



# Online Banking User Guide

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## About This Guide

As part of our ongoing effort to make your digital banking experience seamless, we have been working on a major upgrade to our online and mobile banking systems. We have been focused on creating a user experience that is easy to navigate and provides you with the convenience to securely manage your personal finances anytime, from anywhere.

This guide is designed to help you learn how to complete some common transactions in our new platform and provide answers to frequently asked questions.

## Getting Started

### Browser and Device Support

Access your accounts via desktop, tablet, or mobile device anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

- Browser Support - Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support online banking and standards that are implemented in newer browsers.
- Device Support -
  - Windows: Versions still supported by Microsoft & support a browser listed above
  - OS X: Versions still supported by Apple & support a browser listed above
  - Android: Version 9.0+
  - iOS: Last 2 major releases

### Converted Users

If you already established a username and password in online banking, **and** you have logged in during the past six (6) months, your username will remain the same. Simply navigate to our website and click on LOGIN, then enter your username and current password to log in to the new system. A one-time temporary passcode will then be generated via SMS or email (your choice). After you enter the one-time temporary passcode, you will receive a prompt to reset your password. Your new password must meet the minimum requirements noted below.

### First Time Users

If you have an account with us but are new to online banking **or have not logged in for the past six (6) months**, it is easy to get started.

First, navigate to our website and click **Login to Online Banking**. From the home screen, click the link to Register a New Account. You will need to accept our disclosure to continue. You will then be prompted to enter some identifying information so that we can match your answers with the information we have on file.

Next, you will be prompted to create a username and password. To improve the security of your account, we have specific requirements as follows:

User Name		Password (cannot start with a special character)	
Minimum Length	6	Minimum Length	8
Maximum Length	30	Must include a Number	Yes
Allow Alpha Characters	Yes	Must include an Uppercase Letter	Yes
Allow Numeric Characters	Yes	Must include a Lowercase Letter	Yes
Allow Special Characters*	Yes	Must include a Special Character*	Yes

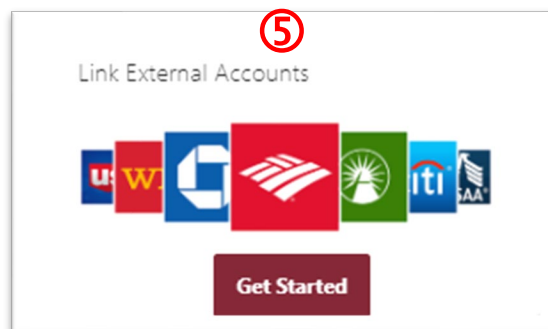
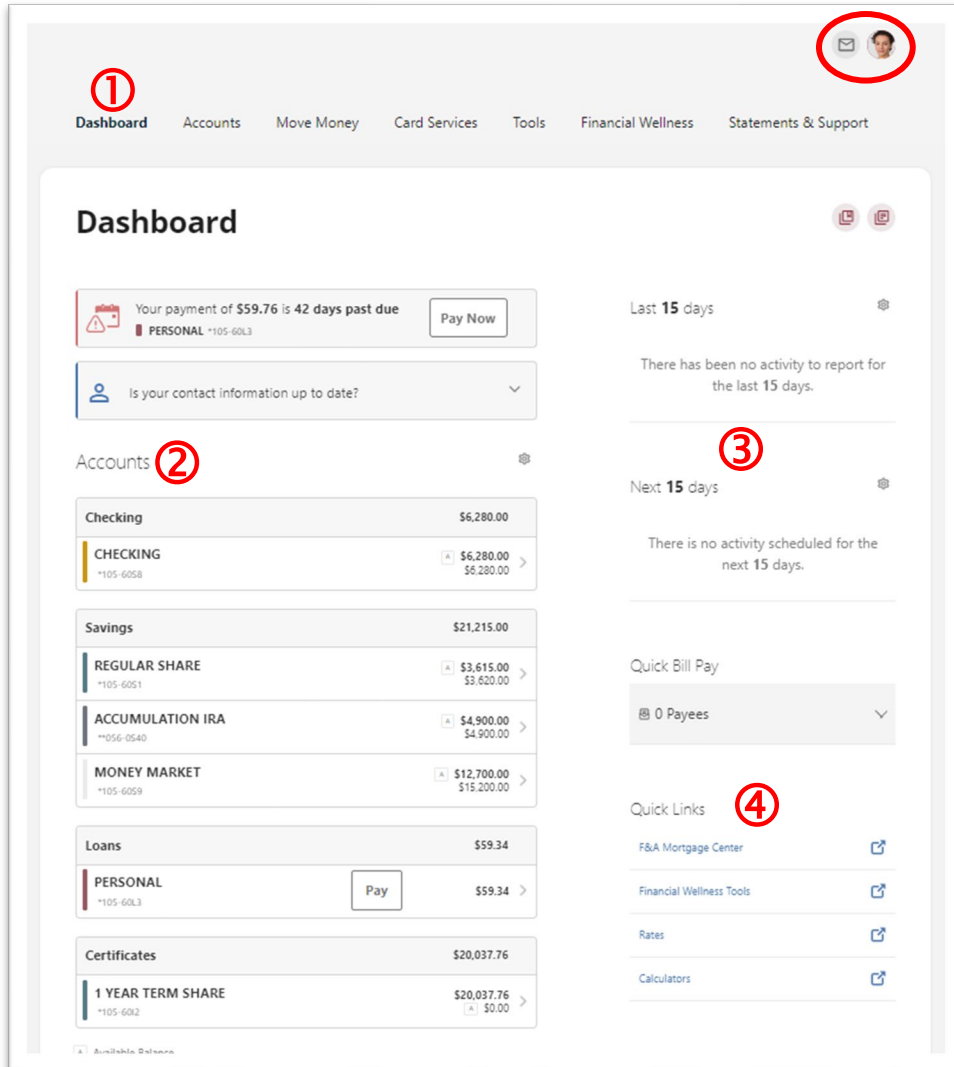
\*Special characters **NOT** permitted as part of a Username or Password: / < : > |

Finally, verify your contact information is correct and your registration is complete.

## Dashboard Overview

Now that you have successfully logged in to online banking, the dashboard (**not visible in mobile**) will provide you with immediate access to the features you will use most frequently, requiring fewer clicks to perform tasks online. Here is a basic overview of the dashboard from a desktop view:

1. **Navigation Menu** allows you to quickly navigate to the features and tools you will use most frequently. Your profile name and quick menu options can be found in the top right of the screen.
2. **Accounts** are grouped by Account Type (e.g., Checking, Savings, Loans). You can choose which accounts you want to be viewable by clicking on the gear next to Accounts.
3. **Recent Activity** is displayed in the right side of the screen; click the gear icon to select the type of activity you want displayed.
4. **Quick Links** Easily link out to our Mortgage Center, Financial Wellness tools powered by Enrich, Rates, and all new Financial Calculators.
5. **Link External Accounts** allows you to link accounts from other Financial Institutions for the purpose of viewing account balances and transaction history inside our platform.



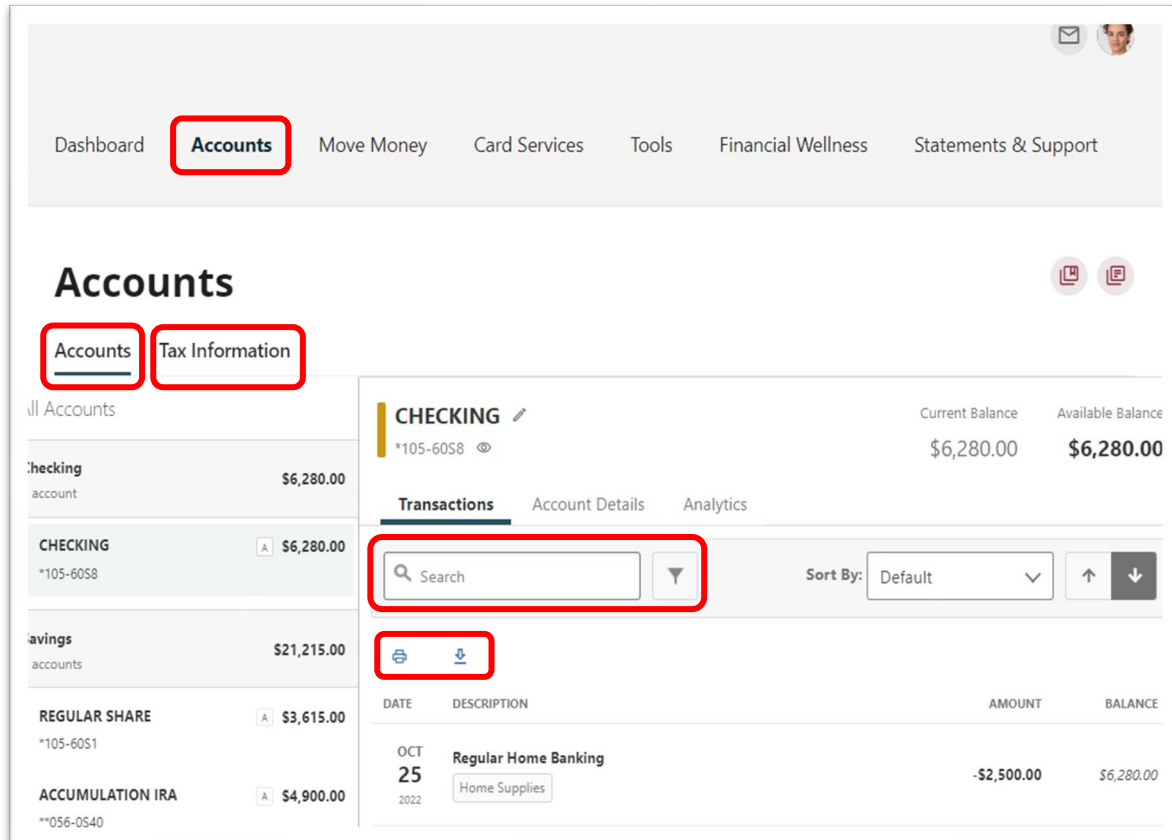
## Navigation Menu

We've organized information within six navigation menu categories to help you quickly and seamlessly navigate to the features and tools you'll use the most.

Category	What's Inside?
Accounts	<p><b>My Accounts:</b> A comprehensive view of your account details and a quick view of your transaction history.</p> <p><b>Open Deposit Account:</b> Quick links to open an additional deposit account.</p> <p><b>Loan Application:</b> Quick link to apply for a loan.</p> <p><b>My Investment Portfolio:</b> If applicable, view your CFS investment account.</p> <p><b>Check Services:</b> Order new checks or place a stop payment on a check that has not cleared your account.</p>
Move Money	<p><b>Transfers &amp; Payments:</b> Perform an immediate funds transfer, make a payment to an F&amp;A Loan from an F&amp;A account, schedule future or recurring transfers, link internal or external accounts, and view history.</p> <p><b>Wire Transfer Request:</b> Initiate a domestic wire transfer. A representative from our support center will contact you to verify and process your request once it is submitted.</p> <p><b>Send Money with Zelle® (available only in mobile):</b> Send money instantly to a registered Zelle user by entering their email address or phone number.</p> <p><b>Bill Pay:</b> Manage payee information and details, create a new or recurring payment, view payment history, and manage eBills.</p> <p><b>Loan Payment Service:</b> Pay your F&amp;A loans using an external <i>non-F&amp;A</i> debit card or checking account. (Use Transfers &amp; Payments to pay a loan from an F&amp;A account.)</p>
Card Services	<p><b>Manage Cards:</b> Lock or unlock your cards without having to contact us.</p> <p><b>Rewards Points:</b> View and redeem points for your Rewards Visa card.</p>
Tools	<p><b>Settings:</b> Update and manage settings for your profile, security, and alerts.</p> <p><b>My Alerts:</b> Customize your notifications to receive alerts and improve your account security.</p> <p><b>ATM Locator:</b> Find one of over 30,000 surcharge-free ATMs you.</p>
Financial Wellness	<p><b>Saving &amp; Spending:</b> Create and manage income and expense categories. Create, manage, and track progress on your established savings goals.</p> <p><b>Financial Health:</b> Take a survey to understand your financial health score and then use our free financial wellness tools to get or stay on track.</p> <p><b>Financial Wellness Tools:</b> Take advantage of our free financial wellness tools and information powered by Enrich.</p>
Statements & Support	<p><b>eStatements:</b> View documentation related to your accounts (statements, tax documents, etc.)</p> <p><b>Secure Forms:</b> Complete and submit important secure forms to us such as a Travel Notifications so your card works wherever you are.</p> <p><b>Secure Message Center:</b> Send and receive secure messages, upload and send documents to our member service representatives using our secure message center.</p>

## Accounts

From the **Accounts** tab, select any of your accounts to view account details, transaction details, search and filter transactions, categorize a transaction, print, and download transactions. Click on the **Tax Information** tab to view year to date dividends, withholdings, penalties, and fees.



The screenshot displays the online banking interface for the Accounts section. The top navigation bar includes 'Dashboard', 'Accounts', 'Move Money', 'Card Services', 'Tools', 'Financial Wellness', and 'Statements & Support'. The 'Accounts' tab is selected. Below this, there are sub-tabs for 'Accounts' and 'Tax Information'. The main area is divided into two columns. The left column lists various accounts: 'Checking account' (\$6,280.00), 'CHECKING \*105-6058' (\$6,280.00), 'Savings accounts' (\$21,215.00), 'REGULAR SHARE \*105-6051' (\$3,615.00), and 'ACCUMULATION IRA \*\*056-0540' (\$4,900.00). The right column provides details for the selected 'CHECKING \*105-6058' account, showing a current balance of \$6,280.00 and an available balance of \$6,280.00. Below the account details, there are tabs for 'Transactions', 'Account Details', and 'Analytics'. The 'Transactions' tab is active, featuring a search bar, a filter icon, and a 'Sort By: Default' dropdown. A transaction table is displayed with columns for DATE, DESCRIPTION, AMOUNT, and BALANCE. A transaction on OCT 25 2022 for 'Regular Home Banking' with a description of 'Home Supplies' is shown, with an amount of -\$2,500.00 and a balance of \$6,280.00.

### Open a New Deposit Account

From the **Accounts** tab, select **Open Deposit Account** to open a new savings, checking, money market or certificate account.

### Apply for a Consumer or Mortgage Loan

From the **Accounts** tab, select **Loan Application** to apply for a consumer or mortgage loan.

### Investment Portfolio

From the **Accounts** tab, select **My Investment Portfolio** to view the investment accounts you have established through our Investment Center and CFS.

## Check Services

To **Stop Payment** on a check, from the **Accounts** menu option, select **Check Services**. To place a stop payment, click the Submit Request button:



**Check Services**

Stop Payment   Reorder Checks

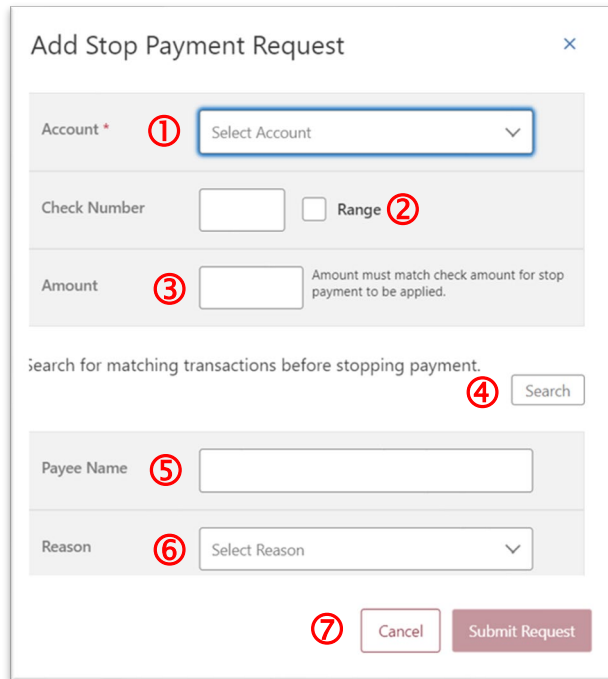
Stop Payment Requests

You currently have no stop payment requests.

**Submit Request**

From the pop-up window enter the information for the check:

- 1) Click the **Select Account** dropdown menu and select the account from which the check was written.
- 2) Enter the **Check Number** or a range of check numbers to void.
- 3) Enter the **Amount** written on the check.
- 4) Click the **Search** button to search for matching transactions that have cleared the account, as these will not be able to be stopped.
- 5) Enter the **Payee Name** to whom the check was written.
- 6) Select the **Reason** for the stop payment from the drop-down menu and read and agree to the Order to Stop Payment.
- 7) Click **Submit Request** to submit the stop payment, or the **Cancel button** to close the window without submitting. A message will display if your stop payment was successful, and processed requests will appear in a list.



**Add Stop Payment Request**

Account \* ①

Check Number   Range ②

Amount ③  Amount must match check amount for stop payment to be applied.

search for matching transactions before stopping payment. ④

Payee Name ⑤

Reason ⑥

⑦

To **Reorder Checks** from the **Accounts** menu option, select **Check Services**.

You will be prompted to select an appropriate account if multiple qualifying accounts are found, and you will continue with your check order through our third-party vendor.

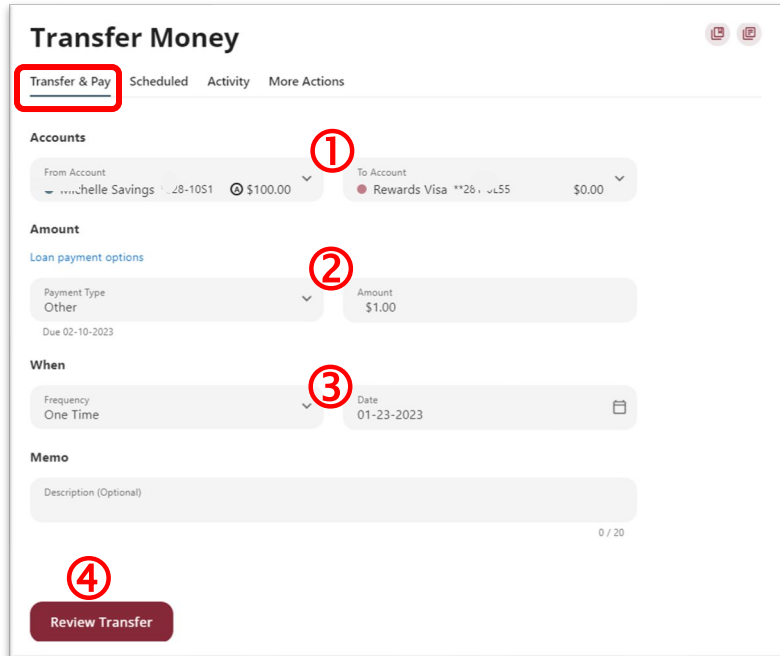


## Move Money

### Transfers and F&A Loan Payments

**Transfer & Pay** allows you to perform one-time transfers or make payments to your F&A loans. You can also create scheduled transfers or payments from internal and previously configured external accounts.

- 1) Select the accounts you want to transfer **From** and **To**.
- 2) Enter the **Payment Type** if making a loan payment; enter the **Amount** to transfer or pay.
- 3) Enter the **Frequency** and **Date**. You may also choose to enter an optional description.
- 4) Click the **Review Transfer** button.
- 5) Review the pop-out screen to verify the transfer or payment information is accurate. You may **Edit** the transfer details by returning to the previous screen or click **Submit Transfer** to complete the transaction.



The screenshot shows the 'Transfer Money' interface. At the top, there are tabs: 'Transfer & Pay' (highlighted with a red box and callout 1), 'Scheduled', 'Activity', and 'More Actions'. Below the tabs, there are two dropdown menus for 'From Account' (Michelle Savings, 28-1051, \$100.00) and 'To Account' (Rewards Visa, \*\*28, 1055, \$0.00), with callout 1 pointing to the 'To Account' dropdown. Under the 'Amount' section, there is a 'Loan payment options' section with a 'Payment Type' dropdown (Other) and an 'Amount' field (\$1.00), with callout 2 pointing to the 'Payment Type' dropdown. Below that is the 'When' section with a 'Frequency' dropdown (One Time) and a 'Date' field (01-23-2023), with callout 3 pointing to the 'Frequency' dropdown. At the bottom, there is a 'Memo' section with a 'Description (Optional)' field (0 / 20) and a 'Review Transfer' button, with callout 4 pointing to the button.



The screenshot shows the bottom buttons of the 'Transfer Money' interface. There are two buttons: 'Edit Transfer' and 'Submit Transfer'. Callout 5 points to the 'Edit Transfer' button.

From this menu you may also view upcoming scheduled transfers, view details of transfer activity and add additional accounts to your digital banking profile.

### Linking F&A Member Accounts

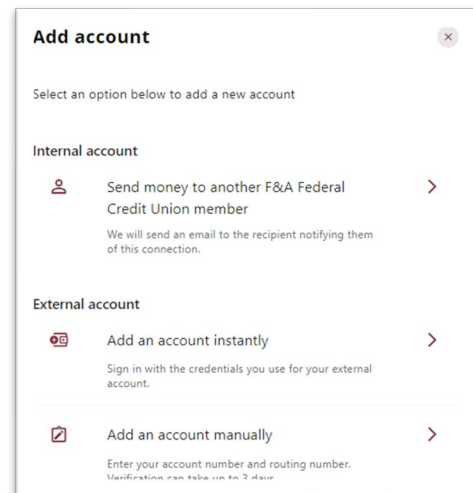
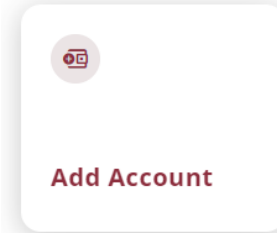
Create a link to another member's account to make one-time and recurring transfers to that account.

- 1) To link another member's account from the main navigation menu select Move Money → Transfers & Payments and click on the More Actions tab.
- 2) From the open window select **Send money to another F&A Federal Credit Union Member**. Enter the information required to complete the link process.

## Linking External Accounts

To add your external bank accounts to transfer funds, from the main navigation menu select **Move Money**, select **Transfers & Payments** and click the **More Actions** tab.

- 1) Click the **Add Account** tile
- 2) Select an option from the add **External account** options; the most efficient process is to add the account instantly.
- 3) Search and select your financial institution then enter your login credentials for that organization's digital banking.
- 4) Once your account has been verified your external account will be linked, click the **Done** button.
- 5) Your external account is now visible in the **Transfer & Pay** feature.



## Wire Transfer Request

To request a domestic wire transfer, click on **Move Money** then select **Wire Transfer Request** from the drop-down menu. Click the **New Wire Transfer** button then enter all of the required information in the pop-out window. You will need the Recipient's routing and account number and any special instructions. There is a \$20 fee for wire transfers. Once your request has been successfully submitted a member of our team will contact you to verify your information and complete your request.

## Send Money with Zelle® (available on mobile devices only)

Send money in minutes to friends and family who have registered their email address or phone number with Zelle®. Log in to the mobile application and click **More** then select **Move Money** then **Send Money with Zelle®** from the menu. Make sure you have the recipient's information accurate; once a Zelle® transfer has been submitted it cannot be corrected or recovered if sent to the wrong recipient.

## Bill Pay

From the **Move Money** menu option, select **Bill Pay** to navigate to the Bill Pay Dashboard. On the **Dashboard** you will find your list of payees, scheduled payments in the next 30 days, and recent payments.

### Add a Payee - Business

From the **Bill Pay Dashboard** click the Add Payee button. In the pop-out box, select **Business** and click **Next**. Enter the Name of Business, the Zip Code, select a Default Funding Account, enter your identifying account number twice, then click the **Next** button.

### Add a Payee - Person

Within Bill Pay, click the Add Payee button. In the pop-out box, select Person and click Next. Enter the payee's Name, the Payment Method and the Default Funding Account from the drop down. There are 4 different payment methods from which to choose when making a payment to a person:

Method	Required Recipient Information	Description
<b>Check</b>	Address, Phone Number	Mail a check to an address.
<b>Bank Account</b>	Bank Account Number, Routing Number	Sends funds via ACH.
<b>Email</b>	Email Address, Shared Secret	The recipient receives an email containing the shared secret and a link to the iPay site. The recipient navigates to the link, enters in the shared secret and registers with iPay to receive the funds.
<b>Text Message</b>	Phone Number, Shared Secret	The recipient receives an SMS containing the shared secret and a link to the iPay site. The recipient navigates to the link, enters in the shared secret and registers with iPay to receive the funds.

### Send a Payment

To send a payment to an established payee, click the payee tile from the **Bill Pay Dashboard**. You can now schedule single and recurring payments to the selected payee. Once the payment is submitted, you will need to **Submit** then **Confirm**

Payment. When you see the **Success** message you can print the confirmation or return to the payment activity screen.

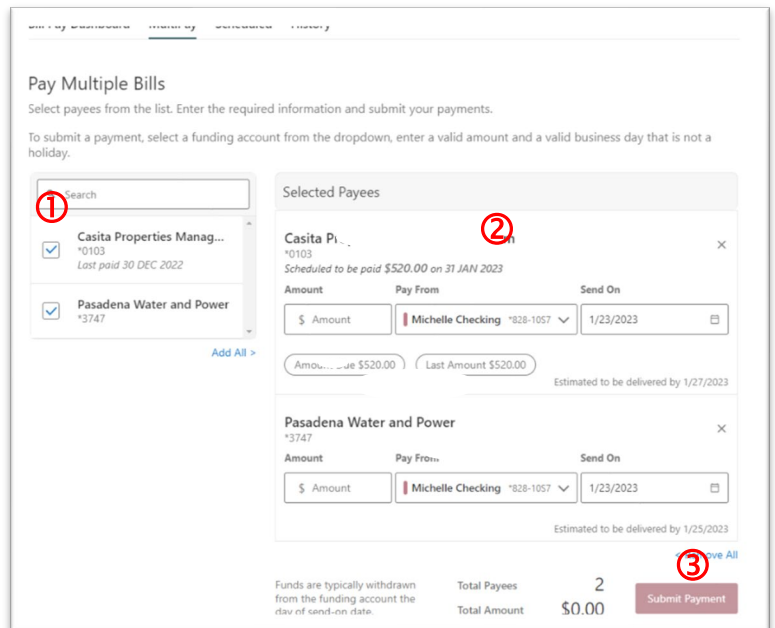
### Edit or Delete Payee

To Delete or edit a Payee, click the payee tile from the **Bill Pay Dashboard** and select the **Manage** tab. Scroll to the bottom of the page and click the **Delete Payee** link. Deleting a payee purges all payee information from the system, including payee history and is irreversible.

### MultiPay

The MultiPay option can be used to pay several payees all in a single transaction, but it can also be used for single payments. The MultiPay tab does not allow you to set up recurring payments (for recurring payments, these must be scheduled in the Make a Payment Tab).

- 1) To pay multiple bills using Multipay, check the checkbox next to the payee's name.
- 2) Under Selected Payees, select the appropriate **Amount**, account to **Pay From**, and select the **Send On** date.
- 3) Click the **Submit Payment** Button and confirm all details are accurate. Once you receive the Success message your payments will appear under the activity tab.



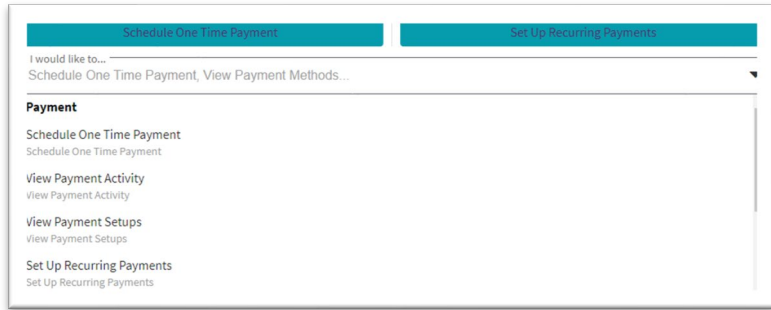
The screenshot displays the 'Pay Multiple Bills' interface. On the left, there is a search bar and a list of payees with checkboxes. Two payees are selected: 'Casita Properties Manag...' and 'Pasadena Water and Power'. On the right, the 'Selected Payees' section shows details for each selected payee, including the amount to pay, the account to pay from (Michelle Checking), and the send-on date (1/23/2023). A 'Submit Payment' button is located at the bottom right of the interface.

### Loan Payment Service

F&A's Loan Payment Service allows you to make a payment to an F&A loan with funds from an external checking account, or with a debit card. **Note** – if you are making a payment from an F&A account, use the **Transfer** function.

From the **Move Money** menu option, select **Loan Payment Service** then select the loan account to which you want to apply a payment. Follow the prompts to agree to the Terms and Conditions and verify your membership details.

From the **Account Summary** tab, select the **one time or recurring payments** button:



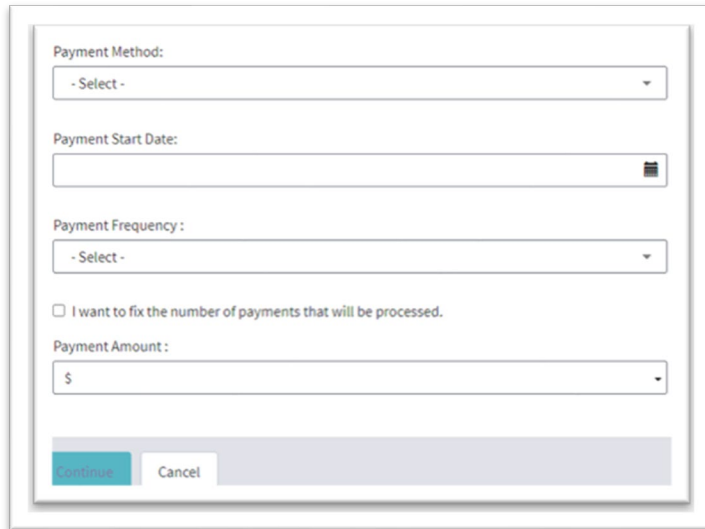
Schedule One Time Payment | Set Up Recurring Payments

I would like to...  
Schedule One Time Payment, View Payment Methods...

**Payment**

- Schedule One Time Payment  
Schedule One Time Payment
- View Payment Activity  
View Payment Activity
- View Payment Setups  
View Payment Setups
- Set Up Recurring Payments  
Set Up Recurring Payments

Enter the required payment information; Click Continue



Payment Method:  
- Select -

Payment Start Date:  
[Calendar icon]

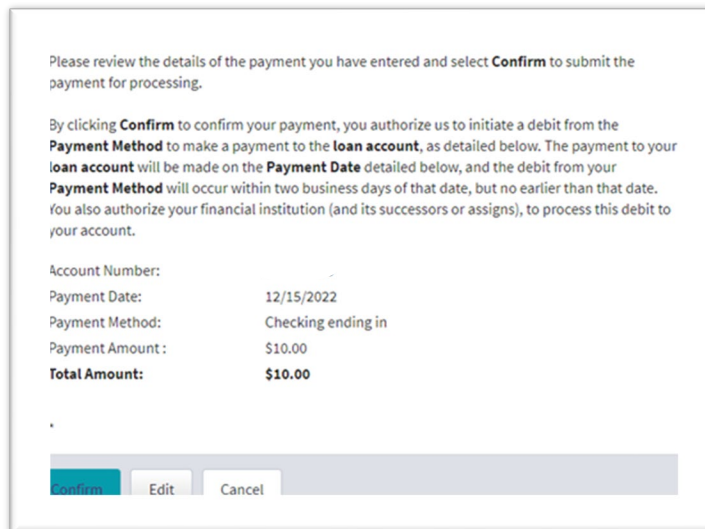
Payment Frequency:  
- Select -

I want to fix the number of payments that will be processed.

Payment Amount:  
\$

Continue | Cancel

Review the details and click Confirm.



Please review the details of the payment you have entered and select **Confirm** to submit the payment for processing.

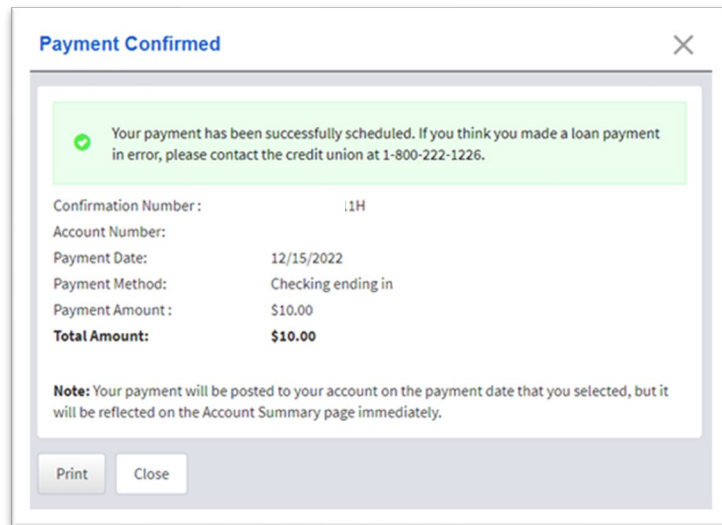
By clicking **Confirm** to confirm your payment, you authorize us to initiate a debit from the **Payment Method** to make a payment to the **loan account**, as detailed below. The payment to your **loan account** will be made on the **Payment Date** detailed below, and the debit from your **Payment Method** will occur within two business days of that date, but no earlier than that date. You also authorize your financial institution (and its successors or assigns), to process this debit to your account.

Account Number:	
Payment Date:	12/15/2022
Payment Method:	Checking ending in
Payment Amount:	\$10.00
<b>Total Amount:</b>	<b>\$10.00</b>

Confirm | Edit | Cancel

Your payment is not scheduled until you receive the confirmation screen.

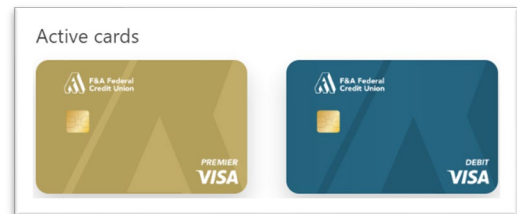
You can print the confirmation screen using the print button at the bottom of the screen.



## Card Services

**Manage Cards** allows you to view your active card information and use the Lock/Unlock button to control your cards.

**Rewards Points** allows you to view and redeem rewards for your eligible rewards Visa.

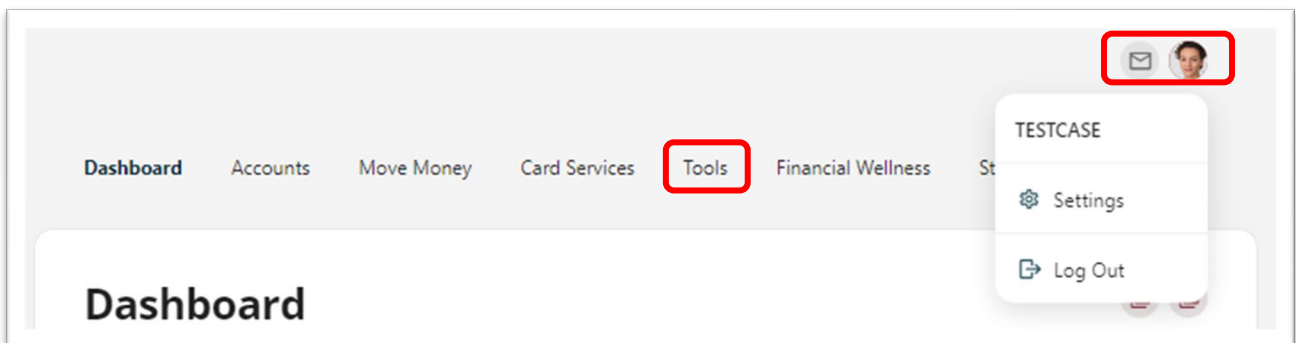


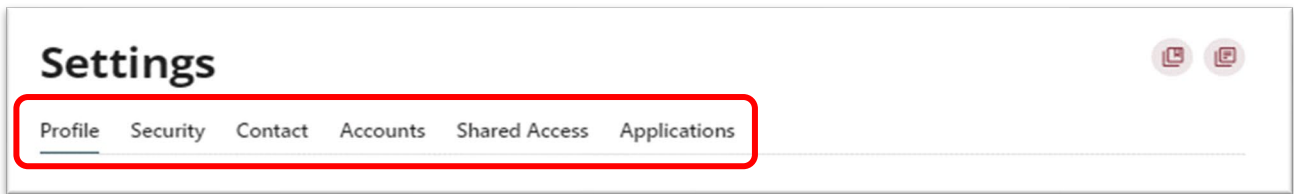
## Tools

### Settings

The **Settings** menu allows you to view, update, manage settings and personalize your overall online banking experience.

Navigate to **Settings** by clicking on the profile drop-down menu under your name or find Settings in the **Tools** menu from the main navigation bar:





- **Profile:** allows you to edit profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity.
- **Security:** allows you to view and edit security details, such as Username, Password, Two-Factor Authentication method, and maintain your authenticated devices.
- **Contact:** allows you to modify your contact information, including Address, Phone Numbers, and Email Addresses, and choose your preferred method of contact.
- **Accounts:** allows you to configure account color, add a nickname, change the order accounts appear, and hide accounts from display; you can also add or delete external (ACH) accounts. Click the pencil icon to make changes.
- **Shared Access:** allows you to share access to your accounts with another user. You determine their permissions and the actions they can perform on your account.
- **Applications:** allows you to view and revoke access to authorized applications. An example of when you may want to revoke access is if you have a device that is lost or stolen.

## My Alerts

A variety of **Alerts** are controllable by you for each of your accounts. Set **Alerts** to keep you informed about transactions on your accounts which is a very valuable tool to prevent fraud on your accounts.

## Financial Wellness

### Spending & Saving

Within **Financial Wellness**, utilize our great tools to help you create and track savings goals, track your spending, and explore all the free tools and information powered by our financial wellness partner, Enrich.

## Statements & Support

### Viewing eStatements

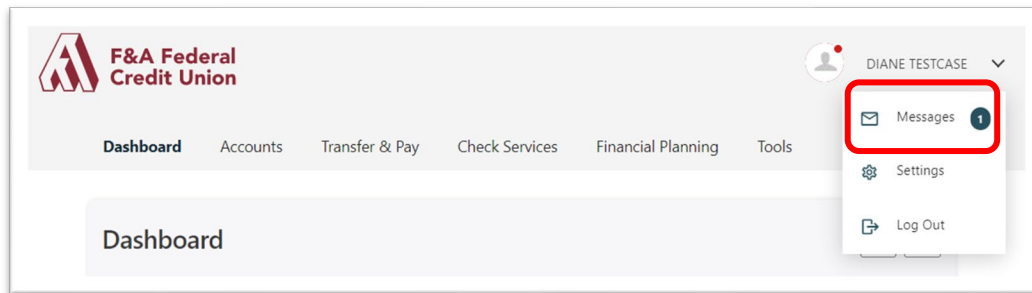
From the main navigation menu, select Statements & Support and click eStatements to view, save or print your account statements and tax documents. You will not be

able to see statements for accounts for which you are a joint account holder, only the primary account holder has access to eStatements.

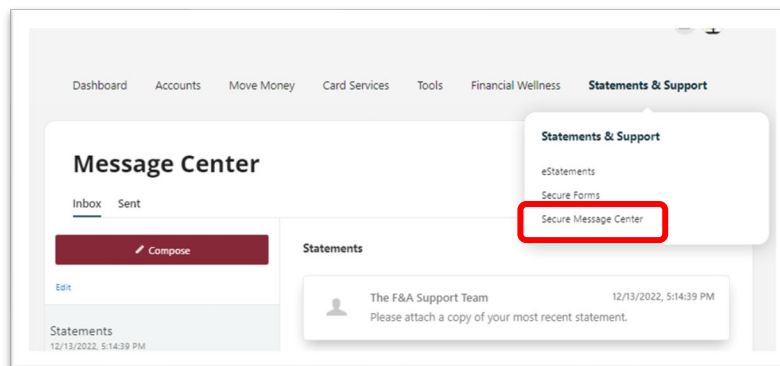
## Navigating the Secure Message Center

Keeping your information secure is our primary concern. Our Secure Message Center allows you to securely send and receive sensitive information (such as your member number and other personal information). You can view your inbox, upload documents and view sent messages from the Message Center.

Quickly access the Message Center by clicking on the profile dropdown menu under your name. You will be notified with a red indicator next to your profile photo if you have unread message(s). The number of unread messages is indicated on the right of the Messages menu option.



You can also access the Message Center from the main navigation menu under Statements & Support:

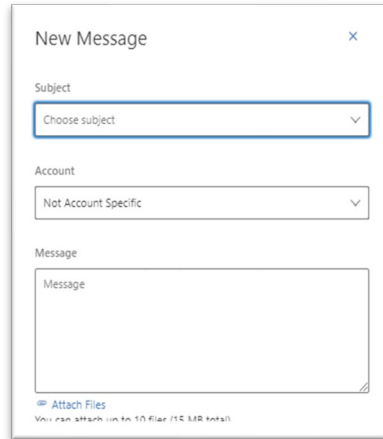
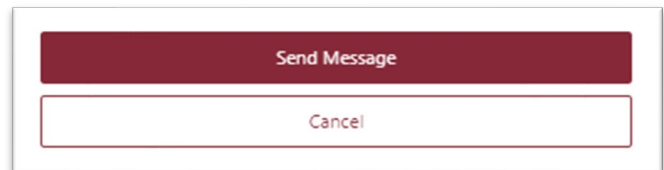




## To compose a Message

To compose a new message:

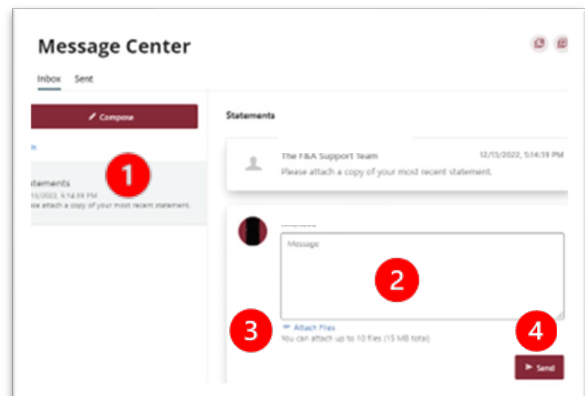
- 1) Click the **Compose** button from the **Inbox** tab of Message Center.
- 2) Select the message **Subject** from the dropdown menu.
- 3) Select the **Account** the message refers to from the dropdown menu.
- 4) Enter the **Message** body and select the **Attach Files** link to attach files to the message (limit of 10 files).
- 5) Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.

## To reply to a Message

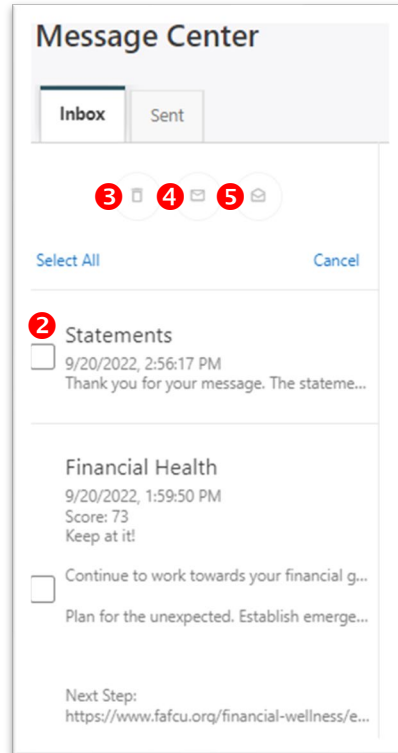
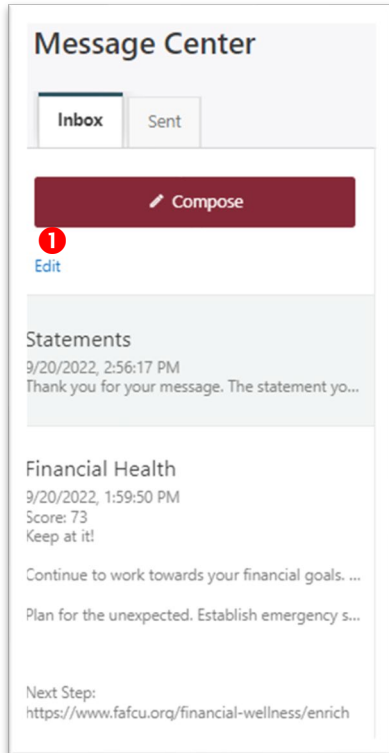
To reply to a message:

- 1) Select the message thread to respond to. View the messages within the thread.
- 2) Enter a **Message** response.
- 3) Select the **Attach Files** link to attach files to the message.
- 4) Click the **Send** button to send the response.



## Message Actions

You can mark a message thread as unread, read, or delete a message thread.



1. Click the **Edit** link to view the message actions.

2. Click the **checkbox** next to the message thread to act on a message.

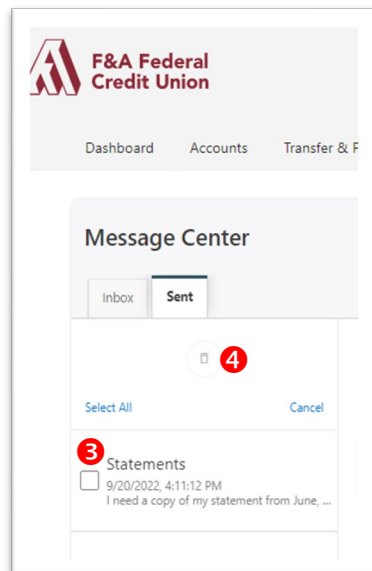
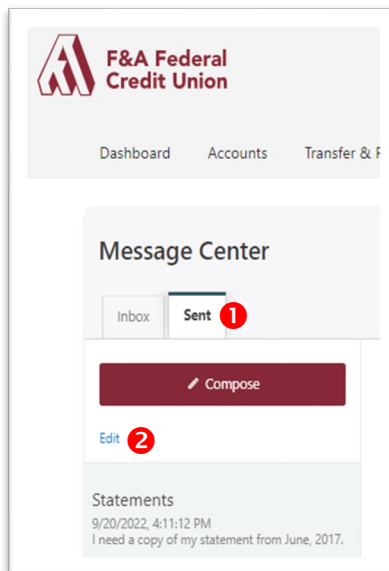
3. Click the **delete** (trash can) button to delete the message thread.

4. Click the **unread** (envelope) button to mark the message thread as unread.

5. Click the **read** (open envelope) button to mark the message thread as read.

## Sent Messages

The **Sent** tab allows you to view and delete messages that have been sent.



1. Click the **Sent** tab to view the messages.

2. Click the **Edit** link to view all messages.

3. Click the **checkbox** to select the message you want to delete (or Select All to delete multiple).

4. Click the **delete** (trash can) button to delete the message thread.

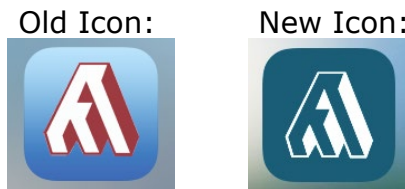
## Mobile Banking

### **Maximize your digital banking experience and begin using the Mobile Banking application today!**

If you already have the mobile app on your device:

- Android users need to delete the old app and download a new version from the Google Play Store
- Apple users only need to update their application.

Look for the updated App Store icon:



Haven't used the mobile application? Download it today!

### **What are the limitations of the mobile platform?**

Most of the functionality you will find in the online platform is available on the mobile platform, with just a few minor exceptions.

## More Helpful Resources

Find answers to many frequently asked questions, and more helpful resources including "how to" videos on our website at [FAFCU.org/digitalbanking](http://FAFCU.org/digitalbanking).