



A Quick and Easy Guide to STC OnLine Banking Personal Online Banking



By Paul A. Murphy, Author of Banking Online For Dummies®

Published by Murphy & Company, Inc.
13610 Barrett Office Drive
Suite 206
St. Louis, MO 63021
www.mcompany.com

© 2009-2014 Murphy & Company, Inc. Microsoft, Microsoft Money, Windows and Internet Explorer are registered trademarks of Microsoft Corporation. Firefox is a registered trademark of the Mozilla Foundation. Quicken is a registered trademark of Intuit, Inc. Macintosh is a registered trademark of Apple Computer, Inc. Adobe Reader are registered trademarks of Adobe Systems Incorporated in the United States and/or other countries. © 2011-2012 Portions of this guide are written by Q2 eBanking.

Disclaimer

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

A Quick and Easy Guide to
STC OnLine Banking
Personal 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 & Bill Payment services.

This guide is designed to help you answer your questions about how STC OnLine Banking can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to export account information to financial management software, such as Quicken® or QuickBooks®, and pay your bills online. After becoming a 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.

Table of Contents

General Information

Security	3-4
Getting Started & Logging In	5

Accounts

Overview.....	6
History	7
Online Activity	8-9
Statements.....	10

Transactions

Funds Transfer	11
Recurring Transfers	12
Bill Pay Overview.....	13-14
Payees.....	15
Payee Setup.....	16
Categories.....	17
View Bill History	18
Make a Payment	19
Schedule Payments	20
Change & Cancel Payments	21

Services

Secure Message.....	22
Address Change.....	23
Reorder Checks.....	24

Preferences

Account	25
Alerts	26
User	27
Mobile	28-29
Security	30

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 bank, making it difficult for anyone to access your account information. SSL is a trusted method of securing internet transactions.

Browser Registration

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

Online Banking Safety Tips

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

Security

Your financial institution will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from 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. Please read the content located under the Security Tab for additional information on how to make yourself more secure online.

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 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, click New User. Enter your Login ID, 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.

Form fields and buttons:

- Field: Password *
- Buttons: Login, Help
- Checkboxes: Forgot Password?, I am a First Time User

Section: **Forgot Your Password?**

Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be prompted to create a new password.

Progress: Login | **Select Delivery** | Enter Access Code | Create Password

Options:

- I already have a Secure Access Code
- (000) XXX-4363
- xxxxxxxx@xxxxxxxxxx.com

Buttons: Submit, Help

Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

Section: **Enter Delivered Secure Access Code**

Once you receive your Secure Access Code, enter it below.

Progress: Login | Select Delivery | **Enter Access Code** | Create Password

Field: Secure Access Code *

Buttons: Submit, Help

If you close your browser prior to entering your code, you may return to this page by selecting the I already have a Secure Access Code option from the delivery selection screen. **NOTE:** Secure Access Codes are only valid for a limited time, and cannot be reused. If your code has expired, you must restart the log on process.

What is a Secure Access Code? A Secure Access Code is a one-time use code, that allows you to securely login to our Online Banking system. It is delivered to you via email, phone call or SMS text. If you are logging in for the first time, you will be prompted to create a new password. Secure Access Codes are also used if you delete the security certificate or “cookie” that we’ve stored on your computer, or if you request login from a computer not setup for repeated use. Choosing “activate my computer for later use” authorizes us to store a security certificate on your computer which will speed up the verification process in the future, and eliminate the need to use a Secure Access Code 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, Transactions, Services, and Preferences. The main content area displays a table of accounts with columns for Account, Updated, Available Balance, and Current Balance. A callout box on the right, titled 'Primary Checking', lists actions: View History, Account Details, Transfer From, Transfer To, and Print. Callouts 1-4 point to specific UI elements: 1 (Accounts menu), 2 (Messages notification), 3 (Quick Action icon), and 4 (My Savings account name).

Account	Updated	Available Balance	Current Balance
*Primary Checking	8/22/2006 12:08:00 PM	\$298,763.07	\$326,943.07
*Rainy Day Account	8/22/2006 12:06:00 PM	\$153,918.27	\$161,118.27
Subtotal:		\$452,681.34	\$488,061.34

Account	Updated	Current Balance	Year-to-date interest amount
*My Savings	8/22/2006 12:08:00 PM	\$791.17	\$5.05
Subtotal:		\$791.17	\$5.05






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

Account	Updated	Current Balance	Year-to-date interest amount
3-month CD	8/22/2006		

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.

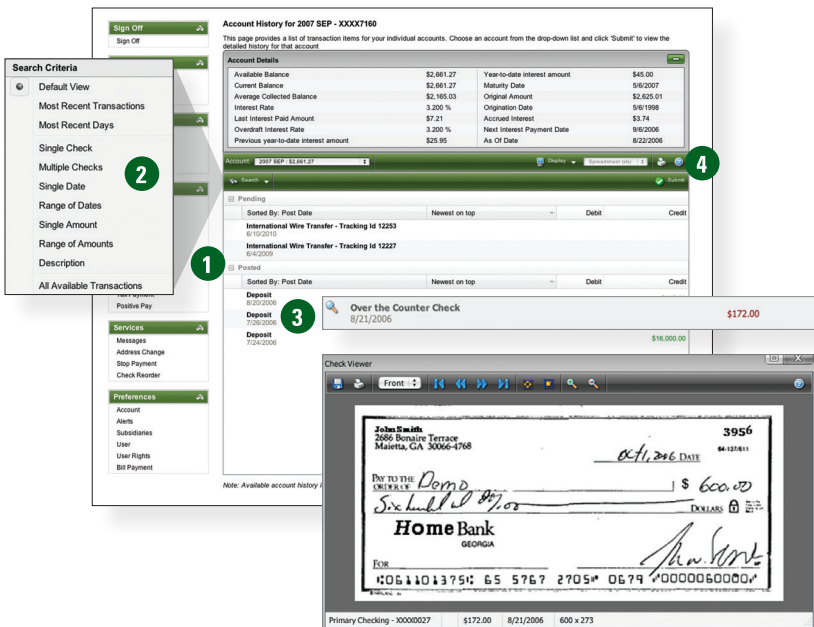
3 | Hover over the Quick Action Icon  next to your account to view a variety of standard options.

-  **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

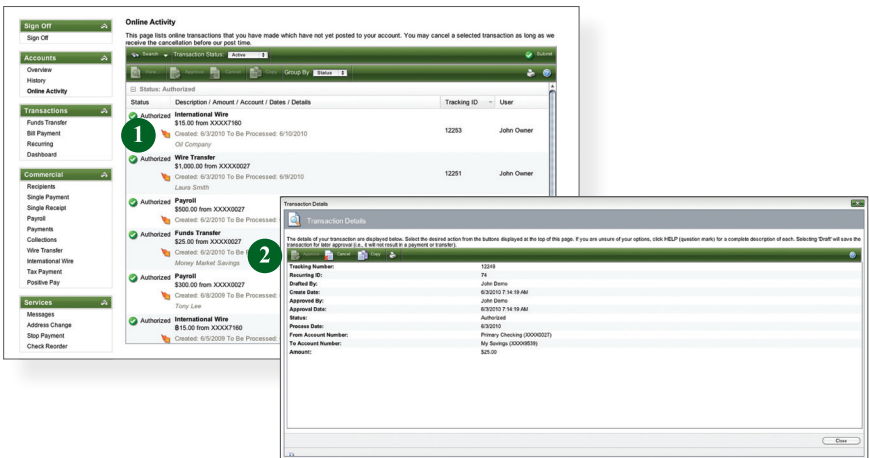
Online Banking allows you to conveniently access a history of your account transactions, always keeping you in the know with your account balances. To begin, double-click the account name you wish to view from the Account Overview page. You may also select View History from the Quick Action Icon. Quickly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



- 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 and more. From the Online Activity menu, you can group items by category, view all transactions, approve drafted transactions and cancel authorized or drafted transactions. Please note that once a transaction is processed, it can't be cancelled.



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

Online Activity

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.

Statements

The eStatements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. To enroll in the eStatement feature, click on Statements and complete the registration document. Within 24 hours, you will be approved for the eStatement feature.

Online Statements
 Select an account and a statement to view. Click the View Statement button to view the selected statement.

Choose an Account
 Choose an account from the list below.
 Account * Primary Checking : \$298,763.07

Choose a Statement Date
 Choose a year and date below.
 Year * 2006
 Cycle * Feb06

1 View Statement Help

Page 1 of 4
 63/B16/0175/0 /11
 0123456789876
 02/24/2006

Account Statement

.....
 JOHN SAMPLE
 1234 SAMPLE STREET
 ANYTOWN, MO 54321

FREE ONLINE BILL PAY IS NOW AVAILABLE WITH PERSONAL CHECKING ACCOUNTS. MANAGE YOUR FINANCES WITH 24-HOUR ACCESS TO YOUR ACCOUNTS. SAVE TIME AND MONEY BY PAYING YOUR BILLS ELECTRONICALLY -- NO MORE HASSLES. BUYING STAMPS OR WRITING CHECKS.

Account Summary	Account Type	Account Number	Statement Period
	PERSONAL CHECKING	0123456789876	01/28/2006 - 02/24/2006

Description	Amount	Description	Amount
Beginning Balance	\$4,570.46	Average Balance	\$8,614.95
Deposits/Credits	\$15,316.14	Average Collected Balance	\$8,564.95
Checks	\$5,873.21	Number of Days in Statement Period	28
Withdrawals/Debits	\$5,325.40		
Ending Balance	\$8,687.99		

Deposits/ Credits	Date	Amount	Description
	01/31	890.86	ELECTRONICACH CREDIT
	01/31	3,320.12	WAYNE ENTERPRISES REG.SALARY KOCCC009025
	01/31	5,031.17	ELECTRONICACH CREDIT
			STRATA LOGISTICS PAYROLL 6530045778705VH

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

1 | Select the account you'd like to view and click **View Statement**. You can even save and print your statement!

Funds Transfer

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

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

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

From Account * 1
To Account * 1
Transfer Date * 1
Amount *
Description

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

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

One-Time Recurring 2
Frequency
Recur By
 Sunday Monday Tuesday Wednesday Thursday Friday Saturday

Initiate the payment every week
Initiate the payment every week(s)
Start Date
 No end date
 End after payment(s)
 End on

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

Tracking Number:	12249
Recurring ID:	74
Drafted By:	John Demo
Create Date:	8/3/2010 7:14:19 AM
Approved By:	John Demo
Approval Date:	8/3/2010 7:14:19 AM
Status:	Authorized
Process Date:	8/3/2010
From Account Number:	Primary Checking (XXXXXX0227)
To Account Number:	My Savings (XXXXXX0539)
Amount:	\$25.00

Repeat this process

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

Recurring Transfers

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

The screenshot displays the 'Transfer Funds' interface. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions (highlighted with a green circle 1), Services, and Preferences. The main area is titled 'Transfer Funds' and contains two sections: 'Enter Transfer Information' and 'Additional Principal Payment'. The 'Enter Transfer Information' section has fields for 'From Account' (xxxx-5555 : \$148,356.68), 'To Account' (Petty Cash : \$5,100.00), 'Transfer Date' (2/14/2013), and 'Amount' (\$25.00). The 'Additional Principal Payment' section has a 'Principal' field set to \$0.00. Below this is the 'Enter Transfer Frequency' dialog box, which is highlighted with a green circle 2. It has a 'Frequency' dropdown set to 'Weekly Payment' and a 'Recur By' section with 'Monday' selected. The 'Start Date' is set to 3/30/2013. A 'Submit' button is at the bottom, highlighted with a green circle 3. A note below the form reads: 'Note: Fields marked with an * are required fields that must be provided and at...'. On the right, the 'Manage Recurring Transactions' window is open, showing a list of recurring transfers. It has a table with columns: Type, Status, Description, Account, Amount, Payment. The table contains three entries: 1. Type: Funds Transfer, Status: Authorized, Description: Funds Transfer, Account: XXX00027, Amount: \$25.00, Payment: XXX00027, Next payment: 6/3/2010. 2. Type: Funds Transfer, Status: Authorized, Description: Funds Transfer, Account: XXX00027, Amount: \$50.00, Payment: XXX00027, Next payment: 6/14/2010. 3. Type: Funds Transfer, Status: Drafted, Description: Funds Transfer: savings account contribution, Account: XXX00027, Amount: \$50.00, Payment: XXX00027, Next payment: 6/14/2010. A '2/4/2010 payments remain' note is at the bottom of the list. A green circle 4 is placed over the 'Recurring' option in the left navigation menu.

- 1 | Begin just as you would with a One-Time Transfer, and select **Funds Transfer** from the Transactions menu.
- 2 | Click the box in the top right corner of the Enter Transfer Frequency box. Next, select the details for your recurring transfer, including **Frequency** and **Start Date**.
- 3 | Click **Submit** to process your Recurring Transfer.
- 4 | To manage your Recurring Transfers, just click **Recurring** in the Transactions menu. A new window will open confirming the details of your Recurring Transfer transaction. You can either click **Approve** or **Cancel**.

Bill Pay Overview

With Online Bill Pay, it's safe, fast and easy to manage your finances on your own terms. To enroll, click Bill Payment under the Transactions menu, complete the enrollment form and mail or deliver to your financial institution. Now you can do everything you need to from home, work or anywhere you have internet access. Plus, you're not limited to business hours—Online Bill Pay is open 24 hours a day, 7 days a week!

With Online Bill Pay, You Can:

- > Receive, view, manage and pay bills all on one convenient website.
- > Set up alerts for electronic bill arrivals.
- > Schedule automatic payment rules for each biller.
- > Review bill history and, for some payees, payment posting information.
- > Use multiple funding accounts to pay bills.

1

Payees

2

Payments

3

Transfers

4

Options

5

Calendar

- 1 | **Payees:** Roll over this menu option to add or view a payee(s).
- 2 | **Payments:** Schedule a one-time payment or schedule multiple payments for the selected payee(s).
- 3 | **Transfers:** Quickly and safely move funds between accounts.
- 4 | **Options:** Update information and personal settings.
- 5 | **Calendar:** Set up important dates and reminders.

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.

The screenshot displays a web interface for Bill Pay with the following sections:

- Navigation Tabs:** PAYMENTS, TRANSFERS, PAYEES, OPTIONS, BILLPAYPERLESS
- Date:** Thursday, December 6th, 2012
- new messages:** 0 New Messages, 0 Read Messages, 0 Total Messages
- attention required:**
 - Payees Require Activation
 - Transfers Need Authentication
 - Payments Awaiting Approval
 - Transfers Awaiting Approval
 - Payroll Awaiting Approval
- Awaiting Your Activation:**

Jenny Jones	Activate
Bob Smith	Activate
Retirement Account	Activate
- Payments Awaiting Approval:**

American Express	\$999.00	Approve
MasterCard	\$999.00	Approve
- Transfers Awaiting Approval:**

Bank of Athens	\$1,200.00	Approve
Community Bank	\$500.00	Approve
- Payroll Awaiting Approval:**

Payroll 12/28/2012	\$1,200.00	Approve
--------------------	------------	-------------------------
- Transactions Scheduled to Process:**

AT&T	\$65.00	12/10/2012	Edit	Stop
Chase	\$150.00	12/10/2012	Edit	Stop
Moe's Mowers	\$200.00	12/11/2012	Edit	Stop
Bank of Athens	\$1,200.00	12/12/2012	Edit	Stop
Waverly Water Co.	\$50.00	12/17/2012	Edit	Stop
American Express	\$999.00	12/17/2012	Edit	Stop
Community	\$500.00	12/18/2012	Edit	Stop
Total	\$5,663.00			
- Since you last logged in...:**

We processed these transactions		
Cellular One	\$65.00	View
Kim Stone	\$65.00	View
Lease	\$1,200.00	View
Payroll 11/27/2012	\$1,200.00	View
Community Bank	\$1,200.00	View
Payroll (Bonus)	\$999.00	View
Total	\$4,729.00	
- Reminders:** We sent you the following reminders. No reminders were sent.

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

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. With a variety of payees that one may need to keep track of, we pride ourselves in keeping them organized for you to ensure an effortless experience!

Payees Payments Transfers Options Calendar

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

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

[messages](#) [live chat](#)

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

Payee Menu
[Add a Bill](#)
 All Payees
 Bills
 People
 Charities
 Gift Recipients

Bills

[Printer Friendly Version](#)

Pay To	Account #:	Category:	Last Paid:	Pay	Edit	Delete
American Express Electronic	****3456	Credit Cards	\$150.00 on 10/10/2012	Pay	Edit	Delete
Car Loan Electronic	****8467	Auto Expenses	\$1,350.00 on 9/17/2012	Pay	Edit	Delete
Cellular One Electronic	****5555	Utilities	\$75.00 on 10/10/2012	Pay	Edit	Delete
Day Care Check	****7899	Day Care	\$1,375.50 on 10/17/2012	Pay	Edit	Delete
Lawn Service Check	****4321	Lawn Service	\$50.00 on 9/20/2012	Pay	Edit	Delete
Office Depot Electronic	****7156	No Category	\$200.00 on 9/17/2012	Pay	Edit	Delete
Phone Check	****9999	Utilities	\$50.00 on 9/19/2012	Pay	Edit	Delete

[Add a Bill](#)

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

1 | Payees are listed by name and account number.

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

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

Payee Setup

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

The screenshot shows a web interface for adding a payee. The top navigation bar includes 'Payees', 'Payments', 'Transfers', 'Options', and 'Calendar'. A sidebar on the left has a '1' next to the 'Add a Payee' section, which contains radio buttons for 'Add a Bill', 'Add a Person', 'Add a Charity', and 'Add a Gift Recipient'. The main content area is titled 'Add a Bill' and has a '2' next to the 'What type of payee do you want to add?' section. It features radio buttons for 'Company', 'Individual', and 'Bank or Credit Union'. A 'Show me how' link is also present. Below this, the '3' is next to the form fields for 'Payee Name', 'Account Number', 'Confirm Account Number', 'Phone Number', 'Payee Zip Code', and 'Account Holder Name'. A 'Next' button is at the bottom.

Payee Name *	Joe's Lawn Care
Account Number *	61973
Confirm Account Number *	61973
Phone Number *	752 - 555 - 7862
Payee Zip Code *	57124
Account Holder Name	Web Demo

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

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

Categories

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

The screenshot shows a web application interface with a navigation bar at the top containing 'Payees', 'Payments', 'Transfers', 'Options', and 'Calendar'. Below the navigation bar, there is a header area with a 'Welcome Web Demo' message, a 'follow' button, and a 'Do you like what you see?' prompt. The main content area is titled 'Categories - Utilities' and contains a table with columns for 'Payees', 'Account Number', and 'Change Category'. The table lists two payees: 'Cellular One' with account number '*****5555' and 'Phone' with account number '*****6666'. To the right of the table are links for 'Edit Category Name' and 'Delete Category'. A 'Submit Changes' button is located at the bottom of the table. On the left side, there is a 'Category No.' menu with radio buttons for 'No Category', 'Auto Expenses', 'Credit Cards', 'Day Care', 'Lawn Service', 'Supplies', and 'Utilities' (which is selected). The interface is annotated with five numbered callouts: 1 points to the 'Add a Category' link in the left menu; 2 points to the 'Utilities' radio button; 3 points to the 'Delete Category' link; 4 points to the 'Select new Category' dropdown menu; and 5 points to the 'Submit Changes' button.

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

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

View Bill History

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

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

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

[messages](#) [live chat](#)

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

Payment Search

Category:

Pay To:

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

Display Options

Payment Status:

Order By:

Arrange:

of Records to Return:

View in Microsoft Excel

New Search

Payment History < 1 of 1 >

[Printer Friendly Version](#)

Paid From Primary Checking *****5676

Pay To	Amount	Frequency	Process Date	Additional Items
Cellular One Electronic	\$75.00	One Time	10/3/2012	Confirmation #: 16 Details: View
Sub Total \$75.00				

Paid From Secondary Checking *****7601

Pay To	Amount	Frequency	Process Date	Additional Items
Cellular One Electronic	\$75.00	One Time	10/10/2012	Confirmation #: 17 Details: View
Sub Total \$75.00				
Total \$150.00				

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

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

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

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

Make a Payment

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

The screenshot shows a web banking interface with a navigation bar at the top containing tabs for Payees, Payments, Transfers, Options, and Calendar. Below the navigation bar, there is a header area with a welcome message, login information, and an email address. A green 'enroll now' button is visible. The main content area is titled 'Pay a Bill' and has tabs for 'Show me how', 'Schedule', 'Review', and 'Finished'. A 'shortcut' banner is present. Below the banner, there are fields for 'Pay To', 'Pay From', 'Amount', and 'Process Date'. The 'Pay To' field is set to 'Cellular One', 'Pay From' is 'Primary Checking', 'Amount' is '\$ 75.00', and 'Process Date' is '10/17/2012'. A 'Next' button is at the bottom. Red circles with numbers 1-4 highlight key steps: 1. Single Payment selection, 2. Cellular One selection, 3. Amount and Process Date entry, 4. Next button click.

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

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

Schedule Payments

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

Welcome Web Demo **add_secondary_account_holder**
Last Login: 12:02 PM on 10/10/2012 EST
Your Email: demoaccount@bankofill.com

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

messages live chat

home | logout

View Options

Sort By:

1 Pay To:

Arrange:

Ascending

Date Range: (Max. 60 days)

From:

To:

Scheduled Payments

2

Pay From Primary Checking *****5676

Pay To	Amount	Process Date	Additional Items
American Express Electronic	\$1,000.00	10/22/2012	Confirmation #: 22 Frequency: One Time Est. Actual: 10/24/2012
Cellular One Electronic	\$75.00	10/17/2012	Confirmation #: 26 Frequency: One Time Est. Actual: 10/19/2012
Sub Total	\$1,075.00		

Pay From Secondary Checking *****7601

Pay To	Amount	Process Date	Additional Items
Red Cross Check GRP Pay-Fee	\$500.00 \$0.00	10/19/2012	Confirmation #: 3 Frequency: One Time Est. Actual: 10/24/2012
Sub Total	\$550.00		
Total	\$1,625.00		Skipped payments not included in the total.

3 Edit Stop

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

- 1 | Payees are listed by name and account number according to the details chosen using the drop-down menus.
- 2 | To print the search results for your records, click here.
- 3 | Click **Edit** to revise the payment information. Click **Stop** to cancel.

Change & Cancel Payments

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

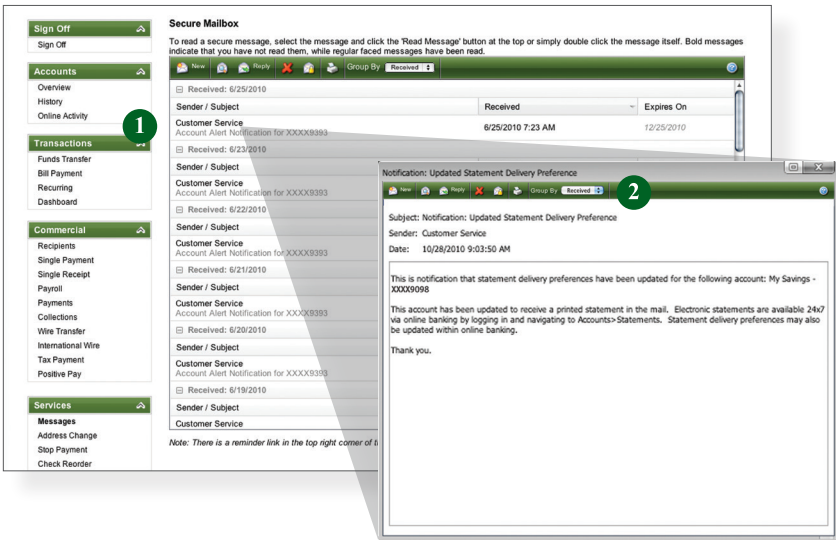
Pay To	Pay From	Amount	Process Date	Additional Items	Edit	Finished
Cellular One Electronic	Primary Checking	\$ 75.00	10/17/2012	Confirmation #: Est. Annual: Delivery: Comment:	26 10/19/2012 Standard Add	

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

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

Secure Message

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



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

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

Address Change

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

The screenshot shows a web form titled "Change of Address Request". On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Services, and Preferences. The "Address Change" option is highlighted under the Services menu. The main form area contains the following sections:

- Change of Address Request**: A heading followed by the instruction "Complete and submit this form to change your address information on one or more of your accounts."
- Enter Updated Information**: A section with a green callout '1' containing fields for Street 1 (filled with "1234 Main Street"), Street 2, City (filled with "Austin"), State (filled with "Texas"), Postal Code (filled with "78759-1234"), Home Phone (filled with "(888) 555-1212"), Work Phone (filled with "(877) 555-1212 Ext."), Cell Phone, and E-Mail (filled with "johnQ@mybank.com").
- Choose Accounts**: A section with a green callout '2' containing a list of accounts with checkboxes: Primary Checking (XXXX0027), Rainy Day Account (XXXX0038), My Savings (XXXX9539), Best Loan (XXXX6924), Visa Card (XXXX3456), and 6-month CD (XXXX7160). Below the list are "Select All" and "Clear All" buttons.
- Submit** and **Help** buttons are located at the bottom of the form.

A green callout '3' points to the "Submit" button. A note at the bottom of the form states: "Note: Fields marked with an * are required fields that must be provided and at least one account must be selected."

To get started, select **Address Change** from the Services menu.

- 1 | Enter your information in the provided fields.
- 2 | Select the accounts you would like to update.
- 3 | Be sure to double check your information was entered correctly, then click **Submit**.

Reorder Checks

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

Reorder Checks

Please choose an account to reorder checks.

Account * General Account : \$298,763.07 1 Submit 2

- Sign Off**
 - Sign Off
- Accounts**
 - Overview
 - History
 - Online Activity
- Transactions**
 - Funds Transfer
 - Bill Payment
 - Recurring
 - Dashboard
- Commercial**
 - Recipients
 - Single Payment
 - Single Receipt
 - Payroll
 - Payments
 - Collections
 - Wire Transfer
 - International Wire
 - Tax Payment
 - Positive Pay
- Services**
 - Messages
 - Address Change
 - Stop Payment
 - Check Reorder**
- Preferences**
 - Account
 - Alerts
 - Subsidiaries
 - User
 - User Rights
 - Bill Payment

Click the **Check Reorder** link to begin.

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

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

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
0	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

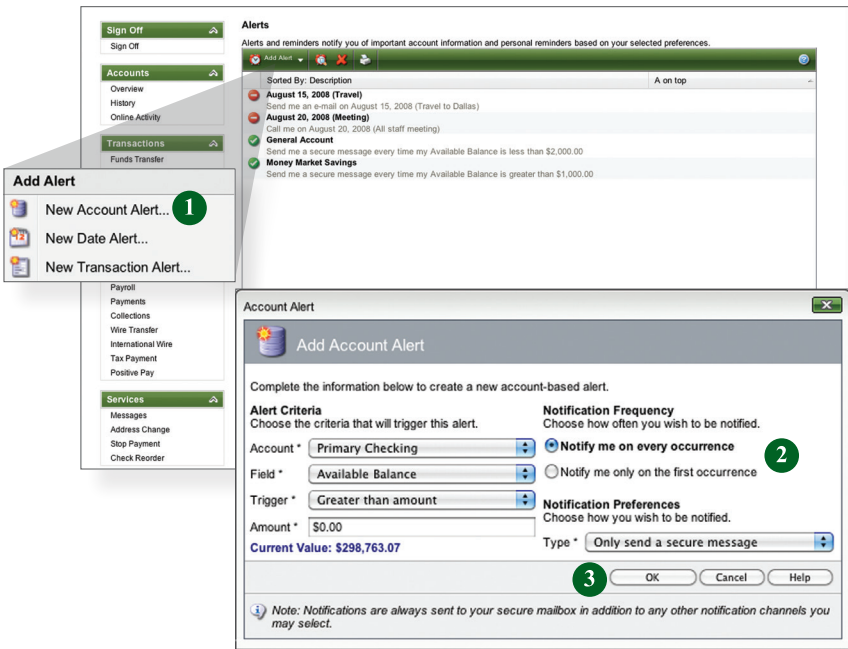
Submit Help

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

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



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

1 | Click the **Add 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**.

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.

User Preferences

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

Online Profile
Enter your personal information.

Online Contact Information
Enter your contact information.

Title

Street 1 * 1234 Main Street

Street 2

First Name * John

City * Austin

Middle Name Q

State * Texas

Last Name * Demo

Postal Code * 78759-1234

Suffix

Home Phone * (888)555-1212

E-Mail * johnQ@mybank.com

Work Phone * (877)555-1212Ext.

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

Mobile Enrollment

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

The Mobile Enrollment feature allows you to sync your mobile device to your 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

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

Notes

