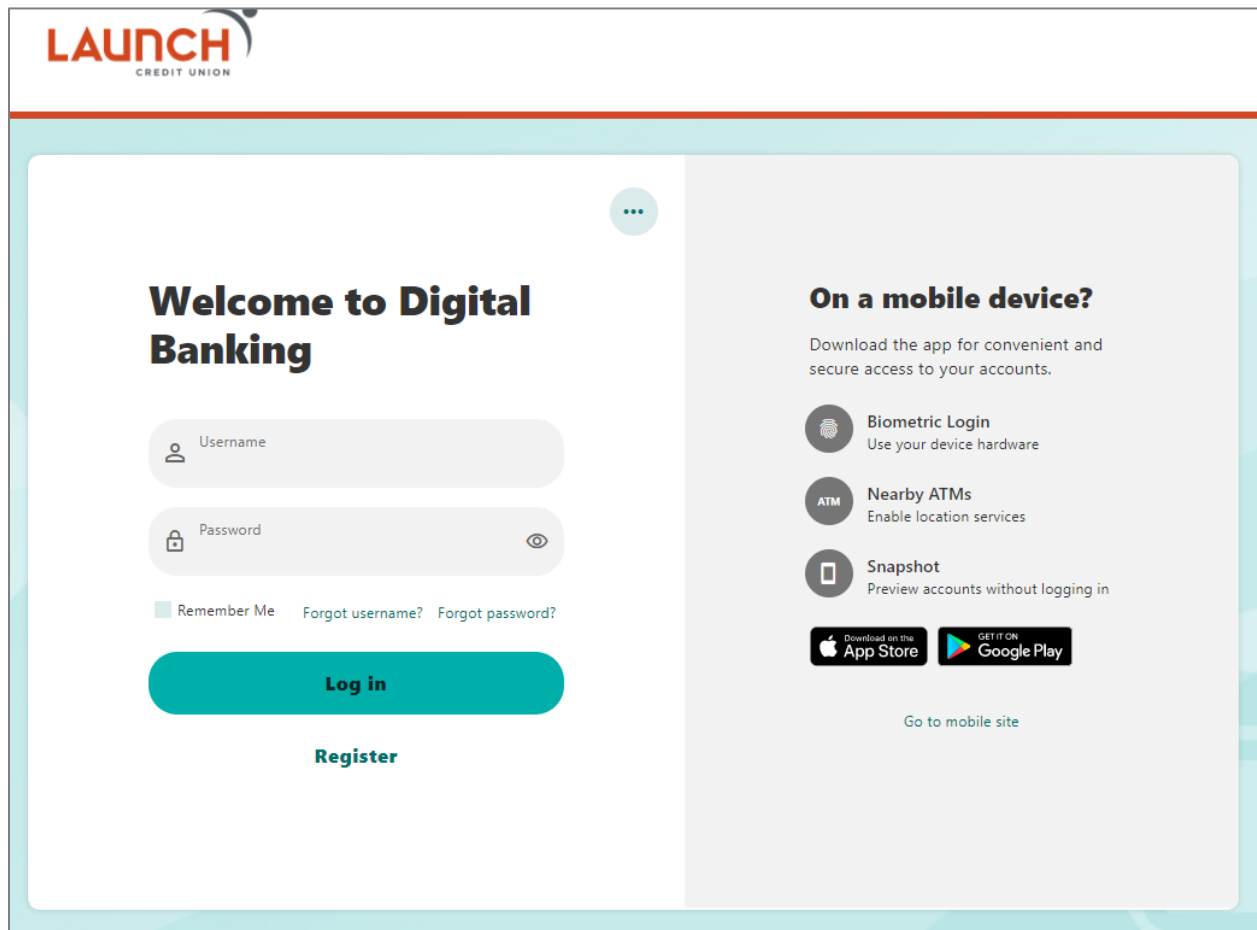


# Digital Banking User Guide



# **Table of Contents**

## **Getting Started**

- Browser and device Support
- New Users – Enrollment

## **Dashboard Overview**

## **Managing Your Profile**

## **Secure Message Center**

- Navigating the Message Center
- Respond to a Message
- Message Actions
- Sent Messages

## **Transfers**

- Quick, One-time Transfers
- Classic One-Time or Recuring Transfers

## **Linking Accounts**

- Linking Accounts M2M
- Launch Account to Launch Account
- Linking External Accounts for Transfers
- Linking Accounts for Account Aggregation

## **Bill Pay**

- Add a Payee – Company
- Add a Payee – Person
- Make a Payment
- Manage Payee Information or Sender Information

## **Check Services**

- Stop Payment
- Reorder Checks

## Getting Started

### **Browser and Device Support**

Access your accounts via desktop, tablet, or mobile devices 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 digital banking and standards that are implemented in newer browsers.
- Device Support –
  - Windows: Versions still supported by Microsoft and support a browser listed above
  - OS X: Versions still supported by Apple and support a browser listed above
  - Android: Version 6.0+
  - iOS: Last 2 major releases

### **Existing Users- First Time login**

**If you are an existing digital banking user, but are logging in for the first time since the upgrade, complete the following steps:**

1. Enter your current digital banking Username and password. Click Login.
2. Create a new password.
3. Read the disclosure. Click accept.
4. Verify your identity. Click continue.
5. Select a delivery method to receive your temp password,
6. Click “Log in” button.
7. Enter in Username and temporary password that was just sent to you.
  - Create a new password. Criteria: Minimum length 8, must include a number, a non-alphanumeric, and Lowercase letter.
8. Welcome to your new digital banking experience!

### **New Users - Enrollment**

If you have an account with us, but are new to digital banking, it is easy to get started

1. Click on Digital Banking Login to Register.
2. Agree to the Disclosure.
3. Enter the requested Personal Information, which matches the information on your account.
4. Choose Username and check that it is available
5. Select your method for code delivery
6. Create new password
7. Verify contact information

To keep your username and password secure, we have specific requirements for each.

#### **Username:**

#### **Password:**

Requirement	Default	Requirement	Default
Minimum Length	6	Minimum Length	8
Maximum Length	20	Must include a Number	Yes
Allow Alpha Characters	Yes	Must include an Uppercase Letter	No
Allow Numeric Characters	Yes	Must include a Lowercase Letter	Yes
Allow Special Characters	Yes	Must include a Non-Alphanumeric	Yes

## Dashboard Overview- Desktop View

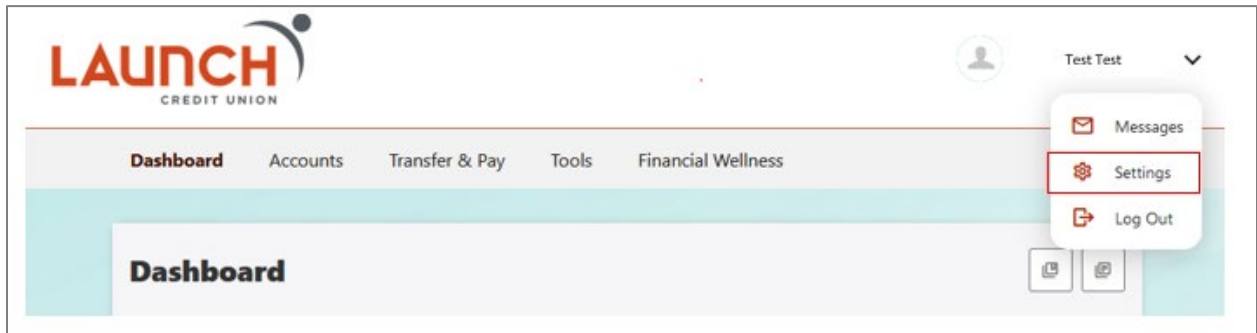
Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online.

1. **Widgets**, commonly referred to as icons that are used to categorize like features.
2. **Actionable Alerts** that require action from you are displayed here towards the top of the page.
3. **Accounts** are grouped by Account Type Class (e.g., Checking, Savings, Loans).
4. **Linked External Accounts** from other Financial Institutions.
5. **Activity Modules** provides a quick glance of recent and future activities.

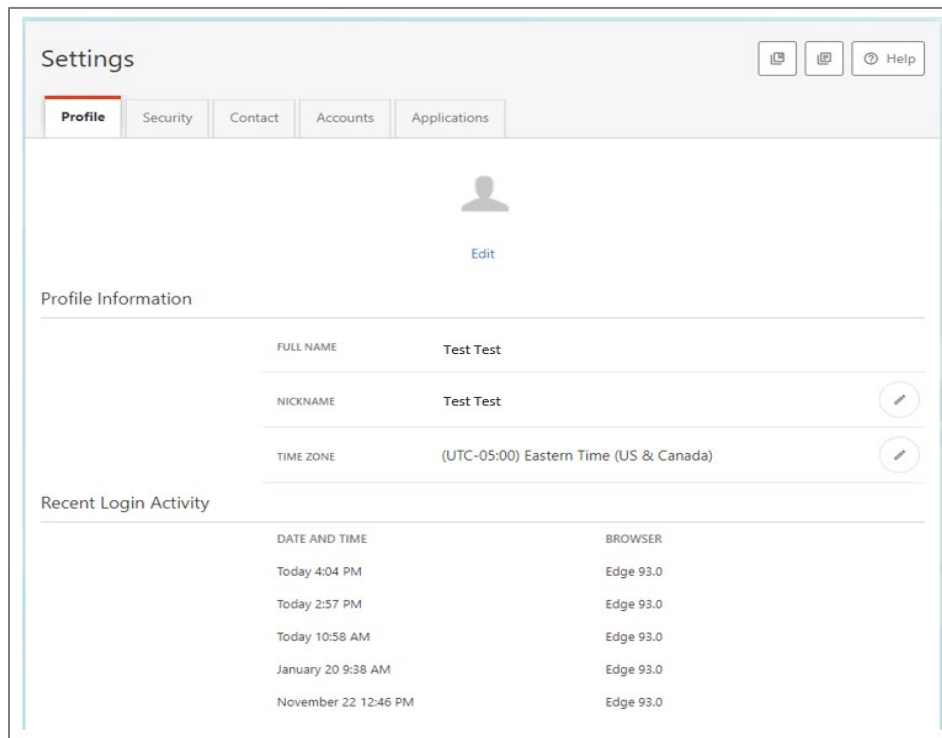
The screenshot displays the LAUNCH CREDIT UNION dashboard. At the top left is the logo. A navigation bar contains 'Dashboard', 'Accounts', 'Transfer & Pay', 'Tools', and 'Financial Wellness'. A user profile 'Test Test' is in the top right. The main content area is titled 'Dashboard' and includes a payment alert for a \$190.00 due in 7 days on a Platinum Visa. Below this is a list of accounts categorized by type: Checking, Savings, and Loans. The 'Checking' section lists three accounts with balances. The 'Savings' section lists four accounts with balances. The 'Loans' section shows an 'Auto/Truck' loan with a balance of \$17,382.81. To the right, there is a 'LinkExternalAccounts' section with logos for various banks and a 'Get Started' button. Below that, activity modules show 'Last 3 days' with one transfer of \$15.00 and 'Next 3 days' with no scheduled activity. A 'Quick Links' section is at the bottom right. Five numbered callouts are overlaid on the image: 1 points to the 'Dashboard' navigation item; 2 points to the 'Dashboard' title; 3 points to the 'Accounts' section header; 4 points to the 'LinkExternalAccounts' section; and 5 points to the activity modules.

## Managing Your Profile

The Settings widget allows you to view, update and manage settings that are applicable to your account and overall digital banking experience.



- **Profile:** allows you to enter 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, and Multi-Factor Authentication, and maintain your authenticated devices.
- **Contact:** allows you to make modifications to your contact information, including address, phone numbers, and Email addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.

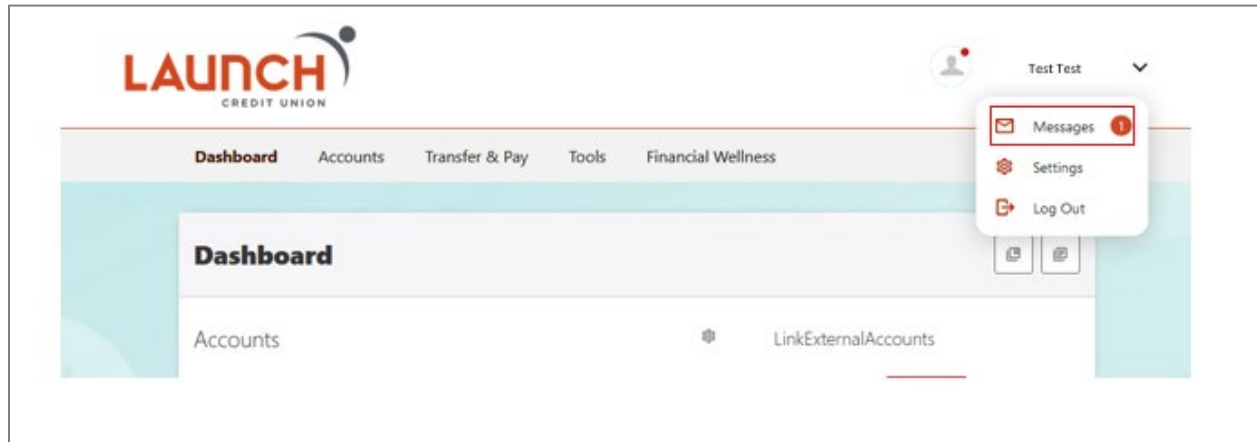


## Secure Message Center

You can access the Secure Message Center by clicking the profile dropdown menu. You can view messages and message threads, compose new messages, and respond to a message using the Inbox tab of the Message Center.

### **Message Center**

You will be notified through the **Profile** dropdown menu if you have an unread message. The number of unread messages is indicated on the right side of the **Message** dropdown menu option.

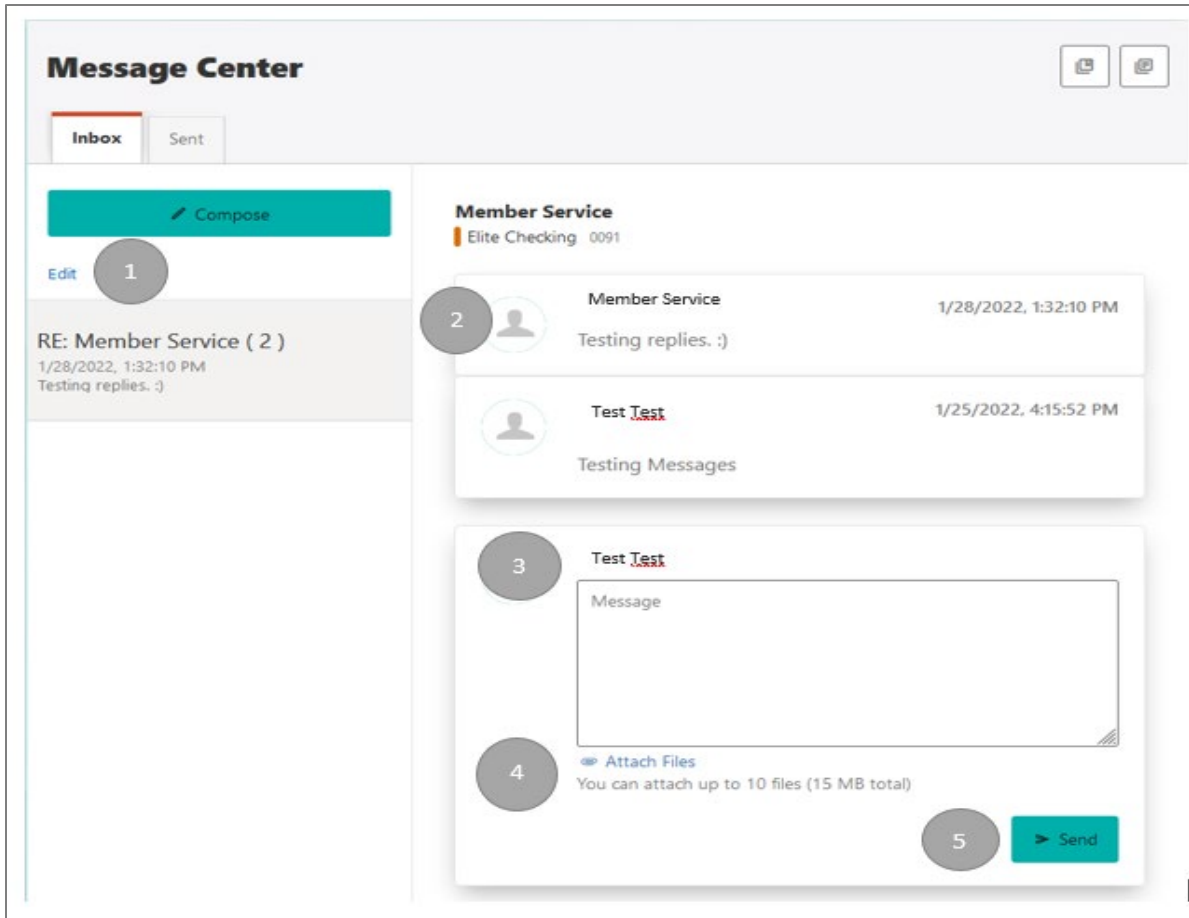


#### Compose a new message:

1. Click the **Compose** button on 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.
5. Click the **Attach Files** link to attach files to the message.
6. Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.

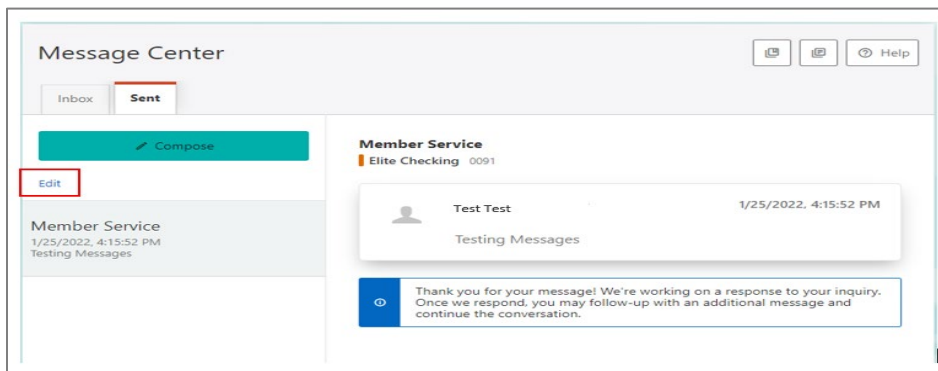
#### Respond to a Message:

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



## Message Actions

You can mark a message thread as unread, read, or delete a message thread. Click the **Edit** link to view the message actions.

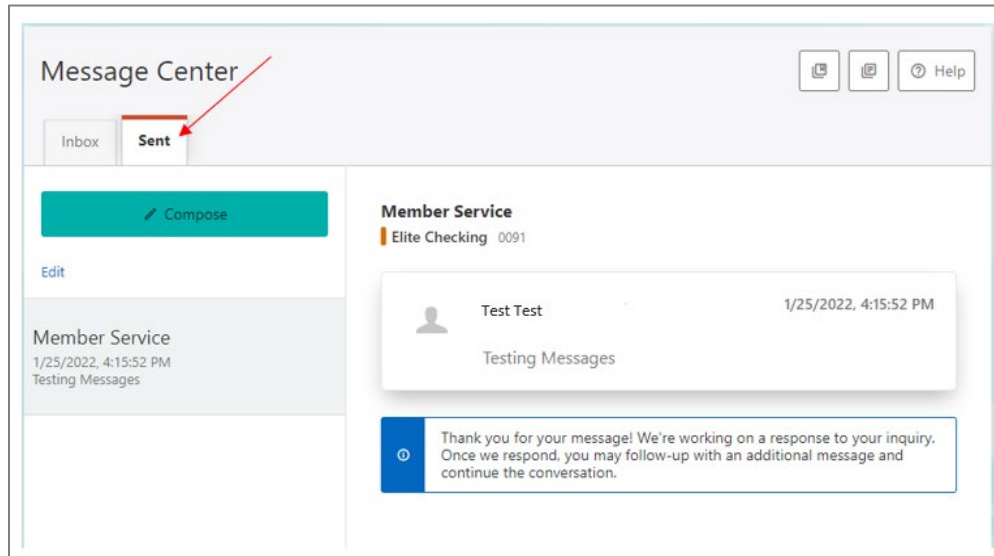


Click the checkbox next to the message threads to act on. Select the desired action:

- Click the **delete** (trash can) button to delete the message threads.
- Click the **unread** (envelope) button to mark the message threads as unread.
- Click the **read** (open envelope) button to mark the message threads as read.

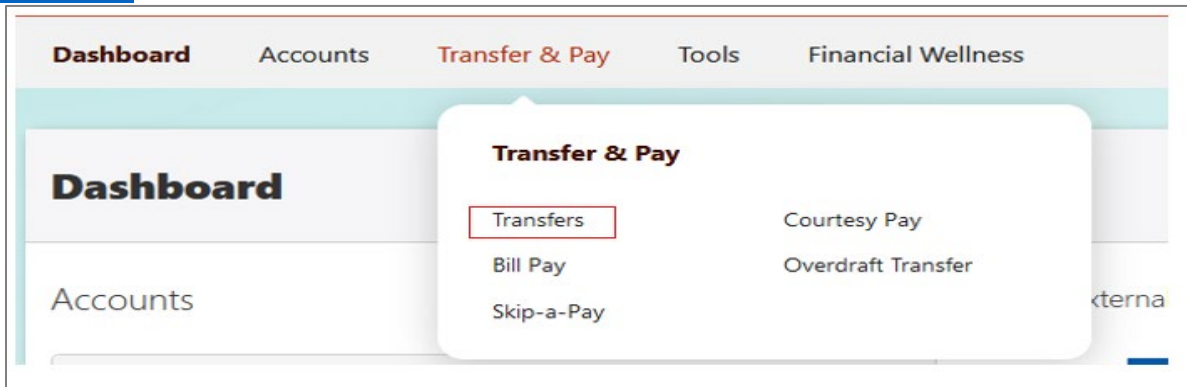
## Sent Messages

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





## Transfers



### Quick, One-time Transfers

The **Quick** transfers tab allows you to perform one-time transfers for configurable predetermined dollar amounts or for a single free form amount. You can make transfers to and from internal and previously configured external accounts.

1. Click the account you want to transfer from, to select it.
2. Click the amount to transfer from the list of convenient predetermined amounts, or by entering a specific amount.
3. Click the account you want to transfer to, to select it.
4. Click the **Submit Transfer** button.
5. The “Confirm Transfer” Pop up will appear. Verify transaction. Click “Confirm Transfer”.

The screenshot shows the 'Quick Transfer' form with the following elements and callouts:

- 1**: 'From' account selection list.
- 2**: 'Amount' selection grid.
- 3**: 'To' account selection list.
- 4**: 'Submit Transfer' button.

From	Amount	To
Classic Checking (\$29.88)	\$20	Classic Checking (\$29.88)
Elite Checking (\$218.60)	\$40	Elite Checking (\$218.60)
Elite Checking (\$303.62)	\$50	Elite Checking (\$303.62)
Elite Checking (\$303.62)	\$60	Elite Checking (\$303.62)
Minor Savings (\$84.28)	\$80	Elite Checking (\$303.62)
Minor Savings (\$0.00)	\$100	Minor Savings (\$89.28)
Minor Savings (\$35.00)	\$200	Minor Savings (\$89.28)
Additional Savings (\$0.00)	\$300	Minor Savings (\$5.00)
Savings (\$250.05)	\$400	Minor Savings (\$40.00)
	\$500	Additional Savings (\$0.00)
	\$1,000	Savings (\$255.05)
	\$2,000	Holiday Club Savings (\$0.00)
	\$3,000	Holiday Club Savings (\$0.00)
	\$4,000	Holiday Club Savings (\$876.03)
	Custom Amount (\$ Enter Amount)	Holiday Club Savings (\$0.00)

## Classic One-time or Recurring Transfers

You can set up transfers or payments to move funds between account types that have you have ownership of (i.e., primary, or joint ownership). Using the Classic tab, you can create any of the following four transfer scenarios:

- **One-Time Immediate Transfer:** Create a one-time, immediate transfer by selecting the To Account and the From Account and entering an amount for the transfer. When a transfer is executed, a confirmation screen will appear to confirm the details of the transfer.
- **One-Time Future-Dated Transfer:** Create a one-time future-dated transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify a future date as to when that transfer should execute.
- **Immediate Recurring Transfer:** Create an immediate recurring transfer by selecting the To Account and the From Account and entering an amount for the transfers. Then, specify the frequency and when *the recurring transfer should end*.
- **Future-Dated Recurring Transfer:** Create a future-dated recurring transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify the frequency and when the recurring transfer should end.

The **Classic** transfers tab allows you to perform both one-time and recurring transfers, as well as loan payments (including payments to credit cards).

1. Select the source account from the **From** dropdown menu.
2. Select the destination account from the **To** dropdown menu.
3. Enter the amount you want to transfer.
4. Choose the **Date** (or **Start Date**) you want the transfer to take place.
5. Select the **Frequency** the transfer will repeat on.
6. Select the **Ending** date of the recurring transfer, if prompted. (Depending on which frequency you chose.)
7. Add memo (optional).
  - This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be stored and displayed for reference purposes in the Scheduled and History tab (Activity list on mobile) under the transfer detail.
8. Click the **Submit Transfer** button.
9. The “Confirm Transfer” Pop up will appear. Verify transaction. Click “Confirm Transfer

The screenshot shows the 'Transfers' interface with the 'Classic' tab selected. The form is titled 'Make a Transfer' and includes the following fields and options:

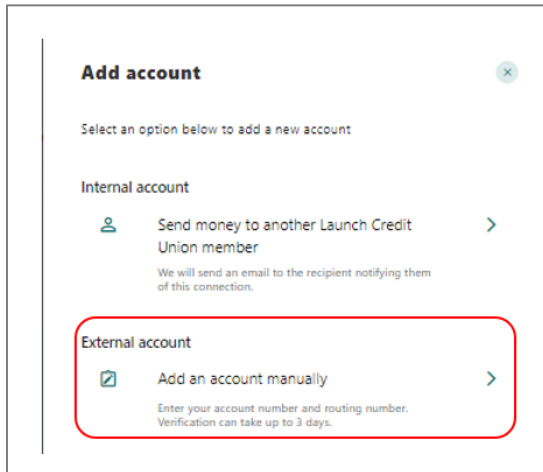
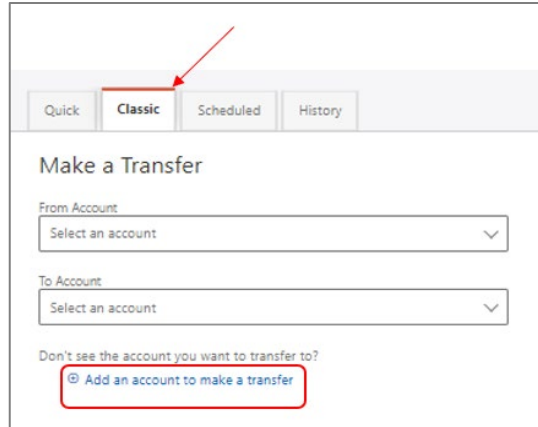
- From Account:** Elite Checking \*\*\*\*\*0090 (Balance: \$303.62)
- To Account:** Additional Savings \*\*\*\*\*0010 (Balance: \$0.00)
- Amount:** \$ Enter Amount
- Start Date:** 01/26/2022
- Frequency:** Monthly
- Ending:** Never, On MM/DD/YYYY, After [ ] Occurrences
- Buttons:** Add Memo, Submit Transfer

## Linking Accounts

### Linking Accounts M2M

(Launch Account to Launch Account)

Create a one-time or permanent link to another member's account to make one-time and recurring transfers to that account. You have the option to link to another member's account using their account number (along with the credit union share or loan ID associated with that account number). To use this feature, use the "+ Add an account to make a transfer" option on the Classic Transfer tab.



### Linking External Accounts for Transfers

To add an external transfer account:

1. Select the *Transfers* widget and click on the **Classic** transfers tab.
2. Click "+ Add an account to make a transfer" located below the *To Account*.
3. Add Account side bar will open.
4. Select External account.
5. Add an account manually.

Enter your account number and routing number to the account you hold at another Financial Institution. Verification can take up to 3 days.

**Note:** Before the account can be added to your profile, you must confirm the value of the first and second trial deposit.

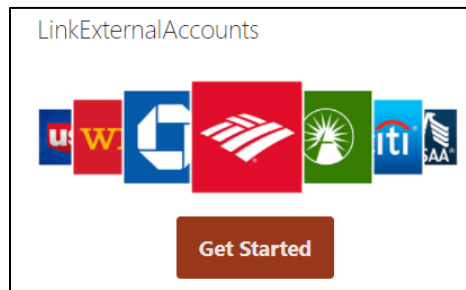
### Linking External Accounts for Account Aggregation

Adding accounts from other Financial Institutions makes it convenient for users to view their assets and liabilities in one place.

1. Select the "Get Started" button on the **Dashboard**.

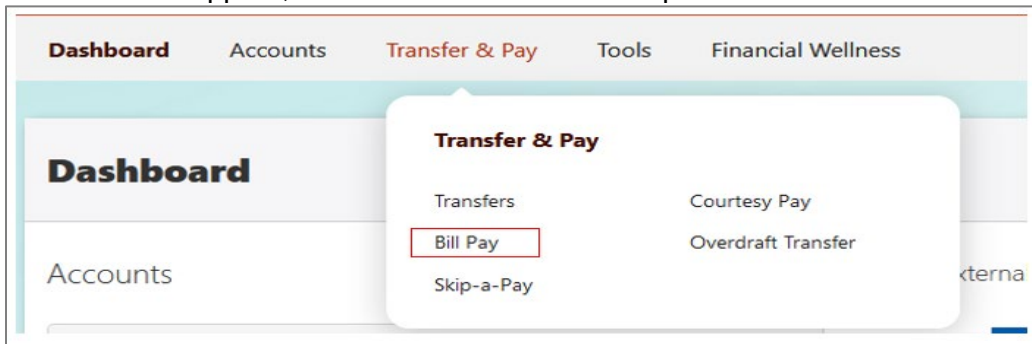
**Note:** If it is your first time, you will see an informational screen to guide you through the step-by-step process.

After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions. You will see your account details and transactions in the Accounts or Dashboard widgets within 60 seconds.



## Bill Pay

To access Bill Pay, hover over the Transfer & Pay widget on the top of the screen. For first time users, a disclosure will appear; the disclosure must be accepted before one can continue.



### **Add a Payee**

1. Within the BillPay widget, click the **Add Payee** button.
2. In the pop-up box, select **Pay a company** and click **Next**.
3. Enter the Payee name, Payee Account number and Payee zip code.
4. Click the Next button.

### **Add a Payee – Person**

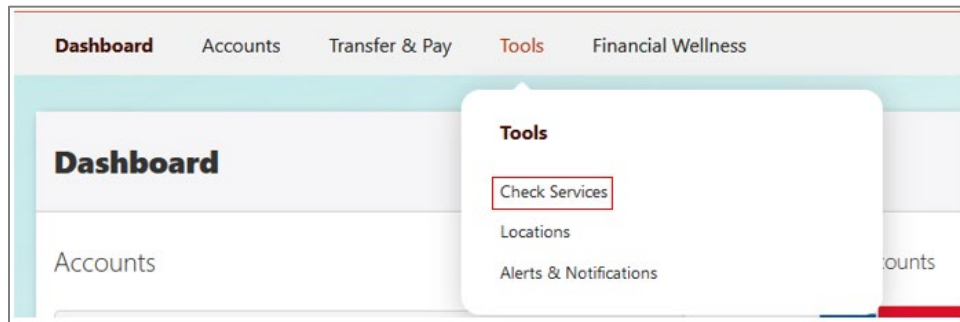
1. Within the BillPay widget, click the **Add Payee** button.
2. In the pop-up box, select **Pay a Person**, select the payment method (**email, electronic, check**) and click **Next**.
3. Enter the payee's information in the required fields. click **Next**.  
Note: duplicate payees will only be rejected if the nickname, account number, and address are all the same.

### **Make a Payment**

The **Payments** tab (BillPay home screen) allows you to schedule single and recurring payments to the selected payee. Once the payment is submitted, you will need to **Confirm** and **Submit Payment**.

## Check Services

To access Check Services, hover over the Tools widget on the top of the screen.



The Check Services widget allows you to stop a payment and reorder checks.



### Stop Payment

To place a stop payment request:

Click the **New Stop Pay Request** button. The *Add a Stop Payment Request* window will display.

1. Click the **Account** dropdown menu and select the account to place the stop payment on.
2. Enter the **Check #** to place the stop payment on.
3. Enter the **Amount** the check was written for.
4. Click the **Search** button to search for transactions that have cleared the account selected and match the transaction details entered.
5. Enter the **Payee Name** the check was written to.
6. Check the **I Agree** checkbox to acknowledge the *Stop Payment Policy*.
7. Click the **Submit Request** button to submit the stop payment request or click the **Cancel** button to close the *Add Stop Payment Request* window without submitting the request.

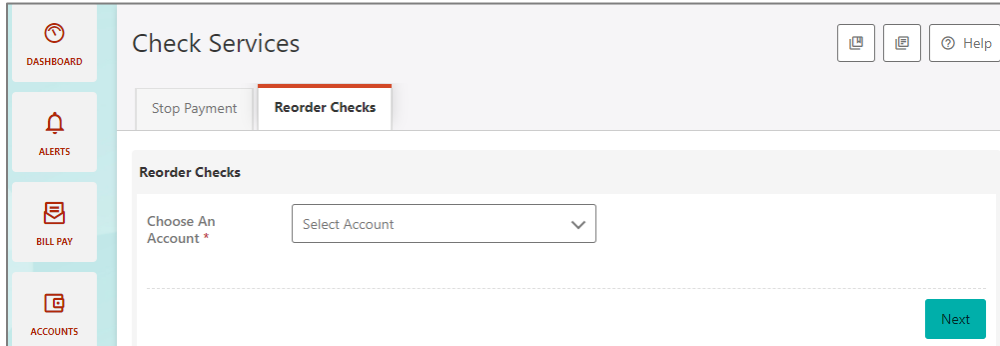
A screenshot of the 'Add Stop Payment Request' window. It has a title bar with a close button. The form contains several fields: 1. 'Account \*' dropdown menu. 2. 'Check Number' text input and a 'Range' checkbox. 3. 'Amount' text input with a note: 'Amount must match check amount for stop payment to be applied.' 4. 'Search for matching transactions before stopping payment.' section with a 'Search' button. 5. 'Payee Name' text input. 6. 'I Agree' checkbox. At the bottom, there are 'Cancel' and 'Submit Request' buttons. Numbered callouts (1-7) are placed around the form to correspond with the steps in the list.

A message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.

## Reorder Checks

The Reorder Checks service is used to submit requests for checks. You will be prompted to select an appropriate **account** if multiple qualifying accounts are found, as well as the **check address** and **shipping address**. Once the information is filled in, select **Reorder Checks**.

**Note:** If you have not previously ordered checks, please visit a branch or contact us by phone.



The screenshot displays a web interface for 'Check Services'. On the left is a vertical navigation menu with icons and labels for 'DASHBOARD', 'ALERTS', 'BILL PAY', and 'ACCOUNTS'. The main content area is titled 'Check Services' and contains two tabs: 'Stop Payment' and 'Reorder Checks', with the latter being the active tab. Below the tabs, the 'Reorder Checks' section is visible, featuring a form with the label 'Choose An Account \*' and a dropdown menu labeled 'Select Account'. A 'Next' button is located at the bottom right of the form area. In the top right corner of the main content area, there are three icons: a document, a printer, and a 'Help' button.