



# A Quick and Easy Guide to STC OnLine Banking Business Online Banking



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

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# A Quick and Easy Guide to **STC OnLine Banking** **Business Online Banking**

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

This guide is designed to help you answer your questions about how STC OnLine Banking can help manage your finances online. After becoming a STC OnLine Banking customer, you'll find you are able to reduce the amount of time spent managing your finances.

Welcome, and we hope you enjoy this quick and convenient guide to STC OnLine Banking.

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

## **User Identification and Password**

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

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

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

## **Browser Registration**

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

### **Online Banking Safety Tips**

- Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
- Memorize your passwords.
- Exit your Online Banking session when finished.
- Do not leave your computer unattended when logged into Online Banking.

# Security

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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 customer service representative as quickly as possible.

To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

## Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly provide personal data, such as credit card information or login IDs and passwords. Using spoof (look-a-like) emails and websites, the tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their bank.

## Identity Theft

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

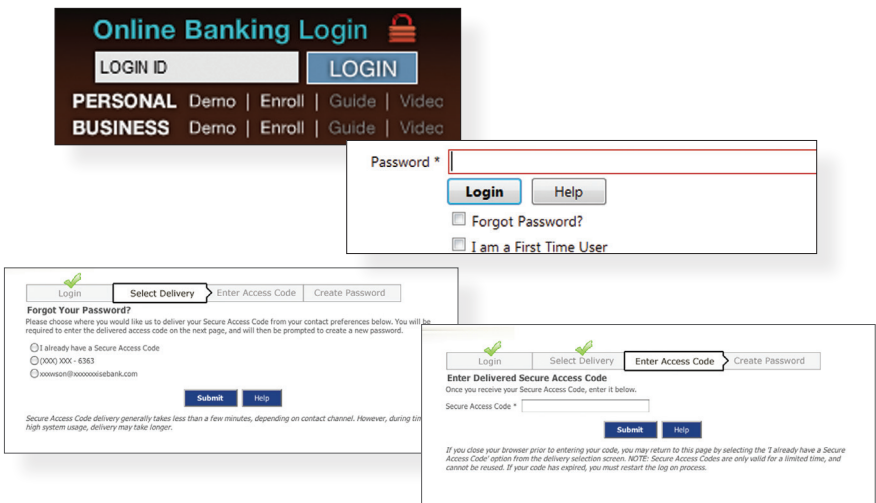
### Fraud Prevention Tips

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

# Getting Started & Logging In

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

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









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

# Account Overview

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

The screenshot shows the 'Account Overview' page. On the left is a navigation menu with sections: Sign Off, Accounts (1), Transactions, Services, and Preferences. The main content area displays a table of accounts with columns for Account, Updated, Available Balance, and Current Balance. Accounts include Primary Checking, Rainy Day Account (2), My Savings (4), and Boat Loan. A 'Quick Action' icon (3) is next to the Primary Checking account. A callout menu (2) is open over this icon, listing: View History, Account Details, Pending Items, Transfer From, Transfer To, and Print. At the bottom, it shows the last login date and a note about transaction history.

- 1 | Click any of the menu items to expand or collapse each drop-down item.
- 2 | If you have any unread Secure Messages, it will be indicated here.
- 3 | Hover over the Quick Action Icon  next to your account to view a variety of standard options.

-  **View History:** A quick link to the history of that account.
-  **Account Details:** View the details of that account.
-  **Transfer From:** A quick transfer from that account.
-  **Transfer To:** A quick transfer to that account.
-  **Print:** Print the transaction history of that account.

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



# Account History

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

The screenshot shows the 'Account History for 2007 SEP - XXXX160' page. It includes a 'Search Criteria' menu on the left with options like 'Default View', 'Most Recent Transactions', 'Single Check', etc. The main area displays 'Account Details' with a table of financial metrics and a list of transactions. A callout box shows 'Over the Counter Check' details. A 'Check Viewer' window displays a check image from Home Bank Georgia for \$600.00 dated 8/21/2006.

Item	Value	Item	Value
Available Balance	\$2,661.27	Year-to-date interest amount	\$40.00
Current Balance	\$2,661.27	Maturity Date	9/6/2007
Average Collected Balance	\$2,165.03	Original Amount	\$2,625.01
Interest Rate	3.200 %	Origination Date	9/9/1998
Last Interest Paid Amount	\$7.21	Accrued Interest	\$3.74
Overdraft Interest Rate	3.300 %	Next Interest Payment Date	9/9/2006
Previous year-to-date interest amount	\$25.95	As Of Date	8/22/2006

Posted	Sorted By: Post Date	Neigest on top	Debit	Credit
8/20/2006	Deposit			\$172.00
8/20/2006	Deposit			\$16,000.00
8/4/2009	International Wire Transfer - Tracking Id 12253			
8/4/2009	International Wire Transfer - Tracking Id 12227			

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

# Online Activity

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

The screenshot displays the 'Online Activity' web application interface. On the left is a navigation menu with categories like Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The main area shows a list of transactions with columns for Status, Description, Amount, Account, Dates, Details, Tracking ID, and User. A red circle '1' highlights a 'Quick Action Icon' (a small green square with a white 'i') next to a transaction. A red circle '2' highlights the transaction row itself. A red circle '3' highlights the 'Transaction Details' pop-up window that appears when a transaction is selected. This window contains fields for Tracking Number, Created By, Create Date, Approved By, Approval Date, Status, Payment Date, Originating Account Number, Currency Code, Amount, Beneficiary Name, Beneficiary Address 1-3, Beneficiary FI SWIFT/BIC, Beneficiary FI Name, Beneficiary FI Street 1, To Account Number, and To Account Type.

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

## Online Activity

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

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

# Recipients

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

The screenshot displays the 'Manage Recipients' interface. On the left is a navigation menu with sections: Sign Off, Accounts, Transactions, Commercial, Recipients, Services, and Preferences. The 'Recipients' section is active, showing a table of existing recipients. A red circle '1' highlights the 'Add Recipient' button. The main area shows the 'Add New Recipient' form with two sections: 'Recipient Information' and 'Manage Payments'. A red circle '2' highlights the 'Add Payment' button in the 'Manage Payments' section. Below the main form is a detailed 'Recipient Information' form with a red circle '3' highlighting the 'International Recipient' checkbox. A note at the bottom states: 'Note: Fields marked with \* are required fields that must be provided.'

Display Name	Name	E-Mail Address
Austin Chery	Austin Chevostat	ALN18Chery@aol.com
Bowmans	Bowmans Office Supp	Bowmans@aol.com
Brent Woods	Brent Woods	bwoods@aol.com
International Recipient Inc	Oil Company	
Laura Smith	Laura Smith	lsmith@aol.com
Marge Wright	Marge Wright	mwright@aol.com

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

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

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

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

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

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

Click the **Recipients** link to begin.

1 | Select **Add Recipient**.

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

# Single ACH Payment

With Online Banking, you are able to send funds through the ACH transfer system. An ACH payment is a one-time payment commonly used to expedite direct deposit of payroll, pay bills or transfer funds from other financial institutions.

The screenshot shows the 'Single ACH Payment' form. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The main form area is titled 'Single ACH Payment' and contains several sections: 'Recipient' (with a dropdown menu for 'Trisha Scott - Dues' marked with a green circle 1), 'Recipient Information' (with fields for Name, E-Mail, and a checkbox for 'Send E-Mail notification'), 'Payment Information' (with fields for Pay From, From Account, Effective Date, Amount, and radio buttons for PPD or CCD, with the Effective Date field marked with a green circle 2), 'Recipient Account Information' (with fields for To Account, Account Type, and Routing Number, with the To Account field marked with a green circle 3), and 'Enter Payment Frequency' (with radio buttons for One-Time and Recurring, a dropdown for Frequency, and fields for Start Date and End Date, with the Recurring section marked with a green circle 4). At the bottom of the form are 'Continue' and 'Help' buttons. A note at the bottom states: 'Note: Fields marked with \* are required fields that must be provided.'

Click the **Single Payment** link to begin.

- 1 | From the **Recipient** drop-down menu, select whom to send the payment to.
- 2 | Enter the **Effective Date** and **Amount**.
- 3 | Enter the necessary Account information for the recipient.
- 4 | Review all information and when finished, click **Continue**.

# Single ACH Receipt

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

The screenshot shows the 'Single ACH Receipt' form. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The main form area is titled 'Single ACH Receipt' and contains several sections: 'Payor' (a dropdown menu with 'Bowmans - Office Supplies' selected, marked with a green circle 1), 'Payor Information' (fields for Name, E-Mail, and Send E-Mail Notification), 'Payment Information' (fields for Pay To, To Account, Effective Date, and Amount, with 'West Coast Office', 'General Account : \$298,763.07', '4/29/2011', and '\$75.00' selected, marked with a green circle 2), 'Payor Account Information' (fields for From Account, Account Type, and Routing Number, with '873682', 'Checking', and '121141819' selected, marked with a green circle 3), and an 'Enter Payment Frequency' pop-up window. The pop-up window has tabs for 'One-Time' and 'Recurring', with 'Recurring' selected. It includes a 'Frequency' dropdown (set to 'Weekly Payment'), a 'Recur By' section with radio buttons for days of the week, and 'Initiate the payment every week' options. The 'Start Date' is '4/29/2011' and the 'End Date' is also '4/29/2011'. At the bottom of the form, there are 'Continue' and 'Help' buttons, with 'Continue' marked with a green circle 4. A note at the bottom states: 'Note: Fields marked with \* are required fields that must be provided.'

Click the **Single Receipt** link to begin.

- 1 | From the **Payor** drop-down menu, select whom to receive the payment from.
- 2 | Enter the **Amount** and **Effective Date**.
- 3 | Select the **Account** which to receive the payment.
- 4 | Review all information and when finished, click **Continue**.

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

Click the **Payroll** link to begin.

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

# Multiple ACH Payments

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

**Multiple ACH Payments**

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

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

Batch \* **Maintenance** 1

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

Pay from \* **West Coast Office** 2

From Account \* **General Account : \$298,763.07** 2

Effective Date \* **4/29/2011**

PPD  CCD

**Enter Payment Frequency**

Pay	Notify	Sorted By: Name	A on top	Amount	Addenda
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Bowmans</b>		<b>\$1,000.00</b> <span>4</span>	Maintenance Fees
		#873682 Checking (121141819)			

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

**Select All** **Clear All** 5 **Submit** **Print** **Help**

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

Click the **Payments** link to begin.

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



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

Click the **Payments** link to begin.

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

# Wire Transfer

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

The screenshot shows a web-based wire transfer form. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The main form area is titled "Wire Transfer" and contains several sections: Recipient, Beneficiary Information, Payment Information, Beneficiary Financial Institution, and Intermediary Financial Institution. A "Send E-Mail Notification" checkbox is checked. At the bottom, there is an "Enter Payment Frequency" section with radio buttons for "One-Time" (selected) and "Recurring", and a "Recur By" section with checkboxes for days of the week. A "Submit" button is highlighted with a green circle labeled "4".

**1** Recipient: Austin Chevy – Car Purchase

**2** Payment Information: From Account: General Account : \$298,763.07; Payment Date: 4/29/2011; Amount: \$30,000.00

**3** Beneficiary Information: Name: GMC Bank; Street 1: 8767 Corvette Rd; City: Bowling Green; State: Kentucky; Postal Code: 76965

**4** Submit

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

Click the **Wire Transfer** link to begin.

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

# Tax Payment

Initiate a Federal or State tax payment through EFTPS up to 30 days in advance from your home or office.

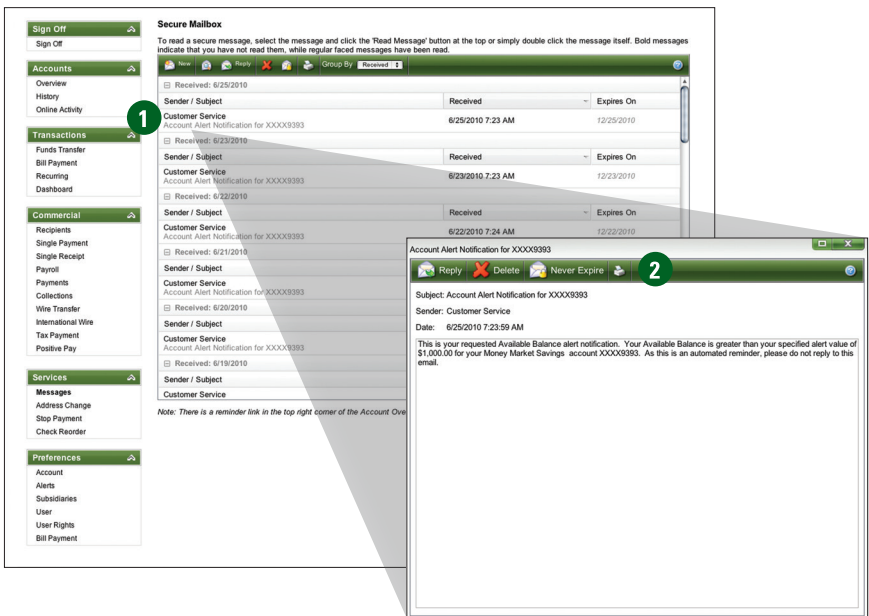
The screenshot displays the 'Tax Payment' section of a web application. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The 'Tax Payment' link is highlighted in the Accounts section. The main content area is titled 'Tax Payment' and contains instructions: 'Select a form below to make a tax payment.' Below this, there are sections for 'Tax Authority and Forms' and 'Tax Authority'. A drop-down menu for 'Tax Authority' is set to 'Federal Tax (IRS)' (marked with a green circle 1). Below it, a list of 'Federal Tax (IRS) (42 Forms)' is shown, with 'Form 1041 - Fiduciary Income Tax Return' selected (marked with a green circle 2). A 'Note: Fields marked with an asterisk are required.' is visible. The 'Form 1041 - Fiduciary Income Tax Return' form is displayed, divided into 'Complete Form' and 'Tax Payment Information'. The 'Complete Form' section includes fields for 'Taxpayer ID \*' (123454545, marked with a green circle 3), 'Tax Period End Date \*' (5/24/2011), 'To Account \*' (23401009), and 'Routing Number \*' (061036000). The 'Tax Payment Information' section includes 'Pay from \*' (West Coast Office, marked with a green circle 4), 'From Account \*' (General Account : \$298,763.07), 'Effective Date \*' (5/24/2011), 'Tax Type \*' (Extension), and 'Amount \*' (\$0.00). At the bottom, there are 'Submit' and 'Help' buttons (marked with a green circle 5).

Click the **Tax Payment** link to begin.

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

# Secure Message

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



Click the **Messages** link to begin.

1 | Click on the **Message** you would like to read.

2 | Your message will open in a new window. Here you can **Reply, Delete, Save** and **Print** your messages.

# Account Preferences

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

**Account Preferences**

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

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

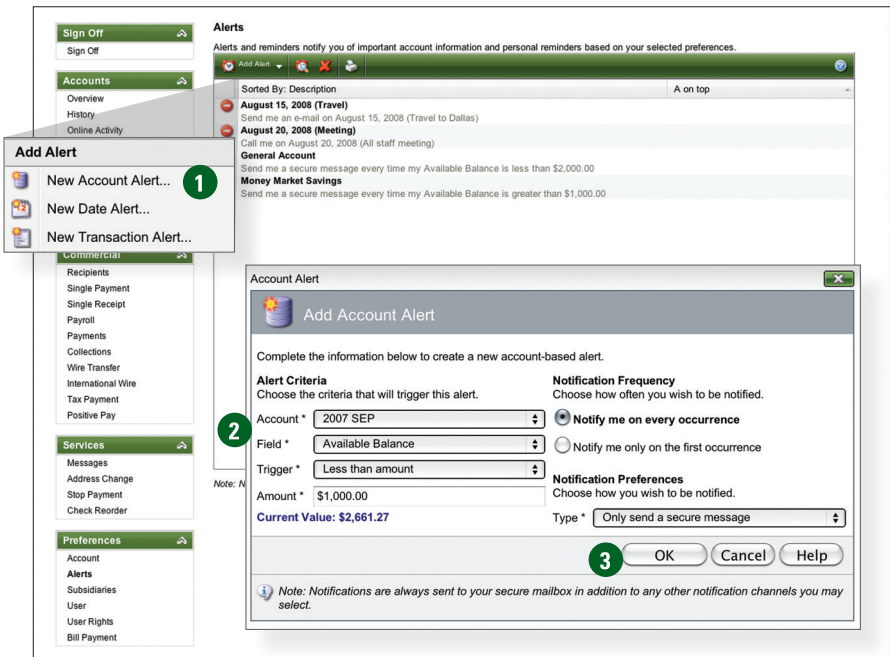
Order	Account	Description	Display Name	#	Type
1	XXXX7160	IRA	2007 SEP	10	Items
0	XXXX7546	Home Insurance	Works Comp Ins	50	Items
1	XXXX0027	Special Checking	General Account	50	Items
1	XXXX9393	Commercial	Money Market Savings	50	Items
1	XXXX4399	Interest Only	Equipment Loan	60	Days
2	XXXX0038	Special Checking	Payroll Account	50	Items
2	XXXX9539	Reg Savings	General Savings	50	Items
3	XXXX0003	Special Checking	Petty Cash Account	30	Days
4	XXXX0094	Special Checking	Transportation Account	25	Items
5	XXXX0370	Special Checking	Employee Fund Account	60	Days
6	XXXX0086	Special Checking	Postage Account	30	Days

Click the **Account** link to begin.

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

# Alert Preferences

Alert Preferences allow you to be in-the-know with your account balances, transactions and a variety of other alerts. You can even be alerted when a transaction takes place at a specified retailer. Depending on your preference, we will send you an email, a text message, phone call or a secure message when the alerts you choose are triggered.



Click the **Alerts** link to begin.

- 1 | Click the **New Account Alert** drop-down menu, then choose **New Account Alert**.
- 2 | Chose from the provided options and enter any information required.
- 3 | When finished, click **OK**.

# Subsidiaries

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

The screenshot displays the 'Manage Subsidiaries' interface. On the left is a navigation menu with sections: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The main area shows a table of existing subsidiaries. A callout box labeled '1' points to the 'Add Subsidiary' button. Below the table, a 'Subsidiary Profile' dialog box is open, titled 'Add Subsidiary'. It contains instructions and two sections: 'Subsidiary Information' and 'Subsidiary Address'. The 'Subsidiary Information' section has fields for Name, ACH Header, Wire Header, and Tax ID. The 'Subsidiary Address' section has fields for Street 1, Street 2, City, State, and Postal Code. A callout box labeled '2' points to the 'OK' button. A note at the bottom states: 'Note: Fields marked with \* are required fields that must be provided.'

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

**Subsidiary Profile**

**Add Subsidiary**

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

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

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

Name \*  Street 1

ACH Header  Street 2

Wire Header  City

Tax ID  State

Postal Code

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

Click the **Subsidiaries** link to begin.

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

# User Preferences

The User Preferences feature allows you to update your online user profile. Where the Address Change feature will change your contact information at the account level, this will only update your information within your online user profile.

The screenshot shows a web interface for 'User Preferences'. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The main content area is titled 'User Preferences' and includes a sub-header 'Please update this online profile as necessary to ensure that we have accurate, up-to-date information regarding your online banking services.' Below this are two sections: 'Online Profile' and 'Online Contact Information'. The 'Online Profile' section has fields for Title (Mr.), First Name (John), Middle Name (Q), Last Name (Owner), Suffix, and E-Mail (johnQ@demoindustries.com). The 'Online Contact Information' section has fields for Street 1 (125 Main St), Street 2, City (Austin), State (Texas), Postal Code (78782), Home Phone (512)654-2398, and Work Phone (512)763-2200Ext. A red circle with the number '1' is placed over the First Name field, and another red circle with the number '2' is placed over the Submit button. A note at the bottom states: 'Note: Fields marked with \* are required fields that must be provided.'

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

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

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



# User Rights

Once you have added a User, you can allow access to specific accounts, determine the transaction rights and assign limits to the number and amount of the transactions allowed.

**1** Modify your user, account, feature access, and recipient entity using the options provided below.

Account | Transaction | Limits | Other

This section allows you to define access rights for each account for the selected user.

Account Number	Account Name	Deposit	View	Withdrawal
XXXX0003	Petty Cash Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX0027	General Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX0038	Payroll Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX0086	Postage Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX0094	Transportation Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX0370	Employee Fund Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX3456	Visa Gold Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX3456	Visa Gold Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX4399	Equipment Loan	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX6824	Interest Only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX7015	Interest Only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX7055	Interest Only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX7160	2007 SEP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX7546	Works Comp Ins	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX9393	Money Market Savings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**2**

**3**

Account | Transaction | Limits | Other

This section allows you to define rights for each type of transaction for the selected user.

Transaction Type	Draft	Approve	Cancel	None User	View	Activity
ACH Collections	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Single Payment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Single Receipt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**4**

Account | Transaction | Limits | Other

This section allows you to define limits for each type of transaction for the selected user.

Transaction Type	Per Transaction Limit	Per Day Limit	Per Month Limit	Per Account Per Day Limit	Per Day Count	Per Month
Wire Transfer	\$1,000.00	\$99,999.99	\$999,999.99	\$99,999.99	100	
Stop Payments	N/A	N/A	N/A	N/A	1000	
Payroll	\$1,000.00	\$3,000.00	\$4,000.00	\$2,000.00	30	
International Wire	\$1,000.00	\$3,000.00	\$50,000.00	\$2,000.00	50	

**5** Submit Help

Click the **User Rights** link to begin.

1 | To edit a User's rights, select a **User** from the drop-down menu.

2 | Notice that User Rights is divided into four tabs. From the Account tab, select whether the User can **Deposit**, **View** or **Withdrawal** from the accounts listed.

3 | Select the **Transactions** you wish to make available to the User. From here, you have the option to grant the user permission to **Draft**, **Approve** or **Cancel** certain transactions. You also may choose who views any online activity.

4 | Select the **Limits** tab to assign the dollar **Amount** and number of **Transactions** you allow for the User.

5 | Click **Submit** to save your changes.

# Mobile Enrollment

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

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

### Mobile Preferences

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

Mobile Enrollment | Mobile Authorizations | Text Banking


#### Mobile Enrollment

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

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

#### Mobile Access

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

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

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

E-Mail Address  **2**

**3**

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

To begin choose the **Mobile** tab in the Preferences menu.

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

# Mobile Authorizations

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

### Mobile Preferences

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

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

#### Mobile Authorization Settings

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

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

E-Mail Address 1   
E-Mail Address 2   
E-Mail Address 3

2 Phone Number 1   
Phone Number 2   
Phone Number 3

#### Mobile Authorization Enrollment

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

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

Select All Clear All

3 Submit Help

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

To begin choose the **Mobile** tab in the Preferences menu.

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

# Security Preferences

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

### Security Preferences

Change your security settings in the fields provided below.

Password | Phishing Phrase | Secure Delivery | Alerts

#### Security Alerts

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

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

SMS Text Number (111)555-1234

SMS Country United States

#### Security Alerts

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

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

Submit Alerts Changes

Help

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