


Digital Banking User Guide



...

Welcome to Digital Banking

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Log in

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On a mobile device?


Download the app for convenient and secure access to your accounts.




Biometric Login
Use your device hardware




Nearby ATMs
Enable location services



Snapshot
Preview accounts without logging in



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





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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

Enrolling in Digital Banking

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. **Buckets** commonly referred to as icons that are used to categorize like features. These **buckets** contain **widgets** to help navigate the site.
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 for viewing.
5. **Activity Modules** provides a quick glance of recent and future activities.

The screenshot displays the LAUNCH Credit Union dashboard interface. At the top, the LAUNCH CREDIT UNION logo is on the left, and navigation icons for email and user profile are on the right. A horizontal navigation bar contains the following links: Dashboard, Accounts, Transfer & Pay, Tools, and Financial Wellness. A callout '1' is placed over the 'Financial Wellness' link.

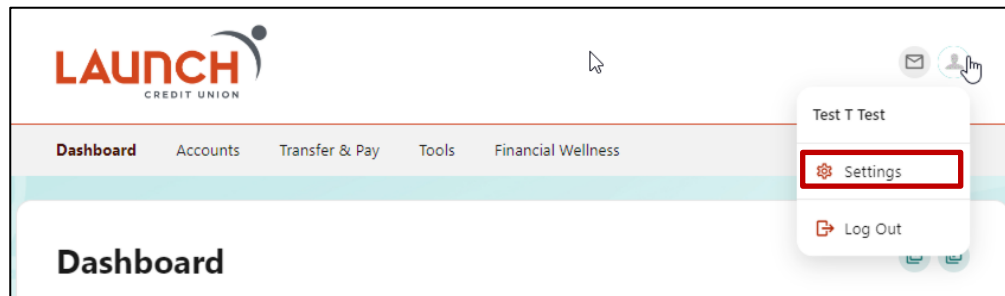
Below the navigation bar, the main content area is titled 'Dashboard'. On the left side, there is a section for 'Accounts' which is organized into categories: Checking, Savings, Loans, and Mortgages. A callout '3' is placed over the 'Checking' category header. Under 'Checking', there is a 'Classic Checking' account with an available balance of \$1,434.53. Under 'Savings', there is a 'Savings' account with a balance of \$7,323.51. Under 'Loans', there is an 'Auto/Truck' loan with a balance of \$8,517.98 and a 'Pay' button. Under 'Mortgages', there is a 'MORTGAGE LOAN' with a balance of \$81,071.78 and a 'Pay' button. A callout '2' is placed over an 'Actionable Alert' at the top of the dashboard, which states: 'Your payment of \$9,054.86 is 222 days past due' for a 'MORTGAGE LOAN' with account number **5341-1950, and includes a 'Pay Now' button.

On the right side of the dashboard, there is a 'Link External Accounts' section with a callout '4' and a 'Get Started' button. Below this, there are 'Activity Modules' with a callout '5'. The first module is 'Last 3 days', which states 'There has been no activity to report for the last 3 days.' The second module is 'Next 3 days', which states 'There is no activity scheduled for the next 3 days.' At the bottom right, there is a 'Quick Links' section.

At the bottom left of the dashboard, there is a legend indicating that 'A' stands for 'Available Balance'.

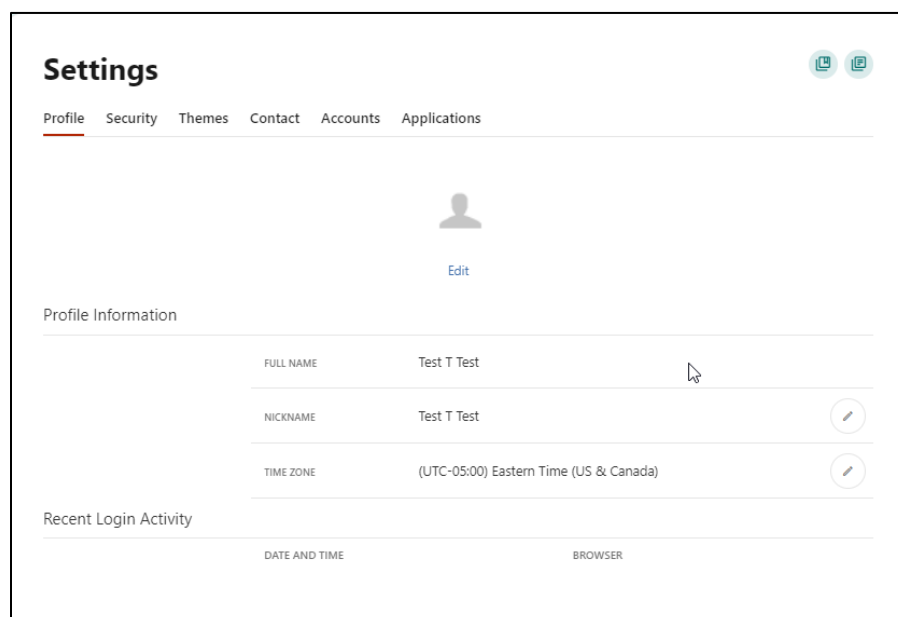
Managing Your Profile

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



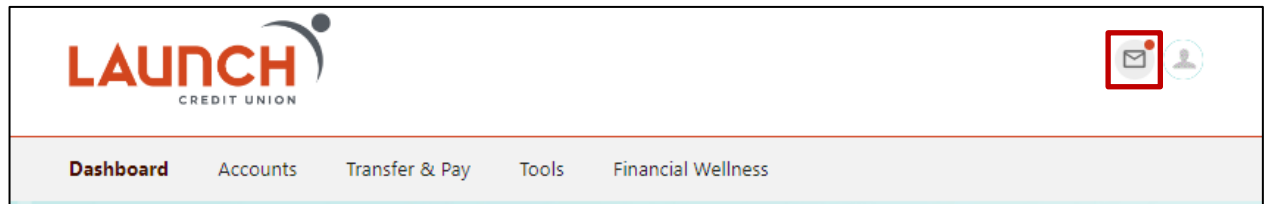
Tabs in Settings

- **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.
- **Themes:** displays a selection of backgrounds available for the desktop digital banking experience.
- **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.
- **Applications:** allows you to view and revoke access to an authorized device.



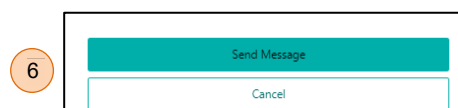
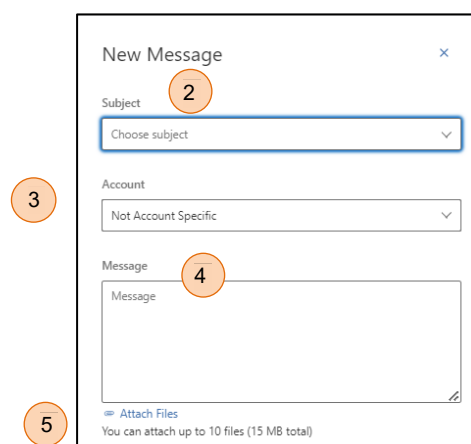
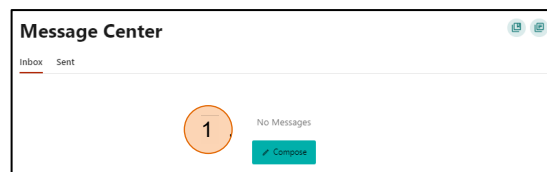
Message Center

You can access the **Message Center** by clicking the envelope icon from the top of the page. A red dot on the envelope icon indicates you have a new message waiting to be read. In the message center you can view messages and message threads, compose new messages, and respond to a message using the Inbox tab of the Message Center.



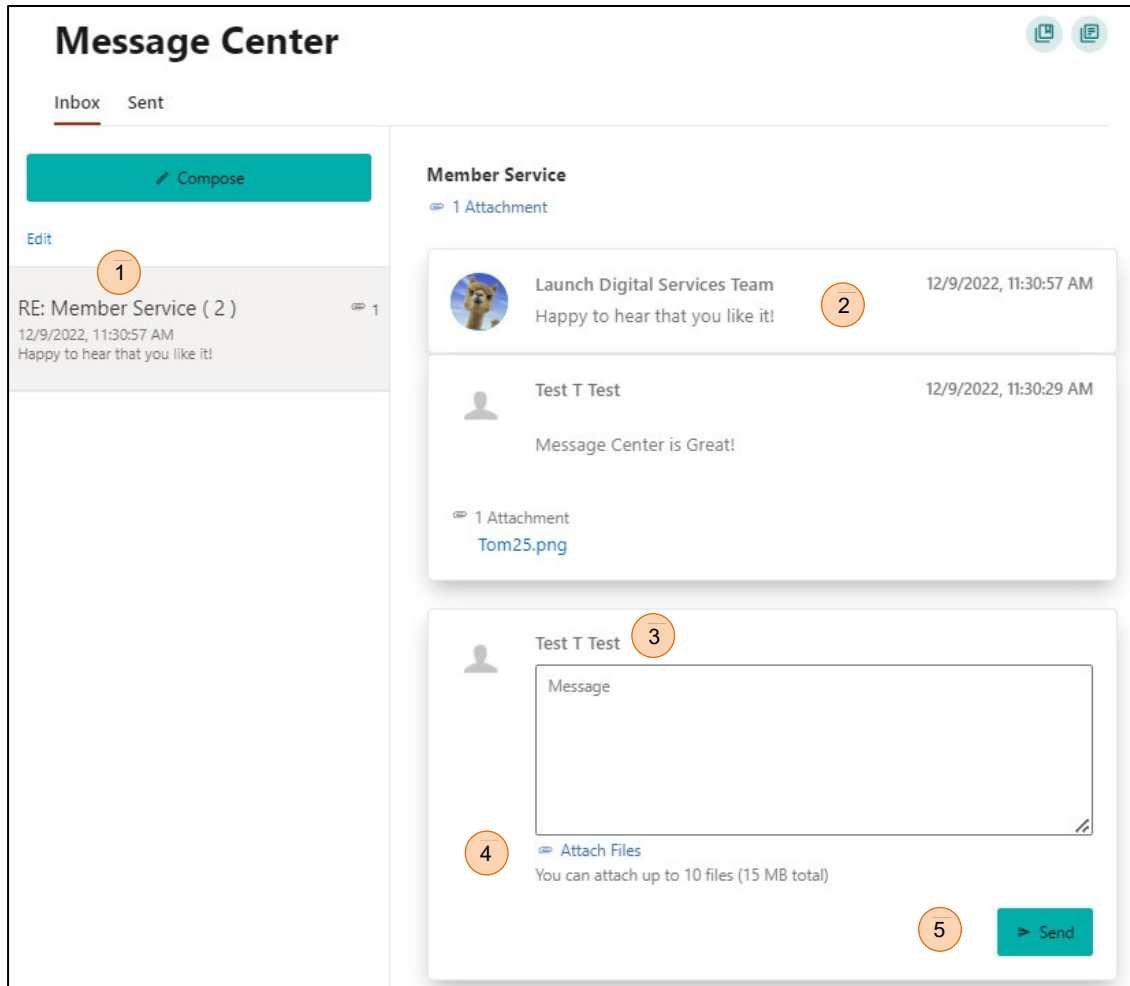
Composing a new message:

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.



Responding 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.



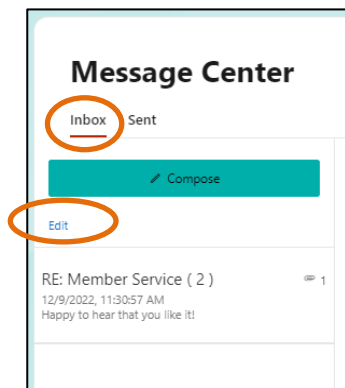
Message Actions

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

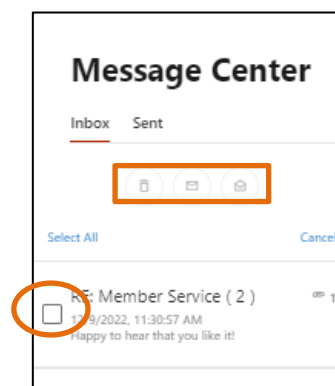
Click the checkbox next to the message threads to act on. Select the desired action:

- 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.

Select **Inbox & Edit**



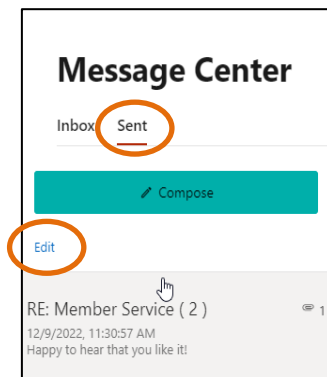
Choose **Action**



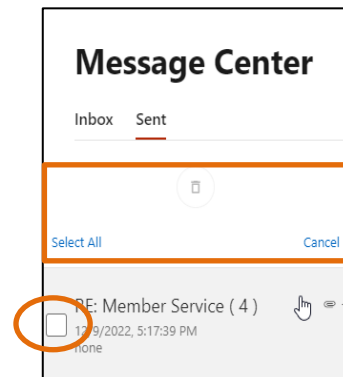
Sent Messages

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

Select **Sent & Edit**

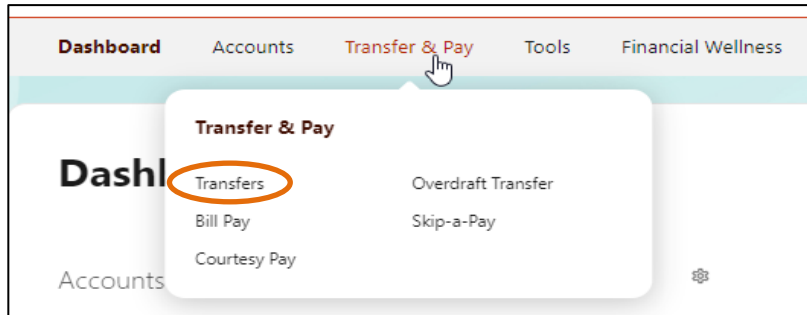


Choose an **Action**



Transfers

You can access the **Transfers** widget by clicking the Transfer & Pay bucket. You can perform transfers, view transfer history, set up recurring transfers, manage transfers, and add an external account to move money between institutions.



Types of Transfers

You can set up transfers or payments to move funds between account types that you have ownership of (i.e., primary, or joint ownership). Using the **Make a Transfer** tab, you can create any of the following 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. 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.
- **Transfer To or From External Institutions:** Transfers to and from external accounts can be performed exactly like any of the transfers in this list. However, please note accounts linked to external institutions must be verified using microdeposits prior to making any transfers. Additionally, the transfers typically take several business days to process.

Making a Transfer

The 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. Select the **Frequency** for the transfer. Then, choose **Today's Date** (or a **Future Date**) you want the transfer to take place.
5. Select the **Ending** date of a recurring transfer, if prompted. (Depending on which frequency you chose.)
6. Add a 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 when viewing the transfer details.
7. Click the **Review Transfer** button. The next screen will offer a summary of the transfer and the **Submit Transfer** option.

The screenshot shows the 'Transfers' page with the following elements and numbered callouts:

- 1**: 'Accounts' section header.
- 2**: 'To Account' dropdown menu.
- 3**: 'How Much' section header.
- 4**: 'When' section header.
- 5**: 'Date' input field.
- 6**: 'Memo' section header.
- 7**: 'Review Transfer' button.

The interface includes tabs for 'Make a Transfer', 'Scheduled', 'Activity', and 'More Actions'. The 'From Account' dropdown shows a balance of \$1,030.08. The 'To Account' dropdown shows a balance of \$451.01. The 'Amount' field is set to \$5.50. The 'Frequency' is set to 'One Time'. The 'Date' is set to '12-13-2022'. The 'Memo' field contains the text 'Socks'. A footer link reads 'Learn more about our [Transfer Policy](#) and [External Transfer Limits](#)'.

Adding Accounts for Transfers

Adding an account to transfer to another LCU member can be done in the Transfers screen via your choice of two tabs.

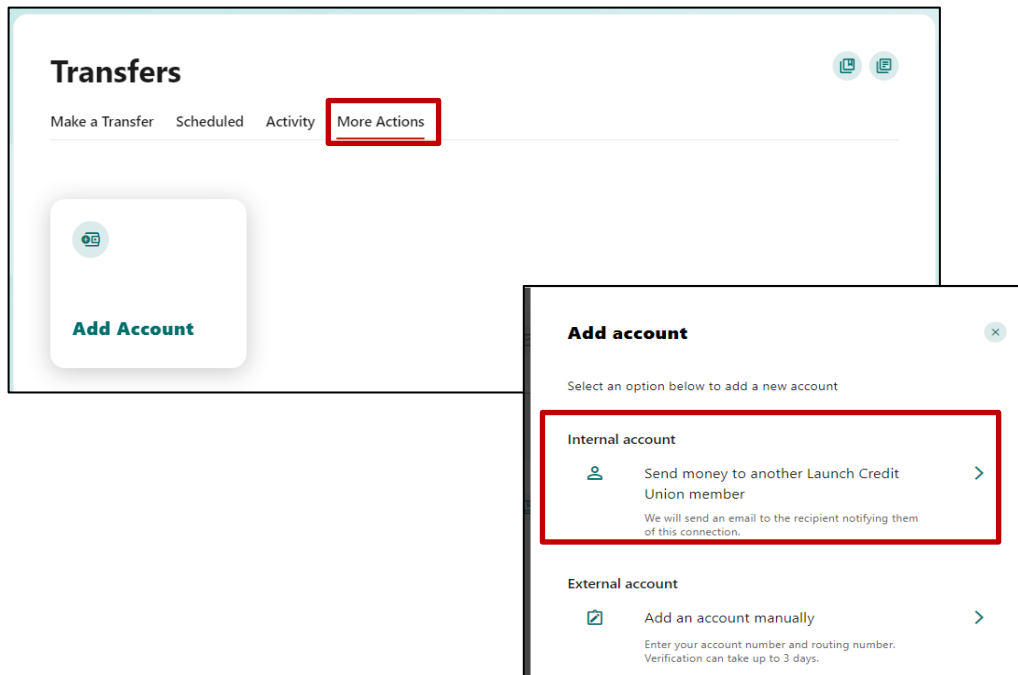
Using Make a Transfer Tab for a Member-to-Member Transfer-Method 1

1. Choose **"Add Account"** from the **"To Account"** dropdown.
2. Select **"Internal Account"** in the pop-up window that opens.
3. You will need the following information to add another member's account: Last name, account type, account number, and share or loan ID. You will be offered the opportunity to save the information for future transfers.

The screenshot displays the 'Transfers' screen with the 'Make a Transfer' tab selected. The 'To Account' dropdown menu is open, showing options for 'Savings' and 'Personal Loan'. The 'Add An Account' option is highlighted with a red box. To the right, the 'Add account' pop-up window is shown, with the 'Internal account' option highlighted by a red box. The 'Internal account' option includes a description: 'Send money to another Launch Credit Union member. We will send an email to the recipient notifying them of this connection.' The 'External account' option is also visible, with a description: 'Add an account manually. Enter your account number and routing number. Verification can take up to 3 days.'

Using More Actions Tab for a Member-to-Member Transfer-Method 2

1. You may also use “**More Actions**” tab.
2. Select “**Add Account**”.
3. Then, select “**Internal Account**” in the pop-up window that opens.
4. You will need the following information to add another member’s account: Last name, account type, account number, and share or loan ID. You will be offered the opportunity to save the information for future transfers.



Using Make a Transfer Tab to Add an External Account for Transfers-Method 1

1. Choose **"Add Account"** from the **"To Account"** dropdown.
2. Select **"External Account"** in the pop-up window that opens.
3. You will need the following information to add your account from another financial institution: account type, routing number, account number, and create a nickname.
4. After completing the process to add the account's information, the account will need to be confirmed using microdeposits sent to the institution you have added. This could take several days.

The screenshot shows the 'Transfers' interface with tabs for 'Make a Transfer', 'Scheduled', 'Activity', and 'More Actions'. The 'Make a Transfer' tab is active. It features a 'From Account' dropdown (Classic Chec... **6281-0090 \$2,127.46) and a 'To Account' dropdown. The 'To Account' dropdown is open, showing options: 'Savings **6281-0000 \$10,818.79' and 'Personal Loan **6281-0600 \$2,478.76'. Below these is a '+ Add An Account' button. To the right, a pop-up window titled 'Add account' is shown. It has a close button (X) and text: 'Select an option below to add a new account'. Under 'Internal account', there is an option 'Send money to another Launch Credit Union member' with a right arrow. Under 'External account', there is an option 'Add an account manually' with a right arrow, highlighted by a red rectangle. Below this option, it says 'Enter your account number and routing number. Verification can take up to 3 days.'

The screenshot shows the 'Dashboard' interface. It has a header 'Dashboard'. Below it, there is a notification bar with a clock icon and text: 'You have 1 pending external account'. Below this, it says 'Confirm trial deposits to finish linking external accounts'. To the right of the notification bar is a 'Confirm' button.

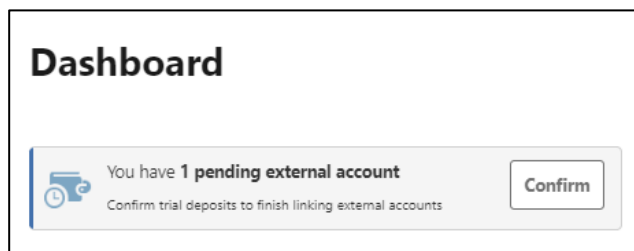
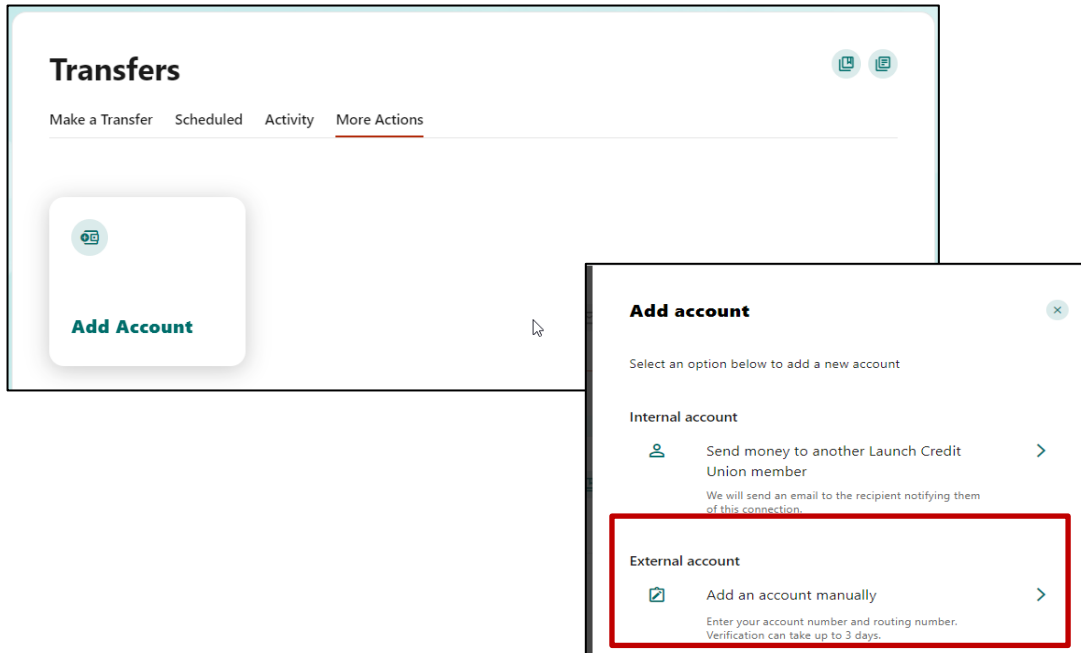
5. You will be able to confirm the amounts of the deposits from the Dashboard of your digital banking. Select, Confirm to begin the confirmation process.

6. Enter both deposit amounts received by your external institution. Once, verified you will be able to make transfer TO and FROM the external account. The account will be saved for future transfers.

The screenshot shows the 'Confirm Trial Deposits' interface. It has a title 'Confirm Trial Deposits'. Below it, there is text: 'As a security measure, we sent two transactions of different amounts to account #*****. It may take up to three business days for those transactions to appear in your account. We ask you to confirm the transaction amounts to ensure you're the owner of this *****'. Below this text are two input fields: 'First Deposit *' and 'Second Deposit *'. Both fields have a value of '0.00'. At the bottom right, there are two buttons: 'Cancel' and 'Confirm'.

Using More Actions Tab to Add an External Account for Transfers-Method 2

1. Choose “**More Actions**” tab.
2. Select “**External Account**” in the pop-up window that opens.
3. You will need the following information to add your account from another financial institution: account type, routing number, account number, and create a nickname.
4. After completing the process to add the account's information, the account will need to be confirmed using microdeposits sent to the institution you have added. This could take several days.



5. You will be able to confirm the amounts of the deposits from the Dashboard of you digital banking. Select, Confirm to begin the confirmation process.

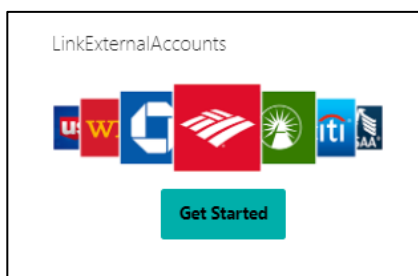
6. Enter both deposit amounts received by your external institution. Once, verified you will be able to make transfer TO and FROM the external account. The account will be saved for future transfers.

The image shows a screenshot of a 'Confirm Trial Deposits' form. It contains the following text: 'As a security measure, we sent two transactions of different amounts to account #*****. It may take up to three business days for those transactions to appear in your account. We ask you to confirm the transaction amounts to ensure you're the owner of this *****'. Below this text are two input fields: 'First Deposit *' and 'Second Deposit *', both with a value of '0.00'. At the bottom right are two buttons: 'Cancel' and 'Confirm'.

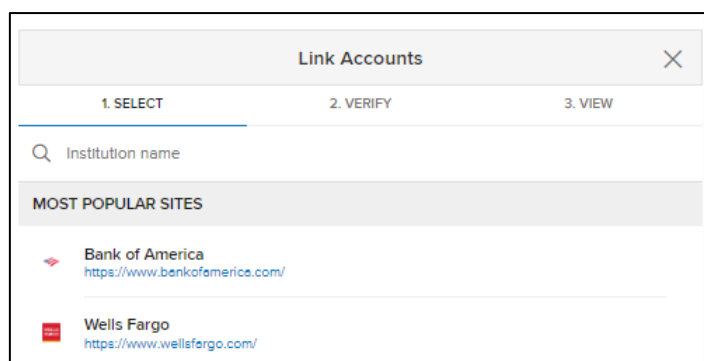
Linking External Accounts for Account Aggregation

Adding aggregated accounts from other Financial Institutions makes it convenient for users to view their assets and liabilities in one place. Note: accounts added here cannot be used to transfer funds.

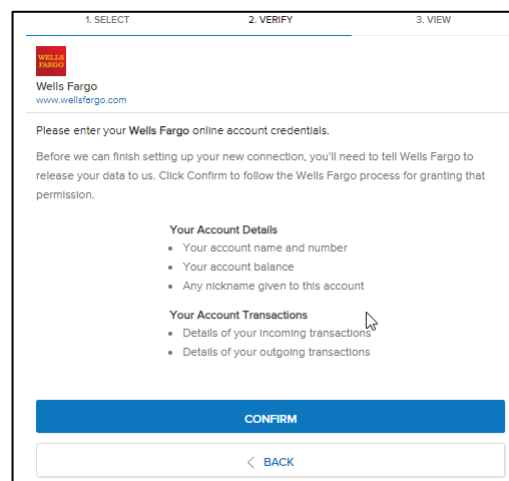
1. Select the “**Get Started**” button on the **Dashboard**.



2. Select the institution you wish to connect to your LCU digital banking.

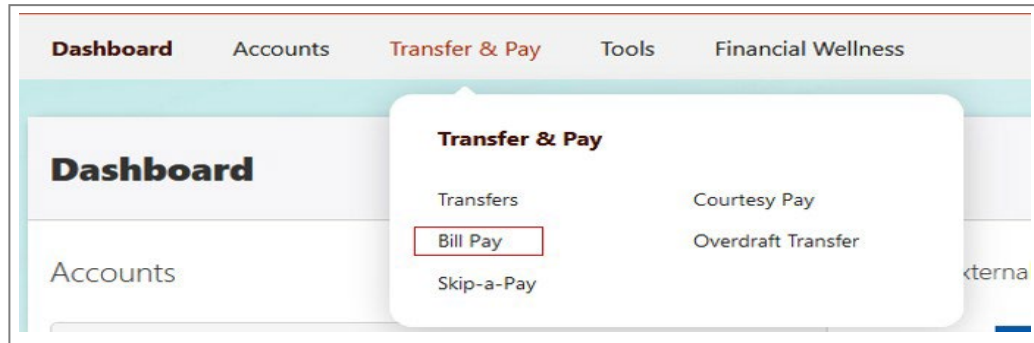


4. Select **Confirm**. You will be prompted for the credentials you use to login to your external institution. Additionally, some institutions may require you to use a secure access to allow the connection to be completed.
5. Retrieving all of the information for the account can take several moments. Once completed, the account will be added to your dashboard where you will be able to view the account's balance. The account will be viewable in the Financial Wellness widget to get a better picture of your overall financial health.



Bill Pay

To access Bill Pay, hover over the **Transfer & Pay** bucket 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 – Business

1. Within the BillPay widget, click the **Add Payee** button.
2. In the pop-up box, select **Business** and click **Next**.
3. Enter the Name of Business, Zip Code, Default Funding Account, Account Number and confirm the Account Number.
4. Click the **Next** button.
5. Enter the following information from a recent bill: Payee Address, City, State, Zip Code, Phone number, and a nickname.
6. Click **Add Payee**. Upon successful completion the **Make a Payment** screen will open for the first payment to be completed.

Add a Payee – Person

1. Within the Bill Pay widget, click the **Add Payee** button.
2. In the pop-up box, select **Person**, select the payment method (**check, SMS, electronic, Email**).
3. Chose the Default Funding account.
4. Enter the payee's Address, City, State, Zip Code, Phone, and Nickname. Click **Add Payee**.
Note: duplicate payees will only be rejected if the nickname, account number, and address are all the same.

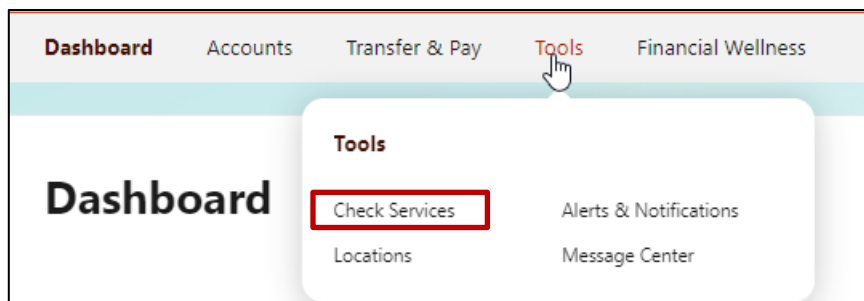
Make and View Payments

The **Bill Pay Dashboard** lists all current payees. Select a payee from the list to make a payment, manage the payee, or view activity for the payee.

MultiPay tab allows multiple payments to multiple payees to be edited and scheduled at one time. Any payments scheduled for the future will be available in the **Scheduled** tab, while previously paid bills will be viewable via the **History** tab.

Check Services

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



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



Placing a Stop Payment

Select **New Stop Pay Request** to open the Add Stop Payment Request pop up.

1. Select the **Account** from the dropdown.
2. **Check Number** or **Range** of numbers.
3. Enter the **Amount** of a single check or 0.00 for a Range of checks.
4. Select **Search** to find matching transactions that have cleared the account.
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 message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.

A screenshot of the 'Add Stop Payment Request' pop-up form. It has a title bar with a close button. The form contains several fields: 'Account' (dropdown menu, labeled 1), 'Check Number' (text input, labeled 2) with a 'Range' checkbox, 'Amount' (text input, labeled 3) with a note 'Amount must match check amount for stop payment to be applied. If stopping a range of checks, please enter \$0 for the amount.', 'Search for matching transactions before stopping payment.' (labeled 4) with a 'Search' button, 'Payee Name' (text input, labeled 5), and an 'I Agree' checkbox (labeled 6). At the bottom, there are 'Cancel' and 'Submit Request' buttons (labeled 7). A blue 'X' icon is in the top right corner.

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.

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

Check Services

Stop PaymentReorder Checks

Reorder Checks-If you have not previously ordered checks, please visit a branch or contact us by phone.

Choose An Account *

Select Account

Next