LIBERTY STATE
B•A•N•K of Powers Lake, ND

BOX 228 POWERS LAKE, ND 58773
PHONE (701) 464-5421

GoBanking Customer

This manual was last revised on 08/10/2023. (BAS)

Contents

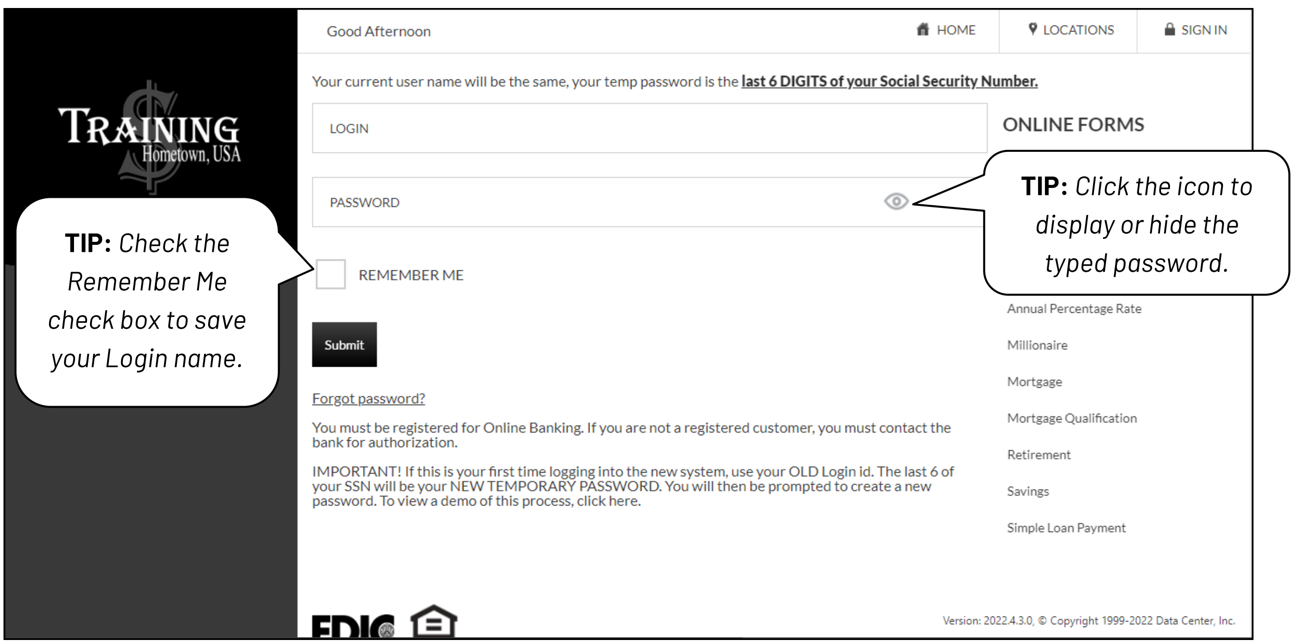
GoBanking Customer

Login

New Users

Accessing Online Banking for the First Time:

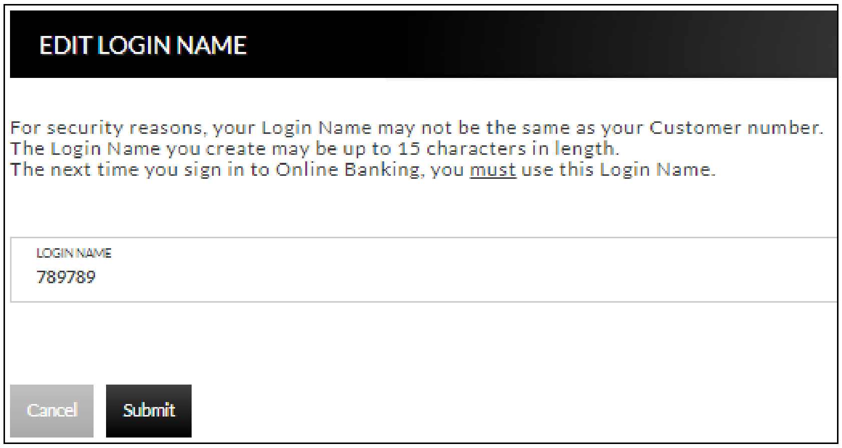
1. Navigate to the Online Banking system via your financial institution website.
2. If you were an Online Banking user prior to conversion, use your previous login name to access the system. If you are a new Online Banking customer, enter your bank assigned temporary login name.



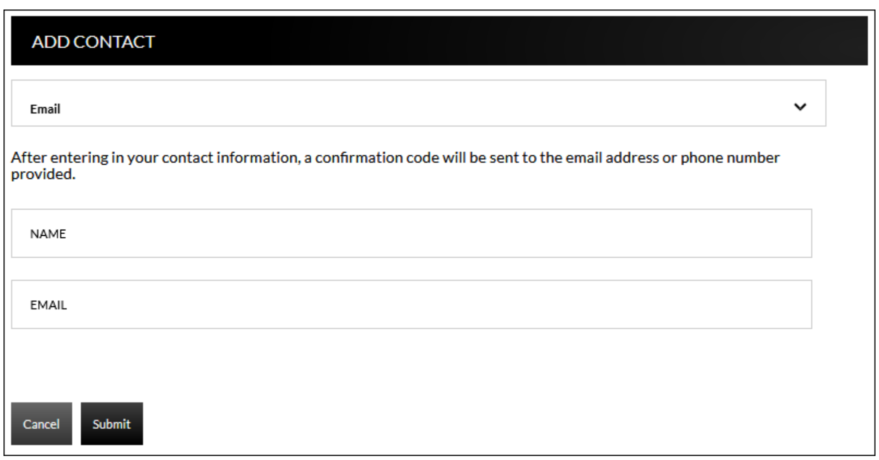
NOTE: *Login screens vary by financial institution.*

3. Enter your assigned temporary password.

   NOTES:
   - *This is typically the last six of your social security number or TIN.*
   - *A warning message will display under the Password field if Caps lock is on.*
4. Click **Submit**.
5. If prompted, create a new login name.

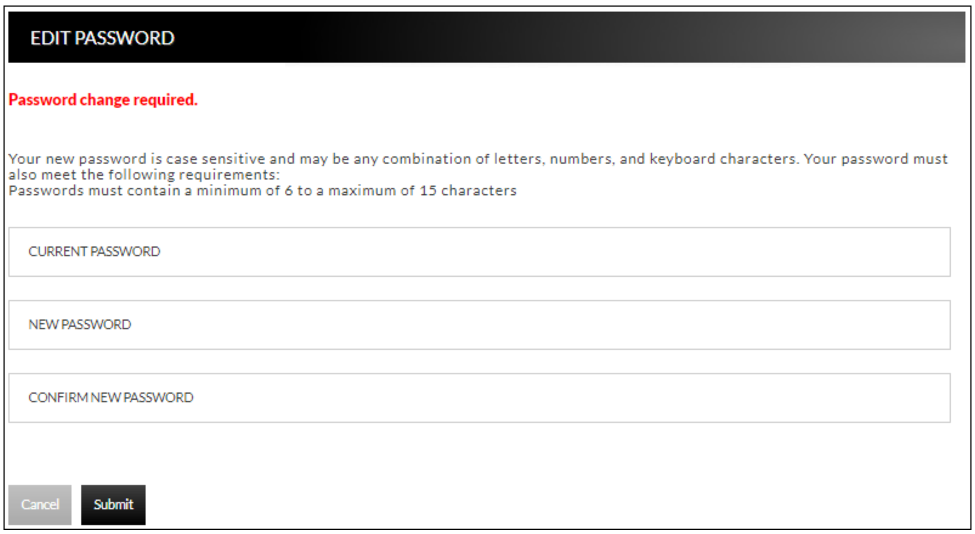


6. Click **Submit**.
7. Provide a method for contact. This information will be used to send a confirmation code prior to login.
8. Select the type of contact method. *Options are*: SMS/Text, Email or Google Authenticator.
   NOTE: *Selections may vary based on your financial institution.*
9. Enter a name for the contact method.
10. Enter the mobile phone number or the email address.

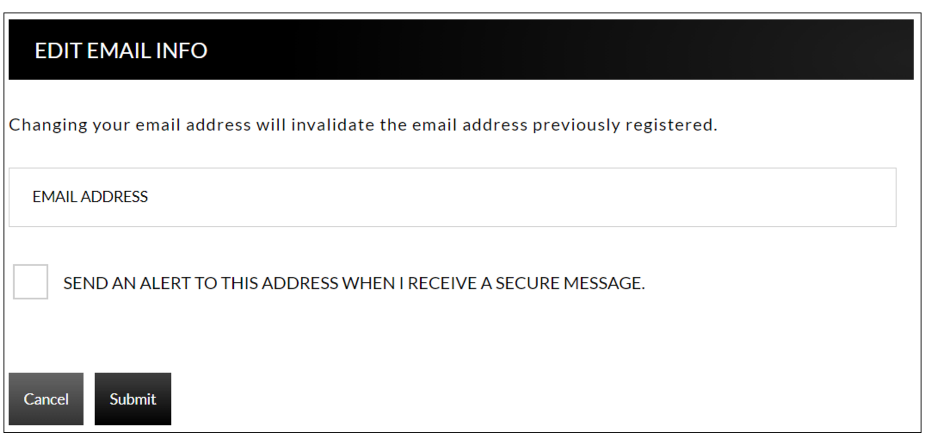


11. Click **Submit**.

12. Enter the confirmation code received via SMS/Text or email. If needed, click **Resend** to receive a code again.
13. Click **Submit**.
14. If prompted, edit the password.
15. Enter the current password in the Current Password text box.
16. Enter a new password in the Password text box.
17. Enter the same password in the Confirm text box.
18. Click **Submit**.



19. If prompted, edit the email address. This is the email address notifications will be sent to regarding correspondence within the Online Banking system and when registering the email address to view online statements.
20. Enter the email address.
21. Select the checkbox to indicate if alerts should be sent to this email when secure messages are received.
22. Click **Submit**.



Accounts

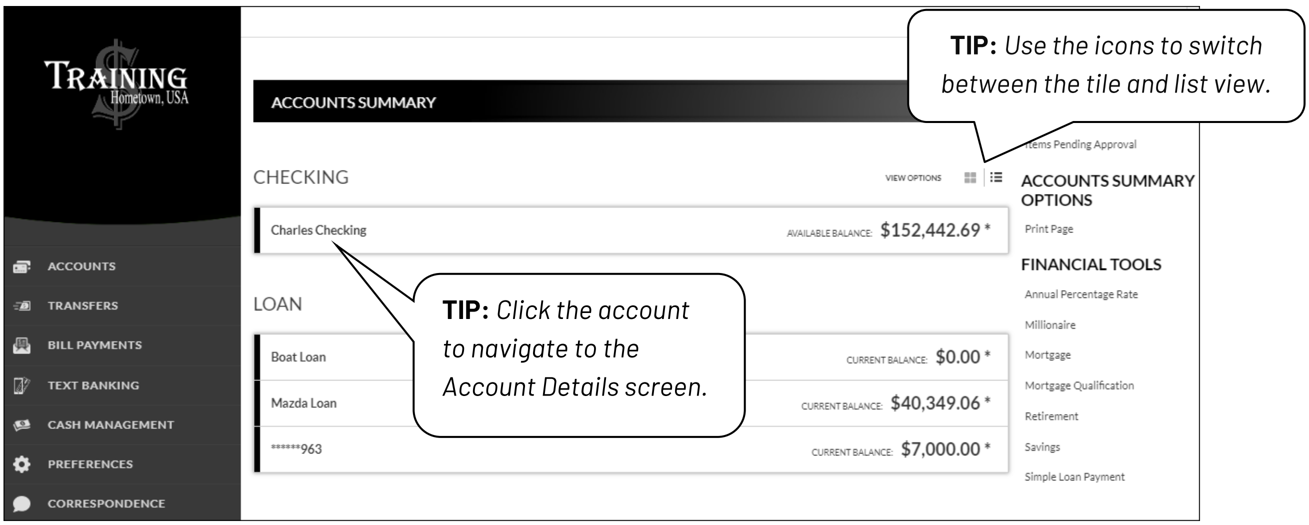
Accounts Summary

Accounts → Accounts Summary

The account summary screen displays a general overview of your accounts as well as Notifications, Account Summary Options, and Financial Tools. This screen is also the landing page for the Online Banking system.

NOTES:

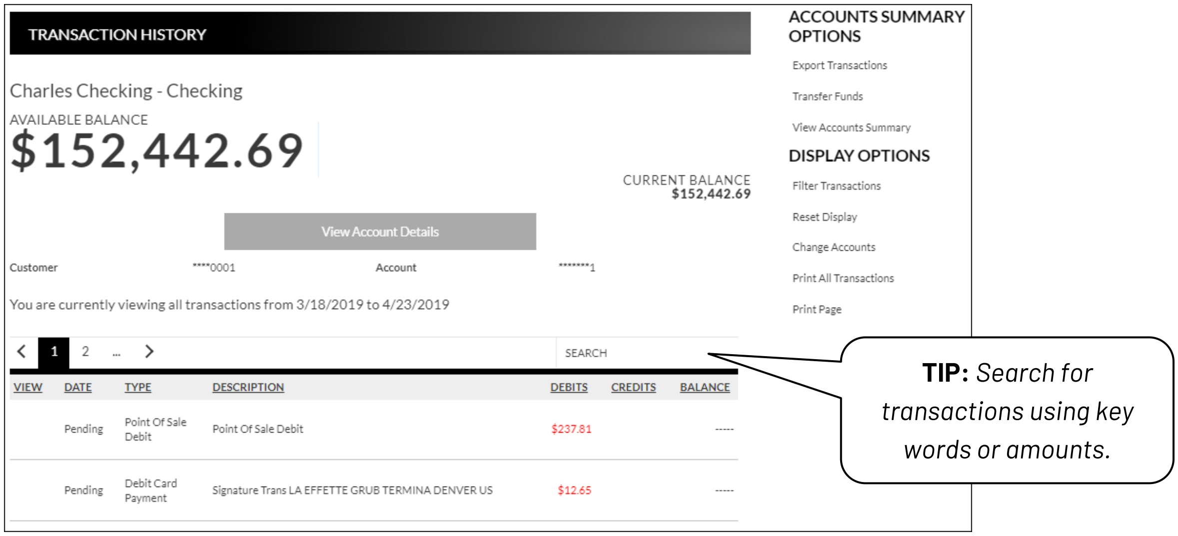
- *The options that display vary by Financial Institution.*



Transaction History

Accounts → Accounts Summary → *Select Account*

The Transaction History screen displays detailed account information and transaction history for the selected account.



View Account Details	Expands or collapses details regarding the selected account. Information varies based on the financial institution.
View	Indicates if there is an image associated with the transaction. Click to see the image.
Date	Date the transaction posted.
Type	Type of transaction.
Description	Description of the transaction as returned from the processing vendor.
Debits	Dollar amount of the debit transaction.
Credits	Dollar amount of the credit transaction.
Balance	Balance for the account.

NOTE: *The display for Debits, Credits and Balance may vary by financial institution.*

Accounts Summary Options

View Statements – Directs you to the statement for the selected account.
Export Transactions – Used to export transactions to another software. *Ex*: QuickBooks.
Transfer Funds – Directs you to the Transfer Funds screen with the specified account displayed in the To field.
View Accounts Summary – Directs you to the Accounts Summary screen, which is the landing page for the Online Banking system.

Display Options

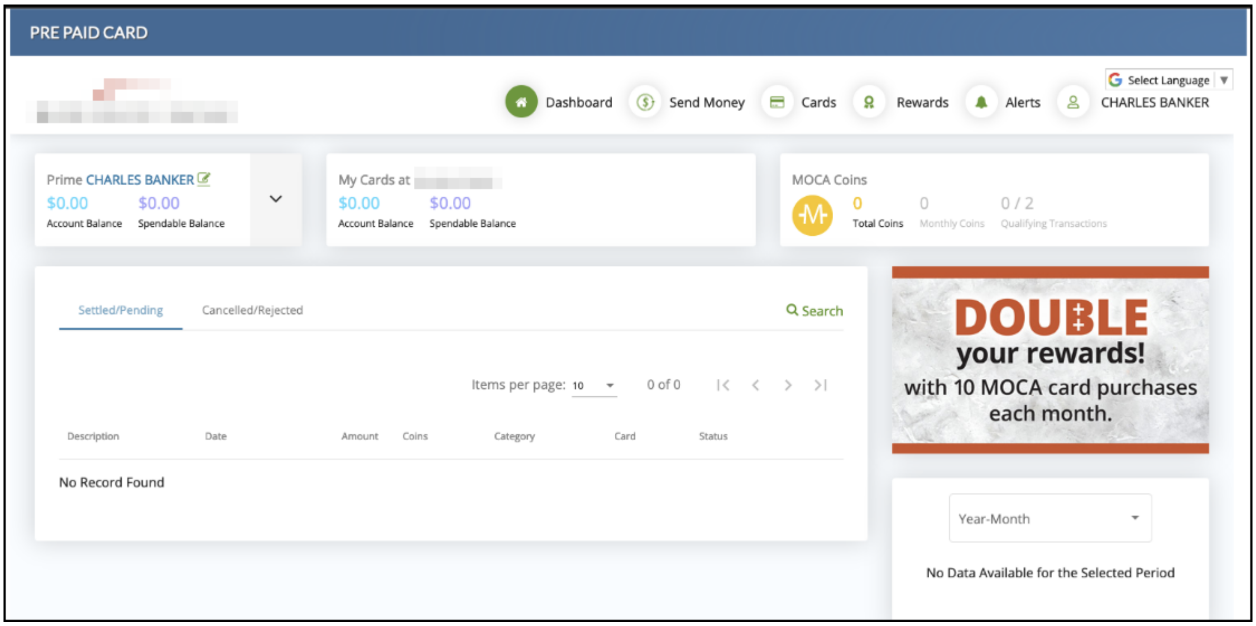
Filter Transactions – Ability to narrow down results based on date.
Reset Display – Returns the grid to the view prior to filtering or sorting.
Change Accounts – Click to select a different account to view.
Print All Transactions – Prints all transactions for the selected account.
Print Page – Prints the transaction on the selected page.

Prepaid Cards

Accounts → Prepaid Cards

The following information only displays if your financial institution offers prepaid cards through MOCA.

The Prepaid Card screen allows you to access your prepaid cards within the Online Banking system.



Integrated Statements/Notices

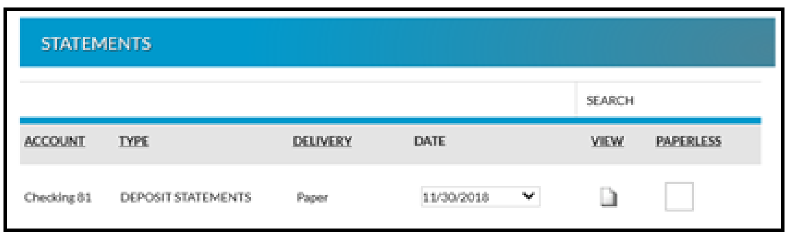
Accounts → View Statements and Notices

Integrated Statements/Notices gives customers the ability to view statements and/or notices within Online Banking.

NOTE: *The View Statements option may be available on the Account Summary screen or on the Account Details screen.*

Viewing a Statement:

1. Select the date of the statement from the Date drop-down.
2. Click .
3. View, print, or save the statement as needed.



Account	Account number or account friendly name.
Type	Type of account. Ex: Deposit, Loan, etc.
Delivery	Method for receiving the statements for the associated account. **NOTE:** *The delivery type will always display Paper.*
Date	Date of the statement that will display.
View	Click to view a digital copy of the statement.
Paperless	Indicates the customer will receive electronic statements instead of paper statements for the associated account. **NOTE:** *This option is **not** available for Integrated Statements and Notices. These check boxes will be grayed out.*

GoStatements/GoNotices

The following information only displays if your financial institution has the GoStatements/GoNotices plug-in.

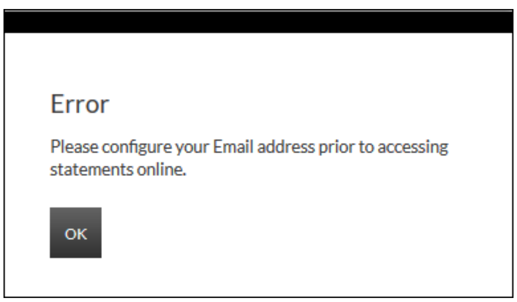
Accounts → View Statements and Notices

GoStatements/GoNotices gives users the ability to view statements and/or notices within Online Banking along with the option of going paperless.

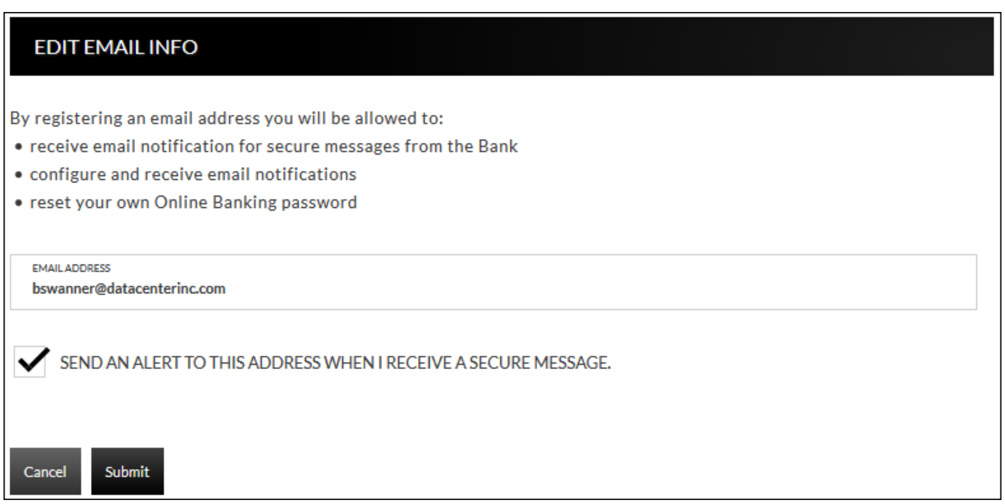
NOTE: *The View Statements option may be available on the Account Summary screen or the Account Details screen.*

Viewing Statements:

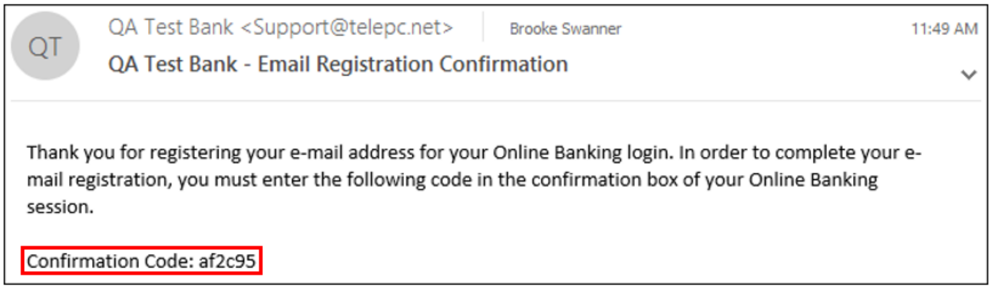
1. If the customer has not configured their email address prior to accessing statements, they will receive the following message. *(If an email address is registered, skip to step 6.)*



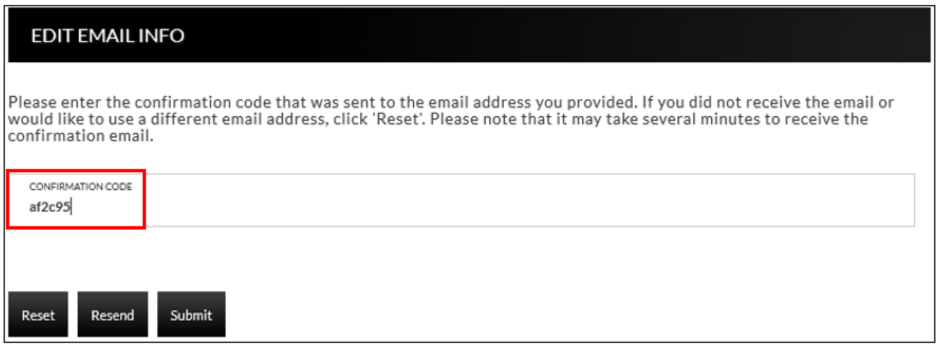
2. Navigate to **Preferences → Update Email Address** to update the email address.
3. On the Edit Email Info screen, enter a valid email address and click **Submit**.



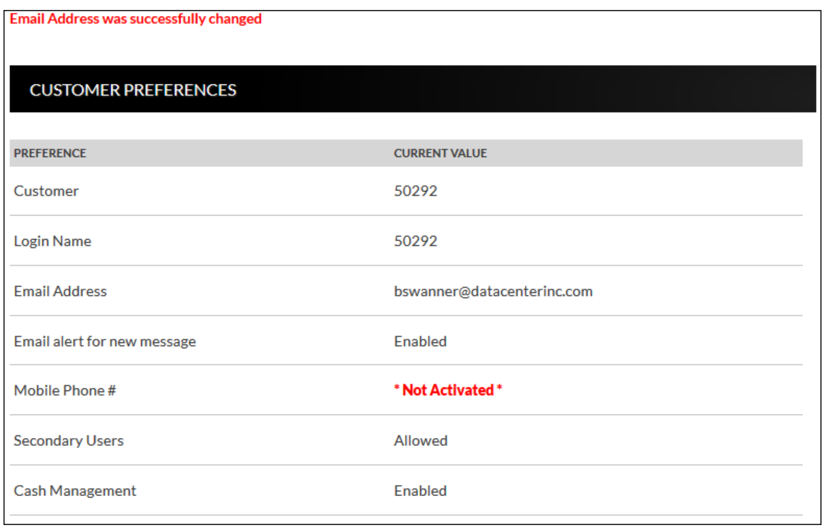
4. An email is then sent with a confirmation code that will be used to configure the email.



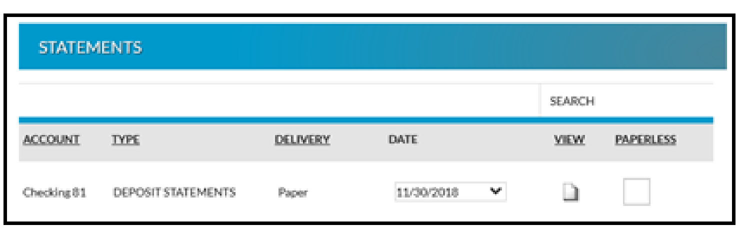
5. Enter the confirmation code and click **Submit**.



The customer will be directed to the Customer Preferences page with a message indicating that the email address was successfully updated.



6. Select the date of the statement from the Date drop-down.

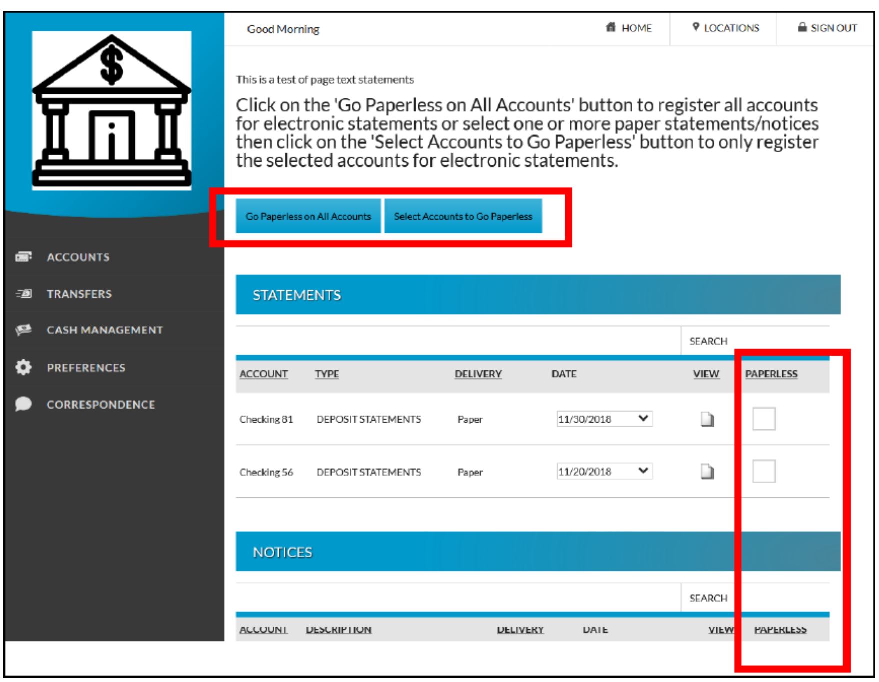


7. Click .
8. View, print, or save the statement as needed.

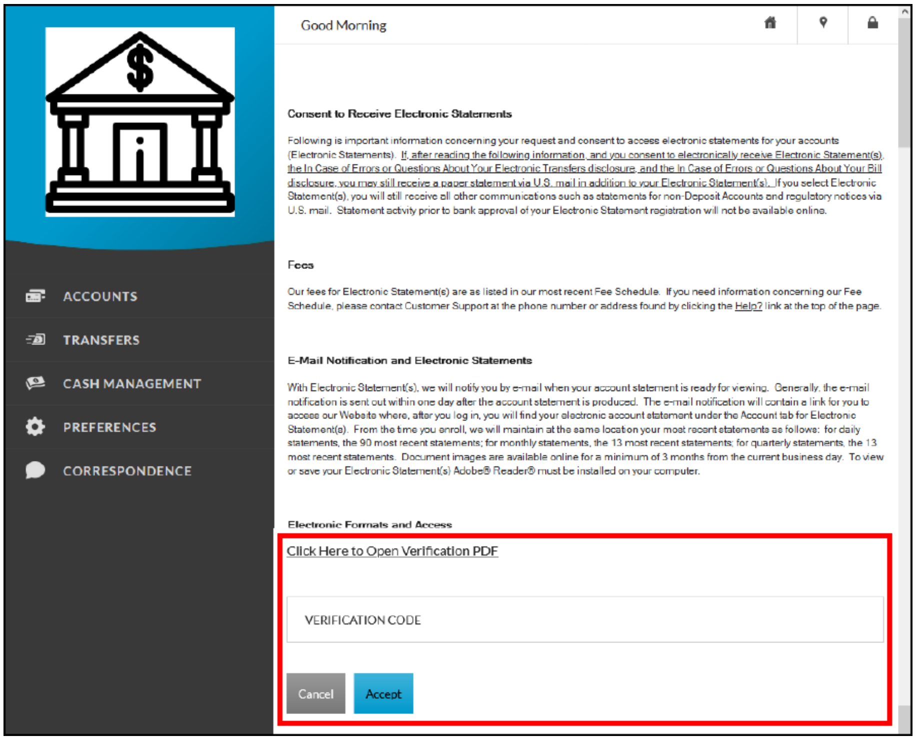
Account	Account number or account friendly name.
Type	Type of account. Ex: Deposit, Loan, etc.
Delivery	Method for receiving the statements for the associated account.
Date	Date of the statement that will display.
View	Click to view a digital copy of the statement.
Paperless	Indicates the customer will receive electronic statements instead of paper statements for the associated account. **NOTE:** *Customers must complete the registration for paperless statements.*

Registering to Receive Paperless Statements:

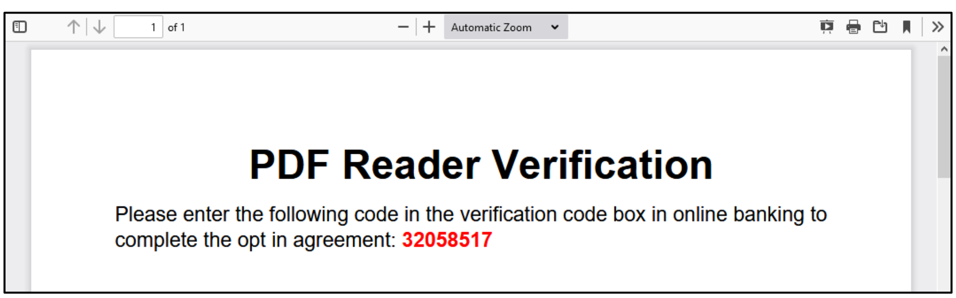
1. Navigate to **Accounts → View Statements and Notices**.



2. To go paperless on all accounts, click **Go Paperless on All Accounts**. If only certain accounts should go paperless, check the Paperless checkbox next to the appropriate account(s) and then click **Select Accounts to Go Paperless**.
3. Some Financial Institutions may require PDF verification. Review the terms and conditions that appear next. Click the **Click Here to Open Verification PDF** link to receive the necessary verification code.



4. This opens a new window with the PDF verification code. Make note of the code, type it in the Verification Code box on the Terms and Conditions page, and click the **Accept** button.

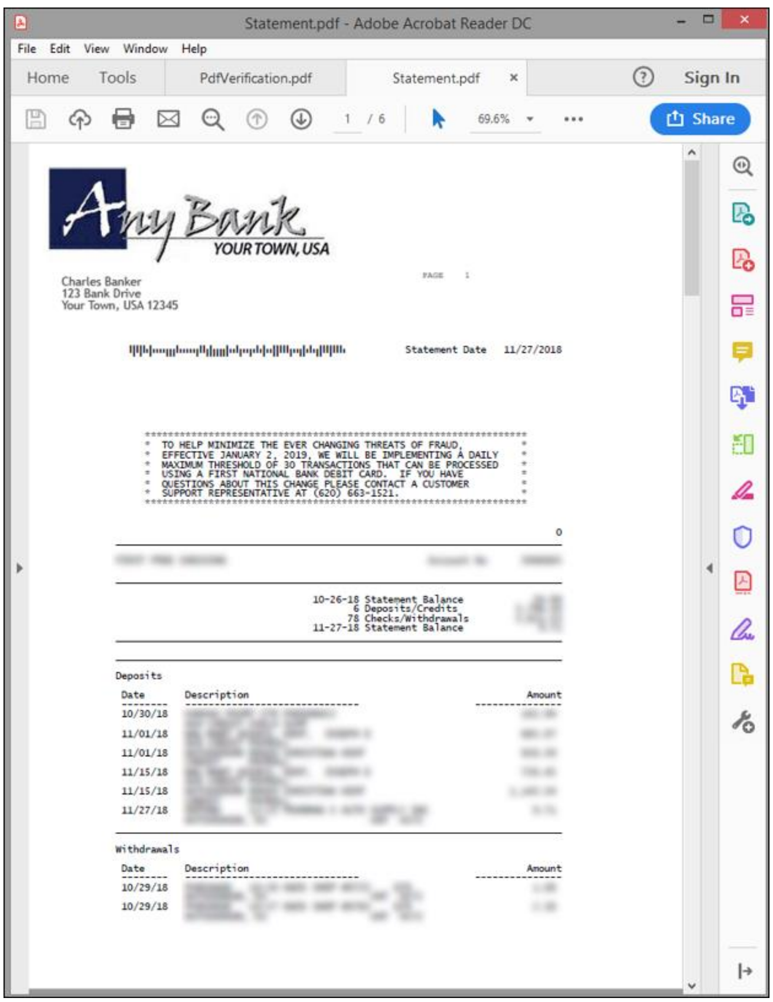


NOTES:

- *Any previously registered accounts display a Delivery method of "Electronic" with the Paperless box checked. Accounts that have not been registered display a Delivery* *method of “Paper,” with the Paperless box not checked. Paperless accounts can be switched back to Paper at any time by the bank in iCore360.*

- *Current GoStatements/GoNotices customers that want to register a new account, simply need to check the Paperless check box for the accounts to register and then click* **Go Paperless**. *Since the customer is already registered, the terms and conditions will not be reviewed.*
- *The customer can view statements, notices, year-end notices, and bank documents in separate sections as displayed below. To view an item, select the appropriate date from the drop-down if applicable, and then click* .
- *Integrated GoStatements/GoNotices will display the last 13 statements (monthly, quarterly, or weekly statements). 90 statements will display if the statements are set to days. Yearend notices will be available for 7 years. Please contact your DCI Customer Relationship Manager if the values should be modified.*

<u>Example of how the statement displays:</u>



Notification Emails

Customers will receive the following email notifications when new statements or notices are available to be viewed.

- If the customer has *more* than six statements and/or notices available for viewing, extra verbiage "(and additional accounts not listed here)" will be printed at the bottom of the "Account Numbers Ending In" list.

  NOTE: *Portions of the text in these emails can be customized for your bank on the GoStatements General Parameters screen in iCore360.*

From: Education National Bank <DONOTREPLY@educationnationalbank.com>
Sent: Friday, April 30, 2021 10:00 PM
To: Bank Customer <acustomer@email.com>
Subject: Account Statement Notification

Education National Bank

Statement Date: 04/30/2021

Account numbers ending in:
XXXXXXXX9999

Your Account Statement for 04/30/2021 is now available for viewing online.

You may also view your disclosure(s) on the Statements page.

Please visit www.educationnationalbank.com to view your statement.

If you have any questions, please contact us:

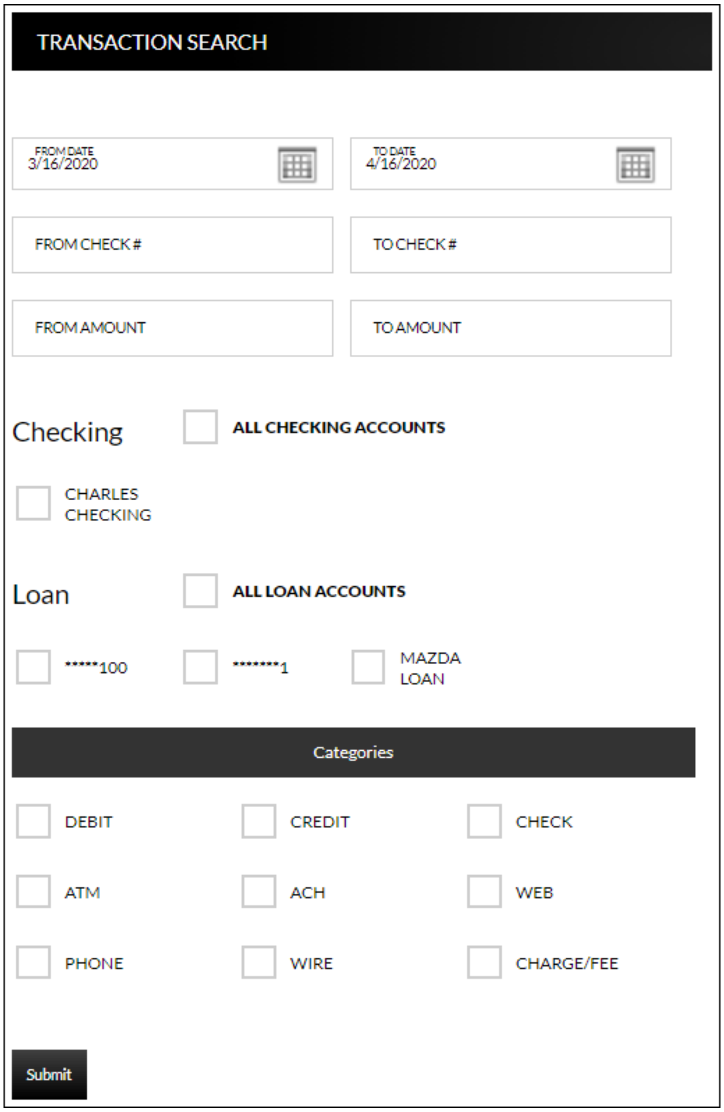
By Phone:	(555) 555-5555
By Email:	webstatements@educationnationalbank.com
By Mail:	Education National Bank
	1234 ANYWHERE STREET
	HUTCHINSON, KS 55555

At Education National Bank, we do not send unsolicited e-mails. You received this e-mail because you have chosen a statement option that requires e-mail notification. Thank you for banking with Education National Bank.

Transaction Search

Accounts → Transaction Search

The Transaction Search screen gives you the ability to filter transactions by date, check number, amount, category, or a combination of these filters.

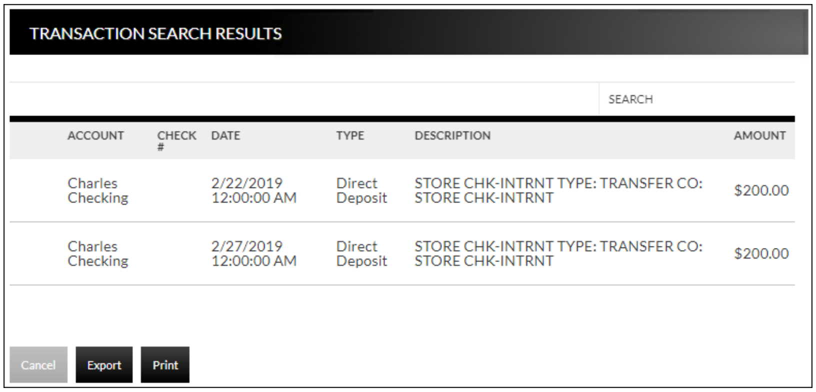


Performing a Transaction Search:

1. Enter the Start and End date.
2. Enter the check number or range of check numbers.
3. Enter the amount or amount range.
4. Select the accounts to search.
5. Click **Categories** to view and select categories for the search.

6. Click **Submit**.

The transactions that fall within the search requirements display. The results can then be exported or printed, if needed.


TRANSACTION SEARCH RESULTS

SEARCH

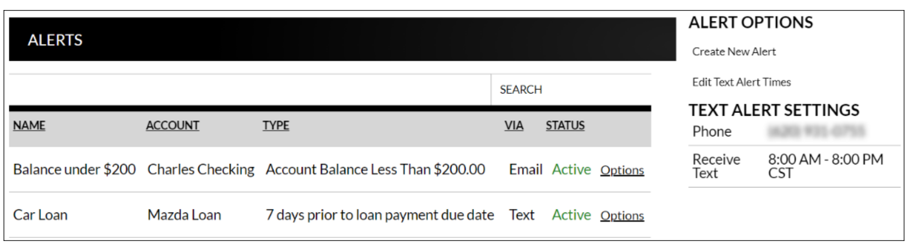
ACCOUNT	CHECK #	DATE	TYPE	DESCRIPTION	AMOUNT
Charles Checking		2/22/2019 12:00:00 AM	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT	$200.00
Charles Checking		2/27/2019 12:00:00 AM	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT	$200.00

Cancel Export Print

Account Alerts

Accounts → Account Alerts

The Account Alerts screen is used to create alerts notifying you of specific account information.


ALERTS

SEARCH

NAME	ACCOUNT	TYPE	VIA	STATUS	
Balance under $200	Charles Checking	Account Balance Less Than $200.00	Email	Active	Options
Car Loan	Mazda Loan	7 days prior to loan payment due date	Text	Active	Options

ALERT OPTIONS

Create New Alert

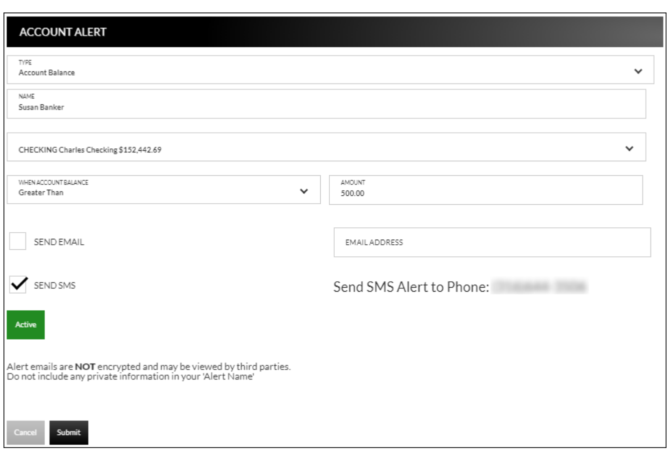
Edit Text Alert Times

TEXT ALERT SETTINGS

Phone	
Receive Text	8:00 AM - 8:00 PM CST

Creating a New Alert:

1. Click *Create New Alert*.



2. Select the type of alert. *Options are*:
    - Account Balance
    - CD Maturity Date
    - Loan Payment Due Date
    - Pending Transactions
3. Enter a name for the alert.
4. Select the account the alert is associated with.
5. Based on the type of alert, different fields display. Complete the displayed fields.
    - Account Balance Alert – Indicate if the alert should be prompted when the balance is greater than or less than the indicated dollar value.
    - CD Maturity Date – Indicate the number of days prior to the maturity date the alert should be sent.
    - Loan Payment Due Date – Indicate the number of days prior to the loan payment date the alert should be sent.
    - Pending Transactions – No extra fields display.
6. Indicate if you would like to have the alert sent via SMS/Text and/or Email.
   NOTE: *The phone number must be setup in the Text Banking section first.*
7. Indicate if the alert is Active or Inactive. By default, the alert is set to Active once the alert is created. To deactivate the alert, click **Active** and the status will then change.
8. Click **Submit**.

Editing an Alert:

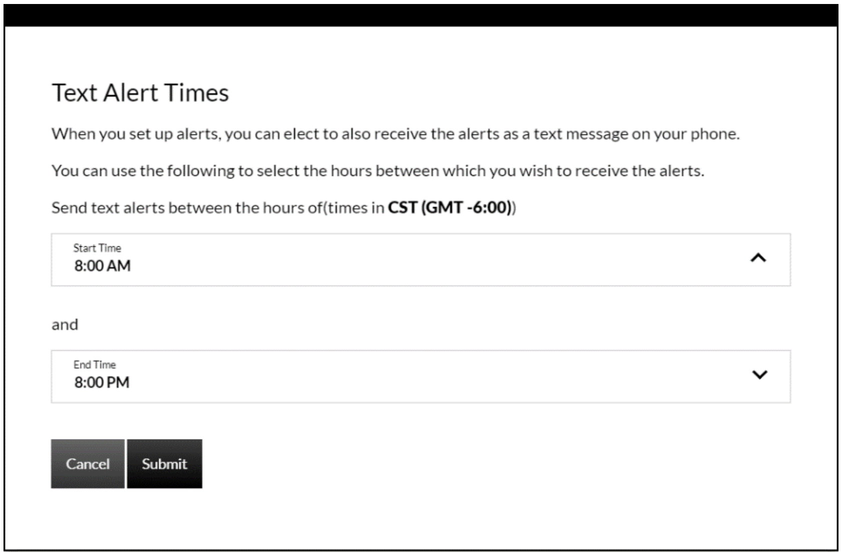
1. Click *Options.*
2. Click *Edit Alert*.
3. Make changes as needed.
4. Click **Submit** to save changes. Click **Cancel** to return to the Alerts screen.

Deleting an Alert:

1. Click *Options*.
2. Click *Delete Alert*.
3. Click **OK** to delete the alert. Click **Cancel** to return to the Alerts screen.

Editing Text Alert Times:

1. Click *Edit Text Alert Times.*



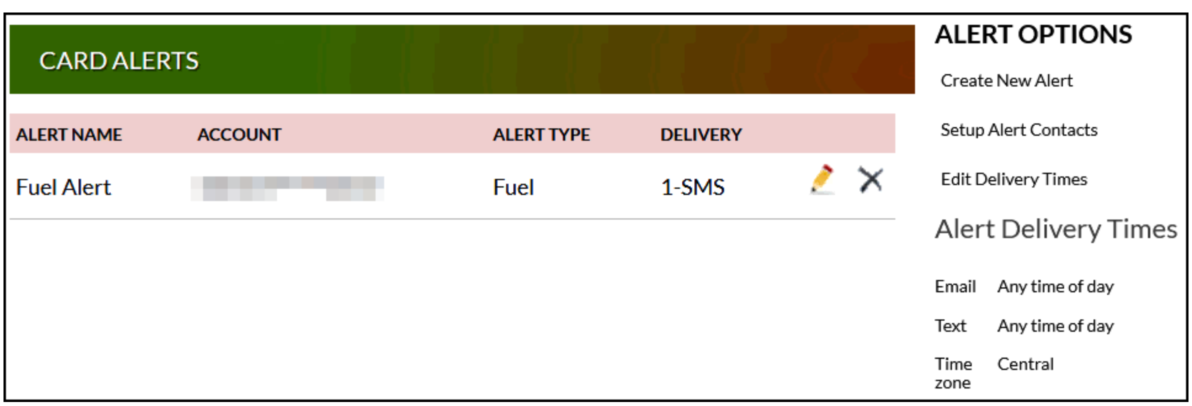
2. Select the Start and End time for text alerts.
3. Click **Submit**.

Card Alerts

The following information only displays if your financial institution has card alert parameters setup in iCore360.

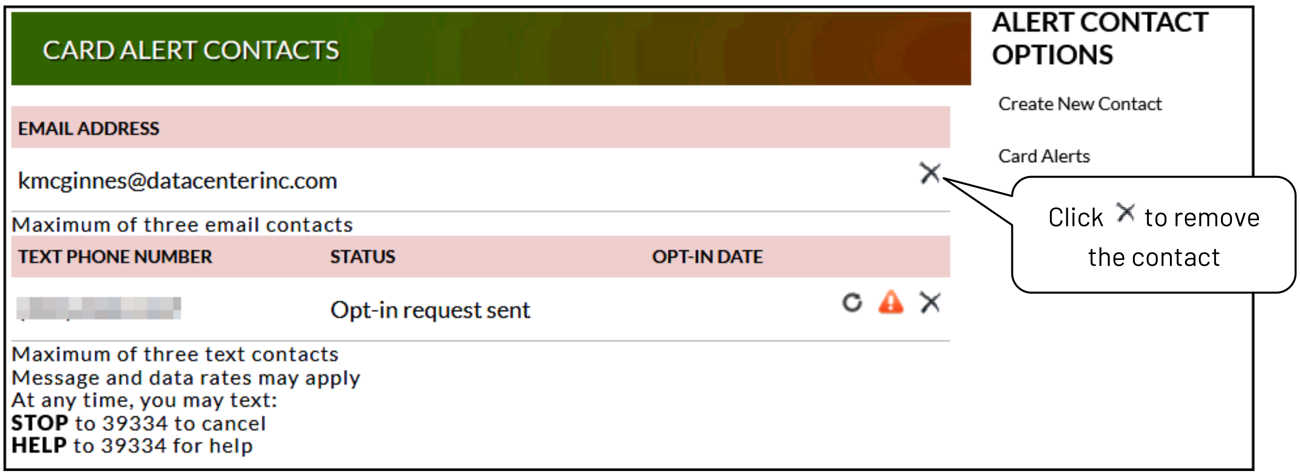
Accounts → Card Alerts

The Card Alerts screen is used to create alerts notifying you of specific card account information. Before any alerts can be created, a contact method must be established.



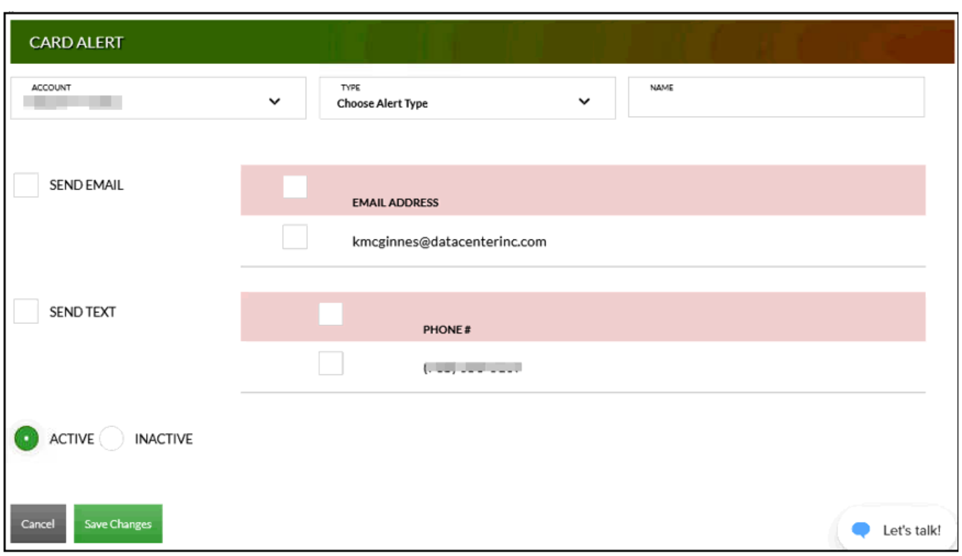
Creating a New Card Alert Contact Method:

1. Click *Create New Contact*.
2. Select Email Address or Text Phone Number as the contact method.
3. Enter the email address or mobile phone number.
4. Click **Save Changes**.
5. If a mobile phone number was selected, the customer must accept the Opt-In agreement.
6. Click ⚠ to resend the opt-in agreement, if needed.
7. Repeat the steps as needed to add additional contact methods.



Creating a New Card Alert:

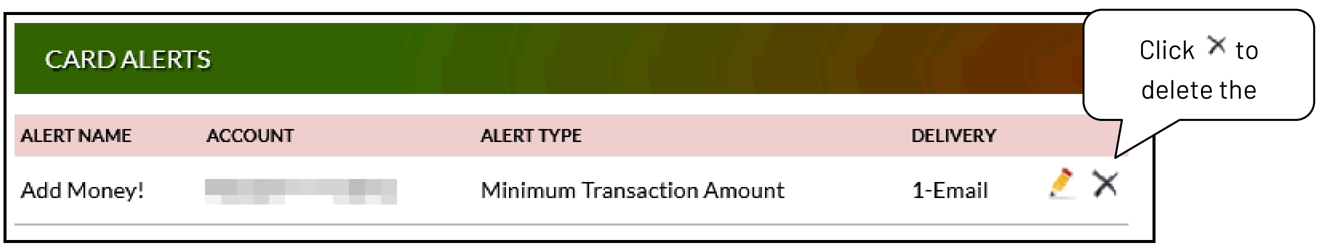
1. Navigate to the Card Alerts screen.
2. Click *Create New Alert*.



3. Select the Card Account the alert is associated with.
4. Select the type of alert.
   NOTE: *Alert options will vary based on your financial institution.*
5. Enter a name for the alert.
6. Click the box next to the contact methods where you would like to have the alert sent.
7. Indicate if the alert is Active or Inactive. By default, the alert is set to Active once the alert is created.
8. Click **Save Changes**.

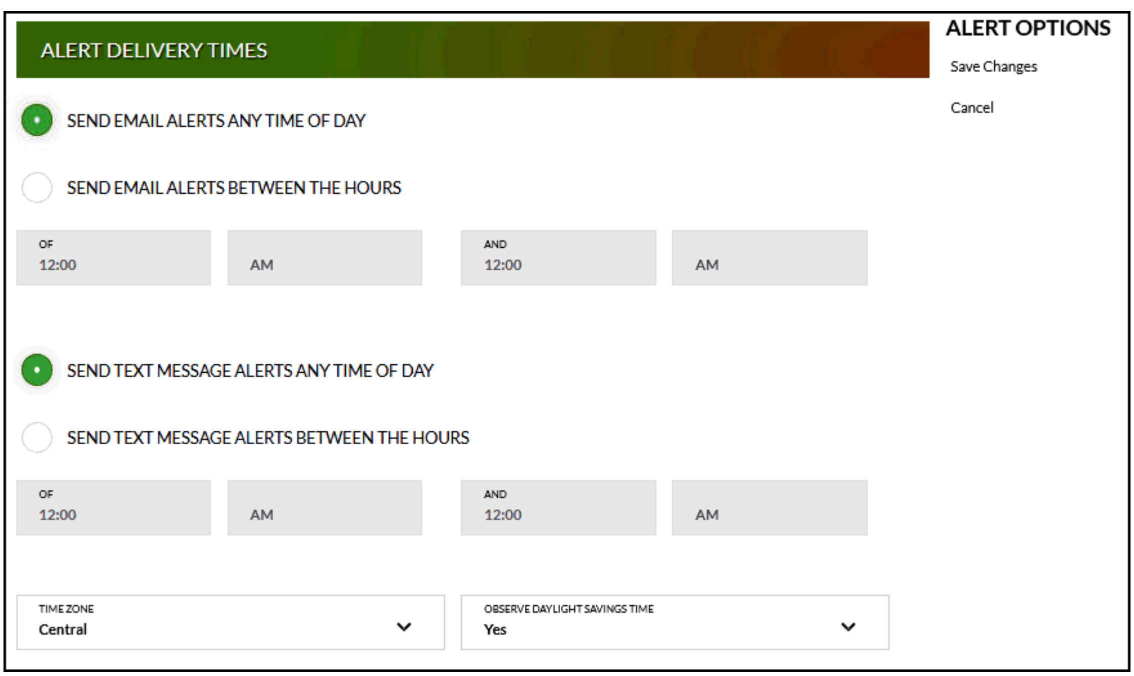
Editing a Card Alert:

1. Click .
2. Make changes as needed.
3. Click **Save Changes**. Click **Cancel** to return to the Card Alerts screen.



Editing Card Alert Delivery Times:

1. Click *Edit Delivery Times*.



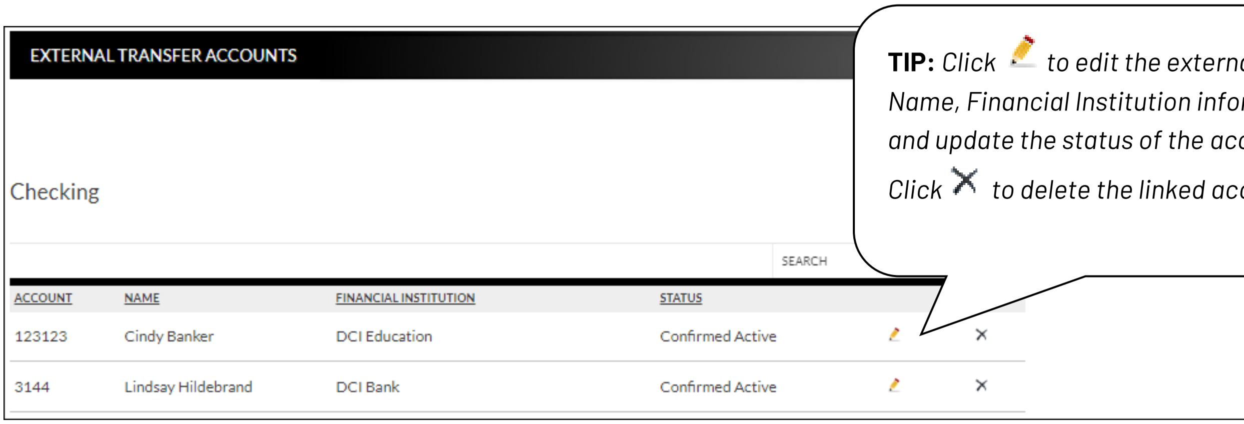
2. Select the radio button *Send Email Alerts Between The Hours* to designate a delivery timeframe for email alerts. Set the start and end times as needed.
3. Select the radio button *Send Text Message Alerts Between The Hours* to designate a delivery timeframe for text alerts. Set the start and end times as needed.
4. Set the Time Zone.
5. Indicate if your location observes daylight savings time.
6. Click **Save Changes**.

Transfers

Funds Transfer Accounts

Transfers → External Transfer Setup

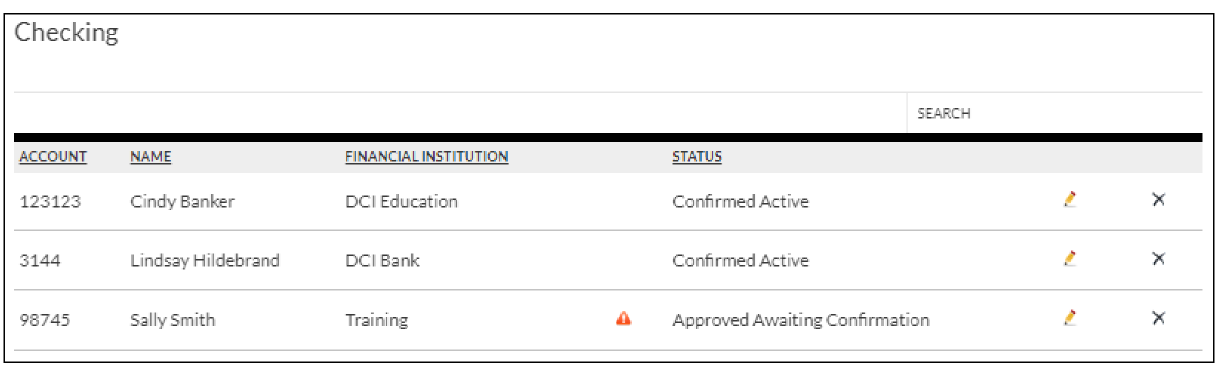
The External Transfer Accounts screen is used to create, edit and view linked accounts.



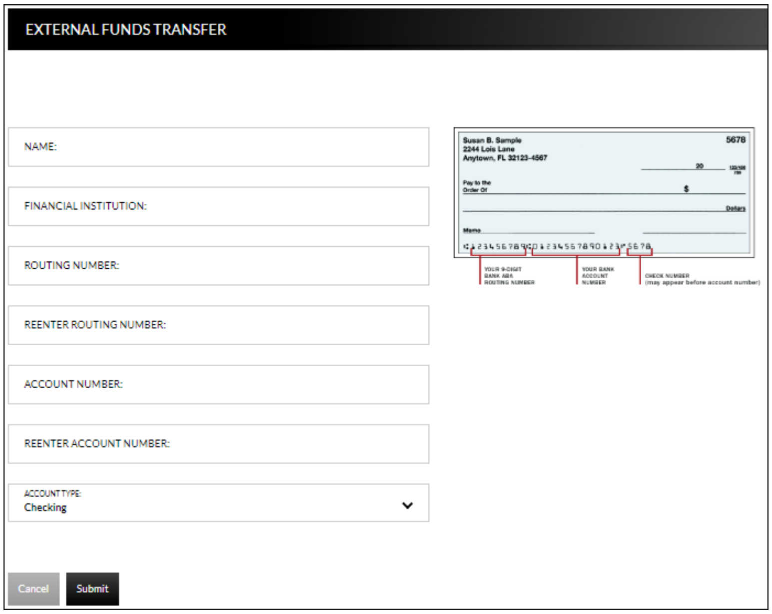
TIP: *Click to edit the external account Name, Financial Institution information and update the status of the account. Click to delete the linked account.*

Creating a New External Transfer Account:

1. Click *Create External Transfer Account.*
2. Enter the Name.
3. Enter the Financial Institution.
4. Enter the routing number.
5. Reenter the routing number.
6. Enter the account number.
7. Reenter the account number.
8. Indicate the Account Type.



9. Click **Submit**.

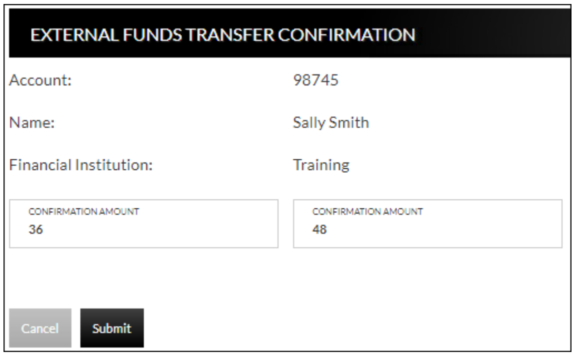


Once an account has been created for external transfers, the information displays on the External Transfer Accounts screen.

Status	Status of the linked account. *Options are:* • New Awaiting Approval – The linked account was created and awaiting approval by the financial institution. • Approved Awaiting Confirmation – The linked account was approved by the financial institution and the deposit amounts need to be confirmed by the user. • Confirmed Active – The user has confirmed the deposit amounts and can now set up a transfer. • Failed – The deposit amounts were not confirmed correctly by the user. • Denied – The linked account was denied by the financial institution.

NOTE: *If the end user incorrectly enters the micro deposits, and the status is set to failed, the end user will need to click ✕ to delete the attempted link and start the process over.*

Once the financial institution has approved the linked account, a displays. Select the to enter the confirmation amounts, then click **Submit**. Once the confirmation amounts are entered correctly, an external transfer can be performed.



NOTES:

- *Amounts should be entered as cents. For example, if the micro deposits were for $0.36 and $0.48, enter 36 and 48 or .36 and .48 in the confirmation amount fields.*
- *When the external account is a loan account, there will not be a micro deposit transaction or confirmation amounts to be entered. Based on your financial institution's settings, additional approval may be needed before the external loan account is active.*

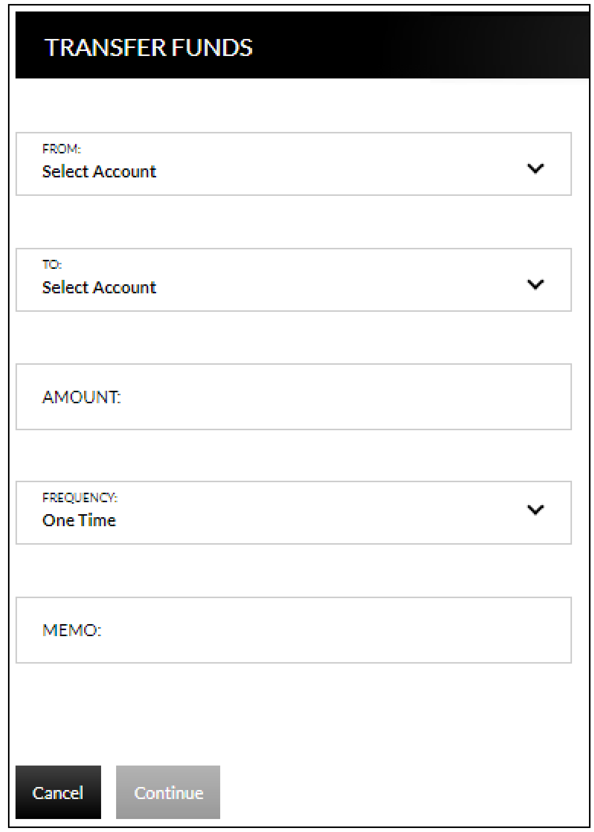
Transfer Funds

Transfers → New Transfer

The New Transfer screen is used to transfer money to and from internal and external deposit and loan accounts.

NOTE: *External deposit and loan accounts must be created, approved, and confirmed on the External Transfer Setup screen in order for them to display within the Transfer Funds screen.*

Creating a New Transfer:



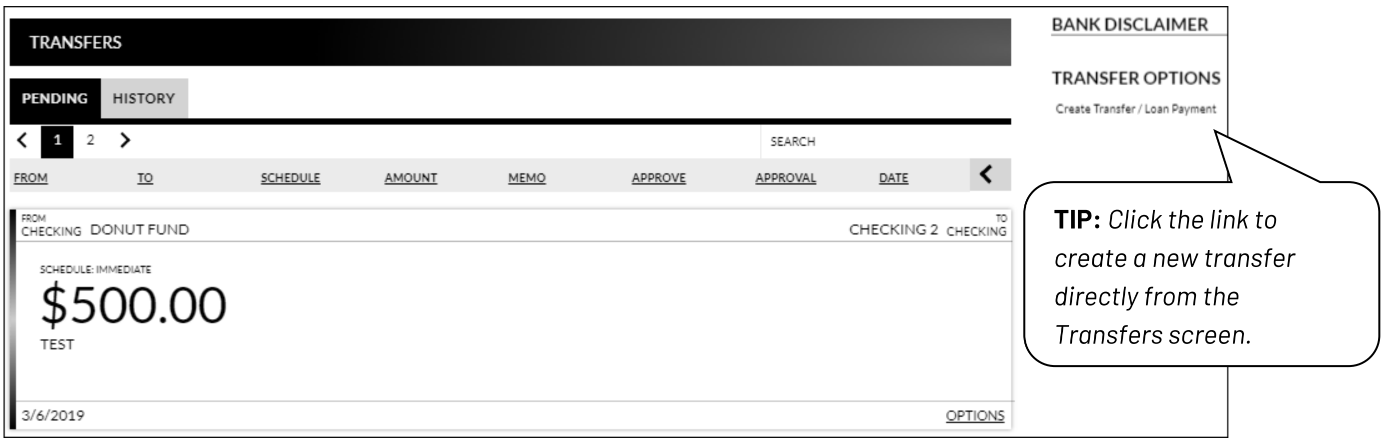
1. Select the From account.
2. Select the To account.
3. Enter the Amount.
4. Select the frequency. *Options are*:
   - One Time
   - Future, One Time
   - Future, Scheduled
5. If a future option was selected, enter the date the transfer should process.
6. If the transfer falls on a holiday, indicate if the transfer should process the business day before or after the scheduled date.
7. If transferring to a loan, select the type of loan payment.
8. Enter a Memo, if applicable.
9. Click **Continue**.
10. Click **Confirm** to complete the transfer.

    NOTES:
    - *When creating a transfer, one of the accounts must be an internal account.*
    - *Transfers involving external accounts may take 1-2 business days to be effective.*

Transfers

Transfer → View Transfers

The Transfers screen is used to view pending transfers and transfer history. Sort options are available by clicking in the *Sort By* section. Use the *Search* section to search for transfers using key words or amounts including the memo information.

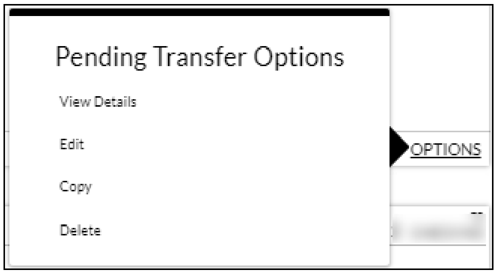


From Account	Account the transfer is originating from.
To Account	Account the transfer is going to.
Schedule	Depending on the tab being viewed, multiple items may display in this area. • Pending tab – Indicates the schedule of the transfer. • History tab **–** Status of the transfer.
Approve	Click to approve the transaction. If this button displays, the transaction must be approved prior to the transaction being submitted to the financial institution.
Approved	Indicates the transfer has been approved.
Date	Date the transfer is scheduled to occur.

NOTE: *If the Approval button is grayed out, this indicates the user has self-approval rights and has already approved the transaction.*

Pending Transfer Options

Pending Transfer Options are available by clicking *Options* while on the Pending tab.



View Details – Displays the details for the selected transfer.

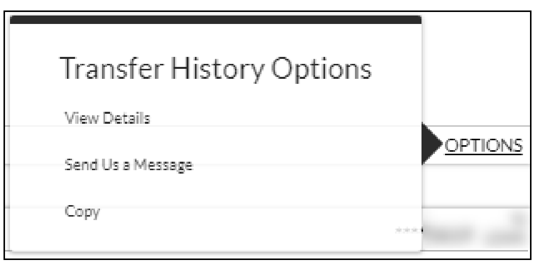
Edit – Directs you to the Edit Funds Transfer screen. If the transfer is recurring, the option to edit the next occurrence or series displays.

Copy – Directs you to the Transfer Funds screen, giving you the ability to copy a previously created transfer.

Delete – Directs you to the Delete Funds Transfer screen, giving you the ability to delete the next occurrence or delete the series.

Transfer History Options

Transfer History Options are available by clicking *Options* while on the History tab.



View Details – Displays the details for the selected transfer.

Send Us a Message – Directs you to the Compose Message screen giving you the ability to send a message to the Financial Institution.

Copy – Directs you to the Transfer Funds screen giving you the ability to copy a previously created transfer.

Bill Payments

Bill Pay Single Sign-On

Bill Payment → Go to Bill Pay

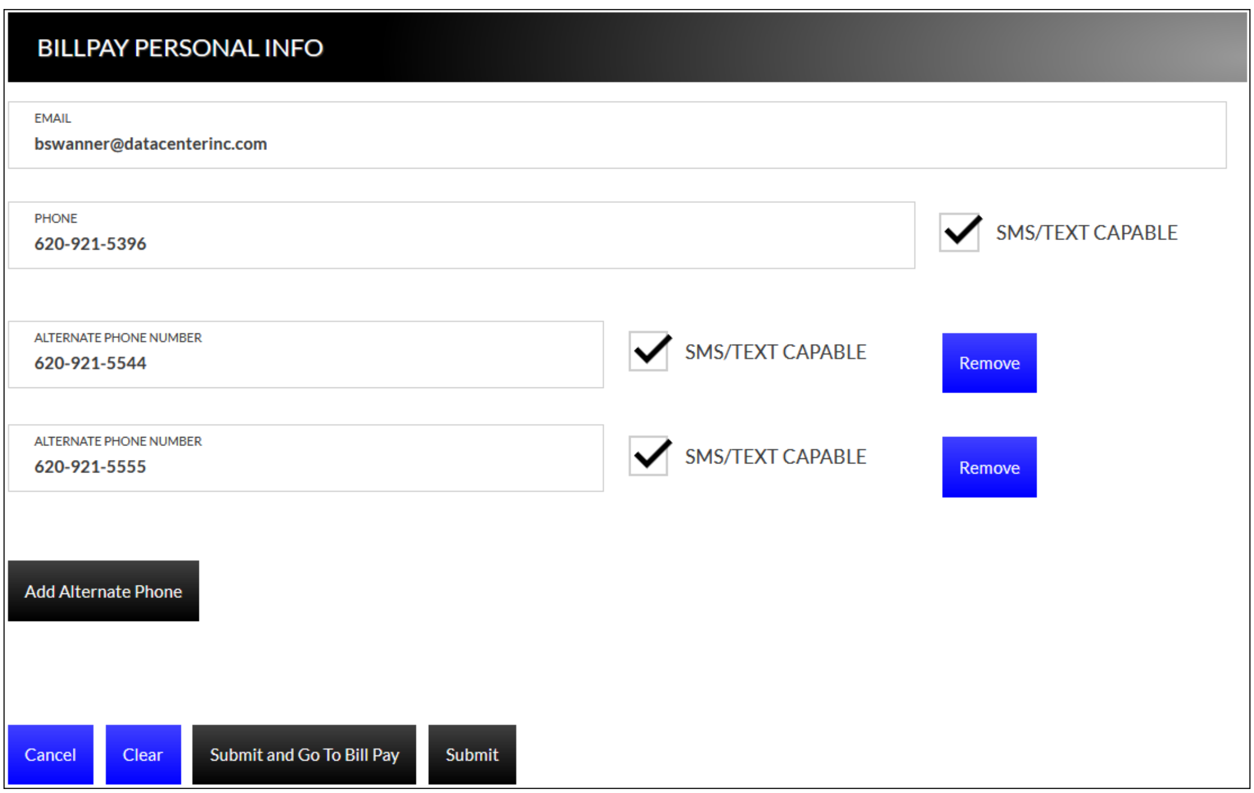
Bill Payment is used to single sign on to the Bill Pay application. This option only displays if your financial institution offers a Bill Payment solution.

Bill Pay Personal Info

Bill Payments → Personal Information

The following information only displays if your financial institution offers Bill Pay through Allied.

The Bill Pay Personal Info screen is used to modify the account owner's name and address. This information will be used when paying a bill.

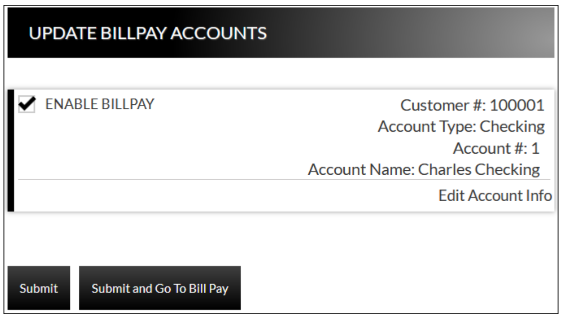


Bill Pay Accounts

Bill Payments → Account Information

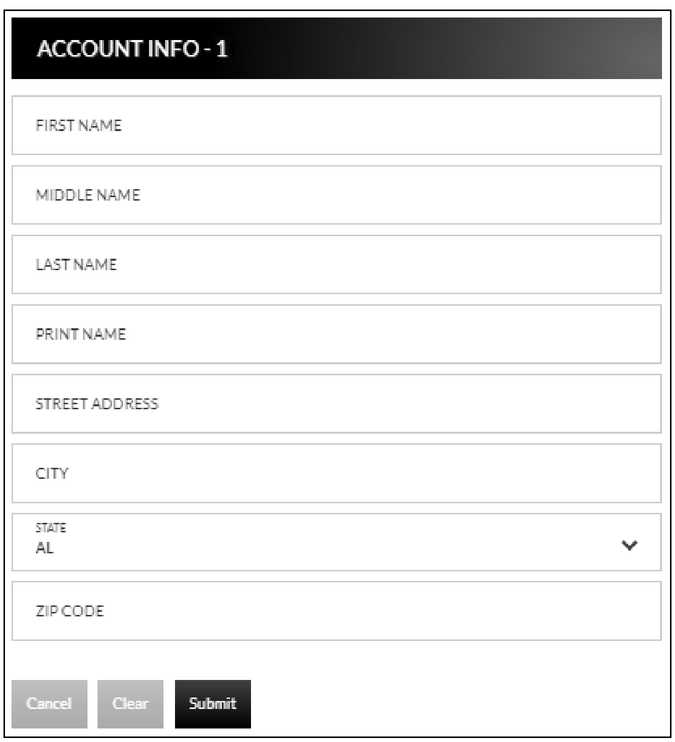
The following information only displays if your financial institution offers Bill Pay through Allied.

The Update Bill Pay Accounts screen is used to select accounts that should be available in Bill Pay.



Bill Payments → Update Bill Pay Accounts → *Edit Account Info*

When *Edit Account Info* is selected, the Account Info screen displays for the associated account. Update information as needed and click **Submit**.

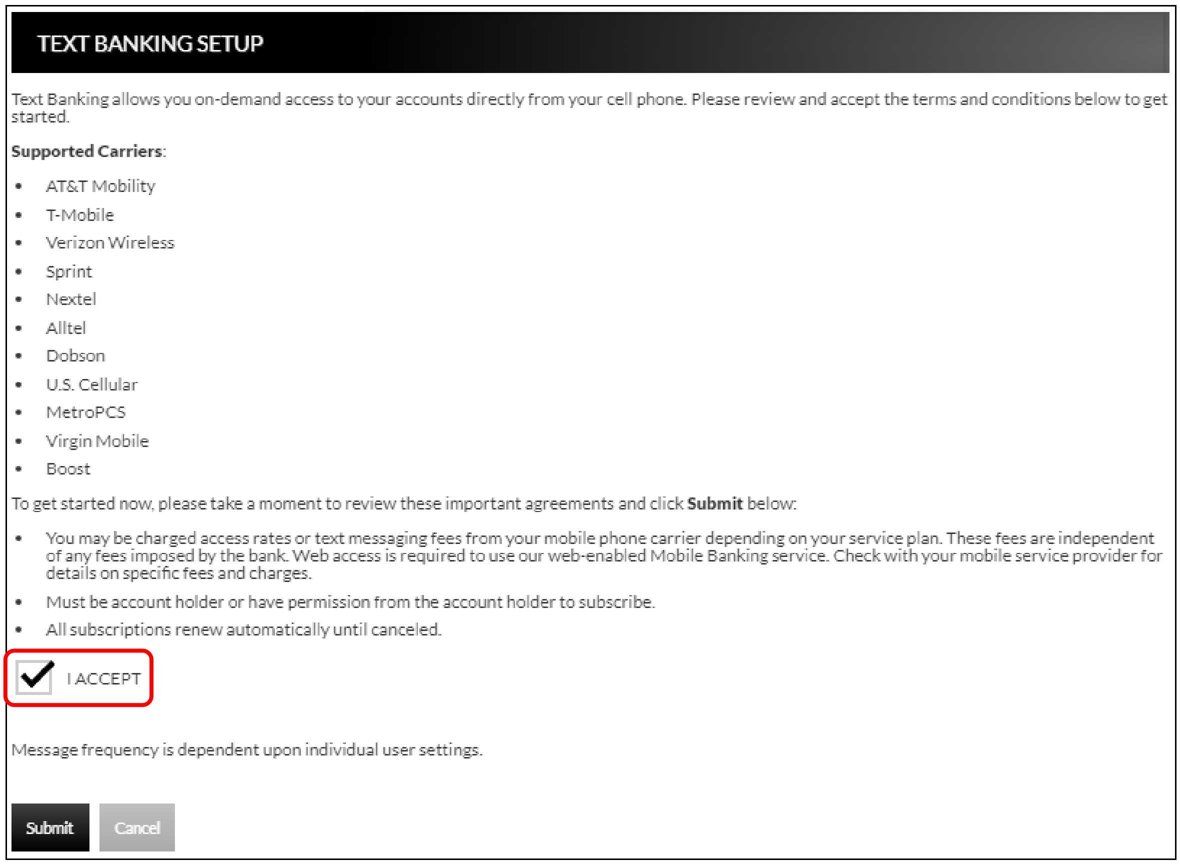


Text Banking

Text Banking Setup

Text Banking → Sign Up

The Text Banking Setup screen is used to register for Text Banking. This option will only display if you are not currently signed up for text banking.



TEXT BANKING SETUP

Text Banking allows you on-demand access to your accounts directly from your cell phone. Please review and accept the terms and conditions below to get started.

Supported Carriers:

- AT&T Mobility
- T-Mobile
- Verizon Wireless
- Sprint
- Nextel
- Alltel
- Dobson
- U.S. Cellular
- MetroPCS
- Virgin Mobile
- Boost

To get started now, please take a moment to review these important agreements and click **Submit** below:

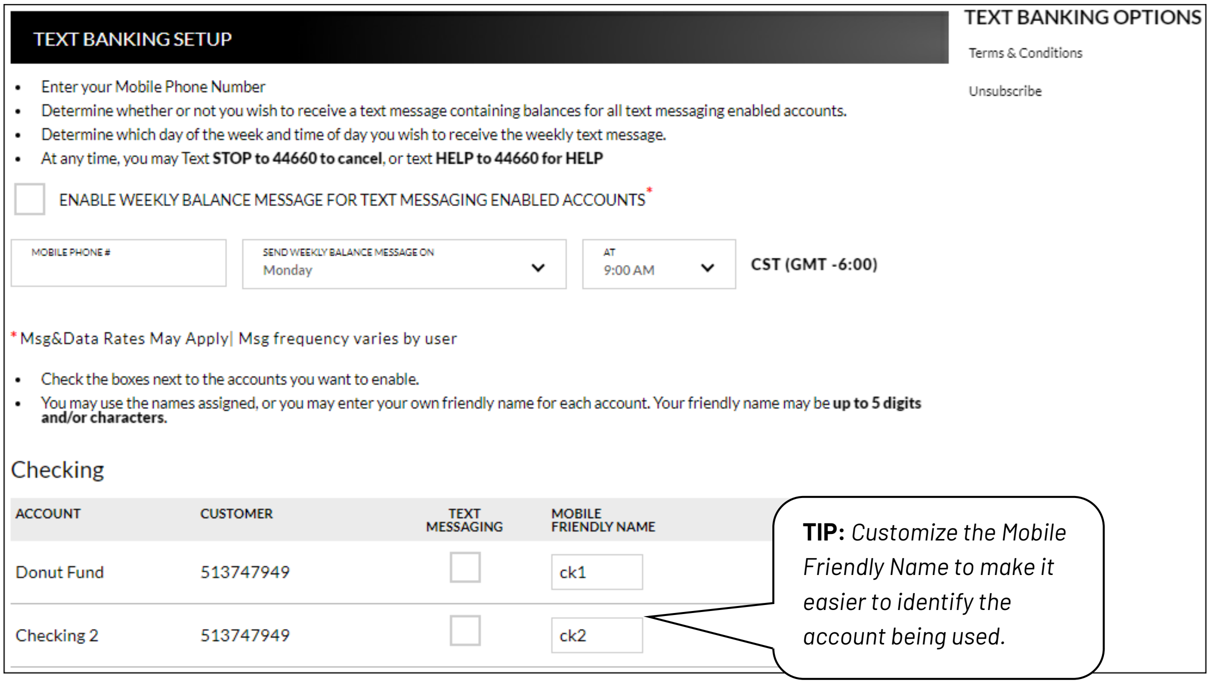
- You may be charged access rates or text messaging fees from your mobile phone carrier depending on your service plan. These fees are independent of any fees imposed by the bank. Web access is required to use our web-enabled Mobile Banking service. Check with your mobile service provider for details on specific fees and charges.
- Must be account holder or have permission from the account holder to subscribe.
- All subscriptions renew automatically until canceled.

I ACCEPT

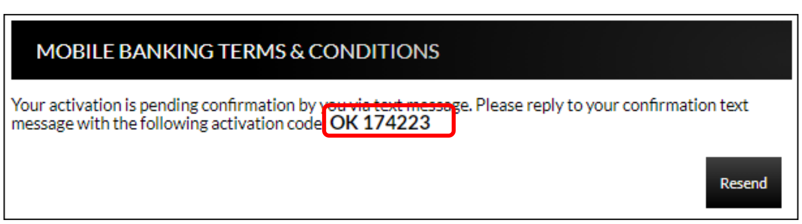
Message frequency is dependent upon individual user settings.

Submit Cancel

Setting Up Text Banking:



1. Select the "I Accept" check box.
2. Click **Submit**.
3. Enter the mobile phone number that should be registered for Text Banking.
4. Select the *Enable weekly balance message for text messaging enabled accounts* checkbox to automatically receive balance(s) for enabled accounts via text message, if applicable. *(If not selected, skip to step 6.)*
5. Select the day of the week and time of day for the messages to be delivered. **NOTE:** *The reflected time will always be Central Standard Time.*
6. In the account grid, select checkbox in the Text Messaging column for any accounts that should be enabled for Text Banking.
7. In the Mobile Friendly Name column, edit the mobile friendly name as needed.
8. Click **Submit**.
9. An activation text is sent to the mobile phone provided. Reply to the text with the displayed activation code. If the text message should be resent, click **Resend**.



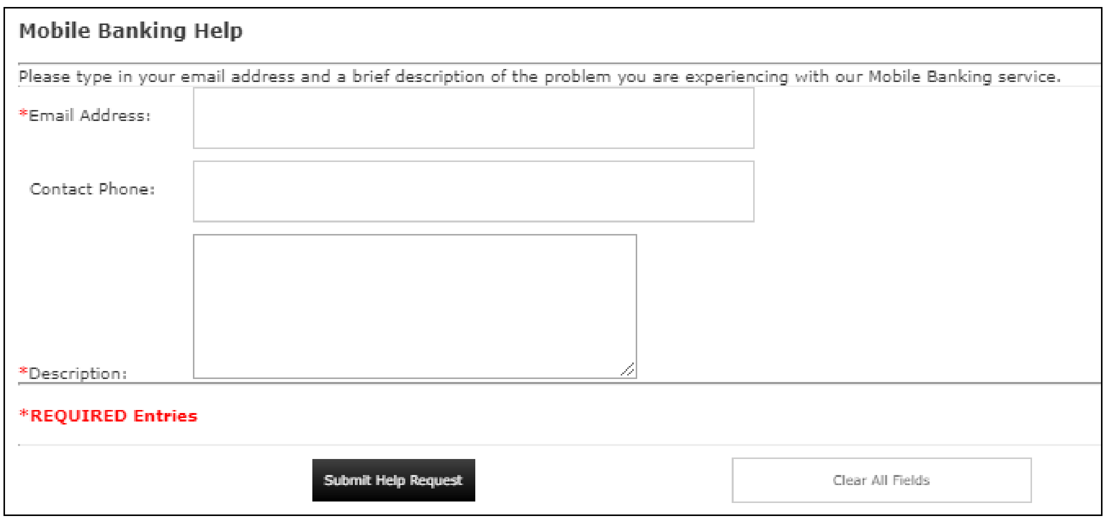
NOTE: *Once text banking has been set up, edits to your settings can be made by navigating to the Text Banking Setup screen.* **Text Banking → Edit My Settings.**

Mobile Banking Help

Text Banking → Help

The Mobile Banking Help screen is used to contact the financial institution regarding issues with text banking.

1. Enter an email address.
2. Enter a contact phone number if desired.
3. Enter a description of the issue.
4. Click **Submit Help Request**.

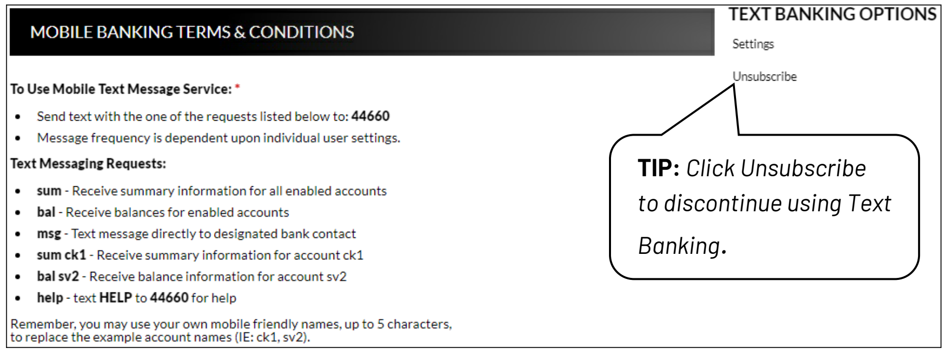


Instructions

Text Banking → Instructions

The Instructions screen provides the following information:

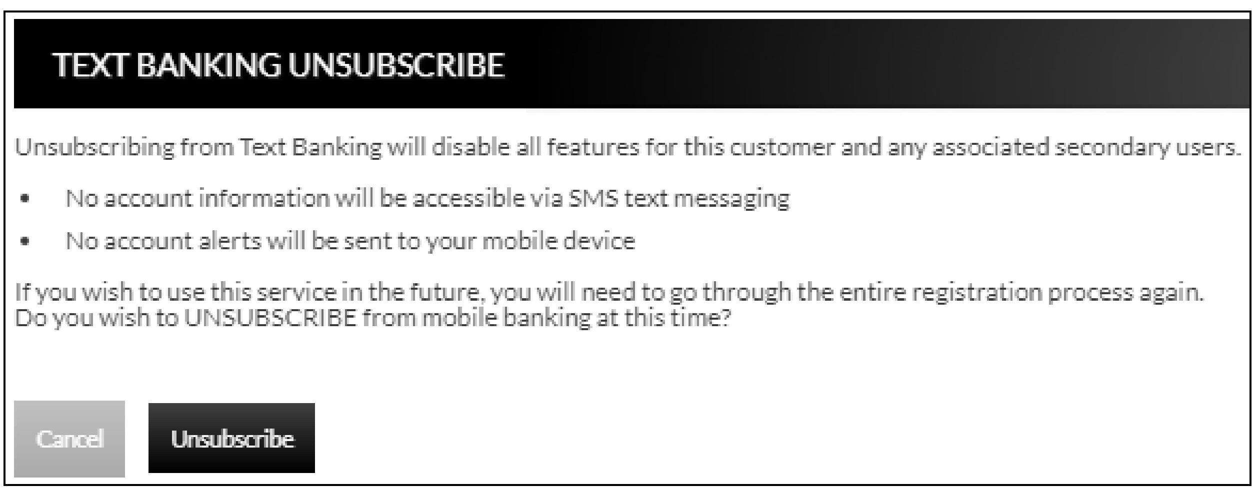
- How to use the Mobile Text Message Service
- Terminology for text messaging requests
- List of supported carriers
- Messaging examples
- Opting out
- Terms and Conditions



Unsubscribe

Text Banking → Unsubscribe

The Text Banking Unsubscribe screen is used to unsubscribe from text banking services.

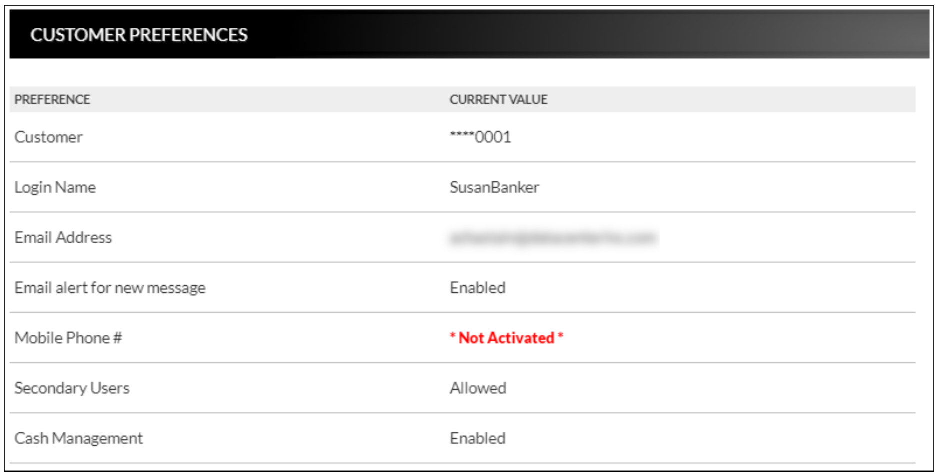


Preferences

Customer Preferences

Preferences → Security Options → Customer Preferences

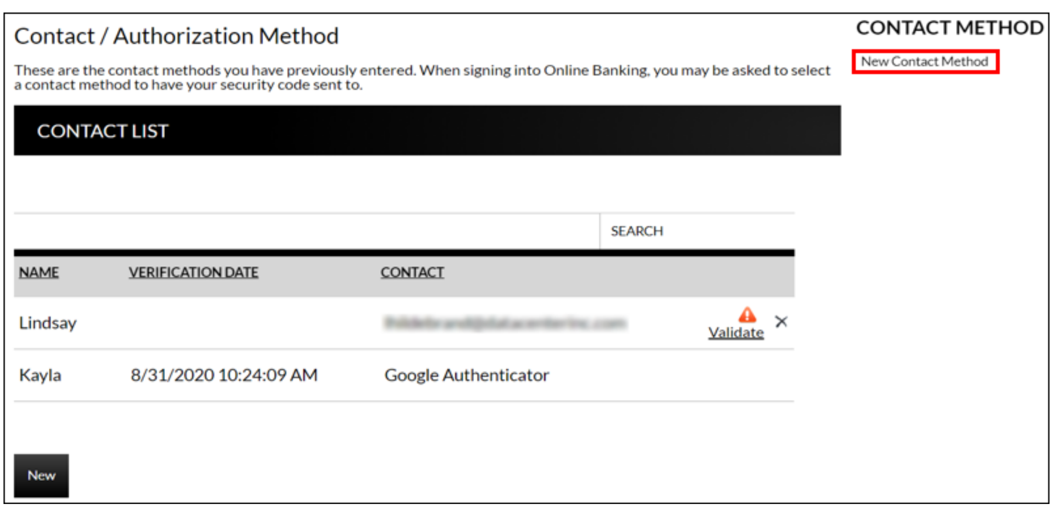
The Customer Preferences screen displays basic information regarding the customer along with the additional applications the customer has access to.



Contact/Authorization Method

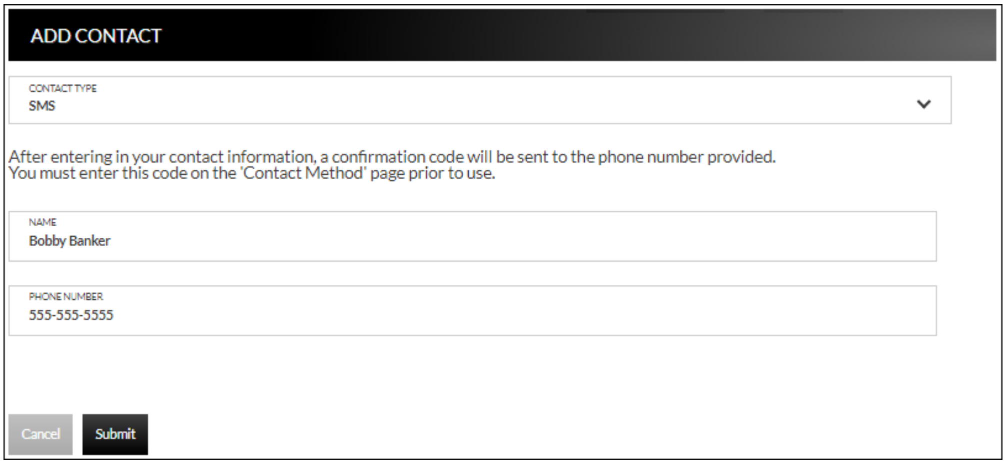
Preferences → Security Options → Change Security Contact

The Contact/Authorization Method screen displays contact methods that have been created.

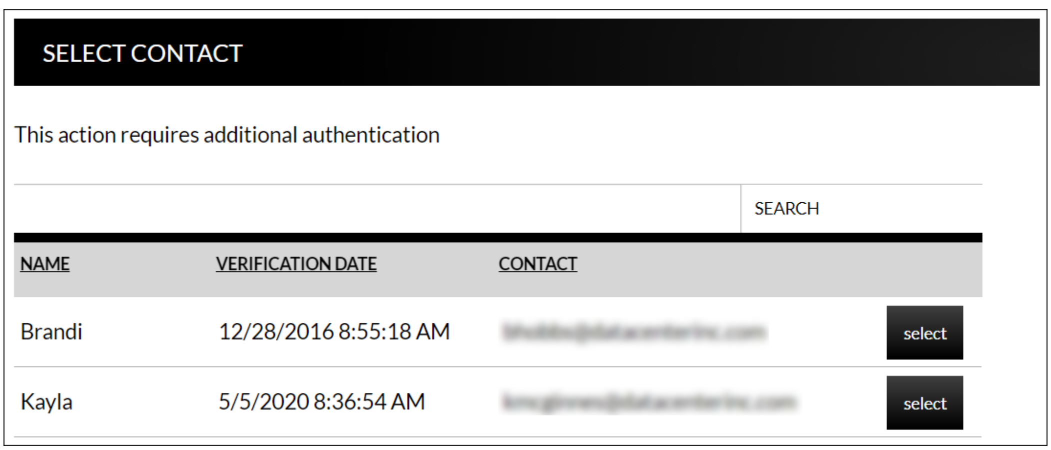


Creating a New Contact Method:

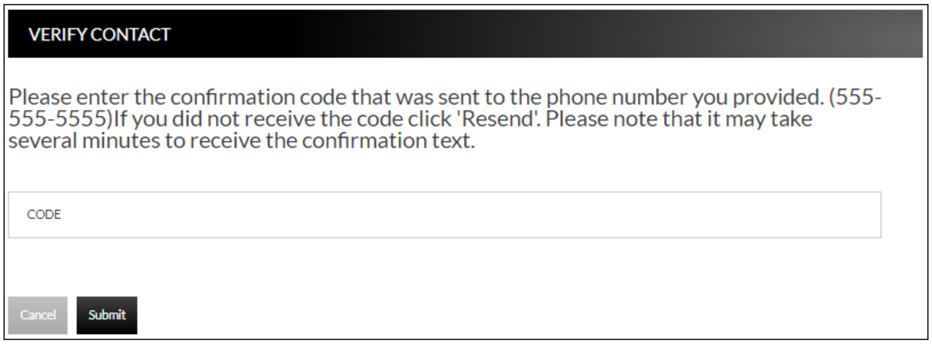
1. Click **New** or *New Contact Method* to create a new contact method.
2. Indicate the method for contact in the Contact Type field.
3. Enter a name in the Name field. This is only used to reference the contact method.
4. Enter the Phone Number, Email or Google Authenticator information.
5. Click **Submit**.



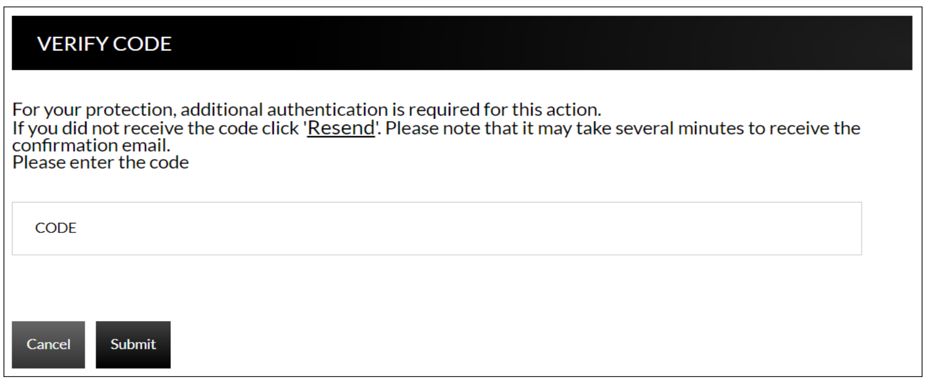
6. Select an established contact to authorize this new contact method.



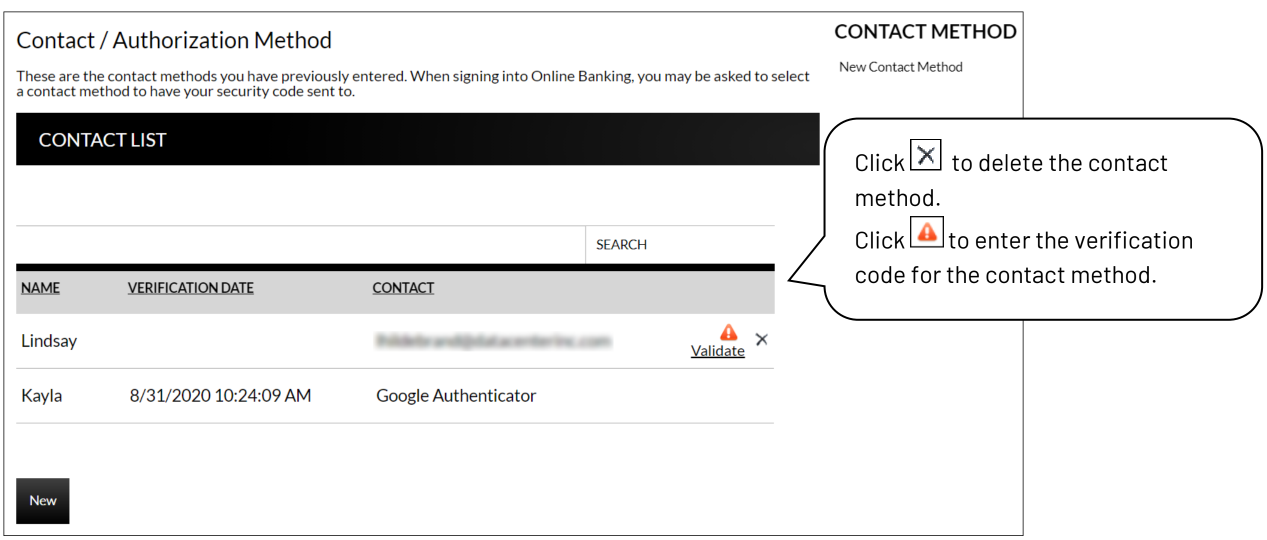
7. Enter the verification code received via email or text message, or enter the code generated in Google Authenticator. If needed, click **Resend** to receive a new code.



8. Enter the verification code received at the new contact method via email or text message, or enter the code generated in Google Authenticator. If needed, click **Resend** to receive a new code.
9. Click **Submit**.



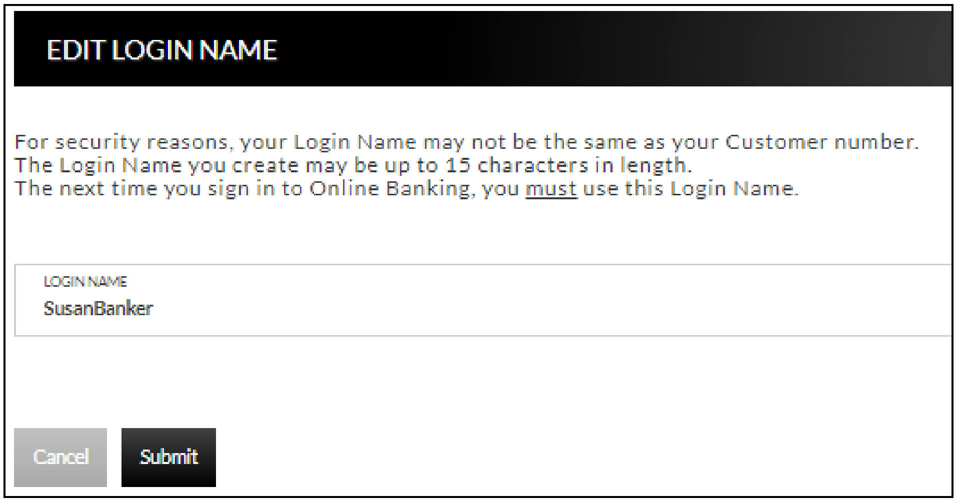
If **Cancel** was selected, the contact method can still be verified on the Contact/Authorization Method screen. Select to be returned to the Verify Contact screen.



Edit Login Name

Preferences → Security Options → Change Login Name

The Edit Login Name screen is used to edit your login name.

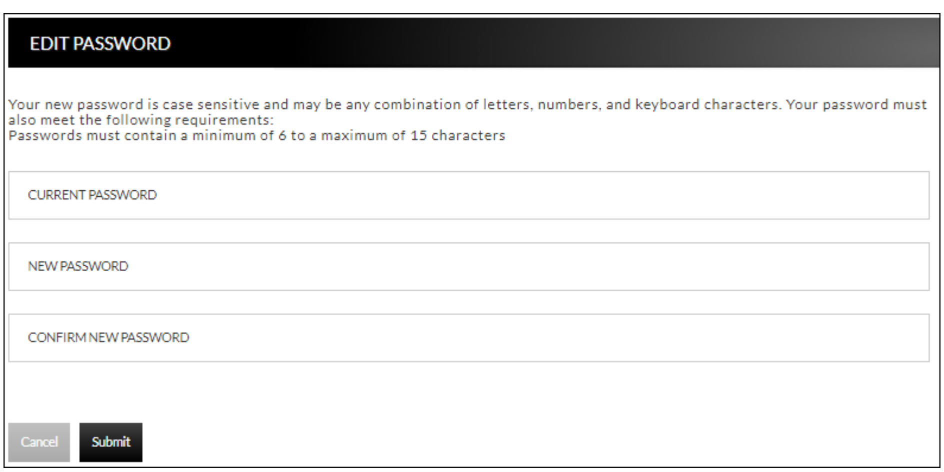


Edit Password

Preferences → Security Options → Change Password

Editing your Password:

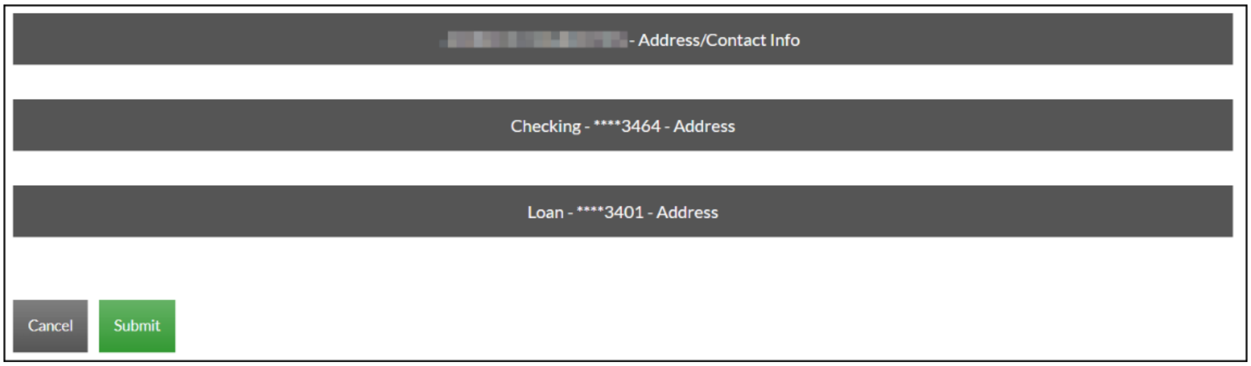
1. Enter the current password used to login to Online Banking.
2. Enter the new password in the New Password field.
3. Re-enter the password in the Confirm Password field.
4. Click **Submit**.



Edit Customer Account Info

Preferences → Internet Banking Options → Edit Customer Account Info

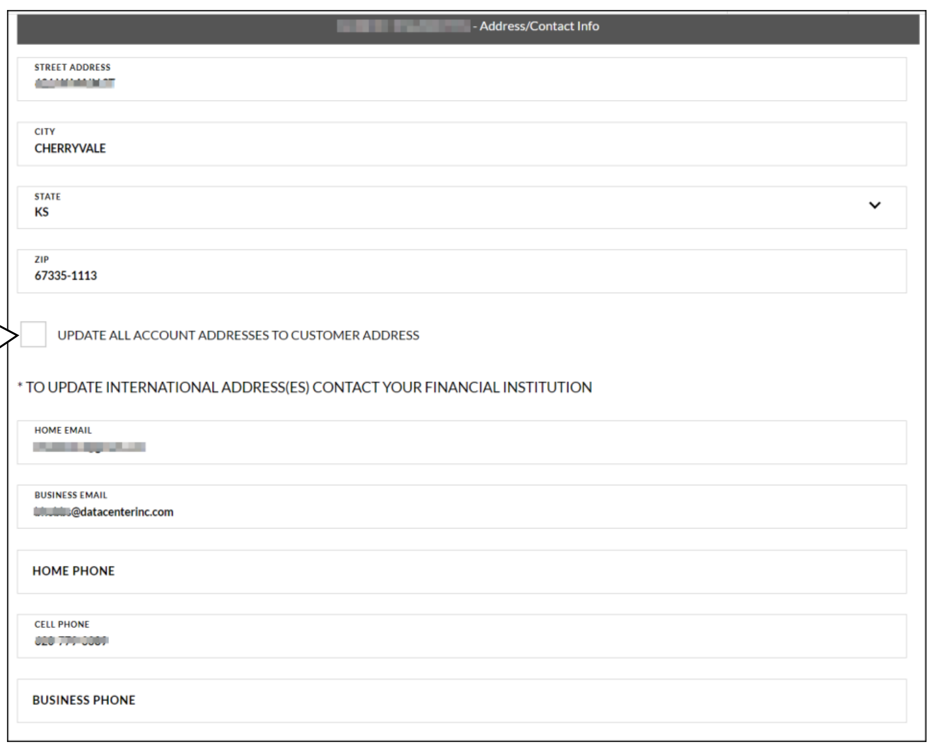
The Edit Customer Account Info screen is used to display the customer record and all online banking accounts. Any fields that were enabled in iCore360 and GoBanking System Administrator will be available to edit. Once edited, the changes will be updated in iCore360.



Editing Customer Account Information:

1. Click on the tile to edit.
2. Make the changes as needed.
3. Click **Submit**.

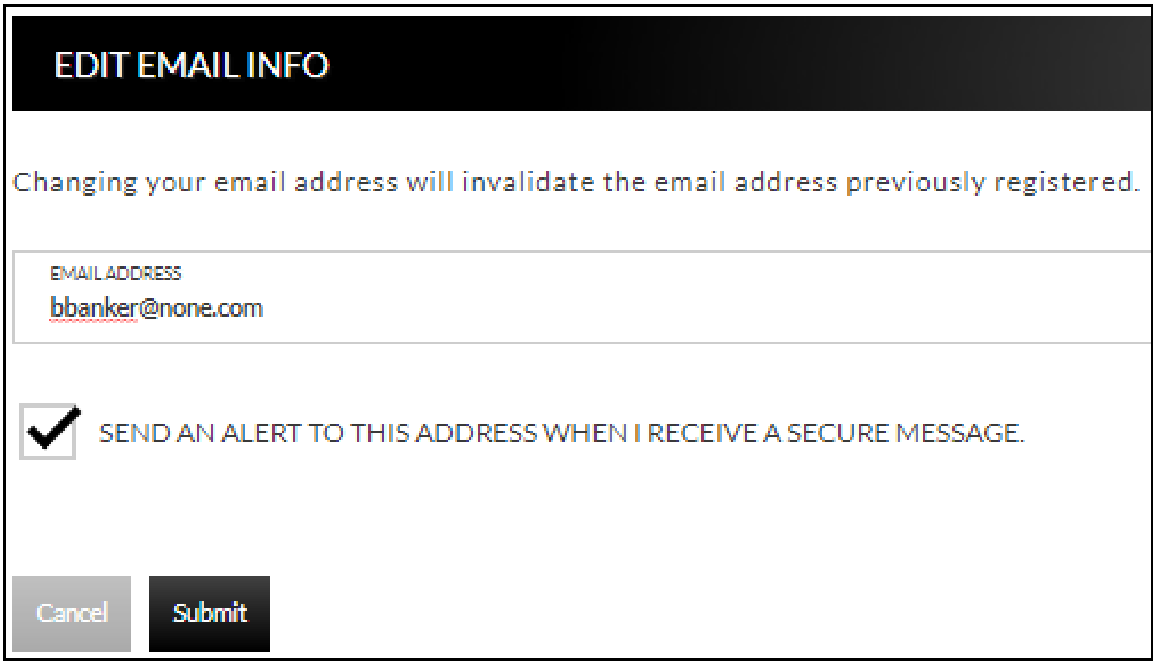
TIP: *Check this box to copy the customer address to all accounts.*



Edit Email Info

Preferences → Internet Banking Options → Update Email Address

The Edit Email Info screen is used to edit the email address utilized within Online Banking. This is the address notifications will be sent to regarding correspondence within the Online Banking system.



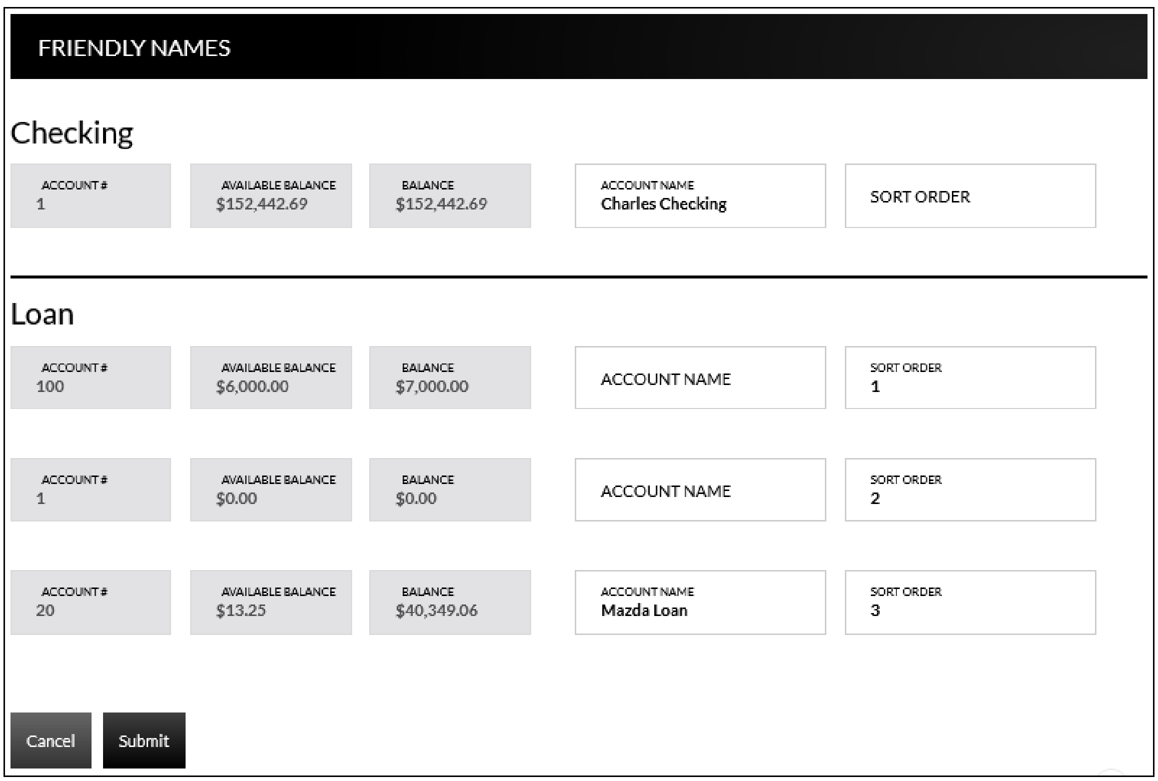
Friendly Names

Preferences → Internet Banking Options → Friendly Names

The Friendly Names screen is used to create and edit user defined names for the displayed accounts. Once a name has been created, that name will display throughout Online Banking instead of the account number.

NOTE: *If your bank offers remote deposit capture and there is duplication of names or usage of special characters in these fields, this will cause errors during the registration process.*

Use the sort order column to indicate the order the accounts should display. Sorting will only take effect per account type. For example, you cannot sort checking and loan accounts so they display in a mixed order.

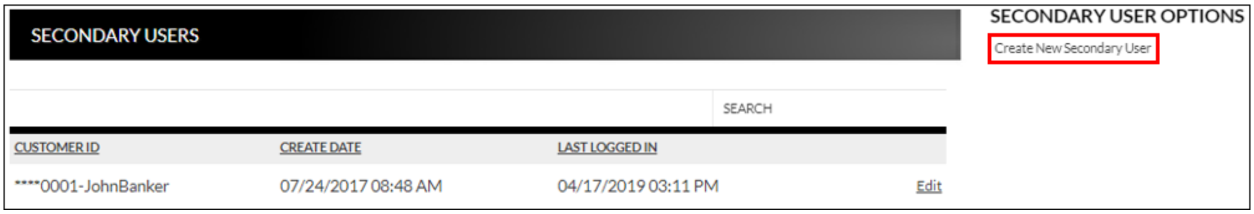


Secondary Users

The Secondary Users screen gives account owners the ability to grant non-account owners individualized access to the Internet Banking/Cash Management system.

Preferences → Internet Banking Options → Secondary Users

This screen is used to view, edit, or remove secondary users from the system.



Preferences → Internet Options → Secondary Users → *Create New Secondary User*

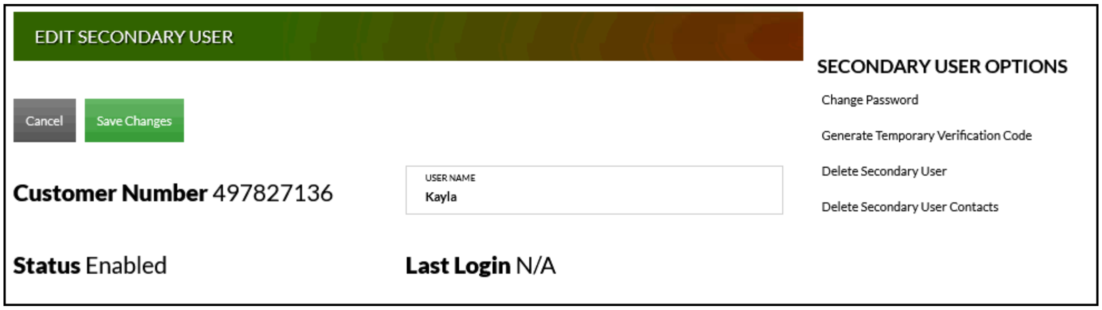
Customer Number Customer number for the primary account owner.

User Name User name for the secondary user.

Password Password for the secondary user.
NOTE: *Based on Secondary User Rights, the secondary user may be forced to change their password upon login.*

Confirm Password Confirm password for the secondary user.

Preferences → Internet Banking Options → Secondary Users → *Edit*



Customer Number	Customer number for the primary account owner.
User Name	User name for the secondary user.
Status	Indicates the status of the secondary user.
Last Login	Displays the last time the secondary user logged in.

Secondary User Options

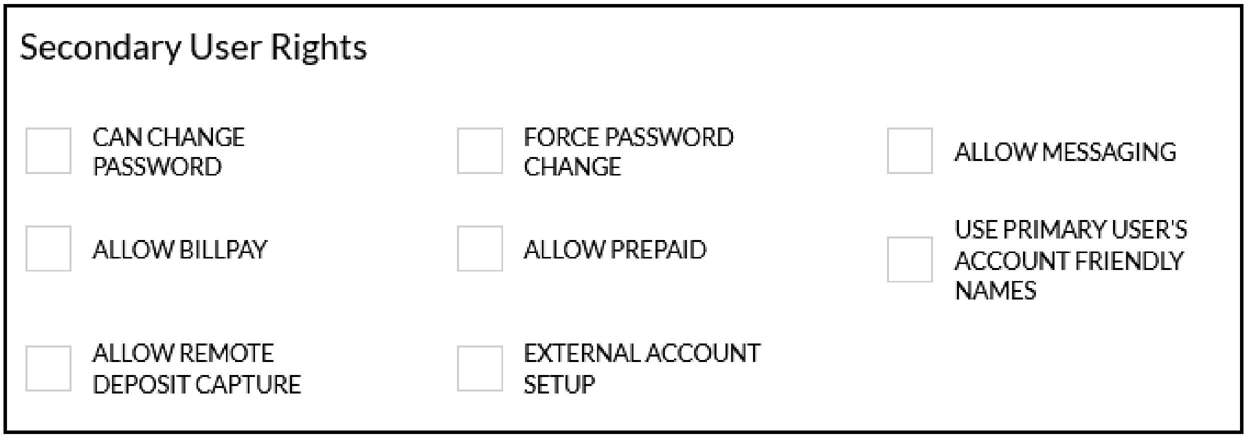
Change Password – Allows the primary account owner to reset the secondary user's password.

Generate Temporary Verification Code – Allows the primary account owner to create a temporary verification code for the secondary user.
NOTE: *The code will be valid for 10 minutes.*

Delete Secondary User – Allows the primary account owner to delete the secondary user.

Delete Secondary User Contacts – Allows the primary account owner to reset the contact method used for the secondary user.

Secondary User Rights



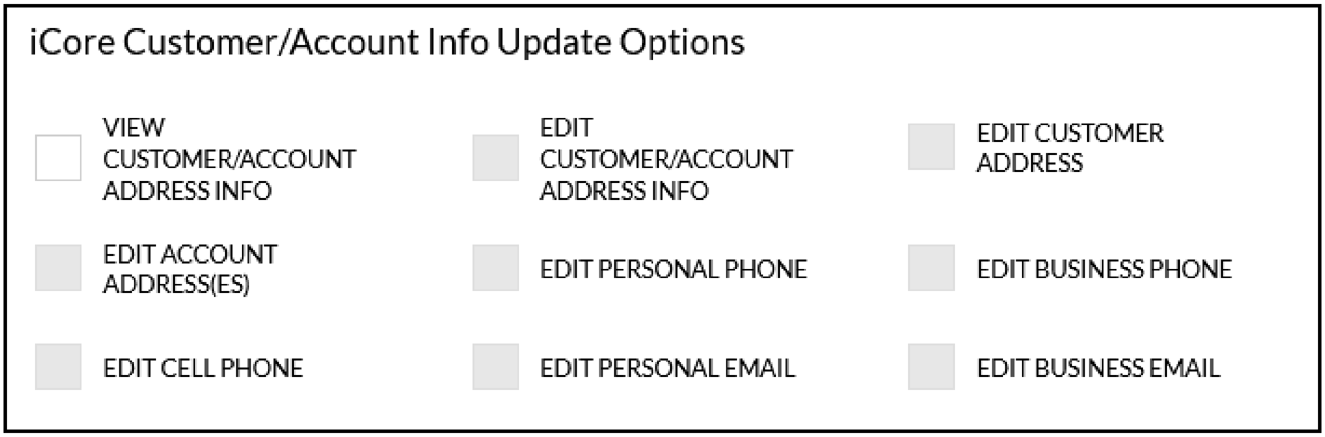
Secondary User Rights

Indicates which rights the secondary user has within Online Banking. *Options are*:

- Can Change Password – Secondary user is able to change their password.
- Force Password Change – Secondary user will be forced to change their password upon login.
- Allow Messaging – Secondary user has access to messaging.
- Allow Bill Pay – Secondary user has access to Bill Pay.
- Allow Prepaid – Secondary user has access to MOCA.
- Use Primary User's Account Friendly Names – Indicates the accounts display the user friendly name established by the primary user.
- Allow Remote Deposit Capture – Secondary user has access to submit deposits via remote deposit capture.
- External Account Setup – Secondary user has the capability to create external transfer accounts.

NOTE: *Secondary user rights available vary by financial institution.*

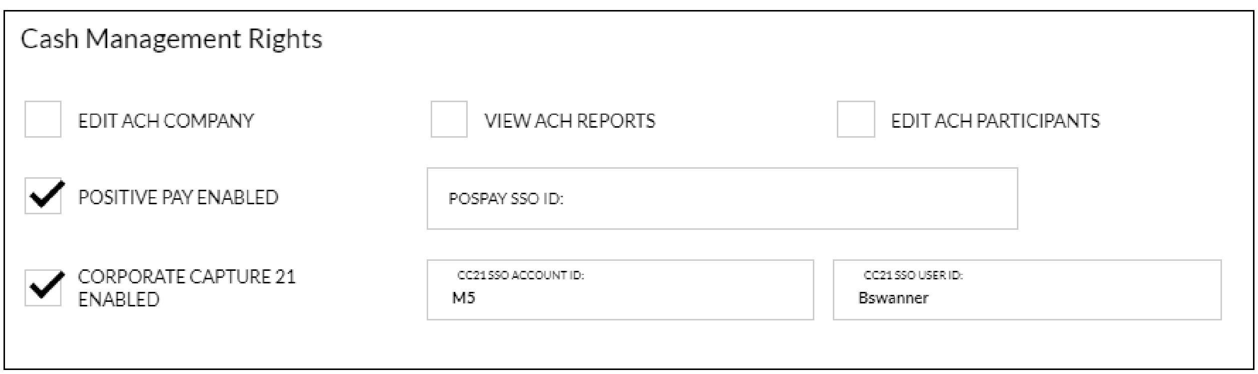
iCore Customer/Account Info Update Options



iCore Customer/Account Info Update Options	Indicates which information can be viewed/updated within Online Banking by the secondary user. Any updates made will also be updated in iCore360.

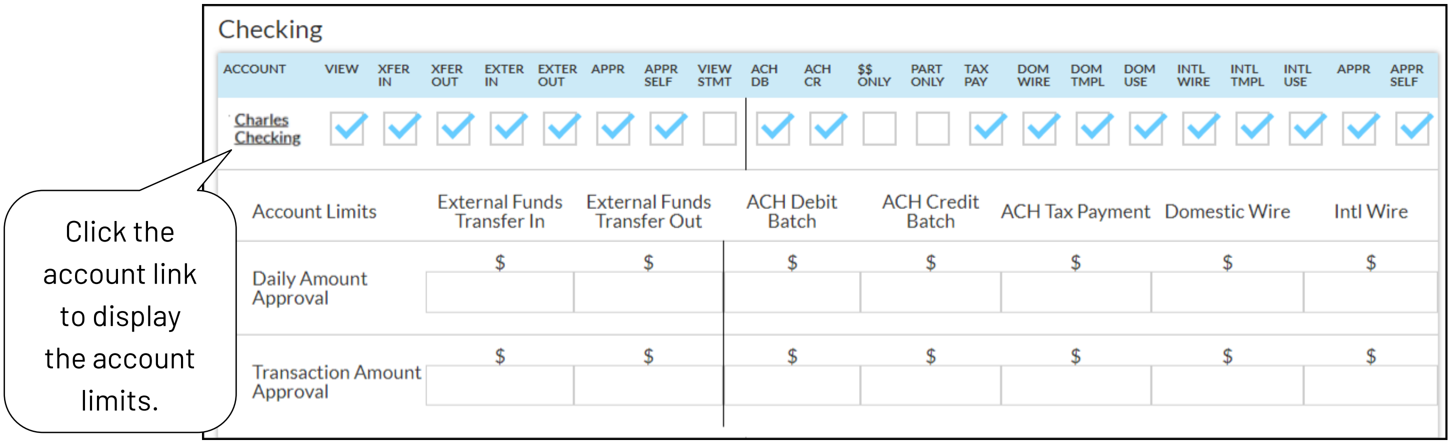
NOTE: *Options will vary based on the financial institution's GoBanking System Administrator parameters.*

Cash Management Rights



Refer to the Cash Management Education Manual for information on the fields in this section.

Accounts



View Indicates if the secondary user is able to view the account.

Xfer In Indicates if the secondary user is able to transfer funds into the account.

Xfer Out Indicates if the secondary user is able to transfer funds out of the account.

Exter In Indicates if the secondary user is able to create external transfers in.

Exter Out Indicates if the secondary user is able to create external transfers out.

Appr Indicates if the secondary user is able to approve external transfers for another user that fall under the account limits.

Appr Self Indicates if the secondary user is able to approve their own external transfers under the account limits**.**

View Stmt Indicates if the secondary user is able to view the accounts statements and notices.

NOTES:

- *The secondary user would also be able to register or maintain paperless statements.*

- *This is only available for financial institutions using iCore360.*

The remaining fields in this section are specific to Cash Management, refer to the Cash Management Education Manual for additional information.

Account Limits

Daily Amount Approval	Indicates the daily amount the secondary user can approve or self approve for External funds transfer in/out, ACH debit/credit transaction batches, ACH Tax payments, and wire transfers.
Transaction Amount Approval	Indicates the per batch transaction amount the secondary user can approve for External funds transfer in/out, ACH debit/credit transaction batches, ACH tax payments, and wire transactions. **NOTES:** • *Approval rights are based on the Appr and Appr Self check box.* • *If these fields are left blank and the Appr or Appr Self check box is selected, the user will have infinite approval limits.*

Creating a New Secondary User:

1. On the Secondary Users screen, select *Create New Secondary User.*
2. Enter a user name.
3. Enter a password.
4. Confirm the entered password.
5. Click **Continue**.
6. Select the Secondary User Rights as needed.
7. Select the iCore360 Customer/Account Info Update Options as needed.
8. Select the Cash Management Rights as needed.
9. Check the account rights needed for each account.
10. Click the checking and/or savings account number to enter approval amounts.
11. Click *Save Changes.*
12. The user will then need to login and complete the authentication process designated by your financial institution.

Editing a Secondary User:

1. On the Secondary Users screen, select *Options* for the appropriate customer ID.
2. Click *Edit Secondary User*.
3. Make changes as needed.
4. Click *Save Changes*.

Deleting a Secondary User:

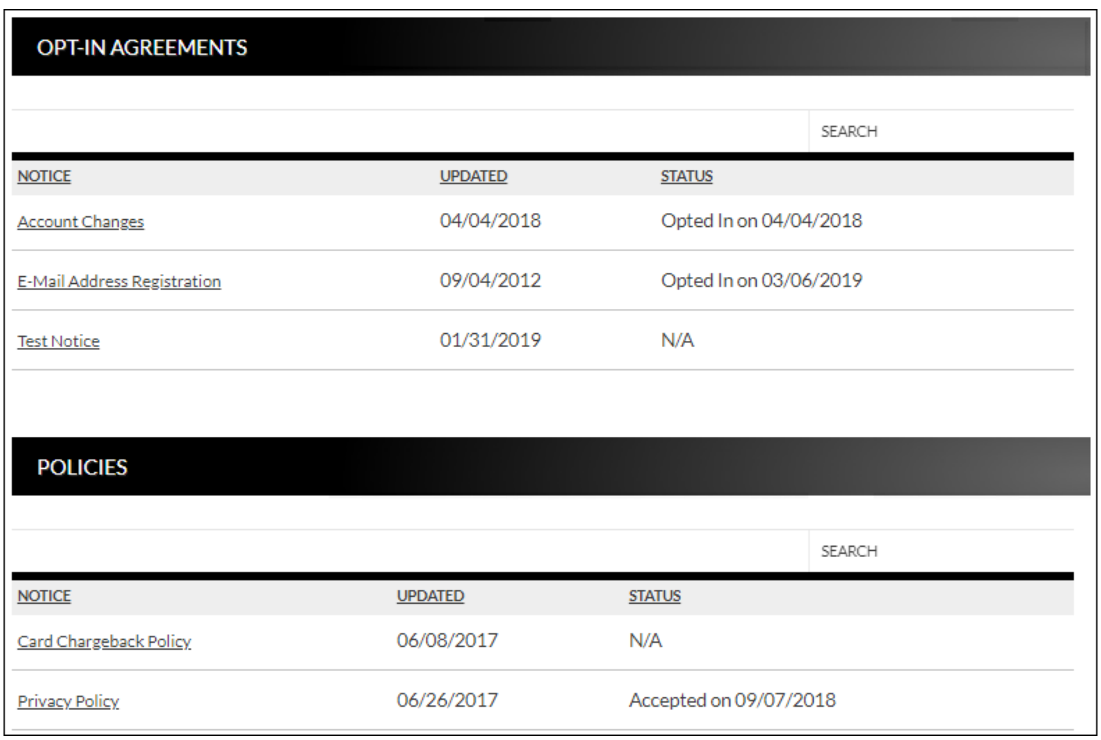
1. On the Secondary Users screen, select *Options* for the appropriate customer ID.
2. Click *Delete Secondary User*.
3. Click **Continue** to delete the secondary user.

NOTE: *To restore a secondary user that has been deleted, click Options → Restore Secondary User.*

Opt In Agreements/Policies

Preferences → Internet Banking Options →Opt In Agreements/Policies

The Opt In Agreements screen displays opt in agreements/policies for the financial institution.



OPT-IN AGREEMENTS

SEARCH

NOTICE	UPDATED	STATUS
Account Changes	04/04/2018	Opted In on 04/04/2018
E-Mail Address Registration	09/04/2012	Opted In on 03/06/2019
Test Notice	01/31/2019	N/A

POLICIES

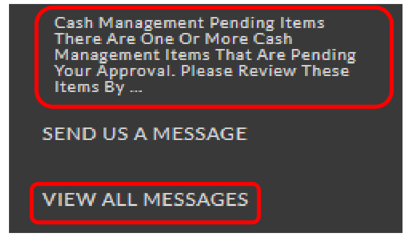
SEARCH

NOTICE	UPDATED	STATUS
Card Chargeback Policy	06/08/2017	N/A
Privacy Policy	06/26/2017	Accepted on 09/07/2018

Correspondence

Recent Messages

Correspondence → Recent Messages



The Recent Messages section displays correspondence between the user and the financial institution. Click the message to be directed to the Message Inbox to view the entire message. Select *View All Messages* to be directed to the Message Inbox screen.

Compose Message

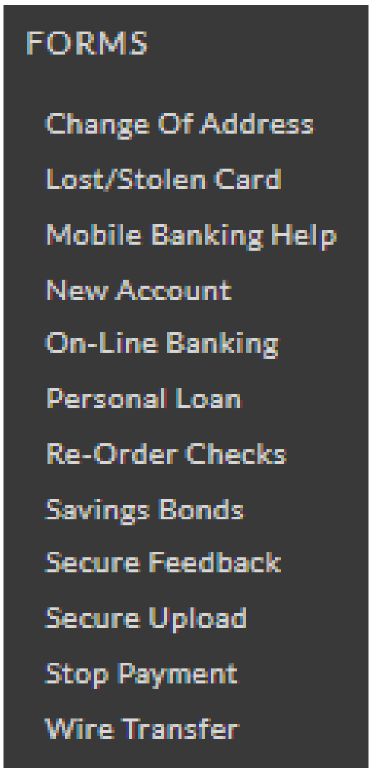
Correspondence → Send Us A Message

The Compose Message screen is used to send a message to the Financial Institution in a secure method.

Forms

Correspondence → Forms

The Forms section displays a list of forms provided by the financial institution, giving you the ability to send information directly to the financial institution in a secure method.
NOTE: *The availability of forms varies by financial institution.*



Links

Links

Links → *Select the link*

The Links section will display links to additional URL's provided by your financial institution.