

LIVE IOWA. WORK IOWA. BANK IOWA.

Personal Online  
**Banking Guide**



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

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# Welcome

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

Our online banking system is designed for ease of use. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices. And 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 at Bank Iowa.



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# General Information - Security

By following our tips, online banking at Bank Iowa 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 choices.

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

We use Secure Sockets Layer encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and Bank Iowa, 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.

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## **Online Banking Safety Tips**

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
  - > Memorize your passwords.
  - > Exit your 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 a customer service representative.
-

# General Information - Security

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

## Phishing

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

## Identity Theft

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

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## 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.
-

# General Information - Enrollment for New Users

1. Go to our website ([www.bankiowabanks.com](http://www.bankiowabanks.com)) and in the upper-right corner, next to the Online Banking Login area, click **Enroll**.
2. This opens the Online Banking Enrollment Form. Enter the required information and click **Submit Enrollment**. Be sure to note your requested Login ID.
3. Within 24 hours, you will receive an email with instructions to login the first time with your requested Login ID. If you have any questions regarding online banking enrollment, please contact your local Bank Iowa during our business hours.

## First Time Login Instructions

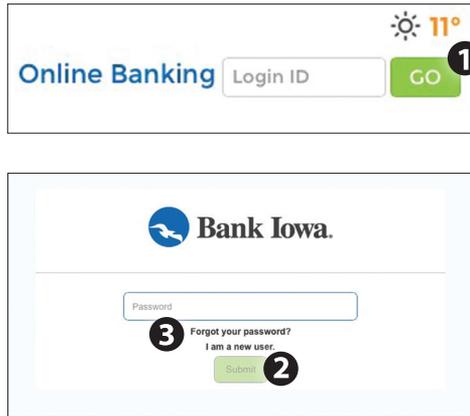
1. Go to our website ([www.bankiowabanks.com](http://www.bankiowabanks.com)) and enter your requested Login ID in the Online Banking Login ID field located in the upper-right corner and click **Go**.
2. Do not enter your password in the field provided and instead click on **I am a new user**.
3. You will be directed to a page where you are to select the delivery method of your secure access code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable the bank to reach you immediately with your one-time secure access code.
4. 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.
5. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, a security certificate or "cookie" will be saved for later use.
6. 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**.
7. 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.
8. 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.
9. Congratulations! You can now start enjoying the benefits of Bank Iowa's online banking.

# General Information - For Current Online Banking Users

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

# General Information - Logging In

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



1. Go to our website ([www.bankiowabanks.com](http://www.bankiowabanks.com)) and enter your Login ID in the Online Banking Login ID field located in the upper-right corner and click **Go**.
2. On the next screen, enter your password in the field and click **Submit**.
3. If you have forgotten your password, click **Forgot your password?** and 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?

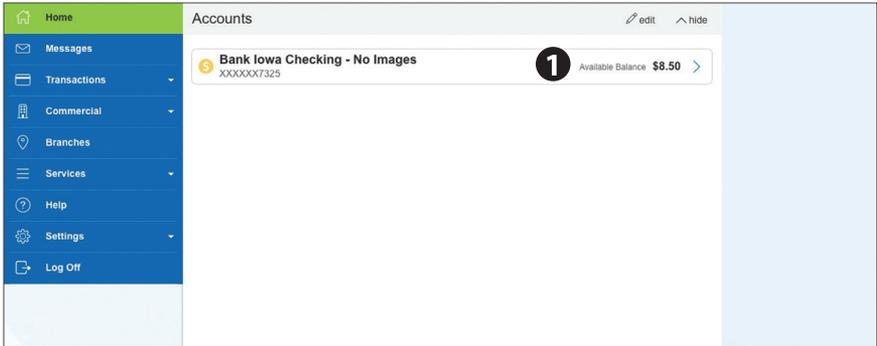
You may need a secure access code when you login to our online banking system. Secure access codes are needed when a different device is used to access online banking, a different browser or browser version is used to access online banking, or your security certificate or “cookie” has been removed from your device. Secure access codes are single use codes delivered to you via email, phone call or SMS text.

## 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.

# General Information - Home

The Home screen will give you an overview of all of your online banking accounts displayed in a comprehensive list with available balances. View account detail by clicking an account name.

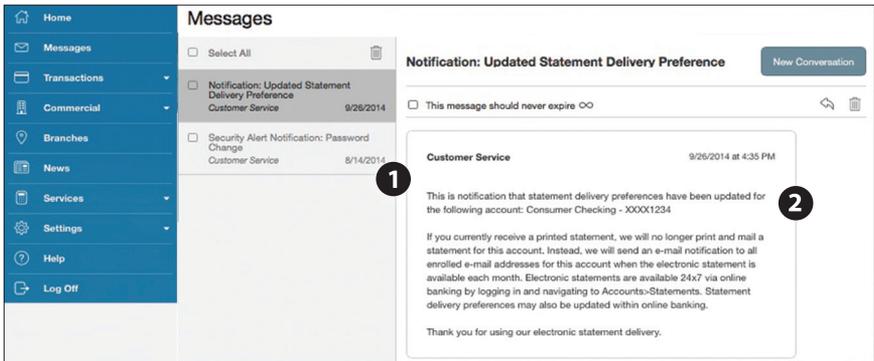


1. For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking “+” next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.

# Additional Features - Messages

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

## To View Your Messages:

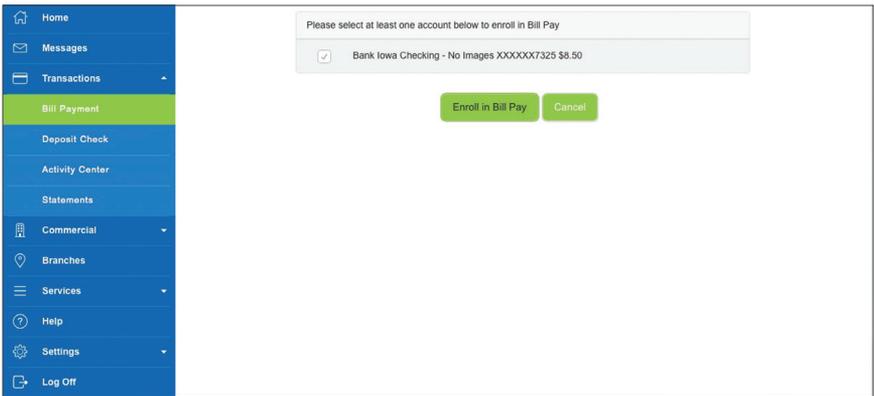


Click on the **Messages** tab.

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**.

# Bill Pay - Overview

What is more reassuring than being in control of your finances? Staying in control of your bills! With bill 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. Online bill pay makes a quick and easy alternative to paying your bills online.



# Bill Pay - Overview

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

Payments
Transfers
BillPay
Calendar
My Account
Help

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

[Add a Payee](#)

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

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

Pay To	Pay from	Amount	Payment date	Actions
<a href="#">American Express</a> *****3456 Electronic eBill due	Primary Chec...***5676	\$	11/18/2013 <small>Min Due: \$35.00 Stmt Bar: \$1,250.65</small> Deliver By: 11/20/2013 Due by: 12/01/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a> <a href="#">File eBill</a>
<a href="#">Car Loan</a> *****8467 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<a href="#">Cellular One</a> *****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<a href="#">Day Care</a> *****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<a href="#">Lawn Service</a> *****4321 Check	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<a href="#">Mortgage</a> *****2345 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	<a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<a href="#">Office Depot</a> *****7156 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<a href="#">Phone</a> *****6666 Check Last paid: \$50.00 on 10/18/2013	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<a href="#">Suzy at College</a> *****2345 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	<a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<b>Totals</b>				
Hobby Account			\$0.00	
Primary Checking			\$0.00	
Secondary Checking			\$0.00	
<b>Payment Total</b>			\$0.00	

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

**Pending** [view more](#)

Processing in next 45 days

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

**History** [view more](#)

Processed in last 45 days

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

# Bill Pay - Payees

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

Payments Transfers BillPay Calendar My Account Help

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

**+ Add a Payee 1**

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

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

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec...***5676	\$ Min Due: \$35.00 Stmt Bal: \$1,250.65	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	Rush Delivery Make it Recurring Add Comment Add Comment See edit
Car Loan ****8467 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment

**2**

**Add a payee**

I need to:

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

Back Next

**3**

**Add a payee**

Who are you trying to pay?

All fields are required unless designated with (Optional).

Payee name  
Account number  
Verify account number  
Phone number ( ) - ( ) - ( )  
Zip code ( ) - ( )

Back Next

**4**

**Add a payee**

Need more information about ABC Company

All fields are required unless designated with (Optional).

Payee name ABC Company  
Account number 1234567890  
Phone number 888-444-2222  
Account holder name John Doe  
Address 123 Ash Ave.  
City Cypress  
State Florida  
Zip code 32432 -  
Nickname ABC Company  
Default pay from Primary Checking  
Category (optional) Unassigned

Back Next

1. Under the Payments menu, click the **Add a Payee** button. In the **New Template** or **New Payment** drop-down list, click the type you want to create.
2. A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.
3. Fill out the required information regarding the payee, then click **Next**.
4. Enter the location information regarding your payee and click **Next**. Your payee has now been created and added to your payee list.

# Bill Pay - Make a Payment

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

The screenshot shows a web interface for bill payments. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the navigation is a welcome message and a search bar. The main area is titled 'Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)'. There is a search bar for payees and a 'Choose a Category' dropdown. The main table has columns: Pay To, Pay from, Amount, Payment date, and Actions. The 'Pay To' column lists various payees like American Express, Car Loan, Cellular One, Day Care, Lawn Service, Mortgage, Office Depot, Phone, and Suzy at College. The 'Pay from' column shows the account type (Primary Chec.). The 'Amount' column has a dollar sign and a blank space. The 'Payment date' column has a calendar icon and a date field. The 'Actions' column has links for 'Rush Delivery', 'Make it Recurring', and 'Add Comment'. A 'Pending' section on the right shows a list of transactions being processed in the next 45 days. A 'History' section shows a list of past transactions. A 'Totals' section at the bottom shows the current balance for each account type. A 'Submit payments' button is highlighted with a red circle and the number 4.

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment File eBill
Car Loan ****8467 Electronic	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Cellular One ****6555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Day Care ****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Lawn Service ****4321 Check	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Mortgage ****2345 Electronic	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
Office Depot ****1156 Electronic	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Phone ****6666 Check Last paid: \$50.00 on 10/18/2013	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Suzy at College ****2345 Electronic	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
		<b>Totals</b>		
Hobby Account		\$0.00		
Primary Checking		\$0.00		
Secondary Checking		\$0.00		
Payment Total		\$0.00		

View pending transactions | View history

Review Submit payments

1. Find the payee you want to pay and, using the drop-down menu, select which account you wish to pay from.
2. Type in the **Amount** to be paid.
3. Using the handy calendar icon beside the blank space, choose the date you want to pay this payee.
4. When finished, click **Submit payments**.

# Bill Pay - Recurring Payments

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you from having to remember the same payee every pay period.

The screenshot shows the 'Payments' tab selected. At the top, there's a navigation bar with 'Payments', 'Transfers', 'GiftPay', 'Calendar', 'My Account', and 'Help'. Below that, a welcome message and user information are displayed. A blue button labeled 'Add a Payee' is visible. The main area shows a search bar for payees and a table of pending payments. A red circle with the number '1' highlights the 'Make it Recurring' link in the 'Actions' column of the first row in the pending payments table.

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

Pending Processing in next 45 days				<a href="#">view more</a>
Ameri...	\$1,000.00	11/15	<a href="#">Edit</a>	
Fred ...	\$50.00	11/19	<a href="#">Edit</a>	
Red C...	\$500.00	11/19	<a href="#">Edit</a>	
Total:	\$1,550.00			

The screenshot shows the 'Setup recurring payment' form. The 'Pay to' field is set to 'American Express' with card number '\*\*\*\*3456' and 'Electronic' payment type. The 'Pay from' dropdown is set to 'Primary Chec...\*\*\*5676', highlighted with a red circle and the number '2'. The 'Amount' field is empty. The 'Frequency' dropdown is set to 'Select Frequency'. The 'Select first payment date' field is empty. There are radio buttons for 'Pay Before' (selected) and 'Pay After'. A question 'If the payment falls on a holiday or weekend, what would you like to do?' has a 'do?' label. At the bottom, there are radio buttons for 'Will this payment series end?' with 'Yes' and 'No' options. A red circle with the number '3' highlights the 'Submit' button.

1. Click on the Payments tab and find the payee you wish to set up recurring payments for. Choose the **Make it Recurring** link.
2. A new window will pop up. Choose the **Pay from** account, along with the **Amount**, **Frequency**, payment date and other payment preferences.
3. Click **Submit**, when finished.

# Bill Pay - Edit & Cancel Payments

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

The screenshot illustrates the process of editing a bill payment in three stages:

- Step 1:** The user is on the main bill pay page. A red circle '1' highlights the 'Pay To' dropdown menu where 'American Express' is selected.
- Step 2:** A new window titled 'Payee details for American Express' is displayed. A red circle '2' highlights the 'Edit' link in the 'Additional actions' column of the 'Recent activity' table.
- Step 3:** The 'Edit payment' form is shown. A red circle '3' highlights the 'Amount' field, which is currently set to \$1,000.00. Another red circle '3' highlights the checkbox labeled 'I would like to stop this payment'.

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

# Bill Pay - Categories

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

The screenshots illustrate the following steps:

1. In the 'My account' section, click the **Add category** link.
2. In the 'Add payee category' window, enter the category name (e.g., 'Loans') and click **Submit**.
3. A confirmation message 'Category successfully added' appears on the right side of the screen.
4. The new category is listed in the 'Payee categories' table, and you can click **Edit** to modify it.

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

# Bill Pay - View Bill History

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

The screenshot shows the Bill Pay interface. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below this is a welcome message for 'Web Demo' and a search bar for payees. A 'Pending' section shows a list of payments with columns for payee, amount, and date. A 'History' section is visible at the bottom right, with a 'View More' link. A red circle with the number '1' highlights the 'View More' link in the History section.

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec...***5676	\$	11/18/2013 Min Due: \$35.00 Stm Bar: \$1,250.65	Rush Delivery Make it Recurring Add Comment File Bill
Car Loan ****9497 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Cellular One ****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Day Care ****4789 Check	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment

The screenshot shows the History panel. It has a search bar with filters for Category, Payee, Status, and Date range. A 'Search' button is highlighted with a red circle and the number '3'. Below the search bar is a table of payment records. A red circle with the number '4' highlights the 'Print' icon in the top right of the History panel. A red circle with the number '2' highlights the search filters. A 'Return to payments' button is at the bottom right.

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

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

# Deposit Check

With our mobile banking app on your Android or iOS device, you can deposit checks into your online banking account by simply snapping a photo of a paper check.

## NOTE

This feature is only available when using our mobile banking app on your mobile device.



1. Choose the account where you wish to make a deposit.
2. Enter the amount, then click **Save**.
3. Click the **Capture Image** button.
4. Verify that the front and back images show the top two corners of the check and are legible.
5. Make sure the endorsement on the back of the check is on the left side of the image and has been endorsed properly including your signature and the words, "For Deposit Only at Bank Iowa."

# Transactions - Activity Center

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

The screenshot shows the 'Transactions Activity Center' interface. On the left is a sidebar menu with options: Home, Messages, Transactions (selected), Funds Transfer, A2A Transfer, Bill Payment, Activity Center, Statements, and Bill Pay. The main content area is titled 'Transactions Activity Center' and includes a search bar with the text 'Search transactions', a 'Search' button, and a 'Show Basic' link. Below the search bar are two tabs: 'Individual Transactions' and 'Recurring Transactions'. A summary bar shows 'Totals: Credits: [0] \$0.00 | Debits: [1] \$200.00'. Below this is a table with columns: Status, Type/ID, Amount, Account, and Date. A single transaction is listed with a 'Suspect' status icon (circled in red with a '1'), 'ACH Single Payment - Tracking ID: 23027', '\$200.00', 'Consumer Checking ; XXXX1234', and '10/15/2014'. A red circle '2' highlights the 'Show Basic' link.

Status	Type/ID	Amount	Account	Date
Suspect	ACH Single Payment - Tracking ID: 23027	\$200.00	Consumer Checking ; XXXX1234	10/15/2014

Click on the **Activity Center** tab.

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

# Transactions - Statements

The Statement 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. You can view an electronic statement in two easy steps.

## To View Your Statements:

The screenshot shows the 'Transactions' page with a sidebar on the left containing 'Home', 'Messages', 'Transactions', 'Funds Transfer', 'A2A Transfer', 'Bill Payment', 'Activity Center', 'Statements', and 'Bill Pay'. The main content area is titled 'Transactions' and contains a message: 'Please verify ability to view PDF documents'. Below the message is a text box with the verification code 'VTWX' and a 'Show PDF' button, which is circled with a '1'. At the bottom right are buttons for 'Cancel', 'I can't see a PDF', and 'Verify'. A note at the bottom left states '\* - Indicates required field'.

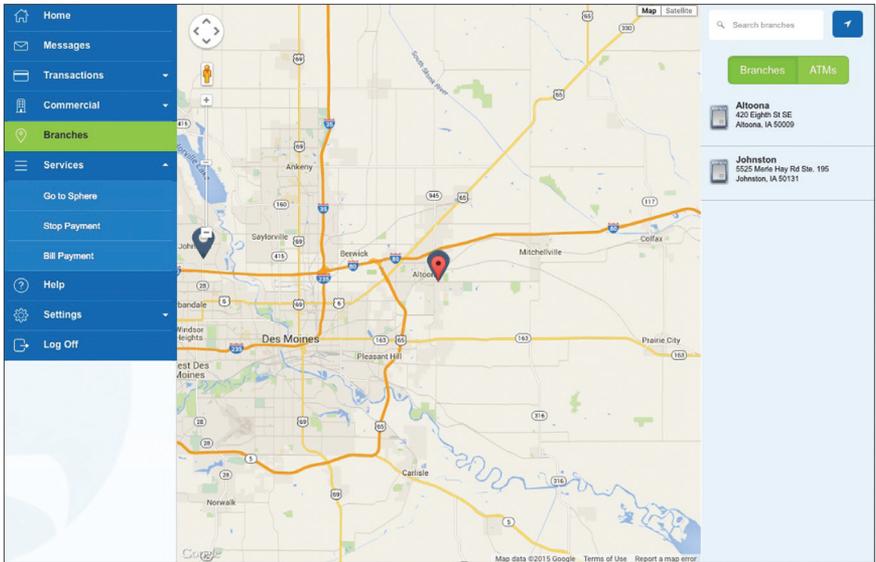
The screenshot shows the 'Transactions' page with the sidebar on the left. The main content area is titled 'Transactions' and has a sub-section 'Statements'. It features three drop-down menus: 'ACCOUNT:' with the value 'Consumer Checking XXXX1234 \$50,000.00', 'CYCLE:' with the value '2011 April', and 'IMAGE TYPE:' with the value 'pdf'. The 'CYCLE:' dropdown is circled with a '2'. A 'Get Statement' button is located at the bottom right.

Click on the **Statements** tab.

1. To verify that you are able to view a PDF on your computer or tablet, you will need to select the **Show PDF** button. A PDF will appear with a short code. Type that code into the Verification Code field, then click **Verify**.
2. Using the drop-down menus, select the **Account**, **Cycle** and **Image Type** for your eStatement, then click **Get Statement**.

# Branches

Mapping from your current location, you can click on the Branches or ATMs button to locate nearby Bank Iowa branches and ATMs.





# Services - Stop Payment

With online banking, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.

## To Initiate a Stop Payment Request :

**Services**

**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 **1**

Multiple Checks

\* - Indicates required field

Send Request Back

REQUEST TYPE: Single Check

Enter the check amount

ACCOUNT: Consumer Checking XXXX1234

CHECK NUMBER: #147852989

PAYEE: Jane Doe

AMOUNT: \$ 500.00 **2**

DATE: Delete 0 Save

NOTE

\* - Indicates required field

Send Request Back

REQUEST TYPE: Single Check

Enter the date of the check

ACCOUNT: Consumer Checking XXXX1234

CHECK NUMBER: #147852989

PAYEE: Jane Doe

AMOUNT: \$500.00

DATE: 15

NOTE

\* - Indicates required field

Send Request Back

REQUEST TYPE: Single Check

Enter a brief note to include with this request

ACCOUNT: Consumer Checking XXXX1234

CHECK NUMBER: #147852989

PAYEE: Jane Doe

AMOUNT: \$500.00

DATE: 10/23/2014

NOTE: For services rendered

\* - Indicates required field

Send Request Back

Click on the **Stop Payment** tab.

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

# Settings - Profile

If you have a new address, phone number, email or even a new surname, updating your profile is an essential step in order for us to keep up with the changes in your life!

**Profile**  
Please review and update your profile

**PREFIX**  **FIRST NAME \***  **MIDDLE NAME**

**LAST NAME \***  **SUFFIX**

**E-MAIL ADDRESS \***

**ADDRESS 1 \***

**ADDRESS 2**

**CITY \***  **STATE \***  **ZIP \***

**COUNTRY \***

**PHONE COUNTRY \***  **HOME PHONE \***  **WORK PHONE**

\* - Indicates required field

**1**

1. To update your profile, enter the correct information in the spaces provided. Click **Submit Profile**.

# Settings - Account Preferences

In Account Preferences, you can select name and viewing preferences for your online and text banking accounts. When selecting online, customize your four character account display name in online banking and choose the order preference for viewing. Toggle to the Text button for text banking account preferences. To view an account in text banking, check “enabled.” Customize a four character account nickname to display and choose the order preference for viewing.

Click on the **Account Preferences** tab.

The screenshot shows the 'Settings' page with 'Account Preferences' selected. A toggle switch is set to 'Online'. Below the toggle, there is a text input field for a display name and an 'ORDER' dropdown menu. Five account entries are listed, each with a title, account ID, display name field, and order dropdown.

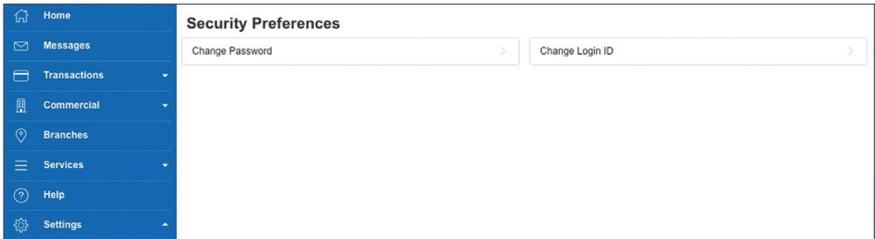
Account Type	Account ID	Display Name	Order
Regular Checking	XXXX1234	Company Corp. Main Checking	1
Regular Checking	XXXX5678	Company Corp. Expense	3
Regular Checking	XXXX9789	Company Corp. Secondary Checking	2
Regular Savings	XXXX0345	Display Name	0
IRA	XXXX3456	Display Name	0

# Settings - Security Preferences

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**

OLD PASSWORD \*

NEW PASSWORD \*

CONFIRM NEW PASSWORD \*

The New Password and Confirm New Password fields must match  
Password must be at least 8 characters long.  
Password can be no more than 15 characters long.  
Password must contain a minimum of 1 numbers.  
Password must contain a minimum of 1 lower case characters.  
Password must contain a minimum of 1 upper case characters.

\* - Indicates required field

Change Password

### Change Password:

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

**Change Login ID**

Type your desired new Login ID in the field below.

NEW LOGIN ID \*

Login ID must be at least 1 characters long.  
Login ID must be no more than 50 characters long.

\* - Indicates required field

Submit

### Change Login ID:

When changing your Login ID, make sure it is at least 1 character long and is no more than 50 characters long.

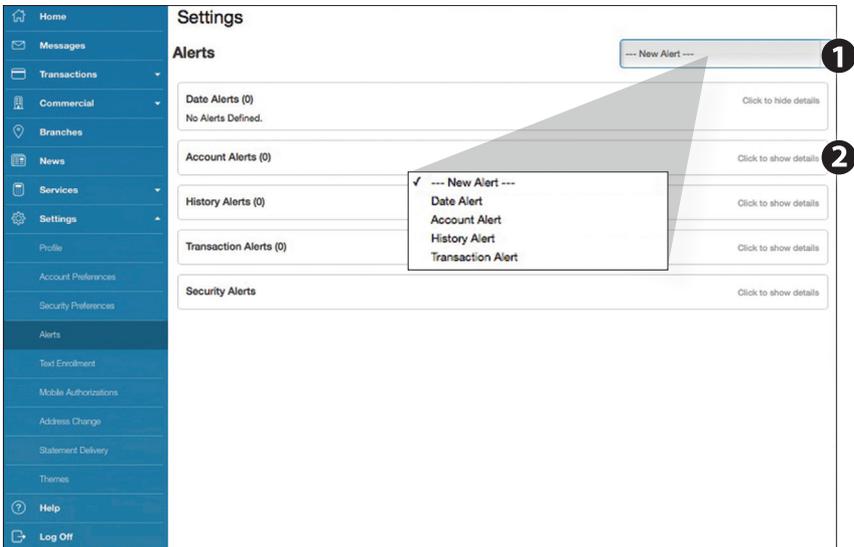
# Settings - Alerts

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 and delivery options 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 established. 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:



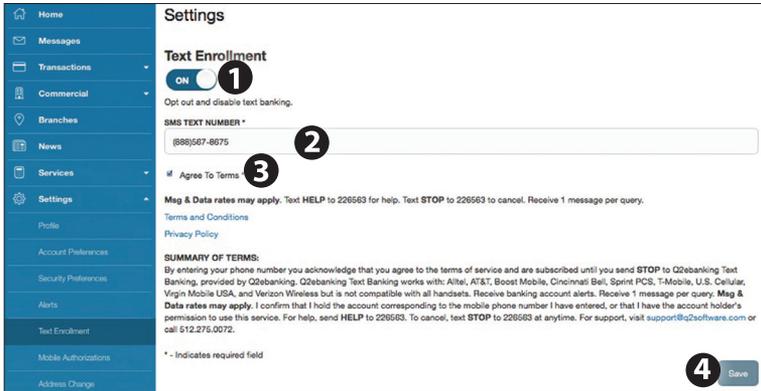
Click on the **Alerts** tab.

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 left of the alert.

# Settings - Text Enrollment

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 :



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)

# Settings - Mobile Authorizations

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

## To Set Up Mobile Authorizations :

The screenshot shows the 'Mobile Authorizations' settings page. It features a left-hand navigation menu with options like HOME, SECURE MESSAGES, TRANSACTIONS, CREDIT CARDS, COMMERCIAL, SERVICES, BRANCHES, HELP, and SETTINGS. The main content area is titled 'Mobile Authorizations' and includes instructions: 'Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.' A note states: 'NOTE: You must enter a Mobile Authorization Code to use for verification.' There are three numbered callouts: 1 points to the 'MOBILE AUTHORIZATION CODE' input field; 2 points to the 'ENROLLMENT' section where transaction types can be selected; and 3 points to the 'Submit' button. Below the code field are 'Add E-mail' and 'Add Phone' buttons. Below the enrollment section is an 'ACH PASSTHRU' input field. A legend at the bottom left indicates that an asterisk (\*) denotes a 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. Choose the transaction types for which you agree to be an eligible approver.
3. Click **Submit** when finished.

# Settings - Address Change

It is important to maintain current contact information on your account. You can access this Address Change form under the Settings menu. To update your secure access code delivery information click on **Security Preferences** under the Settings menu and choose the **Secure Delivery** tab. To update your mobile number used for mobile alerts click on **Edit Delivery Preferences** in Security Alerts found in Alerts under the Settings menu.

## To Change Your Address:

**Settings**

**Address Change**  
Complete and submit this form to change your address information for one or more of your accounts.

ADDRESS 1 \*  
13610 Barrett Office Dr.

ADDRESS 2  
#206 **1**

CITY \*  
St. Louis

STATE \*  
Missouri

ZIP \*  
63011

COUNTRY \*  
United States

HOME PHONE \*  
6363942116

WORK PHONE \*  
6363942116

CELL PHONE  
Cell Phone

E-MAIL ADDRESS  
paul@mccompany.com

Select an account  
Select All Clear All

- CONSUMER CHECKING - XXXX1234
- COMMERCIAL CHECKING - XXXX5678
- COMMERCIAL LOAN - XXXX6789
- SAVINGS - XXXX2345
- CERTIFICATE OF DEPOSIT - XXXX3456
- COMMERCIAL LOAN - XXXX7890
- CREDIT CARD - XXXX8901

At least one account must be selected.

\* - Indicates required field

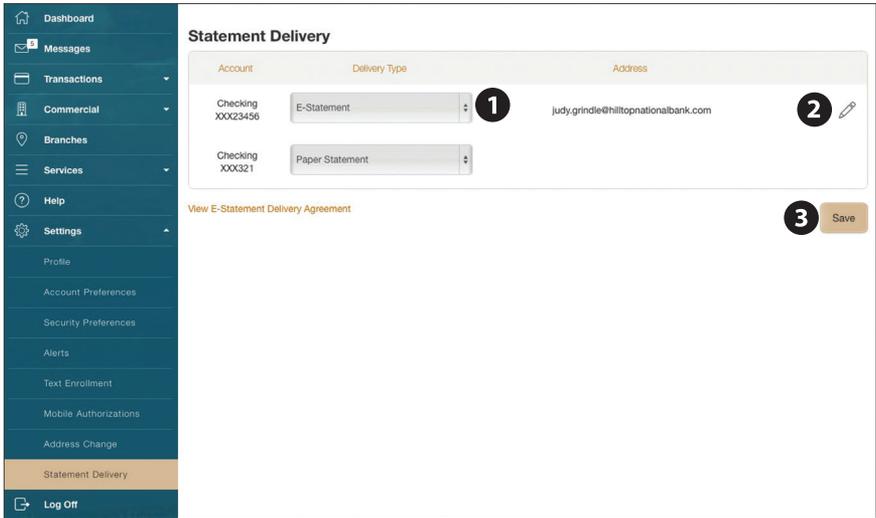
Submit

Click on the **Address Change** tab.

1. Update your contact information and click **Submit**.

# Settings - Statement Delivery

You can choose how you would like your statements delivered for each of your accounts with a few, quick selections.



Click on the **Statement Delivery** tab.

1. When selecting eStatement, you will be prompted to review our eStatement Delivery Agreement.
2. For each account listed, select the Delivery Type using the drop-down menu.
3. Verify that the email address associated with this account is the one you want to use before proceeding. If it is not, click on the  to add a new email address.
4. Click **Save** when finished.



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