademark of the Mozilla Foundation. Quicken is a registered trademark of Intuit, Inc. Macintosh is a registered trademark of Apple Computer, Inc. Adobe Reader are registered trademarks of Adobe Systems Incorporated in the United States and/or other countries. © 2012 Portions of this guide are written by Q2 eBanking.

#### Disclaimer

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author/publisher, nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

## **A Quick and Easy Guide to Personal Computer Banking & Easy Pay for Business**

Welcome! Whether you're at home, at work or on the road, we are here for you 24 hours a day, 7 days a week with our Personal Computer Banking & Easy Pay for Business services.

This guide is designed to help you answer your questions about how Personal Computer Banking & Easy Pay for Business can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to export account information to financial management software, such as Quicken® or QuickBooks®, and pay your bills online. After becoming a Personal Computer Banking & Easy Pay for Business member, you'll find you are able to reduce the amount of time spent managing your finances.

Welcome, and we hope you enjoy this quick and convenient guide to Personal Computer Banking & Easy Pay for Business.

# Table Of Contents

---

## General Information

Security .....	2
Getting Started & Logging In .....	4

## Accounts

Overview .....	6
History .....	7
Online Activity .....	8
Open New Accounts .....	10
Dashboard .....	11

## Transactions

Funds Transfer .....	12
Recurring Transfers .....	13
Member to Member Transfers .....	14
Send a Check .....	15
Easy Pay .....	16
Payees .....	17
Payee Setup .....	18
Categories .....	19
View Bill History .....	20
Make a Payment .....	21
Schedule Payments .....	22
Change & Cancel Payments .....	23
Add & Verify External Account .....	24
International Wire Transfer .....	25

## Denali Direct

eStatements .....	26
eLetters .....	27
eAlerts .....	28

## Business Services

Recipients .....	29
Single Payment .....	30
Single Receipt .....	31
Payroll .....	32
Payments .....	33
Collections .....	34
Wire Transfer .....	35
Tax Payment .....	36
ACH Pass-Thru .....	37

## Services

Secure Messages .....	38
Update Contact Information .....	39
Stop Payment .....	40
Reorder Checks .....	41
EnCompass Finance Management .....	42

## Preferences

Account Name .....	43
Security .....	44
Subsidiaries .....	45
Manage Users .....	46
User Rights .....	47
Mobile .....	48
Theme Settings .....	51

By following our tips, Business Online Banking 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 obvious clues.

## **Secure Sockets Layer Encryption (SSL)**

This technology scrambles data as it travels between your computer and your credit union, making it difficult for anyone to access your account information. SSL is a trusted method of securing internet transactions.

## **Browser Registration**

In addition to your personal password security, we have added additional security measures with Browser Registration. Browser Registration strengthens the safeguards in place at login by adding additional steps to verify your identity. Although these security enhancements are benefiting you and your security, you probably will not notice them during your regular day-to-day experience.

### **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 Online Banking session when finished.
- > Do not leave your computer unattended when logged into 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 the Member Contact Center.

# Security

---

Your financial institution 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 you 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 provide personal data, such as credit card information or login IDs and passwords. Using spoof (look-a-like) emails and websites, the 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 our members 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 in your name, purchase merchandise and commit other fraud or related 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.

# Getting Started & Logging In

If this is your first time logging in, enter your Login ID and click Login to begin. You will be directed to a page displaying the "Password" field. Leave the "Password" field blank, check the "I am a First Time User" box and click Login. Select one contact from the list that you can immediately access and our system will deliver you a temporary Secure Access Code within minutes.

**Note:** If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further.

The image displays three sequential screenshots of the online banking login process:

- Top Screenshot:** The initial login screen. It features two input fields: "Login ID \*" and "Password \*". Below these are two buttons: "Login" and "Help". There are also two checkboxes: "Forgot Password?" and "I am a First Time User".
- Bottom-Left Screenshot:** The "Forgot Your Password?" screen. It includes a heading "Forgot Your Password?" and a sub-heading "Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be prompted to create a new password." Below this are two radio button options: "I already have a Secure Access Code" and "I do not have a Secure Access Code". There are "Submit" and "Help" buttons at the bottom.
- Bottom-Right Screenshot:** The "Enter Delivered Secure Access Code" screen. It has a heading "Enter Delivered Secure Access Code" and a sub-heading "Once you receive your Secure Access Code, enter it below." Below this is a text input field labeled "Secure Access Code \*". There are "Submit" and "Help" buttons at the bottom. A small note at the bottom states: "If you close your browser prior to entering your code, you may return to this page by selecting the 'I already have a Secure Access Code' option from the delivery selection screen. NOTE: Secure Access Codes are only valid for a limited time, and cannot be reused. If your code has expired, you must restart the log on process."

**What is a Secure Access Code?** A Secure Access Code is a one-time use code, that allows you to securely login to our Online Banking system. It is delivered to you via email, phone call or SMS text. If you are logging in for the first time, you will be prompted to create a new password. Secure Access Codes are also used if you delete the security certificate or "cookie" that we've stored on your computer, or if you request login from a computer not setup for repeated use. Choosing "activate my computer for later use" authorizes us to store a security certificate on your computer which will speed up the verification process in the future, and eliminate the need to use a Secure Access Code during each login.

# Account Overview

Account Overview will provide you with a quick view of your accounts and balances. Here you can make a quick transfer between accounts, view pending transactions and even check your secure messages.

**Account Overview** You have 0 new messages

This page provides an overview of your accounts by account type. To view the details and transaction history on your account, click on the Quick Action icon (lightning bolt) to the right of the Current Balance for a list of options, or double click the account name.

1 **Checking Accounts**

Account	Updated	Available Balance	Current Balance
<b>*Primary Checking</b> XXXX0027	8/22/2006 12:08:00 PM	\$298,763.07	\$320,000.00
<b>*Rainy Day Account</b> XXXX0038	8/22/2006 12:08:00 PM	\$153,918.27	\$154,663.27
<b>Subtotal:</b>		<b>\$452,681.34</b>	<b>\$481,606.34</b>

2 **Savings Accounts**

Account	Updated	Current Balance	Year-to-date interest amount
<b>*My Savings</b> XXXX9539	8/22/2006 12:08:00 PM	\$781.17	\$5.05
<b>Subtotal:</b>		<b>\$781.17</b>	<b>\$5.05</b>

3 **Loan Accounts**

Account	Updated	Current Balance	Next Payment Amount
<b>Boat Loan</b> XXXX8924	8/22/2006 12:09:00 PM	\$117.12	\$518.25
<b>Subtotal:</b>		<b>\$117.12</b>	<b>\$518.25</b>

4 **Time Deposit Accounts**

Account	Updated	Current Balance	Year-to-date interest amount
<b>*6-month CD</b>	8/22/2006		

Last Logon Date: 8/18/2011 12:00 AM Print Help

This page provides a list of transaction items for your individual accounts. Choose an account from the drop-down list to view the detailed history for that account.


**Primary Checking**

- View History
- Account Details
- Pending Items
- Transfer From
- Transfer To
- Print

In the Accounts menu, select **Overview**.

1 | Click any of the menu items to expand or collapse each drop-down item.

2 | If you have any unread Secure Messages, it will be indicated here.

3 | Hover over the Quick Action Icon  next to your account to view a variety of standard options.



**View History:** A quick link to the history of that account.



**Account Details:** View the details of that account.



**Pending Items:** Displays transactions that are currently pending for this account.



**Transfer From:** A quick transfer from that account.



**Transfer To:** A quick transfer to that account.



**Print:** Print the transaction history of that account.

4 | If any of your account names are shown in red with an asterisk, there is at least one pending transaction in that account.



# Account History

Business Online Banking allows you to conveniently access a history of your account transactions, always keeping you in the know with your account balances. To begin, double-click the account name you wish to view from the Account Overview page. You may also select View History from the Quick Action Icon. Quickly switch between accounts by selecting an account from the Account drop-down menu and click on Submit.

**Account History for 2007 SEP - XXXXX160**

This page provides a list of transaction items for your individual accounts. Choose an account from the drop-down list and click "Submit" to view the detailed history for that account.

Account Details			
Available Balance	\$2,661.27	Year-to-date interest amount	\$45.00
Current Balance	\$2,661.27	Maturity Date	5/6/2007
Average Collected Balance	\$2,165.03	Original Amount	\$2,625.01
Interest Rate	3.200 %	Origination Date	9/9/1998
Last Interest Paid Amount	\$7.21	Accrued Interest	\$3.74
Overdraft Interest Rate	3.200 %	Next Interest Payment Date	9/6/2006
Previous year-to-date interest amount	\$25.95	As Of Date	8/22/2006

Account: 2007 SEP - 12 851 23

Sorted By: Post Date | Newest on top | Debit | Credit

Posting	Debit	Credit
International Wire Transfer - Tracking Id 12253		
International Wire Transfer - Tracking Id 12227		

Sorted By: Post Date | Newest on top | Debit | Credit

Deposit	Debit	Balance
8/20/2006		
8/20/2006		\$16,000.00
8/21/2006	\$172.00	

**Over the Counter Check**  
8/21/2006 \$172.00

**Check Viewer**

John Smith  
3006 RONALD TERRACE  
MARIETTA, GA 30066-4768  
3956  
04-121511

PAY TO THE ORDER OF *Dora* \$ *600.00*  
*Six hundred & no/100*

Home Bank  
GEORGIA

FOR *M. Smith*

120614013754 65 5767 2705\* 0679 \*0000060000\*

Primary Checking - XXXX0027 \$172.00 8/21/2006 600 x 273

In the Accounts menu, select **History**.

- 1 | Quickly expand or collapse the Pending or Posted sections by clicking on the **Plus/Minus** button.
- 2 | Change the way you view your Account History from the options available in the Search drop-down menu. You may also search for transactions by check number, date, amount or even description!
- 3 | View check images by clicking on the **Magnifying Glass Icon**.
- 4 | Want to export your Account History? Click the Display drop-down menu and select **Export**. Then select your export format (spreadsheet, Quicken®, Quickbooks®, etc.) and click **Submit**. Prefer to print? Simply click the printer icon!

# Online Activity

Online Activity quickly organizes all transactions you originated online. This includes account transfers, wire transfers, ACH and more. From the Online Activity menu, you can group items by category, view all transactions, approve drafted transactions and cancel authorized or drafted transactions. Please note that once a transaction is processed it can't be cancelled.

The screenshots illustrate the Online Activity interface. The first screenshot shows a list of transactions with a red circle '1' highlighting the 'View Transaction' option in a dropdown menu. The second screenshot shows the same list with a red circle '2' highlighting a transaction. The third screenshot shows the 'Transaction Details' window with a red circle '3' highlighting the 'View Transaction' button.

**Online Activity**  
This page lists online transactions that you have made which have not yet posted to your account. You may cancel a selected transaction as long as we receive the cancellation before our post time.

Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Authorized	International Wire \$15.00 from XXXXX160 Created: 6/3/2010 To Be Processed: 6/10/2010	12253	John Owner
Authorized	International Wire - 12253 \$500.00 from XXXXX0027 Created: 6/2/2010 To Be Processed: 6/9/2010 Effective 6/13/2010		
Authorized	Payroll \$25.00 from XXXXX0027 Money Market Savings Created: 6/2/2010 To Be Processed: 6/14/2010		
Authorized	Payroll \$300.00 from XXXXX0027 Tony Lee Created: 6/3/2010 To Be Processed: 6/7/2010 Effective 6/8/2010		
Authorized	International Wire \$15.00 from XXXXX160 Created: 6/5/2010 To Be Processed: 6/4/2010		

**Online Activity**  
This page lists online transactions that you have made which have not yet posted to your account. You may cancel a selected transaction as long as we receive the cancellation before our post time.

Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Authorized	International Wire \$15.00 from XXXXX160 Created: 6/3/2010 To Be Processed: 6/10/2010	12253	John Owner
Authorized	Wire Transfer \$1,000.00 from XXXXX0027 Levin Roth Created: 6/3/2010 To Be Processed: 6/9/2010	12251	John Owner
Authorized	Payroll \$500.00 from XXXXX0027 Created: 6/3/2010 To Be Processed: 6/9/2010 Effective 6/13/2010	12244	John Owner
Authorized	Funds Transfer \$25.00 from XXXXX0027 Money Market Savings Created: 6/2/2010 To Be Processed: 6/14/2010		
Authorized	Payroll \$300.00 from XXXXX0027 Tony Lee Created: 6/3/2010 To Be Processed: 6/7/2010 Effective 6/8/2010		
Authorized	International Wire \$15.00 from XXXXX160 Created: 6/5/2010 To Be Processed: 6/4/2010		

**Transaction Details**

This window is for information and change orders. Select the correct option from the bottom dropdown at the top of this page. If you are not sure of any option, click Help located next to the dropdown menu at the top of this page. Warning: Don't click the transaction for user approval (i.e., in a 60 second response window).

Tracking Number:	12253
Drafted By:	John Owner
Create Date:	6/3/2010 12:49:59 PM
Approved By:	John Owner
Approval Date:	6/3/2010 12:49:59 PM
Status:	Authorized
Payment Date:	6/10/2010
Originating Account Number:	2007 SEP (XXXXX160)
Currency Code:	BAD
Amount:	\$15.00
Beneficiary Name:	OH Company
Beneficiary Address 1:	International add1
Beneficiary Address 2:	International add 2
Beneficiary Address 3:	International add 3
Beneficiary FI SWIFT/BIC:	Swiffint1
Beneficiary FI Name:	Beneficiary FI Name
Beneficiary FI Street:	Beneficiary FI Adse
To Account Number:	22222222
To Account Type:	Checking

In the Accounts menu, select **Online Activity**.

- 1 | Hover over the **Quick Action Icon** to view a drop-down menu with more options.
- 2 | Selecting a transaction will allow you to view, approve, copy, or cancel the item.
- 3 | Clicking on **View Transaction** will allow you to see more details regarding the transaction along with providing you the ability to either approve, cancel, copy or print.

Your Online Activity transaction status may vary from item to item. To help you better understand what each of the Online Transaction Status terms mean, we've included a helpful guide to use as you grow accustomed to the feature.

- Active:** Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.
- Drafted:** Any transaction that has been put in a pending (Drafted) state by the user and can still be either approved or cancelled.
- Authorized:** When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the Authorized category in Online Activity. *Authorized indicates that you are ready for your financial institution to process the transaction.*
- Cancelled:** When a transaction, such as funds transfer, has been cancelled by a user from the Transaction Details page, the transaction displays in the Cancelled category in Online Activity.
- Processed:** When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by your financial institution, the transaction displays in the Processed category in Online Activity.
- Other:** Any transaction that might have been unsuccessful, or does not fall under the previous categories.

# Open New Accounts

Opening a new account can be done without much of a fuss. Within roughly 10 minutes you can establish a new account with us using our handy application process.

### Before You Apply

\* = required field  
**You may not go back to the previous page after pressing continue. Please make sure all of your information is correct.**

Thank you for choosing Denali Alaskan Federal Credit Union.

This application process should take approximately 10 minutes, and you will need the following items:

- Driver's License, U.S.Passport, Military ID or State ID
- U.S. Social Security Number
- U.S. Citizenship or Resident alien status
- External account information if funding from an external account

For your security, the system will log you off if there is no activity for 15 minutes.

Thank you for visiting Denali Alaskan Federal Credit Union online. We look forward to helping you meet all your financial goals.

**1 Important Information About Procedures for Opening a New Account**  
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

**What This Means to You:**  
When you open a new account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**DISCLOSURE**  
The Electronic Disclosure and Consent contains important information that you are entitled to receive before you consent to transact business with us electronically. Please read this notice carefully and print or download a copy for your files.

\* I Agree to the terms and conditions of [Electronic Disclosure and Consent](#)

**⚠ Following errors occurred in your request.**

- There was an error with the details you have entered. Please enter primary owner information and retry.
- If you need assistance please call us at 907-257-1684.

\* Are you an existing member?  Yes  No

\* Name (First, MI, Last)

\* Date of Birth  **2**

\* Social Security Number

\* Member Number

**You may not go back to the previous page after pressing continue. Please make sure all of your information is correct.**

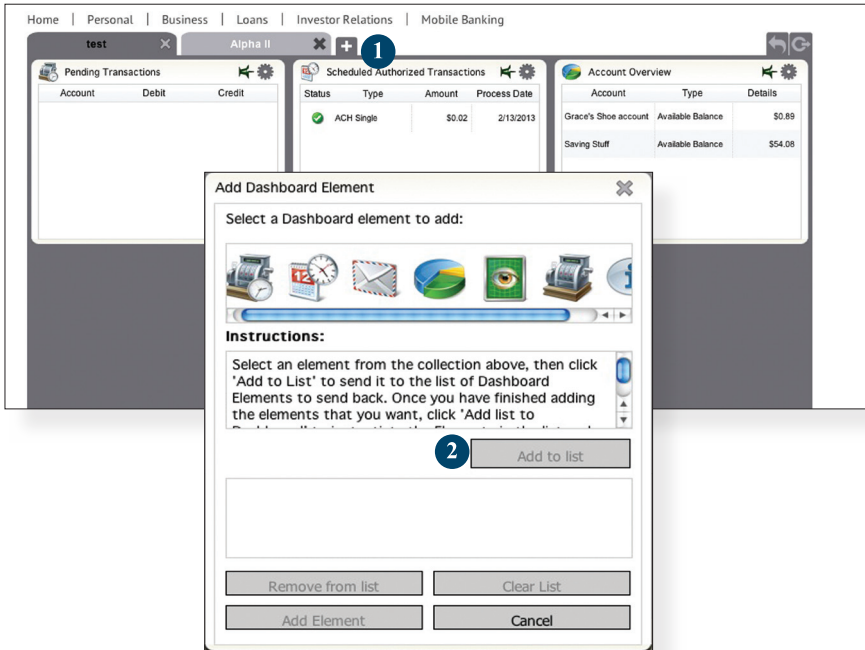
**Continue »**

In the Accounts menu, select **Open New Accounts**.

1 | Carefully read over what you will need on hand during this process, along with important information and what this means to you.

2 | Fill out the required personal information and click **Continue**. You are now on your way to opening a new account. Provide additional information in the forms that follow and your new account will be made.

With the Dashboard feature, you can configure your own optional landing page of online banking features!



Begin by choosing **Dashboard** from the Accounts menu.

- 1 | Click the (+) symbol to begin adding dashboard elements and configuring your Dashboard layout.
- 2 | Add a dashboard element by specifying the elements you want in place. Click **Add to List** to finish.

Note: Additional settings are provided to further customize your landing page.

# Funds Transfer

Online Banking enables you to transfer funds between accounts quickly and easily.

or recurring funds transfer between two of your accounts.

**formation**  
values using the fields below.

1

box-5555 : \$148,356.68

etty Cash : \$5,100.00

1/2013

00.00

**Additional Principal Payment**  
Enter your custom loan values using the fields below.

Principal \$0.00

frequency

2

Submit Help

d with an \* are required fields that must be provided and at least one account must be selected.

**Submit Transaction**

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the top of this page. If you are unsure of your options, click HELP (question mark) for a complete description of each. Selecting 'Draft' will save the transaction for later approval (i.e., it will not result in a payment or transfer).

Tracking Number:	12249
Recurring ID:	74
Drafted By:	John Demo
Create Date:	6/3/2010 7:14:19 AM
Approved By:	John Demo
Approval Date:	6/3/2010 7:14:19 AM
Status:	Authorized
Process Date:	6/3/2010
From Account Number:	Primary Checking (XXXX0027)
To Account Number:	My Savings (XXXX9539)
Amount:	\$25.00

Repeat this process

In the Transactions menu, select **Funds Transfer**.

- 1 | Start by selecting the **From** and **To** Accounts. Enter your desired **Transfer Date**, or use the handy calendar feature. Next, enter the **Amount** you'd like to transfer. If you'd like, enter a **Description** of the transfer for future reference.
- 2 | Click **Submit** to process your Transfer. Next click on **Approve** in the submit transaction screen.

# Recurring Transfers

Do you wish you could remember to transfer money to your savings account each month? Are you in the habit of transferring money to your checking account when you sit down to pay your bills? Recurring transfers make life easy by automating this task on a date that you specify.

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

**Enter Transfer Information**  
Enter your transfer values using the fields below.

From Account \*   
To Account \*   
Transfer Date \*   
Amount \*   
Description

**Additional Principal Payment**  
Enter your custom loan values using the fields below.  
Principal

**Enter Transfer Frequency**  
Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

One-Time  **Recurring**

Frequency  **1**

Initiate the payment every  week(s)

Recur By

Sunday  **Monday**  Tuesday  
 Wednesday  Thursday  Friday

Start Date

**No end date**  
 End after  End on

**2**

**3**

Note: Fields marked with an \* are required fields that must be provided and at least one account must be selected.

**Manage Recurring Transactions**  
The details of your transaction are displayed below. Select the desired action from the buttons displayed below. click HELP (question mark) for a complete description of each.

Status	Description / Account / Amount / Payment
<input checked="" type="checkbox"/> Authorized	<b>Funds Transfer</b> \$25.00 from XXXX0027 Next payment: 6/3/2010
<input checked="" type="checkbox"/> Authorized	<b>Funds Transfer</b> \$50.00 from XXXX0027 Next payment: 6/14/2010
<input type="checkbox"/> Drafted	<b>Funds Transfer: savings account contribution</b> \$50.00 from XXXX0027
<input type="checkbox"/> Drafted	<b>Funds Transfer</b> \$25.00 from XXXX0027 7/4/2010 payments remain

**4**

Begin just as you would with a one-time transfer by selecting **Funds Transfer** from the Transactions menu.

2 | Click the box in the top right corner of the Enter Transfer Frequency box. Next, select the details for your recurring transfer, including **Frequency** and **Start Date**.

3 | Click **Submit** to process your Recurring Transfer.

4 | To manage your Recurring Transfers, just click **Recurring** in the Transactions menu. A new window will open confirming the details of your Recurring Transfer transaction. You can either click **Approve** or **Cancel**.

# Member to Member Transfers

If you need to send money to another member with our credit union, use our Member to Member Transfer feature. The deposit is made to their account immediately.

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

1  Make a single transfer to another member  
 Link the other member's account to your login for later use  
[Continue](#)

**Transfer Funds to Another Member**  
Initiate a one-time funds transfer to another member's account.

**Enter Transfer Information**  
Enter your transfer values using the fields below.

From Account \* XXXXXX541-S6 : \$2.00  
Amount \* 2.00  
Description

**Enter Recipient Member Account Information**  
Target account information for your one-time transfer.

To Member Number \* 12345678900  
To Account Type \* Checking  
First Three Letters of Last Name \* Bro

2 [Continue](#)

**Transfer Funds to Another Member**  
Link another member's account (deposit only) to your online login.

**Enter Recipient Member Account Information**  
This data is for the target account for your one-time transfer.

To Account Number \* 12345678900  
To Suffix \* S  
First Three Letters of Last Name \* Bro

2 [Continue](#)

Begin by choosing **Member to Member Transfer** from the Transactions menu.

For a one-time transfer:

- 1 | Choose **Make a single transfer to another account holder**, then click **Continue**.
- 2 | Select which account to draw from my using the **From Account** drop-down menu, then enter the **Amount**.
- 3 | Enter the recipient's account number and the last 3 letters of their last name, then click **Continue**.

To link to another account:

- 1 | Choose **Link the other account holder's account to your login for later use**, then click **Continue**.
- 2 | Enter the recipient's account number and the first 3 letters of their last name, then click **Continue**.



# Send a Check

You can send a paper check to yourself with no hassle! Simply specify check details and click Continue.

In the Transactions menu, select **Send a Check**.

1 | Fill out check information in the required fields and click **Continue** to finalize this request.

# Easy Pay

What is more reassuring than being in control of your finances? Staying in control of your bills! With Easy Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Easy Pay makes a quick and easy alternative to paying your bills online.

The screenshot displays the Easy Pay web interface. At the top, there are navigation tabs for Payees, Payments, Transfers, Options, and Calendar. Below the tabs, a welcome message reads: "Welcome Web Demo add secondary account holder", "Last Login: 12:02 PM on 10/10/2012 EST", and "Your Email: democaccount@easymybills.com". A "Crroll now" button is visible, along with a prompt: "Do you like what you see? Click here to enroll in online bill pay." On the right, there are links for "messages" and "live chat".

The main content area is dated "Wednesday, October 17, 2012" and contains several widgets:

- new messages:** Shows 0 Unread Messages, 0 Read Messages, and 0 Total Messages.
- attention required:** Lists "Account" and "Money Market" with "Verify Account" links.
- Since you last logged in...:** A table showing processed transactions:

We processed these transactions	
Mortgage	\$1,200.00 <a href="#">View</a>
Day Care	\$1,375.50 <a href="#">View</a>
<b>Total</b>	<b>\$2,575.50</b>
- We sent you the following reminders:** A reminder for "10/17/2012" with a "Send Donation" link.
- shortcut:** A "A faster way to pay" section with a "Take the shortcut" link.
- Show me Popular Payees:** A "Payee Preload" section with a "show popular payees" link.
- Scheduled Transactions:** A table listing scheduled payments:

Payee	Amount	Date	Edit	Stop
Nelson Andrews	\$50.00	10/19/2012	<a href="#">Edit</a>	<a href="#">Stop</a>
Red Cross	\$500.00	10/19/2012	<a href="#">Edit</a>	<a href="#">Stop</a>
American Express	\$1,000.00	10/22/2012	<a href="#">Edit</a>	<a href="#">Stop</a>
<b>Total</b>	<b>\$1,550.00</b>			

Click Easy Payment under the Transactions menu to begin managing your bills online. You'll then be directed to a payment center where you will be able to view new messages and alerts, as well as previous activity and scheduled transactions.

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. With a variety of payees that one may need to keep track of, we pride ourselves in keeping them organized for you to ensure an effortless experience!

Pay To	Additens			
<b>American Express</b> <i>Electronic</i>	Account #: ****3456 Category: Credit Cards Last Paid: \$150.00 on 10/10/2012	Pay	Edit	Delete
<b>Car Loan</b> <i>Electronic</i>	Account #: ****9467 Category: Auto Expenses Last Paid: \$1,350.00 on 9/17/2012	Pay	Edit	Delete
<b>Cellular One</b> <i>Electronic</i>	Account #: ****5555 Category: Utilities Last Paid: \$75.00 on 10/10/2012	Pay	Edit	Delete
<b>Day Care</b> <i>Check</i>	Account #: ****6789 Category: Day Care Last Paid: \$1,375.00 on 10/17/2012	Pay	Edit	Delete
<b>Lawn Service</b> <i>Check</i>	Account #: ****4321 Category: Lawn Service Last Paid: \$50.00 on 8/20/2012	Pay	Edit	Delete
<b>Office Depot</b> <i>Electronic</i>	Account #: ****7155 Category: No Category Last Paid: \$200.00 on 9/17/2012	Pay	Edit	Delete
<b>Phone</b> <i>Check</i>	Account #: ****6666 Category: Utilities Last Paid: \$50.00 on 9/19/2012	Pay	Edit	Delete

In the Payees menu, select **View Payees**.

1 | Payees are listed by name and account number.

2 | Click **Edit** to update payee information. Click **Pay** to make a payment to this payee or **Delete** to remove this payee from your account

Note: This system should not be used to pay alimony or court ordered payments.

# Payee Setup

The first step in the bill pay process is to add one or more payee(s) by entering information in the provided fields. A recent bill or statement should have all the necessary details. Many major payees are set up in a predetermined list of payees within the system, so that you may use the search option. When a search is initiated, just a few pieces of information will be needed to finish. Once a payee is set up, you can begin processing payments, and ultimately access billing and history details for the specified payee.

The image shows a web application interface for setting up a payee. It is divided into three numbered steps:

- Step 1:** The user is on the 'Add a Payee' screen. The 'Add a Bill' option is selected. The interface includes a navigation menu (Payees, Payments, Transfers, Options, Calendar) and a user profile section. A 'Show me how' button is visible.
- Step 2:** The user has selected 'Company' as the payee type. The 'Show me how' button is highlighted.
- Step 3:** The user has entered the following information:
  - Payee Name: Joe's Lawn Care
  - Account Number: \*61973
  - Confirm Account Number: \*61973
  - Phone Number: 752 - 555 - 7652
  - Payee Zip Code: 57124
  - Account Holder Name: Web DemoThe 'Next' button is highlighted.

In the Payees menu, select **Add a Payee**.

- 1 | Determine the type of payee to be added.
- 2 | Select whether the payee is a Company, Individual, Bank or Credit Union.
- 3 | Enter the required information in the provided fields. Click **Next** to proceed.

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

The screenshot shows a web application interface with a navigation bar at the top containing 'Payees', 'Payments', 'Transfers', 'Options', and 'Calendar'. Below the navigation bar, there is a user welcome message and a 'refill now' button. The main content area is titled 'Categories - Utilities' and contains a table with columns for 'Payees', 'Account Number', and 'Change Category'. The table lists 'Cellular One' and 'Phone' as payees. A sidebar on the left contains a 'Category No.' section with radio buttons for 'No Category', 'Auto Expenses', 'Credit Cards', 'Day Care', 'Lawn Service', 'Supplies', and 'Utilities'. The 'Utilities' option is selected. A 'Submit Changes' button is located at the bottom of the table.

Payees	Account Number	Change Category
Cellular One	****5555	Select new Category (2)
Phone	****6666	Select new Category (3)

In the Payees menu, select **Categories**.

- 1 | To initiate a new group of payees, click **Add a Category**. You will then be directed to a window that will ask you to choose a name for the Category, as well as which payees to include within.
- 2 | If you wish to view a list of payees that has been already formulated, simply click next to the assigned Category title.
- 3 | Use these links if you wish to either change the name of the Category or Delete it all together.
- 4 | Using the drop-down menu, you may assign a payee to a new existing Category.
- 5 | Click **Submit Changes** to save any changes made.

# View Bill History

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

Welcome Web Demo [add secondary account holder](#)  
Last Login: 12:02 PM on 10/10/2012 EST  
Your Email: [dameaccount@epamv08.com](#)

[enrollnow](#) Do you like what you see? Click here to enroll in online bill pay.

messages | live chat

home | logout

**Payment Search**

Category: Utilities

1 Pay To: Cellular One

Process Date Range:  
 Current Month  
 Previous Month  
 Last Thirty Days  
 Custom Date

**Display Options**

Payment Status: Processed

Order By: Process Date

Arrange: Descending

# of Records to Return: 15

View in Microsoft Excel

**New Search** 3

**Payment History**

Printer Friendly Version 2 < 1 of 1 >

Paid From Primary Checking \*\*\*\*\*5676

Pay To	Amount	Frequency	Process Date	Additional Items	Confirmation #
Cellular One Electronic	\$75.00	One Time	10/3/2012		16 <a href="#">Details</a>
Sub Total		\$75.00			

Paid From Secondary Checking \*\*\*\*\*7601

Cellular One Electronic	\$75.00	One Time	10/10/2012		17 <a href="#">Details</a>
Sub Total		\$75.00			
Total		\$150.00			

In the Payments menu, select **Payment History**.

1 | Narrow down your search using the provided drop-down menus and options.

2 | To print the search results for your records, click here.

3 | Click **New Search** to view additional payment history.

# Make a Payment

It may be convenient to set up a payee to receive payments on a regular basis, such as a loan. Why must you pay by repeating the same scheduling process each month? With our quick payment option, you can remain confident that your bills can be paid in no time!

1 | Select the type of payment to be made.

2 | Choose the payee.

3 | From the drop-down menu, choose the account from which the payment will be made. Next, enter the **Amount** and **Process Date**. You may use the calendar feature for added ease.

4 | Click **Next** to proceed.

In the Payments menu, select **Single Payment**. If you desire to set up automatic payments, choose **Recurring Payment**. You will then be directed to enter the payment information, along with the payment frequency.

- 1 | Select the type of payment to be made.
- 2 | Choose the payee.
- 3 | From the drop-down menu, choose the account from which the payment will be made. Next, enter the **Amount** and **Process Date**. You may use the calendar feature for added ease.
- 4 | Click **Next** to proceed.

# Scheduled Payments

Our scheduled payment feature keeps you ahead of your tasks and organized with only a few quick and easy steps!

Welcome Web Demo **add secondary account holder**  
Last Login: 12:02 PM on 10/10/2012 EST  
Your Email: [demoaccount@eavm2.ifs.com](mailto:demoaccount@eavm2.ifs.com)

[Print Friendly Version](#)

Do you like what you see?  
[Click here to enroll in online bill pay.](#)

messages | [live chat](#)

[home](#) | [logout](#)

**View Options**  
Sort By:  
Pay To:   
Arrange:  
Ascending:   
Date Range: (Max. 60 days)  
From:   
To:   
[View](#)

**Scheduled Payments**

**Pay From Primary Checking \*\*\*\*5676**

Pay To	Amount	Process Date	Additional Items	
<b>American Express</b> Electronic	\$1,000.00	10/22/2012	Confirmation #: Frequency: Est. Arrval:	22 One Time 10/24/2012 <a href="#">Edit</a> <a href="#">Stop</a>
<b>Cellular One</b> Electronic	\$75.00	10/17/2012	Confirmation #: Frequency: Est. Arrval:	26 One Time 10/19/2012 <a href="#">Edit</a> <a href="#">Stop</a>
<b>Sub Total</b>	<b>\$1,075.00</b>			

**Pay From Secondary Checking \*\*\*\*7601**

Pay To	Amount	Process Date	Additional Items	
<b>Red Cross</b> Check GRIPay Fee	\$500.00 \$0.00	10/19/2012	Confirmation #: Frequency: Est. Arrval:	3 One Time 10/24/2012 <a href="#">Edit</a> <a href="#">Stop</a>
<b>Sub Total</b>	<b>\$550.00</b>			
<b>Total</b>	<b>\$1,625.00</b>		Skipped payments not included in the total.	

In the Payments menu, select **Scheduled Payments**.

1 | Payees are listed by name and account number according to the details chosen using the drop-down menus.

2 | To print the search results for your records, click here.

3 | Click **Edit** to revise the payment information. Click **Stop** to cancel.



# Change & Cancel Payments

Even after you have scheduled a payment, you have the ability to change 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.

Welcome Web Demo [add secondary account holder](#)  
Last Login: 12:02 PM on 10/10/2012 EST  
Your Email: [demoaccount@paymybills.com](mailto:demoaccount@paymybills.com)

[enroll now](#) click here Do you like what you see? [Click here to enroll in online bill pay.](#)

messages | live chat

home | logout

### Edit a Single Payment

Pay To	Pay From	Amount	Process Date	Additional Items	Edit	Finished
Cellular One Electronic	Primary Checking	\$ 75.00	10/17/2012	Confirmation #: 26 Est. Arrval: 10/19/2012 Delivery: Standard Comment: <a href="#">Add</a>		

Back Submit Changes

Welcome Web Demo [add secondary account holder](#)  
Last Login: 12:02 PM on 10/10/2012 EST  
Your Email: [demoaccount@paymybills.com](mailto:demoaccount@paymybills.com)

[enroll now](#) click here Do you like what you see? [Click here to enroll in online bill pay.](#)

messages | live chat

home | logout

### Stop a Single Payment

Pay To	Pay From	Amount	Process Date	Additional Items	Stop	Finished
Cellular One Electronic	Primary Checking	\$75.00	10/17/2012	Confirmation #: 26 Est. Arrval: 10/19/2012 Delivery: Standard Comment: None		

Back Stop Payment

- 1 | Once you have selected to edit a payment, you will be directed to a window from which you can revise the information. Click **Submit Changes** to proceed.
- 2 | If you choose to cancel a payment, you will be directed to review the payment information. Click **Stop Payment** to complete the process.

# Add & Verify External Account

Including outside accounts into your main financial institution ensures the ability to transfer funds to and from those accounts by integrating them all into one simple location.

**SIGN OFF**  
Sign Off

**ACCOUNTS**  
Overview  
History  
Online Activity  
eStatements  
eLetters  
Open New Accounts  
Dashboard

**TRANSACTIONS**  
Funds Transfer  
Recurring Transfers  
Member to Member Transfers  
Send a Check  
Bill Pay (Easy Pay)  
Add External Account  
Verify External Account Requests

**BUSINESS SERVICES**  
Wire Transfer  
International Wire

**SERVICES**  
Secure Messages  
Update Contact Information  
Stop Payment  
Reorder Checks  
Denali Direct Alerts  
Gezezo

**PREFERENCES**  
Account Name Preferences  
Security  
User  
Mobile  
Theme Settings

HOME PERSONAL BUSINESS HOME LOANS INVESTMENTS INSURANCE LOANS

### Add an External Account

This form will allow you to submit a request to associate an external account (at another financial institution) with your online banking login. You can then use this account with the "External Transfer" feature on the "Transactions" menu and move funds to and/or from this account to your accounts listed here in the Online Banking System. After entering required data below, click "submit" to register your request with the online banking system.

Two deposits will be made to the account that you have entered here (typically within 5 business days). Once you have received these two deposits, note the amounts. Then using the form titled "Verify External Account Requests" from the "Services" - "Other Services" menu, you will enter these amounts to verify your ownership of the external account and it will become available for use in making external transfers.

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.

**YOUR BANK**

MEMO \_\_\_\_\_

① Account Number:  Account Type:

Routing Number:

### Add External Account Agreement

I authorize Denali Alaskan FCU to initiate ACH debit or credit entries to the external account I have registered. I certify that I am an owner or authorized on the external account with unlimited withdrawal or deposit rights on the depository's records, to originate transfers to or from the account. I acknowledge that the transactions must comply with the provisions of the US Law. I will notify Denali Alaskan FCU, if the account is closed or my withdrawal rights are limited or removed so it may be deleted from future use. I will notify Denali Alaskan FCU, if the entry for these transfers to be charged/deposited to my account maintained at Denali Alaskan FCU.

② Clicking Continue will assume your acceptance of this agreement.

## Step 2: Account Verification

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

Begin by choosing **Add External Account** from the Transactions menu.

- 1 | Read all of the instructions carefully, then enter your **Account Number**, **Routing Number** and **Account Type**.
- 2 | When finished, click **Continue**.
- 3 | Click on the link provided to enter the amounts of your micro deposits and to activate your external account. This will complete the process of setting up an external account.

# International Wire Transfer

The International Wire Transfer service provides an online template for creating and moving funds between accounts at different financial institutions. Transfers can be scheduled for the current day or a future date. Pending transfers can be reviewed or deleted.

The screenshot shows the 'International Wire' form in a web browser. The left sidebar contains a navigation menu with categories: SIGN OFF, ACCOUNTS, TRANSACTIONS, BUSINESS SERVICES, SERVICES, and PREFERENCES. The 'BUSINESS SERVICES' section is highlighted, and 'Wire Transfer' is selected. The main content area is titled 'International Wire' and contains the following sections:

- Recipient:** A drop-down menu with '(No Recipient)' selected, marked with a blue circle '1'.
- Beneficiary Information:** Fields for Name (\* John Doe), Address 1 (\* Regentlaan 27 Boulevard, B-1000 Brussels), Address 2 (\*), and Address 3 (\*). A checkbox for 'Send E-Mail Notification' is present. Marked with a blue circle '3'.
- Payment Information:** Fields for Pay from (\* E-LETTERS DAFUCU), From Account (\* XXXXXX541-S1 : \$3.00), Payment Date (\* 9/17/2013), Currency (\* U.S. Dollar), and Amount (\* \$90.00). A description field is also present. Marked with a blue circle '2'.
- Beneficiary Financial Institution:** Fields for To Account (\* Bank of Brussels), IBAN, SWIFT/BIC, Name, Address 1, Address 2, and Address 3.
- Intermediary Financial Institution:** A checkbox for 'Use Intermediary Institution' and fields for IBAN, SWIFT/BIC, Name, Address 1, Address 2, and Address 3.

At the bottom, there is an 'Enter Payment Frequency' field and 'Submit' and 'Help' buttons, marked with a blue circle '4'. A note at the bottom states: 'Note: Fields marked with \* are required fields that must be provided.'

Begin by choosing **International Wire** from the Business Services menu.

- 1 | If you choose the recipient for the Wire Transfer request the remaining fields will pre-fill.
- 2 | From the drop-down menus, select a **Company** to pay from, along with the **Account** from which to debit the payment and the **Date** to send the payment. The posting date will appear in the Effective Date box. Be sure to verify that the account number corresponds with the appropriate account.
- 3 | If you have not chosen a recipient, enter the required beneficiary information for whom will be receiving the transfer.
- 4 | Review all information and when finished, click **Submit**.

Note: To complete the transaction click **Approve**. You must choose the delivery method for your Secure Access Code. Enter your **Secure Access Code** and click **OK**.

# Denali Direct: eStatements

The eStatements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. To enroll in the eStatement feature, click on Statements and complete the registration document.

**SIGN OFF**  
Sign Off

**ACCOUNTS**  
Overview  
History  
Online Activity  
eStatements  
eLetters  
Open New Accounts  
Dashboard

**TRANSACTIONS**  
Funds Transfer  
Recurring Transfers  
Member to Member Transfers  
Send a Check  
Bill Pay (Easy Pay)  
Add External Account  
Verify External Account Requests

**BUSINESS SERVICES**  
Wire Transfer  
International Wire

**SERVICES**  
Secure Messages  
Update Contact Information  
Stop Payment  
Reorder Checks  
Denali Direct Alerts  
Geezeo

**PREFERENCES**  
Account Name Preferences  
Security  
User  
Mobile  
Theme Settings

HOME PERSONAL BUSINESS HOME LOANS INVESTMENTS INSURANCE LOANS

### EStatements for E-letters

I prefer paper statements.

Description	Date	View	Save
Month-End Statement	06/30/2013	1	
Month-End Statement	03/31/2013		
Month-End Statement	12/31/2012		
Month-End Statement	09/30/2012		
Month-End Statement	07/31/2012		
Month-End Statement	06/30/2012		
Month-End Statement	05/31/2012		
Month-End Statement	03/31/2012		
Month-End Statement	02/29/2012		

Total: 9 | Page: 1 of 1  
View EStatements Agreement with terms and conditions.

**Denali Alaskan**  
FEDERAL CREDIT UNION

**STATEMENT**

Anchorage: (907) 257-7200 Juneau: (907) 789-1350  
Fairbanks: (907) 452-4239 Wasilla: (907) 357-7494  
Toll Free: (800) 764-1123 • Website: www.denalifcu.org

**2**

E-LETTERS DAFUCU  
440 E. 36TH AVENUE  
ANCHORAGE AK 99503

**CU SERVICE CENTERS**  
The Member-Friendly Financial Network

Trans. Date	Post. Date	Description	Debit	Credit	Balance
Congratulations! There's no service charge for your Denali Alaskan savings account this month. Find out about the rewards of Denali Alaskan membership: 257-7200, option 3, or 800/764-1123, option 3, or log on to <a href="http://www.denalifcu.org/relationshipbenefits.html">www.denalifcu.org/relationshipbenefits.html</a> .					
S1 SHARE A/C - BASIC SAVINGS					
04/01		Previous Balance			10.00
06/30		Closing Date...New Balance			10.00
Div. Rate rate as of 06/30/13 based on the whole daily balance:					
Balance through 2499.99 = 0.150%					
Balance above 2499.99 = 0.200%					

In the Accounts menu, select **eStatements**.

1 | To view a specific eStatement, click on the magnifying glass icon next to the statement.

2 | A new window will open, showing you the Statement.

# Denali Direct: eLetters

The eLetters feature is a great virtual filing system, providing you online storage of the notifications that you typically receive through the post office.

By registering for eStatements, you will automatically start receiving letters electronically (eLetters).

**Personal Computer Banking**

Accounts Deposits Transfers CheckWithdrawal Easy Pay Denal Direct Statements Loans Address Change More Options Log Out

**Welcome to Alerts**

Delete Email History Create New Account Alert

Description	Alert Type	Registered Date	Delivery
EStatements	EStatements	12/18/2003 3:27:34 PM	Primary E-Mail, Public
Credits above \$0.00	Payroll and Automatic Deposits	12/18/2003 3:28:53 PM	Primary Email, Public
Insufficient Funds	Insufficient Funds	12/18/2003 3:29:25 PM	Primary E-mail, Public
Letters	Letters	2/28/2012 5:52:35 AM	Primary E-mail, Public

**Recent Statements**

View More

Sno.	Statement Date	Registered Date	View
1	9/31/2013	Month-End Statement	1
2	7/31/2013	Month-End Statement	
3	6/30/2013	Month-End Statement	
4	5/31/2013	Month-End Statement	
5	4/30/2013	Month-End Statement	
6	3/31/2013	Month-End Statement	
7	2/28/2013		
8	1/31/2013		
9	1/25/2013		
10	12/31/2012		
11	11/30/2012		
12	10/31/2012		
13	9/30/2012		
14	8/31/2012		
15	7/31/2012		
16	6/30/2012		

**Recent Statements**

View More

Sno.	Statement Date
1	08/07/2013
2	04/26/2013
3	04/23/2013
4	04/23/2013
5	04/22/2013

Notes  
Alert is Enabled  
Alert is Disabled

**Denali Alaskan**  
FEDERAL CREDIT UNION

Statewide Branches. Serving Alaska since 1948.

April 26, 2013

**2**

JOHN Q PUBLIC  
1000 MAPLE ST  
ANCHORAGE, AK 99503

Dear JOHN Q PUBLIC

Our systems indicate that you have changed your PIN number on Personal Computer Banking. We are sending this as a confirmation. The PIN number has been updated as you requested.

Other Denali Alaskan convenience services, offered through Personal Computer Banking, include:

- E-Statements - receive your statement notice via e-mail monthly - saving you time and money!
- Promotional Updates - Special notices available only to our on-line members, highlighting discounted loan rates, free seminars and more.

These are just two ways we go Above and Beyond the expected in providing financial service and becoming a partner in your financial success.

If you did not change your PIN, please contact us immediately. You can reach us at 257-7200, option 3, or toll-free at (800) 764-1123, option 3.

Thank you for your membership.

In the Accounts menu, select **eLetters**.

1 | To view a specific eLetter, click on the magnifying glass icon next to the letter.

2 | A new window will open, showing you the Letter.

# Denali Direct: eAlerts

eAlerts allow you to be in-the-know with your account balances, transactions and a variety of other alerts. Depending on your preference, we will send you an email, a text message, phone call or a secure message when the alerts you choose are triggered.

The screenshot displays the Denali Direct web interface. On the left is a navigation menu with sections: SIGN OFF, ACCOUNTS, TRANSACTIONS, SERVICES, and PREFERENCES. The main content area shows a user profile for Eileen S. Thompson with tabs for E-Statement, Letters, Account Alerts, Information Alerts, and Personal Alerts. Below these is a 'Welcome to Alerts' section with a 'Delete' button and an 'Email History' button. A table lists existing alerts with columns for Description, Alert Type, and Registered Date. A 'Recent Statements' section is also visible. A 'Create New Alert' dialog box is overlaid on the screen, containing a 'Back to Alert List' button, an 'Alert Type' dropdown menu (set to 'Payroll and Automatic Deposits'), a checked 'Primary Email Address' field, and three unchecked fields for 'Email Address 2', 'Mobile Device 1', and 'Mobile Device 2', each with a 'Select' dropdown. At the bottom of the dialog are 'Continue' and 'Cancel' buttons. A 'Note' at the bottom of the dialog explains that clicking 'Cancel' will return the user to the 'Alert Addresses' button on the main screen.

**1** Create New Account Alert

Description	Alert Type	Registered Date
<input type="checkbox"/> EStatements	EStatements	1/2/2004 3:51:31 PM
<input type="checkbox"/> 3872359 - ADVANTAGE LEGACY PLUS [Available balance below \$2,000.00]	Deposit Account Balance	1/21/2005 3:09:05 PM
<input type="checkbox"/> Letters	Letters	2/28/2012 5:52:36 AM

**2** Create New Alert

Alert Type: **Payroll and Automatic Deposits**

Primary Email Address: benemy@gci.net

Email Address 2: **Select Alternate Email**

Mobile Device 1: **Select Primary Mobile**

Mobile Device 2: **Select Alternate Mobile**

**3** **Continue** [Cancel](#)

Note:  
To add alternate email addresses or mobile devices, click on 'Cancel' button above and Select 'Alert Addresses' button on the Main screen.

Begin by choosing **Denali Direct Alerts** from the **Services** menu.

- 1 | Click the **Create New Account Alert** option, then choose your Alert from the drop-down menu.
- 2 | A new window will appear. Choose your **Alert Type** and select an email you want it sent to.
- 3 | Click **Continue** to finish.

Recipients are persons or businesses to which your ACH Originations or Wire Transfers are sent. In order to use the ACH/Wire feature, you must first create recipients. Each recipient entry contains the recipient's financial institution information, their account and whether it will be a debit or credit.

**Manage Recipients**  
This page lists the recipients that you have created. To manage recipients, double click on the recipient or click on 'Add Recipient' to add a new one.

Display Name	Name	E-Mail Address
Austin Chevy	Austin Chevrolet	AUstinChevy@aol.com
Bowmans	Bowmans Office Supp	Bowmans@aol.com
Brent Woods	Brent Woods	bwoods@aol.com
International Recipient Inc	Oil Company	
Laura Smith		
Marge Wright		
Roy's Transportation		
State Ins Company		
Tony Lee		
Trisha Scott		

**Add New Recipient**  
Complete and submit this form to create a new recipient. In the 'Manage Payments' section below, you can then create different payment types and templates for this recipient.

**Recipient Information**  
Enter information for this recipient.

**Manage Payments**  
This section lists the payments for this recipient.

Name \*  
Display Name \*  
 International Recipient  
Street 1  
Street 2  
City  
State California  
Postal Code  
E-Mail  
 Send E-Mail Notifications

**Recipient Information**  
Enter information for this recipient.

Name \*  
Display Name \*  
 International Recipient  
Address 1  
Address 2  
Address 3  
E-Mail  
 Send E-Mail Notifications

Click the **Recipients** link to begin.

1 | Select **Add Recipient**.

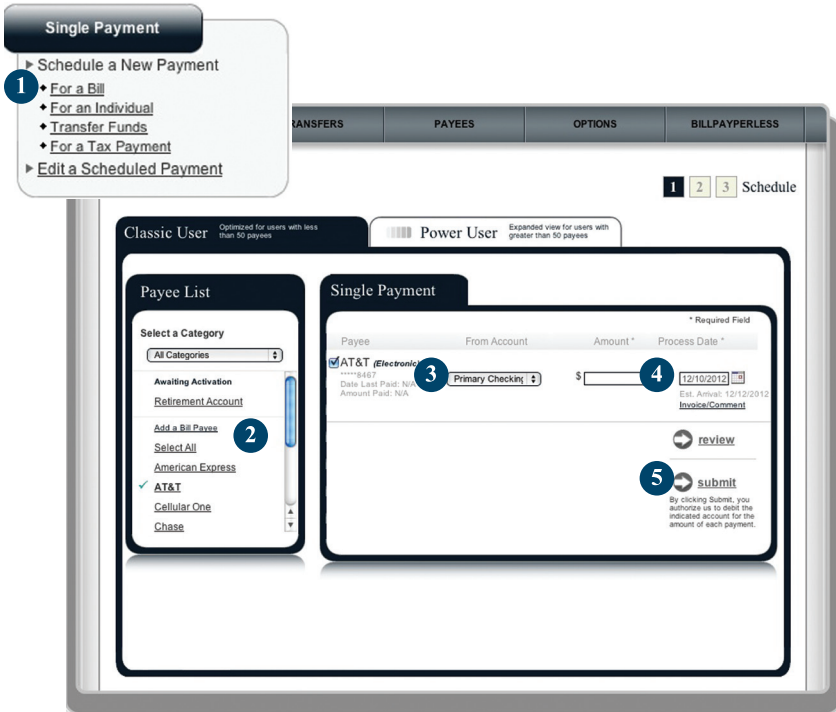
2 | The secondary screen will display required fields pertaining to the new recipient. To create an International Recipient, click in the box provided. To create a payment for a recipient, click **Add Payment**. To receive a notice when a payment has been processed, select Send E-mail Notification. Click **Submit** when finished.

3 | When choosing to add an International Recipient, be aware that the required fields will change.

Note: International Recipients can only be used for international wires.

# Single Payment

Process a one-time payment for one or more payees from a single screen. There's no need to hassle with checks, stamps and envelopes—send the payment with a few clicks of your mouse. Click the Single Payment button to get started.



- 1 | Under the Single Payment menu, select **For a Bill**.
- 2 | Choose a payee under the **Payee List**.
- 3 | Choose the **Account** you wish to use from the drop-down menu and enter the **Amount**.
- 4 | Pick the **Amount** and **Process Date** for the payment.
- 5 | When finished, click **Submit**. You will see your payment confirmed.



# Single Receipt

You can also receive funds through the ACH transfer system. Receiving ACH Payments is just as easy as sending them.

**Single ACH Receipt**

This page allows you to make a single ACH receipt from an existing recipient in the system. If no recipient is selected from the drop down list, recipient information may be entered manually, but will not be saved for later reuse.

**Payor**  
Select a payor from your list.  
Payor  1

**Payor Information**  
Enter or modify the payor information.  
Name \*   
E-Mail   
 Send E-Mail Notification

**Payment Information**  
Enter the payment information for this receipt.  
Pay To   
To Account \*   
Effective Date \*  2  
Amount \*   
 PPD  CCD  
Memo/Addendum

**Payor Account Information**  
Enter the payor account information for the account to be debited.  
From Account \*  3  
Account Type \*   
Routing Number \*

**Enter Payment Frequency**  
Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.  
 One-Time  Recurring  
Frequency   
 Sunday  Monday  Tuesday  
 Wednesday  Thursday  Friday  
 Saturday  
 Initiate the payment every week  
 Initiate the payment every  week(s)  
Start Date   
 No end date  
 End after  payment(s)  
 End on

4

Note: Fields marked with \* are required fields that must be provided.

In the Business Services menu, select **Single Receipt**.

- 1 | From the **Payor** drop-down menu, select whom to receive the payment from.
- 2 | Enter the **Amount** and **Date** which to request payment. The posting date will appear in Effective Date box.
- 3 | Select the **Account** which to receive the payment.
- 4 | Review all information. When finished, click **Continue**.

# Payroll

Process payments to all your employees from one convenient screen. Paying employees by direct deposit is a time-saving convenience for both you and the employee.

**Payroll**  
Complete and submit this form to make a payroll request based on your submitted information.

**Select or Import Batch**  
Select an existing batch payroll template or browse to import a NACHA-formatted file.

**Payment Information**  
Enter the payment information for this batch payroll request.

Batch \*  Pay from \*   
From Account \*   
Effective Date \*

**Enter Payment Frequency**

Pay	Notify	Sorted By: Name	A on top	Amount	Addenda
<input type="checkbox"/>	<input type="checkbox"/>	<b>Brent Woods</b> Executives #1 #12321 Checking (121141819)		\$10,000.00	Executive Bonus
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Marge Wright</b> #15271 726 Savings (121141819)		\$15,000.00	Executive Bonus

Number of Payments: 1      Total Amount: \$15,000.00

Note: Fields marked with \* are required fields that must be provided.

Begin by choosing **Payroll** from the Business Services menu.

- 1 | Notice that you may use a batch that already exists, or create a new one.
- 2 | From the drop-down menus, select a **Group** to pay, along with the **Account** from which to debit the payments and the **Date** to send the payment. The posting date will appear in the Effective Date box.
- 3 | To omit a recipient from this batch, uncheck the box next to their name. You can also click the recipient's name to edit their profile.
- 4 | Enter the payment **Amount** for each recipient.
- 5 | Review all information. When finished, click **Submit**.

Process batch payments to many recipients at the same time with a batch template. This is normally used to pay vendors, invoices or non-payroll recipients.

**Multiple ACH Payments**  
This page allows you to quickly and easily make ACH payments (credits) to multiple recipients in an existing template in the system.

**Select or Import Batch**  
Select an existing batch ACH template or browse to import a NACHA-formatted file.

Batch \*  1

**Payment Information**  
Enter the payment information for this batch ACH request.

Pay from \*  2  
From Account \*  2  
Effective Date \*   
 PPD  CCD

**Enter Payment Frequency**

Pay	Notify	Sorted By: Name	A on top	Amount	Addenda
<input type="checkbox"/>	<input type="checkbox"/>	<b>Bowmans</b>		\$1,000.00	Maintenance Fees
		#873682 Checking (121141819)			

3 4

Number of Payments: 1 Total Amount: \$1,000.00

5

Note: Fields marked with \* are required fields that must be provided.

Begin by choosing **Payments** from the Business Services menu.

- 1 | Notice that you may use a batch that already exists, or create a new one.
- 2 | From the drop-down menus, select a group to **Pay From**, along with the **Account** from which to debit the payments and the **Effective Date** to send the payment.
- 3 | To omit a recipient from this batch, uncheck the box next to their name. You can also click the recipient's name to edit their profile. Select the box next to **Notify** if you wish to notify the recipient by email of each transaction.
- 4 | Enter the payment **Amount** for each recipient.
- 5 | Review all information. When finished, click **Submit**.

# Collections

Process batch ACH collections (debits) from many recipients directly from their accounts at the same time in the form of a batch template.

**Multiple ACH Receipts**

This page allows you to quickly and easily make ACH receipts (debits) from multiple recipients in an existing template in the system.

**Select or Import Batch**  
Select an existing batch collection template or browse to import a NACHA-formatted file.

**Payment Information**  
Enter the payment information for this batch collection request.

Batch \*  **1** Pay To \*  **2**  
To Account \*  **2**  
Effective Date \*  **2**  
 PPD  CCD

**Enter Payment Frequency**

Pay	Notify	Sorted By: Name	A on top	Amount	Addenda
<input type="checkbox"/> <b>3</b>	<input type="checkbox"/>	<b>State Ins Company</b>		<b>4</b> \$75.00	401 K contribution
#12878728917 Checking (121141819)					

Number of Payments: 0 Total Amount: \$0.00 **5**

Note: Fields marked with \* are required fields that must be provided.

Begin by choosing **Collections** from the Business Services menu.

- 1 | Notice that you may use a batch that already exists, or create a new one.
- 2 | From the drop-down menus, select a group to **Pay To**, along with the **Account** from which to debit the payments and the **Date** to send the payment. The posting date will appear in the Effective Date box.
- 3 | To omit a recipient from this batch, uncheck the box next to their name. You can also click the recipient's name to edit their profile. Select the box next to **Notify** if you wish to notify the recipient by email of each transaction.
- 4 | Enter the payment **Amount** for each recipient.
- 5 | Review all information. When finished, click **Submit**.

The Wire Transfer service provides an online template for creating individual wire transfer payments. A wire is an order to pay funds electronically and is a more immediate payment instrument than an ACH transaction. Thus, wire transfers generally involve larger payments and/or a shorter payment schedule.

The screenshot shows the 'Wire Transfer' form with the following sections and callouts:

- 1** Recipient: (No Recipient)
- 2** Payment Information: Pay from \* (E-LETTERS DAFGU), From Account \* (XXXXXXXXXX-51 : \$3.00), Payment Date \* (9/20/2013), Amount \* (\$50.00)
- 3** Beneficiary Financial Institution: To Account \* (12345678900), Account Type \* (Checking), Routing Number \* (987654321), Name \* (First National Bank of Florida), Street 1 \* (123 Green St.), City \* (Miami), State \* (Florida), Postal Code \* (33133)
- 4** Enter Payment Frequency: One-Time (selected), Recurring (Weekly Payment), Frequency (Weekly Payment), Recur By (Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday), Initiate the payment every (week(s)), Start Date (9/13/2013), No end date (selected), End after ( ), End on (9/13/2013)

Buttons: Submit, Help

Note: Fields marked with \* are required fields that must be provided.

Begin by choosing **Wire Transfer** from the Business Services menu.

- 1 | Choose the recipient for the Wire Transfer request.
- 2 | From the drop-down menus, select a **Group** to pay, along with the **Account** from which to debit the payments and the **Effective Date** to send the payment. Next, enter the **Amount**.
- 3 | Enter required information for whom will be receiving the transfer.
- 4 | Review all information. When finished, click **Submit**.

# Tax Payment

Never run to the local branch with a tax payment check again. Initiate a Federal or State tax payment through EFTPS up to 30 days in advance from your home or office.

**Tax Payment**  
Select a form below to make a tax payment.

**Tax Authority and Forms**  
Select a tax authority from the drop-down list, then double-click to select the required form from the available forms for that authority.

Tax Authority: **Federal Tax (IRS)** (1)

Federal Tax (IRS) (42 Forms)

**Tax Form**

- Form 1041 - Fiduciary Income Tax Return (2)
- Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts
- Form 1042 - Annual Withholding Tax Return for US Source Income of Foreign Person
- Form 1065 - Partnership Return of Income
- Form 1066 - Real Estate Mortgage Investment Conduit Income Tax
- Form 1120 - US Corporation Income Tax Federal Tax Deposit
- Form 1120DISC - Domestic International Sales Corporation Return
- Form 11-C - Special Tax Return and Application for Registry-Waiving
- Form 2290 - Heavy Vehicle Use Tax Return
- Form 2438 - Regulated Investment Company - Undistributed Capital Gains
- Form 3520 - Information Return - Creation/Transfer to Foreign Trusts
- Form 4720 - Return of Excise Taxes on Charities Under Chapter 41 & 42 of the IRC
- Form 5227 - Split-Interest Trust Information Return
- Form 5811 - Examination Return Preparer Case Closing Document
- Form 6069 - Return of Excess Tax on Excise Contribution to Black Lung Trust
- Form 706GS(D) - Generation-Skipping Transfer Tax for Distribution
- Form 706GS(T) - Generation-Skipping Transfer Tax for Terminations
- Form 720 - Quarterly Excise Tax

Help

**Federal Tax (IRS)**

Form 1041 - Fiduciary Income Tax Return

Default Requested

**Complete Form**  
Complete all of the fields below specific to the selected tax form.

**Tax Payment Information**  
Enter the payment information for this tax payment in the fields provided below.

Taxpayer ID \* 123454545 (3) from \* West Coast Office (4)

Tax Period End Date \* 5/24/2011 From Account \* General Account: \$298,763.07

To Account \* 23401009 Effective Date \* 5/24/2011

Routing Number \* 061038000 Tax Type \* Extension

Amount \* \$0.00

Submit Help (5)

Begin by choosing **Tax Payment** from the Business Services menu.

- 1 | Choose the **Tax Authority** for this payment by selecting an item in the drop-down menu.
- 2 | Choose the tax form for the tax payment by double-clicking a form in the list given.
- 3 | Once on the Tax Form page, enter your **Taxpayer ID**, **Tax Period End Date** and the **Account** and **Routing** number to whom the funds will be deposited to.
- 4 | From the drop-down menus, select a group to **Pay From**, along with the **From Account** from which to debit the payment and **Effective Date** to send the payment. Choose a **Tax Type** and enter the **Amount**.
- 5 | Review all information. When finished, click **Submit**.

If you use a software package to generate a file of ACH transactions, you can upload it using this page.

**ACH Pass-Thru**  
Please note that files submitted after 4:30 p.m. will not be processed until the following business day.

Import \*  **1** Browse... Submit Date \*  **2**

Description

**3**

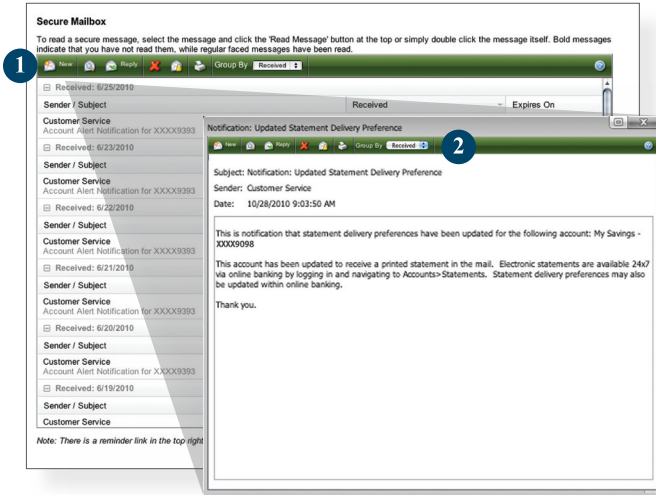
Note: A pass-thru file is a fully NACHA formatted file built outside of Online Banking. The ACH Pass-Thru feature does not allow you to create batch templates within Online Banking.

Begin by choosing **ACH Pass-thru** from the Business Services menu.

- 1 | Choose the file you wish to **Import**. This must be a fully balanced NACHA formatted file.
- 2 | Enter the Submit Date.
- 3 | When finished, click **Submit**.
- 4 | Approve the file. By approving the file you will be directed to the account activity screen where you can confirm the file was submitted.

# Secure Message

The Secure Message feature is a notification service where you will find Alerts and Notifications regarding your account. Whether it is a message for a password change or security alert, this is the location to stay up-to-date with your account and our services!



Begin by selecting **Secure Messages** from the Services menu.

- 1 | Click on the **Message** you would like to read.
- 2 | Your message will open in a new window. Here you can **Reply, Delete, Save & Print** your messages.



# Update Contact Information

Maintaining current information on your account is very important to us. It allows us to get in touch with you the moment we notice any suspicious activity, keep you up-to-date with any account changes and simply guarantee that your monthly statement is being delivered to the correct address. Now keeping your personal information current is easier than ever!

**SIGN OFF**  
Sign Off

**ACCOUNTS**  
Overview  
History  
Online Activity  
eStatements  
eLetters  
Open New Accounts  
Dashboard

**TRANSACTIONS**  
Funds Transfer  
Recurring Transfers  
Member to Member Transfers  
Send a Check  
Bill Pay (Easy Pay)  
Add External Account  
Verify External Account Requests

**BUSINESS SERVICES**  
Wire Transfer  
International Wire

**SERVICES**  
Secure Messages  
Update Contact Information  
Stop Payment  
Reorder Checks  
Denial Direct Alerts  
Geezo

**PREFERENCES**  
Account Name Preferences  
Security  
User  
Mobile  
Theme Settings

HOME PERSONAL BUSINESS HOME LOANS INVESTMENTS INSURANCE LOANS

### Update Contact Information

Please use this page to update your contact information. To update your Secure Access Code delivery information please go to the 'Security Delivery' tab listed within the 'Security' option listed below the 'Preferences' header on the main toolbar.

Once you update your information, please click on Continue to submit your changes.

**Home Phone Number** 331-275-3400

**Work Phone Number** 331-275-4576

**Cell Phone Number** 331-275-3400

**Email Address** holmes1@abccompany.com

**Residential Address**  
Address 1 440 Green Valley Dr.  
Address 2  
City Miami  
State Florida  
Zip 33133

**Postal Address**  
Address 1 440 Green Valley Dr.  
Address 2  
City Miami  
State Florida  
Zip 33133

2 Continue

To get started, select **Update Contact Information** from the Services menu.

1 | Enter your up to date information in the provided fields.

2 | Be sure to double check your information was entered correctly, then click **Continue**.

# Stop Payments

Placing a Stop Payment for individual or multiple checks is an option with your financial institution. If you notice you are missing checks, please contact us as quickly as possible so that we can take the proper precautions to maintain the highest level of security against identity theft and fraud.

**Make a Stop Payment Request**

Complete and submit this form to make a stop payment request on a selected account based on known payment information.

<b>Enter Account Information</b> Select an account and optionally enter a comment for the stop payment request.	<b>Enter Payment Information</b> Complete the fields below to make a stop payment request based on known payment information.
Account * <input type="text" value="General Account : \$298,763.07"/> 1	Number * <input type="text"/>
Comments <input type="text"/>	Payee <input type="text"/> 2
	Amount * <input type="text" value="\$0.00"/>
	Date Written * <input type="text" value="4/29/2011"/>
	<input type="button" value="Submit"/> <input type="button" value="Help"/> 3

*Note: At least one account must be selected.*

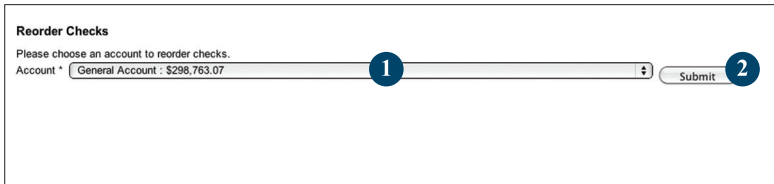
Begin by choosing **Stop Payment** from the Services menu.

- 1 | Choose the **Account** for which the Stop Payment should be made.
- 2 | Enter all pertinent data relating to the check or range of checks.
- 3 | When you are finished, click **Submit**. A new window will open confirming the details of your Stop Payment transaction. You can either click **Approve** or **Cancel**. We recommend printing a copy of the confirmation window for your records.

# Reorder Checks

---

Before you write your last check, save yourself a trip to the branch by placing your check order request online.



The screenshot shows a web form titled "Reorder Checks". Below the title is the instruction "Please choose an account to reorder checks." The form contains a dropdown menu labeled "Account \*" with the selected value "General Account : \$298,763.07". A blue circle with the number "1" is positioned over the dropdown arrow. To the right of the dropdown is a "Submit" button, with a blue circle containing the number "2" positioned over it.

In the Services menu, select the **Reorder Checks** link.

1 | From the **Account** drop-down menu, choose which account you would like to reorder checks.

2 | When you have chosen the desired account to order new checks, click **Submit**.

# EnCompass Finance Management

EnCompass Finance Management is a financial management application designed to allow users to manage financial accounts including checking, savings, credit cards, loans and investments attached to multiple financial institutions all in the convenience of one safe and secure online site.



In the Services menu, select **EnCompass Finance Management**.

- 1 | The **Budget** feature allows you to establish **Spending Targets**, track your spending behaviors and setup alerts to notify you.
- 2 | The **Cashflow** feature allows you to enter **Income** and **Bills** onto a calendar to allow you to manage your monthly cash flow.
- 3 | The **Goals** feature allows you to define your financial goals and track your performance as you work towards reaching those goals.
- 4 | The **Net Worth** feature tracks your assets and debts to give you a visualization of your personal net worth.
- 5 | The **Alerts** feature allows you to get notifications on account balances, budget statuses, and more.
- 6 | The **Add/Update** feature aggregation, which allows you to add accounts from other financial institutions.

# Account Name Preferences

The Account Preferences feature allows you to change the way your accounts are displayed within Business Online Banking. Here you can create “nicknames” for your accounts, like “Payroll Account” or “John’s Checking Account.”

**SIGN OFF**  
Sign Off

**ACCOUNTS**  
Overview  
History  
Online Activity  
eStatements  
eLetters  
Open New Accounts  
Dashboard

**TRANSACTIONS**  
Funds Transfer  
Recurring Transfers  
Member to Member Transfers  
Send a Check  
Bill Pay (Easy Pay)  
Add External Account  
Verify External Account Requests

**BUSINESS SERVICES**  
Wire Transfer  
International Wire

**SERVICES**  
Secure Messages  
Update Contact Information  
Stop Payment  
Reorder Checks  
Denial Direct Alerts  
Geezeo

**PREFERENCES**  
Account Name Preferences  
Security  
User  
Mobile  
Theme Settings

HOME PERSONAL BUSINESS HOME LOANS INVESTMENTS INSURANCE LOANS

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

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

Submit

Order	Account	Description	Display Name	#	Type
0	XXXXXXXX541-S1	BASIC SAVINGS		50	Items
10	XXXXXXXX541-S6	FREE CHECKING		50	Items

Begin by choosing **Account Name Preferences** from the Preferences menu.

- 1 | The **Order** feature allows you to prioritize the order in which you see your accounts. All accounts are grouped by account type, such as checking, savings, etc., however you will see this change reflected in your Account Overview page.
- 2 | Enter any “nicknames” or Display Names for your accounts.
- 3 | Choose how you’d prefer to view your account history by choosing either number of items or number of days.

# Security

To access the Security Features within Online Banking, choose Security under the Preferences menu. This will allow you to change your password, enter a phishing phrase that will verify you're on our site, set up security alerts and add your secure delivery contact options. Setting up security alerts is an excellent way to prevent fraud and keep informed of changes to your account and online profile.

### Security Preferences

Change your security settings in the fields provided below.

Password | Phishing Phrase | Secure Delivery | Alerts

#### Security Alerts

Enter your preferred email and/or phone contact information below. This contact information will be used for Security Alert delivery. If you enter multiple delivery channels, you will receive multiple notifications on the same security event.

JohnQ@email.com Phone Number (111)555-1234

SMS Text Number (111)555-1234

SMS Country United States

#### Security Alerts

Choose the security events for which you wish to be notified.

- Alert me when a computer/browser is successfully registered
- Alert me when a my login ID is locked out
- Alert me when a my login ID login is disabled
- Alert me when a new user is created
- Alert me when a recipient is added

Submit Alerts Changes

Help

A subsidiary is a secondary or alternate company profile that uses defined payment attributes to replace the primary company attributes and are specific to the subsidiary company.

**Manage Subsidiaries**  
This page lists the subsidiaries that you have created. To manage subsidiaries, double click on the subsidiary or click on 'Add Subsidiary' to add a new one.

1

Sorted By: Name	A on top	Tax ID	ACH Header	Wire Header
East Coast Office 11 Park St, New York NY 12345		123456789	Demo Ind EC	Demo Industries EC
West Coast Office 827 Embarcadero St, San Francisco CA 94321		123454545	Demo Ind WC	Demo Industries WC

**Subsidiary Profile**

**Add Subsidiary**

Enter or change the subsidiary name and payment-related information associated with this subsidiary company. This payment information will be used when selecting this subsidiary from the 'Pay From' drop down list on relevant payment templates.

**Subsidiary Information**  
Enter the information for this subsidiary using the fields below.

**Subsidiary Address**  
Enter the address information for this subsidiary using the fields below.

Name \*  Street 1

ACH Header  Street 2

Wire Header  City

Tax ID  State

Postal Code

2 OK Cancel Help

Note: Fields marked with \* are required fields that must be provided.

Click the **Subsidiaries** link to begin.

- 1 | Click **Add Subsidiary**. You will then be directed to a secondary screen from which you will be required to fill in the related fields.
- 2 | Once you are finished entering necessary information, click **OK**. You will then be directed back to the **Manage Subsidiaries** page.

# *Manage Users*

---



# User Preferences

The User Preferences feature allows you to update your online user profile. Where the Update Contact Information feature will change your address and other contact information related to your account, this will only update your information within your online user profile.

**HOME** PERSONAL BUSINESS HOME LOANS INVESTMENTS INSURANCE LOANS

### User Preferences

Please update this online profile as necessary to ensure that we have accurate, up-to-date information regarding your online banking services.

**Online Profile**  
Enter your personal information.

Title

First Name \*  1

Middle Name

Last Name \*

Suffix

E-Mail \*

**Online Contact Information**  
Enter your contact information.

Address Country \*

Street 1 \*

Street 2

City \*

State \*

Postal Code \*

Phone Country \*

Home Phone \*

Work Phone \*

2

*Note: Fields marked with \* are required fields that must be provided.*

Begin by choosing **User** from the Preferences menu.

1 | Enter your information in the fields provided. Fields marked with an asterisk are required fields.

2 | When finished, click **Submit**.

# Mobile Enrollment

We go where you go. With Mobile Banking, you can access your accounts in just moments. Any web-enabled device with internet access will do. So instead of spending precious time running to the nearest computer or preferred branch, we give you the control to manage your finances on your own terms.

The Mobile Enrollment feature allows you to sync your mobile device to your account, for quick and user-friendly access to your account(s). Mobile Enrollment is your first step to Mobile Banking.

### Mobile Preferences

Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | Mobile Authorizations | Text Banking


#### 1 Mobile Enrollment

Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services.

Yes, enable my User ID and Password for use on my mobile device

#### Mobile Access

You can access our mobile services via most mobile phone browsers at:

 [https://secure12.onlineaccess1.com/RocklandTrustMobile\\_30/Default.aspx](https://secure12.onlineaccess1.com/RocklandTrustMobile_30/Default.aspx)

If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send.

E-Mail Address   2

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

In the Preferences menu, select **Mobile**, then choose the **Mobile Enrollment** tab.

- 1 | Check **Yes, enable my User ID and Password** for use with my mobile device.
- 2 | For mobile web users only, enter your email address, then click **Send**.
- 3 | When finished, click **Submit**.
- 4 | Activate your mobile device on the next page.

# Mobile Authorizations

Mobile Activation is an extra security measure to ensure nobody but you is accessing your account.

### Mobile Preferences

Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | **Mobile Authorizations** | Text Banking

#### Mobile Authorization Settings

Enter your desired Mobile Authorization Code and preferred phone and e-mail delivery preferences.

1 Mobile Authorization Code   
ⓘ Your code should be numeric and exactly 4 digits in length

E-Mail Address 1

E-Mail Address 2

E-Mail Address 3

2 Phone Number 1

Phone Number 2

Phone Number 3

#### Mobile Authorization Enrollment

Choose the transaction types for which you agree to be an eligible approver, upon request.

3

- ACH Collections
- ACH PassThru
- ACH Payments
- ACH Single Payment
- ACH Single Receipt
- Funds Transfer
- International Wire
- Payroll
- Wire Transfer

Select All Clear All

4 Submit Help

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

In the Preferences menu, select **Mobile**, then choose the **Mobile Authorizations** tab.

- 1 | Next, click on the **Mobile Authorization** tab and enter any 4 digit code. You will need this code to make transfers and approve transactions using your mobile device.
- 2 | If you would like to confirm transactions via email or mobile phone, please list the phone number or email account here.
- 3 | In this window, select the feature you would like to enable for mobile confirmation.
- 4 | Click **Submit** when finished.

# Text Banking

The final step in setting up your Mobile Banking access is to complete the Text Banking options which will access our text services.

### Mobile Preferences

Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | Mobile Authorizations | **Text Banking**

#### Text Enrollment

Please check the box below to enable and authorize the use of your online banking accounts to access our text services.

1  Enable and authorize text banking on the below mobile device (message and data rates may apply)

**Opt out and disable text banking**

2 SMS Text Number \*

Agree to Terms Msg & Data rates may apply. Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per query.

[Terms and Conditions](#)

[Privacy Policy](#)

**SUMMARY OF TERMS:**  
By entering your phone number you acknowledge that you agree to the terms of service and are subscribed until you send **STOP** to Rockland Trust Text Banking, provided by Q2eBanking. Q2eBanking Text Banking works with: Alltel, AT&T, Boost Mobile, Cincinnati Bell, Sprint PCS, T-Mobile, U.S. Cellular, Virgin Mobile USA, and Verizon Wireless but is not compatible with all handsets. Receive banking account alerts. Receive 1 message per query. **Msg & Data rates may apply.** I confirm that I hold the account corresponding to the mobile phone number I have entered, or that I have the account holder's permission to use this service. For help, send **HELP** to 226563. To cancel, text **STOP** to 226563 at anytime. For support, visit [support@q2software.com](mailto:support@q2software.com) or call 512.275.0072.

3

*Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.*

In the Preferences menu, select **Mobile**, then choose the **Text Banking** tab.

- 1 | Choose **Enable and authorize text banking on the below mobile device**.
- 2 | Enter your **SMS Text Number** (if you are using a cell phone, this will be your phone number) and choose **Agree to Terms**.
- 3 | When finished, click **Submit**.

<b>Text Command Options To ##### For The Following Information:</b>	
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)

# Theme Settings

**Themes** – Begin by choosing **Theme** from the Preferences menu.

Our online banking system offers a few different looks, a combination of fonts, colors and menus, that we call “themes.” Aside from the default theme that uses our colors, we offer a Large Font theme that features a larger font and a simpler set up. We will introduce other themes based on your feedback. Try these out and let us know what you think!

**SIGN OFF**  
Sign Off

**ACCOUNTS**  
Overview  
History  
Online Activity  
eStatements  
eLetters  
Open New Accounts  
Dashboard

**TRANSACTIONS**  
Funds Transfer  
Recurring Transfers  
Member to Member Transfers  
Send a Check  
Bill Pay (Easy Pay)  
Add External Account  
Verify External Account Requests

HOME PERSONAL BUSINESS HOME LOANS INVESTMENTS INSURANCE LOANS

**Custom Settings**  
This page allows you to change the look and feel of your online banking experience. Choose a theme you would like to view.

Theme \*

*If you choose a new theme, the change will be effective immediately.*

# Denali Alaskan

FEDERAL CREDIT UNION

