



Commercial Online Banking Guide v4.0

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13610 Barrett Office Dr.
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Welcome

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

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

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking with Greater Iowa Credit Union.



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By following our tips, Online Banking at Greater Iowa Credit Union can be a safe and efficient method for handling your banking needs.

User Identification and Password

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

Secure Sockets Layer Encryption (SSL)

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

Browser Registration

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

Secure Access Code

In addition to your personal password, we have added another layer of security called a secure access code that helps verify your identity at login. Each time you log in to Greater Iowa Online from an unregistered browser, a secure access code is delivered either by phone, SMS text message, or email to one of the contact methods you select that we have on file for your account.

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 in to Online Banking.
 - > Do not use public computers or unsecured WiFi when accessing Online Banking.
 - > If you receive an error when logged into your Online Banking account, report the error to a member service representative at 800-296-9064.
-

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 your financial institution, please report the incident to a member service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

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

Identity Theft

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

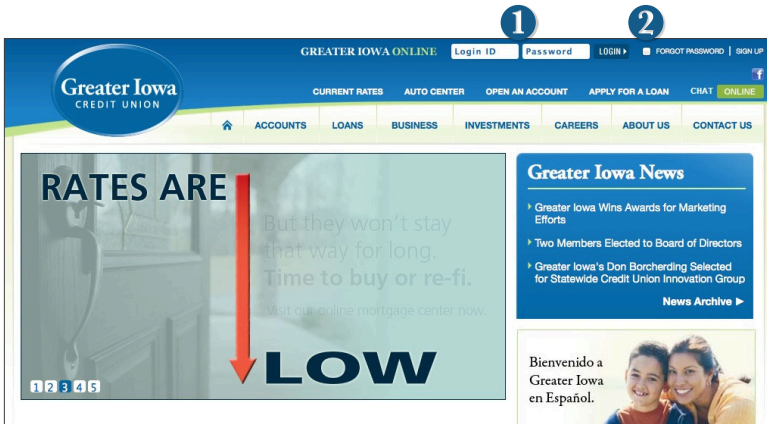
Fraud Prevention Tips:

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

1. Type www.greateriowacu.org into the address bar on your browser.
2. In the upper right hand corner, click Sign Up.
3. This opens the Online Banking new enrollment account verification screen. On the right there is a box stating "Business account members click here to enroll." This link will take you to our business enrollment form.
4. You will need to provide the requested information.
5. You will receive a verification call back to a number currently on file with Greater Iowa, and will be provided with a temporary password.
6. Once you have received your call back verification, return to www.greateriowacu.org and enter the login ID you chose and your provided temporary password, then click login.
7. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
8. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.
 - If your browser is set to clear cookies or delete browsing history upon exit, you will need to set www.greateriowacuonline.org as an exception or you will be asked to obtain a secure access code upon each login.
9. Review the welcome first time user screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
10. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the **Address Change** screen to make corrections. Click **Submit** then **OK** to continue.
11. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
12. Congratulations! You are now logged in to Online Banking with Greater Iowa Credit Union.

1. Type www.greateriowacu.org into the address bar on your browser and enter your current Login ID (Username) and password, then click **Login**. If you have forgotten your Login ID, please contact us at 800-296-9064.
2. You will be directed to a page displaying the contact information on file for your account. Select your preferred contact method that will enable Greater Iowa Credit Union to reach you immediately with your Secure Access Code. Choose either phone, text message, or email, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us during business hours at 800-296-9064.
3. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select **"I already have a Secure Access Code"**.
4. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
5. You will then be logged in to Online Banking with Greater Iowa Credit Union..

Once you have enrolled as a New User, follow these steps for subsequent logins.



1. From our website's Online Banking login box, enter your **Login ID** and **Password** and click **Login**.
2. Forgot your password? Simply enter your Login ID, select "Forgot password?" then click **Login**. Next, select where you would like to receive your secure access code, then follow the instructions to re-establish a password.

What is a secure access code?

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

Should I register my device?

If this device is "private", you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

The Home Screen will give you an overview of all of your Online Banking accounts at Greater Iowa Credit Union displayed in a comprehensive list with available or current balances conveniently in one place.

To View an Overview of Your Accounts:

The screenshot displays the Greater Iowa Credit Union online banking interface. At the top, the logo and 'Welcome back, A. Murphy' are visible. A navigation menu on the left includes Home, Transactions, Commercial, Services, Settings, eStatements, Credit Card-Access Point, Messages, Branches, Help, and Log Off. The main content area features a 'Save for a summer getaway' banner, an 'Accounts' section listing 'Basic Blue Checking' (Available Balance: \$2.88) and 'Primary Share' (Available Balance: \$4.99), and an 'Account Summary' section with a donut chart showing 57% Total Deposits (\$8) and 43% in another category. The right sidebar contains 'Transfer Money Now', 'Online Activity', 'Online Bill Pay', and 'Our Facebook Wall'.

1. For account transaction history, click the **account name** to view the **Account Details screen**. View details or a check image by clicking on the transaction. Pending transactions are in red. Select **Show Filters** to define search options.

Debits are red, credits are green and pending transactions have a gray background.

2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These **Quick Action** options allow you to swiftly: transfer money or pay bills.

A close-up of the Quick Action buttons in the upper-right corner of the home screen. The buttons are green and labeled 'Transfer Money Now' and 'Bill Payment'. A circled number '2' is positioned above the 'Transfer Money Now' button.

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

To View Account Details:

The screenshot shows the 'Account Details' page for 'Premier Business Checking'. The page includes a navigation menu on the right with options like 'Transfer Money Now', 'Money Manager', and 'Introducing Money Manager'. The main content area shows the account name, current balance, and a list of transactions. A 'Show Filters' section allows users to filter transactions by time period, transaction type, and amount. A search bar is also present for finding specific transactions. The transaction table shows a list of transactions with columns for Date, Description, Amount, and Balance.

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

Premier Business Checking
XXXXXXXX3123 \$26.08

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

Show Filters Search description

TIME PERIOD: TRANSACTION TYPE: MIN AMOUNT: 0.00 to MAX AMOUNT: 0.00

CHECK # to

Reset Apply Filters

Subtotal: Credits: \$245.51 | Debits: \$-293.27 Export

Date	Description	Amount	Balance
5/18/15	Trsf to Checking XXX3123 Funds Transfer via Online	\$0.01	\$26.08
5/15/15	ACH Paymen Utility Payments PPD 11-11111111	-\$0.31	\$26.07
5/15/15	Utility Pa TestingTreas PPD 9111111111	\$5.00	\$26.38
5/15/15	ACH Paymen Utility Payments PPD 11-11111111	\$0.10	\$21.38

Click on the account for which you would like detailed transaction information.

1. The top of this screen shows you an overview of the most recent transactions.
2. If you choose to **Show Filters**, you will be able to filter out certain transactions to view or print, click **Apply Filters**.
3. Once you have filtered the transactions that you would like to print, click **Print**.
4. You can also organize your view, by date, description or amount.
5. Looking for a specific transaction? You can also search transaction descriptions.

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

To View Unprocessed Transactions:

The screenshot shows the 'Activity Center' interface. At the top right, there are links for 'show basic' and 'print'. Below this is a navigation bar with two tabs: 'Single Transactions' (selected) and 'Recurring Transactions'. A search bar is located below the tabs. Under the search bar, there are 'Show Filters' and 'Favorites' options, along with 'Reset' and 'Search' buttons. The main area is a table of transactions. The table has columns for 'Created', 'Status', 'Type', 'Account', 'Amount', and 'Actions'. There are four rows of transactions, each with a checkmark icon in the 'Created' column. Callout 1 points to the 'Single Transactions' tab. Callout 2 points to the checkmark icon in the first row. Callout 3 points to the 'Status' column header.

Created	Status	Type	Account	Amount	Actions
4/30/2015	Drafted	Payroll - Tracking ID: [REDACTED]	Business Savings - [REDACTED]	\$5.00	Actions
4/30/2015	Drafted	Domestic Wire - Tracking ID: [REDACTED]	INTERNAL ACCOUNT - [REDACTED]	\$1.00	Actions
4/30/2015	Drafted	ACH Collection - Tracking ID: [REDACTED]	INTERNAL ACCOUNT - [REDACTED]	\$1.00	Actions
4/30/2015	Cancelled	Payroll - Tracking ID: [REDACTED]	INTERNAL ACCOUNT - (*****7543)	\$0.00	Actions

Click on the **Online Activity** tab.

1. You can choose to view **Single Transactions** or **Recurring Transactions** by clicking on the corresponding tab.
2. Click the **V** next to the transaction to view details.
3. Click **Show Filters** for additional search options, click the **V** to expand search options.

Online Banking enables you to transfer funds between your own accounts quickly and easily, access all linked accounts for single or recurring transfers. Future dated transfers between Greater Iowa Credit Union accounts will be processed at 8:00am CST on the day they are scheduled to transfer. External Account Transfer requests submitted after 4:00 PM CST may not be processed until following business day. Funds will be available the first business day after date of processing.

To Transfer Funds:

The screenshot shows the 'Transactions' page with a 'Funds Transfer' form. The form includes the following fields and options:

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

On the right side of the form, there is a search bar labeled 'Search transactions', two tabs labeled 'All', 'Pending', and 'Processed', and a message that says 'No history available'.

Click on the **Funds Transfer** tab.

1. Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount to be transferred. For a one-time transfer, click **Submit Transfer**.



You have the option to create a recurring transfer which will automatically process the transaction so that you do not have to remember to process it manually.

With the Mbr-to-Mbr Transfer feature, you can send money to any Greater Iowa Credit Union Member. You can also conveniently link this account to your Online Banking for deposit purposes only. All you need is their member number, the number of the account and the first three letters of the business name or of the primary's last name for individual accounts.

To Send a Greater Iowa Credit Union member Money:

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. When you select the option to link the other member's account to your login, it will place that account number in the drop-down menu in the funds transfer option.

1

Link Account Single Transfer

Transfer Funds To Another Member

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

Enter Your Account Information

FROM ACCOUNT * 2

AMOUNT * 0.00 DESCRIPTION

Enter Recipient Member Account Information

TO MEMBER NUMBER * TO ACCOUNT NUMBER (1,10,131,ETC.) * 3

FIRST 3 LETTERS OF LAST NAME OR BUSINESS NAME * 4

* - Indicates required field

Back Submit

Link An Account

Link another member's account (deposit only) to your online login. Enter recipient member account information. This data is to link a target account to be used in Transfer Funds under the Transaction tab.

TO MEMBER NUMBER * TO ACCOUNT NUMBER (1,10,131,ETC.) * 5

FIRST 3 LETTERS OF LAST NAME OR BUSINESS NAME *

* - Indicates required field

Back Submit

Click on the **Mbr to Mbr** tab.

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

In order to transfer funds to and from an account outside Greater Iowa Credit Union, you must first request to enroll the new external account. When you click on this request, it will allow you to link an account you are an owner on at another financial through online banking so that you can process a funds transfer into your own account or process a loan payment.

To Request Access to an External Account:

The screenshot shows the 'External Account Access Request' form. On the left is a navigation menu with options: Home, Transactions, Commercial, Services, Address Change, Add Account Request, and External Account Request (highlighted in green). The main content area has the title 'External Account Access Request' and a sub-header '1'. Below the title is a paragraph explaining the function: 'This function will allow you to transfer funds between your Greater Iowa Credit Union account, and your account at another financial institution. Your account will be eligible for review to add the external account feature if it has been open and active for 90 days. You will receive a secure message through your online banking mailbox within one business day to inform you of your approval status. If your account is approved, the response message will contain your routing number and transfer limits, along with instructions on how to set up your external account.' Below this is a checkbox labeled 'I would like to request the ability to set up external accounts for funds transfer capabilities.' and a green 'Continue' button at the bottom right.

Click on the **External Accounts Request** tab.

1. This is the first step to request access to this service. We will review your account and you will receive notification through your online banking messaging informing you of the status of your request within one business day. If you are approved your message will contain your transfer limits. Click the check box and **Continue**.

To Link an External Account:

The screenshot shows the 'Add an External Account' form. On the left is a navigation menu with options: Home, Transactions, Commercial, Services, Address Change, Add Account Request, External Account Request, Add External Account (highlighted in green), Verify External Account, My Finance+, Stop Payment, Check Register, Settings, eStatements, Credit Card Access Point, Messages, Branches, Help, and Log Off. The main content area has the title 'Add an External Account' and a sub-header 'YOUR BANK'. Below the title is a paragraph explaining the form: '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.' Below this is a paragraph: 'Two deposits will be made to the account that you have entered here (typically within 3 business days). Once you have received these two deposits, note the amounts. Then using the form titled "Verify External Account Requester" 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.' Below this is a paragraph: '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.' Below this is a sample check image with fields for 'Routing Number' and 'Account Number'. Below the sample check are input fields for 'Routing Number:', 'Account Number:', and 'Account Type:' (with a dropdown menu set to 'Checking'). Below the input fields is a section titled 'Add External Account Agreement' with a paragraph: 'I authorize Greater Iowa CU 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 Greater Iowa CU if the account is closed or my withdrawal rights are limited or removed so it may be deleted from future use. The intent is to have the offsetting entry for these transfers to be charged/debit/credited to my account maintained at Greater Iowa CU.'

Once you are approved for External Account Transfers, click on the **Add External Account** tab.

1. After you have been activated, you will be able to enter your financial account information that you would like to link. In one or two days, check your account for two micro deposits in your other account, make note of the amounts.

2. You will then be asked to verify the two micro deposits made to the new account to prove ownership.

To Verify an External Account:

Retrieve List of External Account Requests

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

1

Submit

Account Verification

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

Status	Routing Number	Account Number	Account Type
<input checked="" type="radio"/> Funds have been sent to the target account 2	081001234	123456789	Checking

Verify Deposit Amounts

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

AMOUNT #1:

3

AMOUNT #2:

Once you have received the micro deposits, Click on the **Verify External Account** tab.

1. Click **Submit**. You will be directed to a new window.
2. **Select the Account** you would like to verify.
3. Enter the amounts of the micro deposits. Click **Submit**.

Using Online Banking with Greater Iowa Credit Union, you can initiate a stop check payment request from any device. Visit **Online Activity** to review the status of your request. The stop payment will remain in effect for six months. **See our Fee Schedule for applicable fees.**

To Initiate a Stop Payment Request:

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

REQUEST TYPE	Are you requesting to stop payment on one or multiple checks?
ACCOUNT	Single Check
	Multiple Checks 1

* - Indicates required field

Send Request Back

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

REQUEST TYPE	Select an Account
ACCOUNT	REWARDS CHECKING 200102250041 \$1,214.32
CHECK NUMBER	* - Indicates required field
PAYEE	2
AMOUNT	
DATE	
NOTE	

Send Request Back

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

REQUEST TYPE	Enter the date of the check
ACCOUNT	
CHECK NUMBER	
PAYEE	
AMOUNT	
DATE	
NOTE	* - Indicates required field

July 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Send Request Back

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

REQUEST TYPE	Enter a brief note to include with this request
ACCOUNT	Description
CHECK NUMBER	Set 3
PAYEE	* - Indicates required field
AMOUNT	
DATE	
NOTE	

Send Request Back

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information; click **Save** after entering the information for each field.
3. Click **Send Request**.

Do you need to set up users?

Our online banking system allows business owners and managers to set up multiple levels of access to the online banking accounts or "Users." Each will have a unique user ID and password.

If you are a larger business and think multiple accounts would be helpful, please contact your accountant or business financial advisors to establish the business policies. You can then visit with a Greater Iowa representative to complete a request to manage your own users. Once those policies are in place and we have set you up with this access; the pages in this section will help you establish and configure your online banking users and their individual allowances within your accounts.

If you manage a small company with only one person needing an online banking ID and password, you can skip this section.



For your convenience several features within Online Banking have a Grid/List option in the upper-right corner. Click on both, to discover which view option you prefer.

To Add a New User:

The screenshot shows two views of the Commercial User Management interface. The top view shows the 'User Management' tab with a grid of four user cards: Justin Edwards, Lilly Smith, Paul Murphy, and Steve Hernandez. An 'Add User' button is highlighted with a red circle and the number 1. The bottom view shows the 'New User' form with fields for First Name, Last Name, E-mail Address, Phone Country, Phone, Login ID, Password, and Confirm Password. A red circle and the number 2 highlight the 'Save' button at the bottom right of the form.

Click on the **User Management** tab.

1. Click the **Add User** button on the right-hand side of the screen.
2. Enter the new user's personal information. Fields marked with an asterisk are required fields. When finished click **Save**.

Once you have established a user, you can assign rights. The Overview tab tells you the rights and approval limits the user has for each type of transaction.

The Features tab lists the features assigned to the user. The Accounts tab lists the accounts the user currently has access to.



A user who has the User Management feature assigned can change his or her own rights and limits, so be sure to limit which users have the User Management feature assigned.

To Assign User Rights:

Click on the **User Management** tab.

1. **Click on the user** you want to assign rights to.
2. Details of the user will appear. Click the **Assign Rights** button.
3. Under the **Overview** tab, you can view transaction types and indicate whether you want this user to have the ability to: **Draft, Approve, Cancel** or **View** the transaction. Simply click on the check mark to disable the rights.

- User View
- View All Transactions
- Cannot View

4. Under the **Features** tab you can choose which features you want this user to have access to. Dark colored features indicate they are active. To deactivate a feature, simply click on it and the box surrounding it will turn white, signifying that it is turned off.
5. Under the **Accounts** tab, you can choose which accounts this user is able to View, as well as Deposit funds or Withdraw funds.

First Name *	Last Name *
Brunk	

Login Name	Channel	Status	Last Login
Brunk	Internet	Normal	10/14/2014

* - Indicates required field

Cancel Delete **Assign Rights**

Transaction Type	Limit	Per Day	Per Month	Per Account	Draft	Approve	Cancel	View
ACH Collection	\$100,000	100 / \$100,000	100 / \$1,000,000	100 / \$100,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
ACH Passthru	\$1,000,000	100 / \$1,000,000	100 / \$10,000,000	0 / \$0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
ACH Payment - Single	\$100,000	100 / \$1,000,000	100 / \$1,000,000	100 / \$100,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

LINK OUT

Positive Pay

SYSTEM VALUES

feature.item.SingleSig-Or-Business2Pay

feature.item.SingleSig-Or-BillMyMatainte

feature.item.SingleSig-Or-ApplyforLoan

feature.item.SingleSig-Or-OpenSub-Account

feature.item.SingleSig-Or-OpenNewAccount

CUSTOM FEATURES

Mobile Capture

RIGHTS

Manage Templates

Manage Users

Manage Recipients

Statement Image

Manage Subscribers

Internal Number	Name	View	Deposit	Withdraw
XXXX578	Commercial Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Adding Users and specifying their individual rights and what features each individual has access to helps create a checks and balances system within your organization or business.

To Edit or Delete a User:

Commercial

User Management

Grid List

Search Users Sort by - Add User

Justin Edwards jedwards@mcompany.com Last login: 21 hours ago	Lilly Bruntz lbruntz@mcompany.com Last login: 21 hours ago	Paul Murphy pmurphy@mcompany.com Last login: 35 minutes ago	Steve Heneman sheneman@mcompany.com Last login: an hour ago
--	---	--	--

Commercial

View User

FIRST NAME * LAST NAME *

Lilly Bruntz

E-MAIL ADDRESS *
Lilly@mcompany.com

PHONE COUNTRY * PHONE *


United States 888888-2116

Login Name	Channel	Status	Last Logon
bruntz	Internet	Normal	10/14/2014

* - Indicates required field

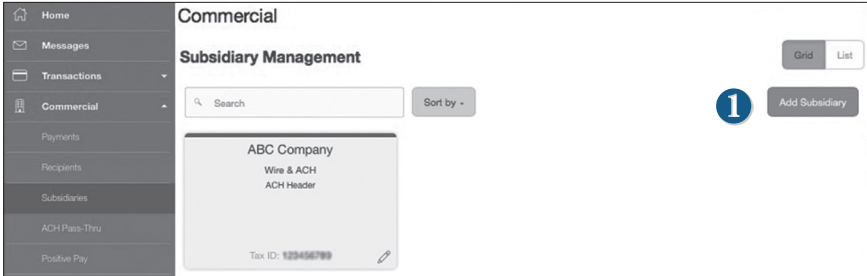
Cancel Delete Assign Rights

Click on the **User Management** tab.

1. Find the user whose rights you would like to change; click the **Edit** icon: 
2. Click **Delete**, then **Yes** to verify the delete. Click **Close** when you are finished.

Subsidiaries are secondary or alternate company profiles that you can use when creating a payment or a template. Use subsidiaries when your business requires that you create transactions for multiple entities. If you operate a relatively small firm with just a few accounts, this section may not apply to you.

To Add a Subsidiary:



Click on the **Subsidiaries** tab


1. On the **Subsidiary Management** page, click **Add Subsidiary**.
2. Fill out the required information regarding the subsidiary.
3. When finished, click **Create Subsidiary**.

The required fields in the Add Subsidiary page vary, depending on the payment types that you select.




To Edit a Subsidiary:

Click on the **Subsidiaries** tab.

1. **Find the Subsidiary** you wish to edit and click on the **Edit** icon: 
2. Make the needed changes. When finished, click **Save Subsidiary**.

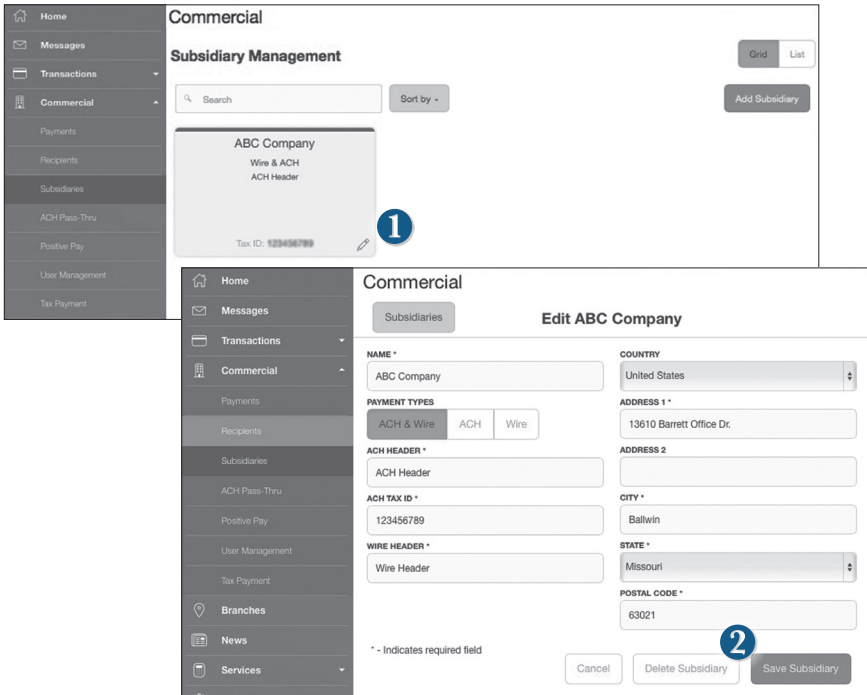
To Delete a Subsidiary:

Click on the **Subsidiaries** tab.

1. **Find the Subsidiary** you want to delete and click the **Edit** icon: 
2. Click the **Delete Subsidiary** button. When finished, click **Close**.

Note

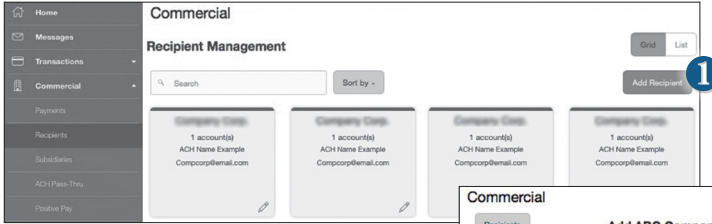
Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.



The screenshot displays the 'Commercial Subsidiary Management' interface. On the left is a navigation menu with options: Home, Messages, Transactions, Commercial (selected), Payments, Receipts, Subsidiaries, ACH Pass-Thru, Positive Pay, User Management, and Tax Payment. The main content area is titled 'Commercial Subsidiary Management' and includes a search bar, a 'Sort by -' dropdown, and an 'Add Subsidiary' button. A list of subsidiaries is shown, with 'ABC Company' (Wire & ACH ACH Header, Tax ID: 123456789) highlighted and a circled '1' next to its edit icon. Below this, the 'Edit ABC Company' form is shown, featuring fields for NAME, COUNTRY, ADDRESS 1, ADDRESS 2, CITY, STATE, and POSTAL CODE. The 'PAYMENT TYPES' section has radio buttons for 'ACH & Wire', 'ACH', and 'Wire'. The 'ACH HEADER' and 'WIRE HEADER' sections each have a text input field. A note at the bottom states '* - Indicates required field'. At the bottom right, there are three buttons: 'Cancel', 'Delete Subsidiary', and 'Save Subsidiary', with a circled '2' next to the 'Delete Subsidiary' button.

A recipient is any person or business with whom your business may exchange funds. You can send or receive payments from a recipient. After a recipient is created, you can include them in multiple payments or templates simultaneously. Each recipient entry contains the recipients contact and account information.

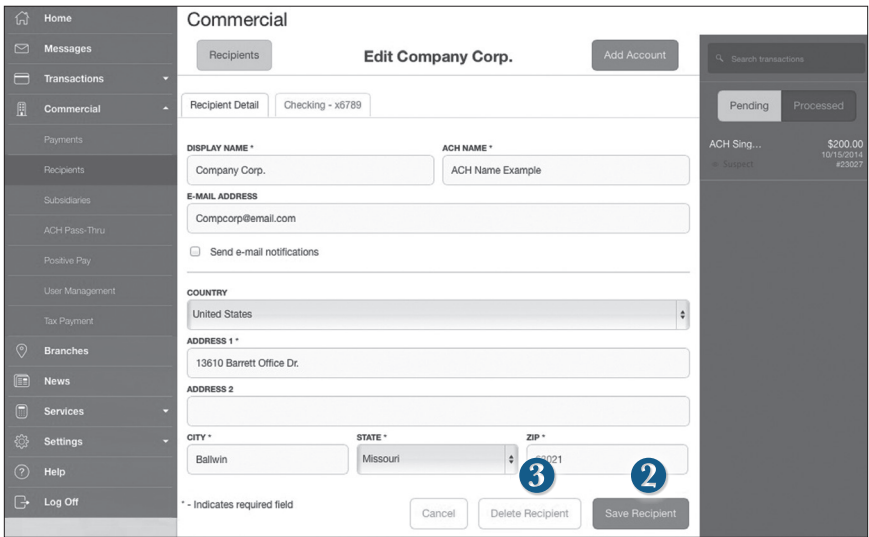
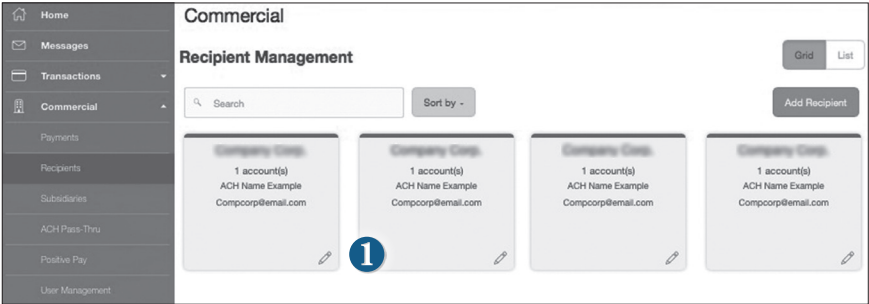
To Add a Recipient:




Click on the **Recipients** tab.

1. Click the **Add Recipient** button on the right.
2. Fill out the required information regarding the recipient. Fields marked with an asterisk are required fields.
3. Click the **Add Account** button on the right. A new tab will appear called "Account New".
4. Select the **Account Type** and enter the account and routing number.
5. (Optional) If you plan to use the account with wire transfers you will need to enter the **Name, Country** and **postal address**.
6. When finished, click **Save Recipient**.

To Edit or Delete a Recipient:



Click on the **Recipients** tab.

1. Find the recipient you would like to edit and click the edit icon: 
2. Here you can choose to edit contact or account information regarding this recipient and click **Save Recipient**.
3. You can also delete the recipient here by simply clicking **Delete Recipient**.

The **Payments** tab is your place to establish one-time or recurring payments to recipients. Here you can create templates to automate your routine payments.

The following template and payment types include a single-recipient:

- ACH Payment
- Domestic Wire
- ACH Receipt
- International Wire

The following transaction types include multiple-recipients:

- ACH Batch
- ACH Collection

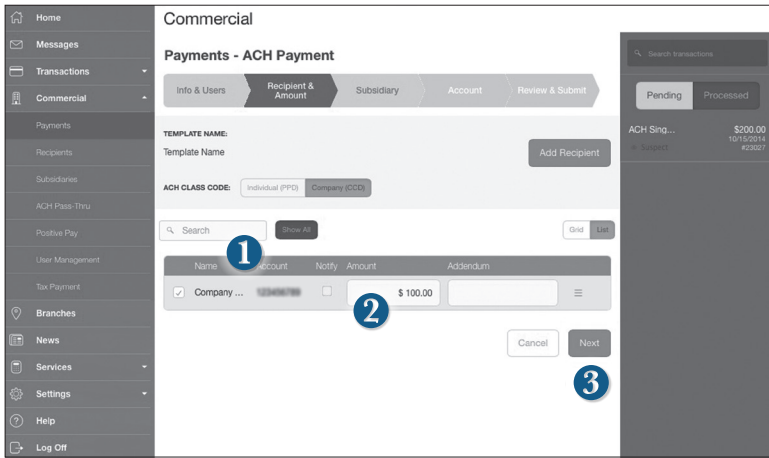
Step One: Info and Users

The screenshot shows the 'Payments' interface. At the top, there are buttons for 'Grid' and 'List', and a '1' in a blue circle. Below are search and filter options, and buttons for 'New Template' and 'New Payment'. The 'Available Templates' section shows three templates: 'BB payroll', 'Brian ACH Batch', and 'Brian ACH Collection'. An inset window shows the 'Payments - ACH Collection' configuration screen. It has tabs for 'Info & Users', 'Recipients & Amount', 'Subsidiary', 'Account', and 'Review & Submit'. The 'Info & Users' tab is active, showing a 'TEMPLATE NAME' field with 'Brian ACH Collection' and a '1' in a blue circle. Below is the 'ACH CLASS CODE' section. The 'Grant User Access*' section has a search bar and a list of users with checkboxes: 'Company Admin', 'Copy of Company Admin', and 'view only'. A '2' in a blue circle is next to the search bar. At the bottom right, there are 'Cancel' and 'Next' buttons, with a '3' in a blue circle next to 'Next'. A legend at the bottom left states '* Indicates required field'.

Click on the **Payments** tab.

1. Select an available template or choose **New Template** at the upper right corner to create a new template. The **New Payment** button can be used to create a one-time or recurring payment. You can also choose to upload a 5 column CSV file with the following columns: recipient name, routing transit number, account number, account type and amount. If you choose to create a new template, type a unique name.
2. In the Info and Users tab, indicate which users should have access to this template. You can find users by typing their name in the **Search** bar, or checking their name below.
3. When you have established a template name and user access, click **Next**.

Step Two: Recipient and Amount



1. Select a recipient that you wish to pay. You can find recipients by typing in their name in the Search bar, or checking their name below.
2. Once you have chosen your recipient, enter the **Amount** you wish to pay them. You can also include an Addendum.
3. You can also add a recipient at this point and remain within your template workflow. Click **Add Recipient** and you will be directed to the **Add Recipient** page to enter the information, and then conveniently return to the payment workflow.
4. Once you have selected the recipient(s) and entered payment amount entered recipients' amount, click **Next**.

Note

When using the ACH Template in the Recipients and Amount Step, choose whether the ACH class code is for an Individual (PPD) or Company (PPD).

Step Three: Subsidiary

Payments - ACH Collection

Info & Users | Recipient & Amount | **Subsidiary** | Account | Review & Submit

TEMPLATE NAME: Brian ACH Collection ☆ Delete Template Add Subsidiary

ACH CLASS CODE: Individual (PPD) SEND PAYMENT AS: TestingTreas

Search Grid List

Name	ACH/Wire	Tax ID
<input type="checkbox"/> Realty	Wire & ACH	***1215

Cancel Next

ACH Colle... \$2.00 4/25/2015
× Cancelled #10803

ACH Colle... \$3.00 4/25/2015
× Cancelled #10801

1. **Select the Subsidiary.** You can find subsidiaries by typing in their name in the search bar, or checking their name below.
2. When finished, click **Next**.

Note

If you need to add your subsidiary to the system, click Add Subsidiary the top right corner. You will be able to fill out the necessary information regarding the subsidiary. When you have established your subsidiary, you will be taken back to this page.

Step Four: Account

Payments - ACH Collection

Info & Users | Recipient & Amount | Subsidiary | **Account** | Review & Submit

TEMPLATE NAME: Brian ACH Collection ☆ Delete Template

ACH CLASS CODE: Individual (PPD)

Choose "To" Account

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> Commercial Checking	Checking	XXXX5678	\$100,000.00
<input type="checkbox"/> Commercial Loan	Checking	XXXX6789	\$100,000.00

Cancel Next

ACH Colle... \$2.00 4/25/2015
× Cancelled #10803

ACH Colle... \$3.00 4/25/2015
× Cancelled #10801

1. **Choose the Account** you wish to withdraw from.
2. When finished, click **Next**.

Step Five: Review & Submit

Payments - Payroll

Info & Users | Recipient & Amount | Subsidiary | Account | **Review & Submit**

Search transactions

Pending | Processed

Payroll \$5.00
✓ Authorized #10805 4/25/2015

Payroll \$5.00
× Cancelled #10804 4/25/2015

TEMPLATE NAME:
Template Name

ACH CLASS CODE:
Company (CCD)

SEND PAYMENT AS:

TOTAL AMOUNT: \$100.00

RECIPIENTS: 1

FROM ACCOUNT:
Consumer Checking - XXXX1234

EFFECTIVE DATE *
1/7/2016

RECURRENCE
Set Schedule

Selected Recipients Grid | List

Company Corp.
123456789
\$100.00

Cancel Save Draft Approve

1. Review the information and if it is correct, click **Save**
2. Then, depending on user rights, select **Draft** or **Approve**.

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

To Import ACH Transactions:

The screenshot displays the 'Commercial ACH Passthru' interface. On the left is a navigation menu with options like Home, Messages, Transactions, Commercial, Payments, Recipients, Subscribers, ACH Pass-Thru, Positive Pay, User Management, Tax Payment, Branches, News, Services, Settings, Help, and Log Off. The main content area is titled 'Commercial ACH Passthru' and contains an 'IMPORT FILE' section with a 'Select a file to upload' button (marked with a blue circle '1') and a 'MEMO' text area. To the right is a 'PROCESS DATE' calendar for October 2014, with the date '15' selected (marked with a blue circle '3'). Below the calendar is a 'Submit' button. On the far right, a search bar for transactions is visible, with 'Pending' and 'Processed' filters and the text 'No history available'.

Click on the **ACH Pass Thru** tab.

1. Indicate which file you would like to import.
2. Choose the **Process Date**.
3. When finished, click **Submit**.

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

To Initiate a Tax Payment:

The image displays two screenshots of the Commercial Tax Payments interface. The top screenshot shows the 'Tax Authority' dropdown menu (1) and the list of tax forms (2). The bottom screenshot shows the payment form with fields for 'Payment From', 'Tax Period End Date', 'From Account', 'To Account', and 'Payment Amount' (3).

Commercial Tax Payments

TAX AUTHORITY (1)

Alaska Tax

Search tax forms

Tax Authority List (2):

- Alaska Tax
- Alabama Tax
- Arizona Tax
- Arkansas Tax
- California Board of Equalization
- California Employment Development Department
- California Franchise Tax Board
- Colorado Tax
- Federal Tax (IRS)
- Florida Corporate Tax
- Florida Tax
- Georgia Corporate Estimated Income Tax
- Georgia Motor Fuel Distributor Tax
- Georgia Sales Tax
- Georgia Withholding Tax
- Illinois Business Tax
- Illinois Employment Tax
- Illinois Income Tax
- Indiana Cigarette Tax
- Indiana Corporate Estimated Payment Tax
- Indiana Financial Institution Tax
- Indiana Motor Fuel Tax
- Indiana Prepaid Sales Tax
- Indiana Retail And Sales Tax
- Indiana Special Fuel Tax
- Indiana Streamlined Sales Tax
- Indiana Tire Tax
- Indiana Type II Gaming Tax
- Indiana Utility Receipts Tax
- Indiana Withholding Tax
- Iowa Tax
- Kansas Compensation Use Tax

Payment Form (3):

Alaska Tax

HOSP AND MED CORP

PAYMENT FROM * (10/23/2014) **PN** **Kansas Compensation Use Tax** submission. body for

Murphy & Company

TAX PERIOD END DATE * 10/31/2014

FROM ACCOUNT * Consumer Checking XXXX1234

TO ACCOUNT **TO ACCOUNT ROUTING NUMBER**

PAYMENT AMOUNT * 232.00

* - Indicates required field

Submit

Click on the **Tax Payments** tab.

1. Using the drop-down menu, select the **Tax Authority**.
2. A list of tax payment forms will appear. Choose your tax payment simply by clicking on it.
3. Enter the required information for the payment, then click **Submit**.

Once you set up your payees, it's easy to pay your bills quickly. When you click on the **Bill Payment** tab you will see all of the payees you have established to date.

To Get Started with Bill Payment:

The screenshot shows the 'Bill Pay' interface. On the left, there is a card for 'BRICK' with 'No Scheduled Payments'. Below this are four input fields: 'FROM:' (with a right arrow and a blue circle '2'), 'AMOUNT:' (with '\$0.00' and a right arrow), 'DELIVERY METHOD:' (with 'Select a method' and a right arrow), and 'DATE:' (with 'Select a date' and a calendar icon). At the bottom left are 'Back' and 'Send Payment' buttons (with a blue circle '3'). On the right, there is a 'Select an account' dropdown menu with a blue circle '1' over it, showing 'CHK Acc*****3402 0016303402'.

Click on the **Bill Payment** tab.

1. Select the Account from which you would like to pay a bill.
2. Fill out the required information on the left side panel including: Amount, Delivery Method and Date.
3. After you have verified the information, click **Send Payment**.

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

To View Bill Pay History:

The screenshot displays the 'Transactions' section of the Bill Pay interface. It features a search bar for payees, a dropdown menu for 'Advanced' options, and buttons for 'Grid' and 'List' views. A table lists various payees such as 'Alabama Family Federation', 'Angie's', 'Capital One Credit Cards', 'Car Insurance', and 'CC - Cancelled'. A right-hand panel shows a list of pending and processed payments with details like amount and date. A detailed view of a payee named 'AAA' is shown below, with a dropdown menu for 'Advanced' options including 'Add A Payee', 'Visit Bill Pay Site', and 'Manage Payment Accounts'.

Name	Last Payment	Scheduled Payment	Status
Alabama Family Federation			No Scheduled Payments
Angie's			No Scheduled Payments
Capital One Credit Cards			No Scheduled Payments
Car Insurance	3/9/2015 \$356.86		No Scheduled Payments
CC - Cancelled			
Chase Credit Cards			

Transaction	Amount	Date
My current acco... Regular Payment	\$50.0	4/1/20
Old Navy Regular Payment	\$15.0	3/10/20
Car Insurance Regular Payment	\$356.8	3/9/20
My current acco... Regular Payment	\$50.0	2/27/20
Credit Card Pers	\$5,355.4	

Payee	Status
AAA	No Scheduled Payments
BerkEagle	No Scheduled Payments

Click on the **Bill Payment** tab under the **Transactions** menu.

1. To sort by a header, click the arrow next to the desired category.
2. You can also Search your previous Payees.
3. You can change your view preference to Grid or List.
4. You can view Pending or Processed transactions on the right side panel.
5. To access additional screens, click on **Advanced**, and then **Visit Bill Pay Site**, this will take you to the third party site where you can add, change, delete payees etc.

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

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

The screenshot shows the 'Payment Center' interface. At the top, there is a 'Pay From' dropdown menu set to 'Main Checking *53265'. Below this is a 'Payment Center' header with a 'Pay Bills' section. A button 'Add a company or person to pay' is visible. The main area lists several bills with icons: 'Verizon' (GET BILL), 'Mortgage Group' (AUTO PAY), 'Lona Oak Lawn Care' (BILL), and 'City Utilities' (GET BILL). Each bill has a dollar amount field, a 'Pay today' button, and a calendar icon. On the right side, there are sections for 'GUARANTEED ONLINE PAYMENTS' with a 'LEARN MORE >>' link, 'Bill Reminders' with a 'Set Up Reminder' link, and 'Pending Payments' which includes a table of bills and a total amount of \$125.00. At the bottom right, there is a 'Recent Payments' section. A 'Make Payments' button is located at the bottom center of the interface.

Click **Pay Bill** under the **Transactions** menu to begin managing your bills online. The Payment Center is a guide to your billers, bills due, as well as editing or deleting scheduled payments. Also featured are icons in the Features column which will assist you and are defined below:



E-bill enrolled

Enrolled to receive E-bill for this biller.



Enroll biller(s) to E-bills

Receive billing information straight to your Online Account.



E-bill payment due

An E-bill has been posted to your account, ready for payment.



Recurring payment

A recurring payment has been set up in Manage My Bills.

The person or company to whom you are sending funds is known as the biller. A biller can be almost any company or person you would send a check, like a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis. With Automatic Payments there is no need for repeating the same scheduling process each month.

To Setup a New Biller:

The screenshot shows the 'Payment Center' interface. At the top, there is a 'Pay From' dropdown menu set to 'Main Checking *53265'. Below this is a 'Payment Center' header with a 'Pay Bills' tab. A button 'Add a company or person to pay' is visible. A sidebar on the right contains a 'GUARANTEED ONLINE PAYMENTS' banner, a 'LEARN MORE >>' link, and sections for 'Bill Reminders' (with a 'Set Up Reminder' link) and 'Pending Payments' (showing a list of bills with amounts and due dates, and a 'Total \$125.00'). At the bottom of the sidebar is a 'Recent Payments' section. The main area displays a list of bills under the 'Household' category:

Icon	Company Name	Account Number	Amount	Due Date	Action
GET BILL	Verizon Phone	*108JC	\$		Pay today
AUTO PAY	Mortgage Group Loan	*89593	\$		Pay today
BILL	Lona Oak Lawn Yard Service	*14759	\$		Pay today
GET BILL	City Utilities Electric	*20076	\$		Pay today

There are also sections for 'Credit Cards', 'Insurance', and 'Unassigned' bills. A 'Make Payments' button is located at the bottom of the main area.

Click the **Payment Center** tab to begin.


1. You will see the billers are listed by name and account number.
2. By clicking on a **Biller**, detailed information about the biller will be displayed, including address, telephone number and even recent payments completed.

E-bills are a fast and convenient way to receive your bills each month. If your biller offers an electronic version of your bill, the e-bill icon will be located next to their name within the **Payment Center**. After activating a biller with e-bills, you will start receiving your bill directly within your Greater Iowa Credit Union Online Bill Pay account.

No need to shuffle through biller information or access each individual biller's website to pay your bills—you can get it all right here and *never* miss a payment!


To Set up e-bills for an existing biller:

Have your bill delivered here, safely and securely ? ✕



[National Power Company](#)
*41102


One more bill can be delivered here.



[American Natural Gas](#)
*56734

Sign up now to have your National Power Company bill delivered here!

Sample Bill



- Control—See and pay bills when you want from wherever you are.
- Reminders—Get an e-mail for each new bill.
- Security—Reduce the risk of your bills getting lost or stolen.
- Convenience—View and print past bills anytime.

For your security, National Power Company requires the following information for verification.

Mothers Maiden Name:

E-mail Address:

I have read and agree to the biller's [Terms & Conditions](#)

Your bill will be delivered here and will no longer be delivered in the mail. You can cancel at any time.

1

2

1. Clicking on the icon.



2. After selecting to sign up an existing payee for e-bills, fill in the required fields. When completed, click **Submit**.

No check? No pen? No problem! Our payment scheduling feature is the only thing you need to accomplish your bill pay needs. With only a few quick and easy steps, hassle-free bill pay is just a couple mouse clicks away!

To Schedule a Payment:

The screenshot shows a web interface for bill payment. At the top, there are navigation tabs: Payment Center, Add A Bill, Bill History, Manage My Bills, My Accounts, and My Profile. Below this, a welcome message for John B Customer is displayed, dated Tuesday, September 09, 2008, with a link to view new messages from Customer Service.

The main area is titled "Payment Center" and contains two primary sections:

- Pay Bills:** A table with columns for Features, Biller Name, Amount, and Pay Date. The "Pay From" dropdown is set to *54321 and the "Available Balance" is \$3,032.70. A red circle with the number "1" highlights the "Amount" column. The table lists several bills: ABC Mortgage (*45678), American Natural Gas (*56734), Credit First Visa (*1056), National Power Company (*9846), Western Auto Finance (*5821), Joe's Lawn Care (*67512), and Kelly Thomas. A red circle with the number "2" highlights the "Pay Date" column for the Western Auto Finance bill. A "Make Payments" button is located at the bottom right of this section.
- Payment Assistant:** A window showing calendar views for April 2011 and May 2011. A text box explains that "Pay Dates" is the date the biller receives the payment electronically and the money is withdrawn from the account, with a "Tell me more" link.

At the bottom right, a summary for "Western Auto Finance *5821" shows a payment of \$361.92 on 10/15, with a "Processing" status.

In the **Payment Center**, notice the billers are listed by name and account number.

1. To schedule your payment, enter the Amount and the Payment Due Date. You may even use the calendar feature for your convenience.
2. Click **Make Payments** when finished.

It may be convenient to set up a biller to receive payments on a regular basis, such for your child's schools lunches. Why must you pay by repeating the same scheduling process each month? With our Automatic Payment option, you can remain confident that your payments are taken care of automatically without you doing a thing!

To Set up Automatic Payments:

Set Up Automatic Payments

Asterisks (*) indicate required information.

Pay From x78900

***Payment Amount** \$ 56.21

All Payments are the same amount

The amount of the last payment should be \$

***Send First Payment On** 11/26/08

***Payment Frequency** Monthly

***Send Payment Until**

I change or cancel this payment

A total of payments are sent

But not after

You can also receive an email about your automatic payments.

E-mail address johnb@gmail.com

E-mail address

Email me when the payment is pending

Email me when the payment has been sent

Email me before sending the last payment

1

In **Manage My Bills**, select the biller for which you would like to set up automatic payments. Select **Add an Automatic Payment**.

1. Fill in the required fields to complete your request for an automatic payment, including process date and frequency. When completed, click **Set Up Payment**.

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.

To Change or Cancel Payments:

Payment Center | Add A Bill | Bill History | Manage My Bills | My Accounts | My Profile

Welcome John B Customer
 Tuesday, September 09, 2008
[View new messages from Customer Service](#)

Payment Center

Pay Bills

Pay From: *54321 | Available Balance: \$3,032.70
 Preferred Account

Features	Biller Name	Amount	Pay Date
AUTO PAY	ABC Mortgage *45678	\$	
	American Natural Gas *56734	\$	
BILL	Credit First Visa *1056	\$	
GET BILL	National Power Company *0948	\$	
BILL DUE	Western Auto Finance *5821	\$	
	Joe's Lawn Care *67512	\$	
	Kelly Thomas	\$	

Make Payments

View. Click. Done.
E-Bills. The easiest way to pay your bills. [LEARN MORE >>](#)

Bill Reminders

You can set up reminders to help you track when your bills are due. We alert you of any electronic bills you've set up too.
[Set Up Bill Pay Reminders](#)

Pending Payments

Biller Name	Amount	Pay Date
National Power Company *0948	\$115.76	10/23
	Change	Cancel
Western Auto Finance *5821	\$361.92	10/15
	Processing	

To access this feature, look for the **Pending Payments box** in the **Payment Center**.

1. Click **Change** to edit your payment in a secondary screen. You may change the Pay From Account, Pay Date or Pay Amount.
2. Click **Cancel** if you do not wish to process the payment.

When you receive an E-bill, you also have the luxury of viewing your bill directly from your Greater Iowa Credit Union Online Banking Account. You may also print the information for future reference so you are always a step ahead!

To View Bill History:

Bill History ? ×

						Print
Biller Name	Account	Amount	Pay Date	Confirmation	Status	
Wester Auto Finance	*5821	\$361.92	09/15/2008	846V3-48ZZ4	Paid	

The funds for your payment to ABC Mortgage were withdrawn from your *54321 account on 07/01/2008. ABC Mortgage received your payment electronically on 07/01/2008.

If you have a question about your bill or about crediting the payment to your biller account, please contact ABC Mortgage directly.

If you have a question about this payment, you can send us a [payment inquiry](#).

1 Finished

Click the link on the payment amount.

1. In the pop-up window, review the pay date, amount, confirmation number and status. Once you have reviewed the details, click **Finished**.

The e-Statements 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. Members not currently enrolled will be directed to the registration screen when they click on the eStatements tab for the first time.


To Register for eStatements:


Thank you for choosing to access your statements online. Since this is your first time to our eStatement site, we ask that you register by providing your email address and accepting our user agreement. Once you have registered, we will begin posting all of your future statements here as eStatements.

To start the registration process, click "Register" below.

[Register](#) 1

[Privacy and Security Statement](#) | [FAQ](#)

 Unauthorized use is prohibited. Computer Fraud and Abuse Act (Title 18, Section Chapter 1930)

To view your statement online, you must have the current version of Adobe® Acrobat Reader. To download a free copy, click the Adobe® icon to the right. 

Contact Information

User Agreement

Completed

Contact Information:

First Name: 2

Last Name:

E-mail Address: 2

Example: jsmith@vycorp.com

Confirm E-mail Address: 2

Example: jsmith@vycorp.com


[Next](#)

Contact Information 2

Indicates a required field.
Indicates help is available.

User Agreement

Completed

 **3**

By accepting the terms below, you agree to receive your periodic account statements online through our eStatement service from this point forward. Your online statements may include the periodic account and transaction activity for your deposit and loan accounts; notices for insufficient funds, certificate maturity, and other similar account notices; year-end tax statements for dividends earned and mortgage interest paid, and any disclosures.

We will send you an e-mail whenever your monthly statement, account notice, or tax form is available for review, as well as a link to our website to access and view these documents. You will need Adobe Acrobat Reader software to read your statements, which can be downloaded at no charge from the eStatement registration screen. You will be able to access your statements and other documents online for a period of 12 months. You also have the option to download or print the documents for your future reference.

You have the right to request and receive your statements and other documents in paper form, and you may withdraw your consent to receive online statements at any time. To do this, first sign on to the e-Statement application, then select "change registration," and then "discontinue accounts." Select the account(s) you wish to discontinue, and click "discontinue." There are no fees or account restrictions for choosing to withdraw your consent for online statements.

I have read and agree to the terms outlined above.

[Previous](#) [Finish](#)

Thank you. Your eStatement registration is complete and a confirmation email has been sent to your email address.

Please note that you may **4** receive an eStatement until your next statement processing date.

You can now [click here](#) to log in to the secure site.

Click on the **eStatements** tab.

1. Click **Register**.
2. Enter current contact information and click **Next**.
3. Review the Terms and Agreement, check that you agree, click **Finish**. An email verification will be sent.
4. Click the link **click here** to enter the secure eStatement site.

Screen will show available statements. Currently they will date back through November of 2013, but in the future there will be a rolling 18 month period available.

To View eStatements:

The first screenshot shows the user's profile information (Home, Settings, Contact Us, FAQ, Terms of Use) and a list of tabs: eStatements (highlighted with a '1'), Notices (Coming Soon), and Other Documents. Below the tabs is a table of available statements.

6/30/2015	eStatements	Summer Member Newsletter	Not Viewed	View All
3/31/2015	eStatements		Not Viewed	View All
12/31/2014	eStatements		Not Viewed	View All
9/30/2014	eStatements		Not Viewed	View All
8/31/2014	eStatements		Not Viewed	View All

The second screenshot shows the 'Notices (Coming Soon)' tab highlighted with a '2'. Below the tabs is a message: "At this time, you do not have any documents for this type. We will notify you by email whenever a new document of this type is posted for this account."

The third screenshot shows the 'Other Documents' tab highlighted with a '3'. Below the tabs is a list of documents: "Newsletter Winter 2015".

Click the link on the **eStatements** tab.

1. In the new window, a list of available statements is automatically shown. Click on the link **eStatements** next to the statement that you would like to view. You will be prompted to save locally on your computer.
2. Under the **Notices** tab, you will soon be able to view notices concerning your account. You will be notified by email whenever a new document is posted into this account.
3. The tab **Other Documents** will contain newsletters for Greater Iowa Credit Union.

Easily change email addresses, and accounts linked to eStatements....

To Change Settings for eStatements:

Settings

Email Address 1
Manage the email address used for receiving notifications and alerts.

Discontinue/Resume Accounts 2
Manage the accounts that you would like to discontinue and/or resume receiving electronic documents for.

Link Accounts 3
Access statements from multiple accounts by linking them together.

Settings: Email Address

Be sure to use a valid email address, such as yourname@yourhost.com. A valid email address contains a username before the @ symbol, the @ symbol itself, a domain (the part between the @ and the "." (dot)), and an extension such as com, net, or gov.

Current e-mail address: [redacted]@mcompany.com

Email Address

Confirm Email Address

Cancel Submit 1

Settings: Discontinue/Resume Accounts

Registered or Linked Accounts

Account Number	Account Status	Discontinue	Resume
[redacted]	Registered	<input type="checkbox"/>	

Household Accounts

Account Number	Account Status	Discontinue	Resume
[redacted]	Registered	<input checked="" type="checkbox"/>	

Cancel Submit 2

Settings: Link Accounts

Accounts Available for Linking

If you link an account, then you will discontinue receiving paper statements for that account and will receive eStatements only. Accounts that have the same primary Social Security Number can be linked.

Please enter the account number of the account to be linked exactly as it is shown on the financial institution statement and click the submit button.

Account Number

Submit

Accounts Available for Householding

If you household an account, then you will receive a courtesy eStatement for that account. Please note that paper statements will continue to be generated and mailed to the primary account holder until that account holder registers the account for eStatements.

Please enter the account number of the account to be householded exactly as it is shown on the financial institution statement and click the submit button.

Account Number

Submit 3

Click the link on the **eStatements** tab. Click on the **Settings** tab in the menu bar.

1. **Email Address:** Enter the new email address and click **Submit**.
2. **Discontinue/Resume Accounts:** Select the check box for the action that you would like to perform and click **Submit**.
3. **Linking and Household Accounts:** Enter the member number of the account you would like to link or household and click **Submit**

Contact Us:

Home Settings Contact Us FAQ Terms of Use

Contact Us

Please use this form only for messages regarding eStatements.
This is not a secure email system. Please do not include any identification numbers or other personal information in this email.

Your Email

Subject

Message

Cancel Submit

FAQ:

Home Settings Contact Us FAQ Terms of Use

1. Do I need any special software to use the eStatement service?

If you have Adobe Acrobat Reader on your computer, you're all set. If you do not have Adobe Acrobat Reader, you can [click here for your free download](#).

2. Does it matter what browser I use to access the web site?

Any up-to-date browser should work. We would recommend Microsoft Internet Explorer version 7 or higher, Firefox version 3 or higher, or Safari version 4 or higher.

3. How will I know when my registration has been completed?

Once you've completed the registration process you will receive an email confirming your successful registration.

Terms of Use:

Home Settings Contact Us FAQ Terms of Use

Terms of Use

By accepting the terms below, you agree to receive your periodic account statements online through our eStatement service from this point forward. Your online statements may include the periodic account and transaction activity for your deposit and loan accounts; notices for insufficient funds, certificate maturity, and other similar account notices; year-end tax statements for dividends earned and mortgage interest paid; and any disclosures.

This form is used to request the addition of other Greater Iowa Credit Union accounts you are an owner of. We will validate the information you provide prior to granting access. If you have any questions please call us for assistance at 800-296-9064.

To Request to Add an Account:

Add an Account to your Electronic Banking Profile
This form is used to request the addition of accounts to your Greater Iowa Credit Union profile. We will validate the information you provide prior to granting access. If you have any questions please call Greater Iowa Credit Union for assistance.

Please complete the following information...

LEGAL NAME (AS KNOWN BY THE CREDIT UNION): **1** SOCIAL SECURITY NUMBER:

Request the addition of Greater Iowa Credit Union accounts which you own, accounts on which you are joint, or accounts on which you have full signer rights:

Account Number	Suffix or Account Type	Role (Owner, Signer, Joint...)
<input type="text"/>	<input type="text"/>	Select 2
<input type="text"/>	<input type="text"/>	Select
<input type="text"/>	<input type="text"/>	Select
<input type="text"/>	<input type="text"/>	Select

Please note that we may contact you to further authenticate your request. These requests are only processed during regular business hours. If you need to facilitate a transfer immediately, please contact Greater Iowa Credit Union for assistance.

3

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

1. Enter your personal information to identify yourself.
2. Fill out the section below with the account information for your additional Greater Iowa Credit Union accounts you would like to have access to under your same login. On the right use the dropdown choose your role in that account.
3. Click **Submit**.

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device. To enroll, click **Text Enrollment** under the **Settings** menu.

To Enroll in Text Banking:

Settings

Text Enrollment 1
 ON

Opt out and disable text banking.

SMS TEXT NUMBER * 2
 (888)567-8675

I Agree To Terms 3

Map & 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 Q2ebanking Text Banking, provided by Q2ebanking. Q2ebanking Text Banking works with: 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. **Map & 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 or call 812.275.0072.

* - Indicates required field

4 Save

Click on the **Text Banking** tab.

1. The first step, turn the **Text Enrollment** button from **OFF** to **ON**.
2. Enter your phone/SMS text number.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.
5. To enable your account to be viewed in Text Banking, visit **Account Preferences** under the settings menu. Check **Enabled**, customize a five character account nickname to display and choose the order preference for viewing.

Text Command Options To 226563 For The Following Information:

BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

With Online Banking, you can conveniently reorder checks online. For first time check orders, please give us a call at 800-296-9064, stop into a branch, or send us a secure message.



If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

To Reorder Checks:

The screenshot shows the Harland Clarke website interface. At the top, there are navigation links: Home, Essential Live Chat, Contact Us, and Logout. Below this is the text 'Order Personal Checks, Business Checks & Accessories' and the Liberty logo with the tagline 'Liberty is How Harland Clarke'. The main content area features a preview of a check design with fields for 'Address Number', 'City', 'State', 'Zip', 'Pay to the order of', 'Amount', and 'Date'. A 'Proceed to Checkout' button is visible. Below the preview is a 'Check Order Summary' table.

Check Design	Quantity	Price	
Greater Iowa Custom Duplicates	1	\$11.17	Update
Distinctive Lettering Times Roman	120 checks/box	\$0.00	Update
Center Account	Name		Add
Center Account	Not available for this style		
OneLines®	Name		Add

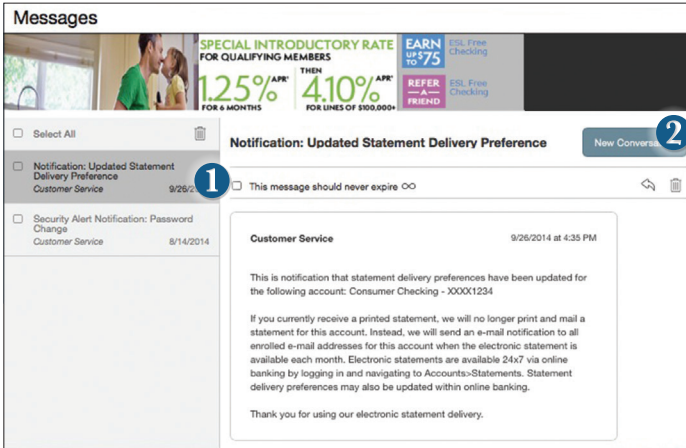
Subtotal does not include tax or shipping charges. **Subtotal \$11.17** [Proceed to Checkout](#)

Click on the **Check Reorder** tab.

1. Select the account for which you would like to reorder checks.
2. Verify your information to be printed on your checks.
3. Select how many boxes of checks you would like to order.
4. Click the Proceed button to checkout.
5. Verify your shipping address.
6. Select your shipping preference.
7. Click Place your order.

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

To View Your Messages:



Click on the **Messages** tab.

1. **Messages** are displayed at the left side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message ↶, or send a new message by selecting **New Conversation**.

Note

Messages automatically expire after 18 months. If you would like to save a message indefinitely, select the box next to "This message should never expire. ∞"

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

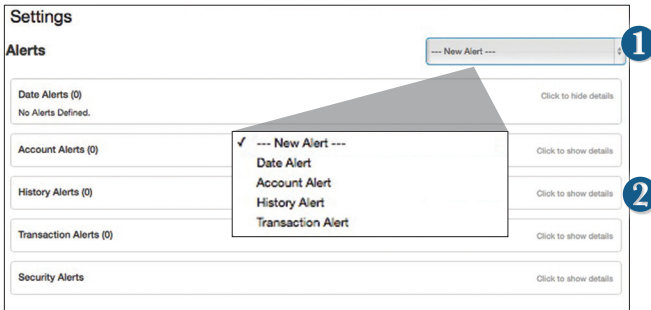
To Edit Security Alert Delivery Preferences:

Go to **Security Alerts** under the **Settings** menu. You can edit specific Account, History, and Transaction alert preferences found in **Alerts** under the **Settings menu**. Delivery preferences include:

- Secure Message within Online Banking
- Phone Number
- SMS text message number
- Email to an address you specify

Create and manage alerts for your accounts. Enable/disable security alerts for account activity and edit delivery preferences for receiving alerts.

To Set Up Alerts:



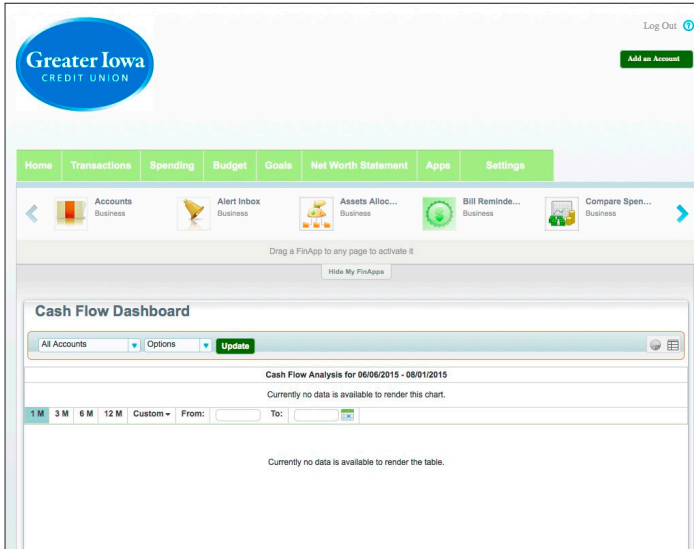
Click on the **Alerts** tab.

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

Note

Account Balance alerts are not “real-time” Your balance is checked during our overnight processing and the alert will be delivered to you at the time indicated.

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



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

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

Cashflow: View incoming and outgoing finances on a monthly basis.

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

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

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

To Set up or Change your Viewing Preferences:

Account Preferences 1

Online Text

Enter a display name to be shown for each account.

Legacy Checking
XXXXXXXX1111

Scholar Team Checking
XXXXXXXX3200

3 Submit

Account Preferences 2

Online Text

Enter a display name and order for each account.

EPlus Checking
XXXXXXXX3200

Enabled

Premier Checking
XXXXXXXX1111

Enabled

3 Submit

Click on the **Settings** tab.

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

It is important to maintain current contact information on your account. Changes are made in real-time.

To Change Your Address:

Update Contact Info

Complete and submit this form to update address and contact information on your primary membership only.

If you have a foreign address that needs updating, please send us a [secure message](#).

PLEASE NOTE: To update your secure access code delivery information click on Security under the Preferences menu and choose the Secure Delivery tab.

PRIMARY EMAIL **1** ALTERNATE EMAIL

Residential Address

ADDRESS 1 (24 CHARACTER LIMIT)

ADDRESS 2 (24 CHARACTER LIMIT)

CITY STATE ZIP

Mailing / Alternate Address

Effective Date:
START DATE END DATE Make Recurring

ADDRESS 1 (24 CHARACTER LIMIT)

ADDRESS 2 (24 CHARACTER LIMIT)

CITY STATE ZIP

Phone Numbers

Type	Number	Ext.	Primary	Mark as old
Home	<input type="text" value="515.286.8888"/>	n/a	<input type="radio"/>	<input type="checkbox"/>
<input type="text" value="Home"/>	<input type="text"/>	<input type="text" value="n/a"/>	<input type="radio"/>	<input type="checkbox"/>

PLEASE NOTE: If you use a cellular phone as your home phone, please list your cell phone number as BOTH your Home and Cellular phone number.

Click on the **Address Change** tab.

1. Update your contact information and click **Update** under each category modified.

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

To Set Up Mobile Authorizations:

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

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

1 MOBIL **1** AUTHORIZATION CODE *

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

Add E-mail Add Phone

3 ENROLLMENT *
Choose eligible transaction types **3**
Select All Clear All

ACH PASSTHRU

4 Submit

* - Indicates required field

Click on the **Mobile Authorizations** tab.

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

In **Security Preferences**, you can change your password, Login ID and update contact options for delivery of your secure access code.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

Change Password:

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

Change Password

OLD PASSWORD *

NEW PASSWORD *

CONFIRM NEW PASSWORD *

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

Change Password

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

Secure Delivery Contact Information

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

PHONE

TEXT

E-MAIL

* - Indicates required field

Secure Delivery:

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

Change Login ID

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

Change Login ID

Type your desired new Login ID in the field below.

NEW LOGIN ID *

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

Submit

* - Indicates required field

In our Themes tab, you can change the way your Online Banking appears. Here you can choose to view your information in Default mode, or Spanish. It is as simple as clicking the language that you prefer.

To Change Your Theme:

Languages

To change your default language, please select from the dropdown below.

Please note, not all themes are available in all languages.

LANGUAGE


English (English)
Spanish (Español)

Themes

Please select a theme from the theme library below.

Changing the theme will affect the way the app is displayed.

Greater Iowa



Looking for the branch location or ATM nearest to you? You can click on the Branches or ATMs button to locate Greater Iowa Credit Union's branches and ATMs.

