



# Retail Getting Started Guide

UUX/Treasury Release

June 13, 2014

# Notices

## Confidentiality Notice

This document (including all rights and attachments) contains confidential information and intellectual property belonging to Q2 Software, Inc. Unauthorized use or reproduction of this document or of any aspect of Q2 Software, Inc. confidential information and/or intellectual property as described herein is expressly prohibited without the express written consent of Q2 Software, Inc.

The specifications and information regarding the products in this guide are subject to change without notice. All statements, information, and recommendations in this guide are believed to be accurate but are presented without warranty of any kind, express or implied.

Users must take full responsibility for their application of any products. All document files and software are provided "as is" with all faults. Q2 Software, Inc. and its suppliers disclaim all warranties, express or implied including, without limitation, those of merchantability, fitness for a particular purpose, and noninfringement arising from a course of dealing, usage, or trade practice. In no event shall Q2 Software, Inc. or its suppliers be liable for any indirect, special, consequential, or incidental damages, including, without limitation, lost profits or loss or damage to data arising out of their use or inability to use this guide, even if Q2 Software, Inc. or its suppliers have been advised of the possibility of such damages.

© 2014, Q2 Software Inc., a Q2 Holdings company. All rights reserved. Q2 and mark, Q2access, Q2central, Q2clarity, Q2mobile Web, Q2mobility Apps, Q2mobile RDC, Q2online, Q2security, Q2text, and Q2voice are trademarks. All other trademarks are property of their respective owners.

Document: 10-2167-01

---

## Overview

The Unified User Experience (UUX) in online banking and the mobile banking app provides you the same account management experience on your desktop, tablet, and smartphone. The interface and features are consistent and intuitive, which makes managing your information simpler and faster.



**Note:** For the best experience on iOS or Android devices, use the mobile banking app. On a desktop or another device, use online banking in a browser that supports HTML5.

This “Retail Getting Started Guide” explains the most common tasks in online banking and the mobile banking app.

- ["Logging in for the first time" on page 4](#)
- ["Logging in after the first time" on page 5](#)
- ["Using the Menu" on page 6](#)
- ["Viewing account details" on page 6](#)
- ["Viewing transactions on the Activity Center page" on page 8](#)
- ["Searching for a transaction" on page 8](#)
- ["Sorting transactions" on page 9](#)
- ["Adding a payee" on page 9](#)
- ["Paying a bill" on page 10](#)
- ["Transferring funds" on page 10](#)
- ["Depositing a check" on page 11](#)
- ["Reading a secure message" on page 11](#)
- ["Creating a secure message" on page 12](#)
- ["Creating an alert" on page 12](#)
- ["Configuring security alerts" on page 13](#)
- ["Changing security preferences" on page 13](#)
- ["Finding a branch or ATM" on page 14](#)

---

To learn more information about these or additional tasks that are not covered here, click or tap **Help** in the Menu. You can also see one of the following:

- "Retail User Guide"
- "Commercial User Guide"



**Note:** The names of menu items, buttons, fields, and pages may vary or may not be available.

## Logging in for the first time

The login process may vary. The first time that you log in, you verify your identity. The most common methods are:

- A Secure Access Code
- A Symantec™ VIP Token

When you use a Secure Access Code, we send a one-time code to an email address, text message number, or phone number that is on file for you. For even greater security, we may configure your account to use codes from a Symantec Validation and ID Protection (VIP) Service Token.

Contact us to obtain your Login ID or if your account requires a token.

### To log in for the first time with a Secure Access Code

1. On the Login page, click or tap **I am a new user**.
2. On the Login page, enter your Login ID and click or tap **Submit**.
3. The Enter Secure Access Code page appears. Do the following:
  - a. Click or tap one of the contact methods to send a Secure Access Code.
  - b. When the code arrives, enter the code and click or tap **Submit**.
  - c. If prompted to register the device, you can click or tap **Register Device**.
4. In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.
5. Update your online profile and click or tap **Submit Profile**.
6. Read the agreement on the Disclaimers screen and click or tap **I Accept**. When you accept the agreement, the Home page appears.

---

## To log in for the first time with a Symantec VIP token

1. On the Login page, click or tap **I am a new user**.
2. On the Login page, enter your Login ID and click or tap **Submit**. The Enter VeriSign Token page appears.
3. Locate the current code on your Symantec VIP Token and enter the code in the **Enter VeriSign Token** field.
4. Wait for a new code to appear. Enter the second code in the **Enter Second VeriSign Token** field.
5. Click or tap **Submit**.
6. In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.
7. Update your online profile and click or tap **Submit Profile**.
8. Read the agreement on the Disclaimers screen and click or tap **I Accept**.  
When you accept the agreement, the Home page appears.

## Logging in after the first time

When you log in, you enter your Login ID and password. If you use a browser or a device that is not registered, you must also enter a Secure Access Code.

### To log in after the first time

1. On the Login page, enter your Login ID in the **Login ID** field.
2. (Optional) Select the **Remember me** check box to save your Login ID for the next time that you log in.
3. Enter your password in the **Password** field and click or tap **Sign In**. When the connection is complete, the Home page appears.

### To log in after the first time with a Symantec VIP Token

1. On the Login page, enter your Login ID in the **Login ID** field.
2. (Optional) Select the **Remember me** check box to save your Login ID for the next time that you log in.
3. Enter your password in the **Password** field and click or tap **Sign In**. The Enter VeriSign Token page appears.
4. Locate the current code on your Symantec VIP Token and enter it in the **Enter VeriSign Token** field.
5. Click or tap **Submit**. When the connection is complete, the Home page appears.

---

## Using the Menu

You can use the options in the Menu to change settings, manage secure messages, review online transactions, search online transactions, pay bills, and use other services.

In online banking, the Menu is always available to the left of or above the Account Overview.

On a tablet or a smartphone, the Menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.

## Viewing account details

The Account Details page includes information about the account and details of up to 100 transactions.

The Account Details page and the Activity Center page both include transactions. A specific transaction can appear on either page or both pages, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

### *Viewing transactions*

Page	Includes
Account Details	All posted and pending transactions in an account, including: <ul style="list-style-type: none"><li>• Checks</li><li>• Deposits</li><li>• Transactions at branches</li><li>• Transactions at ATMs</li><li>• Bill payments</li><li>• Transfers</li></ul>

---

### Viewing transactions (cont'd)

Page	Includes
Activity Center	Transactions that you create in online banking and the mobile banking app, including: <ul style="list-style-type: none"><li>• Recurring transactions</li><li>• Transfers</li><li>• Send a check</li><li>• Wire transfers</li><li>• Stop payment requests</li><li>• Address change requests</li><li>• Check reorders</li></ul>

#### To view account details

- On the Home page, click or tap the account name. The Account Details page appears.

#### To view additional transactions

- On the Account Details page, do one of the following:
  - Click or tap the next icon (➤) to view the next set of transactions.
  - Click or tap the previous icon (➤) to view the previous set of transactions.

#### To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

#### To filter transactions

1. On the Account Details page, click or tap **Show Filters**.
2. Do one or more of the following:
  - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
  - Select the type of transaction from the **Transaction Type** drop-down list.
  - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
  - Specify a check number range in the **Check#** fields.
3. Click or tap **Apply Filters**.

---

## Viewing transactions on the Activity Center page

The Activity Center page includes all transactions that you create in online banking and the mobile banking app, including recurring transactions. You can use the Activity Center to view or cancel a transaction that has not completed processing. After a transaction is posted to your account, it also appears on the Account Details page.

### To view transactions on the Activity Center page

1. In the Menu, click or tap **Transactions > Activity Center**.
2. On the Activity Center page, do one of the following:
  - Click or tap **Individual Transactions** to view a single transaction.
  - Click or tap **Recurring Transactions** to view a recurring transaction series.
3. Browse to locate the transaction that you want to view.
4. (Optional) Click or tap the transaction. The transaction expands to show the details.

### To view the individual transactions in a series

1. On the Recurring Transactions tab, in the details of a recurring series, click or tap **Show Associated Transactions**. The Individual Transactions tab appears with all of the transactions in the series.
2. (Optional) Do one of the following:
  - View the details of any specific transaction in the series.
  - Click or tap **Recurring Transactions** to view the details of the entire series.

## Searching for a transaction

On the Activity Center page, you can search for a transaction in the following ways:

- Search
- Basic search on specific fields



---

## To search for a transaction

1. In the Menu, click or tap **Transactions > Activity Center**.
2. Click or tap the **Search transactions** field.
3. In the **Search transactions** field, enter your search text.
4. Click or tap **Search**. The results list includes all matching payments and transfers.

See the appropriate User Guide or the Help for more information about Basic search.

## Sorting transactions

On the Account Details page and the Activity Center page, the column headings indicate the sort order of the transactions. The column used to sort includes a triangle icon. The direction of the triangle icon indicates ascending or descending sort order.

### To sort transactions

1. On the Account Details page or the Activity Center page, click or tap one of the column headings.
2. Click or tap the same column heading again to change the sort order between ascending and descending.

## Adding a payee

You must enroll in bill pay before you can add a payee. Contact us for information about enrolling.

### To add a bill payment payee

1. In the Menu, click or tap **Transactions > Bill Payment**.
2. Click or tap **Advanced > Add a Payee**.
3. On the Add Payee page, enter the payee details and click or tap **Save**.
4. When the success message appears, click or tap **Close**.

---

## Paying a bill

You can use the Bill Pay page to select a payee and pay a bill.

### To pay a bill

1. In the Menu, click or tap **Transactions > Bill Payment**.
2. On the Bill Pay page, click or tap the payee name that you want to pay.
3. On the Bill Pay page, specify the following:
  - **From** account
  - **Amount**
  - **Delivery Method**
  - **Date**
4. Click or tap **Send Payment**.
5. On the status page, click or tap **Close**.

## Transferring funds

You can transfer funds between accounts.

### To transfer funds

1. In the Menu, click or tap **Transactions > Funds Transfer**.
2. On the Funds Transfer page, specify the following:
  - **From Account**
  - **To Account**
  - **Amount**
  - **Date**
3. To create a recurring transfer, do the following:
  - a. Select the **Make this a recurring transfer** check box. The Schedule Recurring Transfer window appears.
  - b. Select when the transfer should recur.
  - c. Select a date from the calendar, or click or tap **Repeat Forever**.
  - d. Click or tap **Save**.
4. Click or tap **Transfer Funds**.

---

## Depositing a check

You can use the mobile banking app to deposit a check into your account.

### To deposit a check

1. In the Menu, tap **Transactions > Deposit Check**.
2. On the Deposit Check page, select the account, and enter the **Check Number** and **Amount**.
3. Tap **Capture image**. The Image Capture page appears.
4. On the Image Capture page, use your device to take a picture of the front and back of the check, and tap **Deposit**. Guides on the screen help you align the check for the image.



**Tip:** If the image of the check is blurry, you can tap **Retake Front** or **Retake Back** to take a new picture.

5. Tap **Close**. The check appears in the Submitted tab in the Deposit Check History list.

## Reading a secure message

When you have unread messages, the number of unread messages appears on the Messages item in the Menu. In the Inbox, unread messages include a red triangle in the top left corner.

### To read a secure message

1. In the Menu, click or tap **Messages**.
2. Do one of the following:
  - If the Inbox appears on the right side of the screen, click or tap the message that you want to read.
  - If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read.

The original message and all related replies appear.

---

## Creating a secure message

You can create a secure message in online banking or the mobile banking app.

### To create a secure message

1. In the Menu, click or tap **Messages**.
2. Click or tap **New**.
3. Click or tap the message recipient.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
7. When your message is complete, click or tap **Send**.

## Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

### To create an alert

1. In the Menu, click or tap **Settings > Alerts**.
2. In the **Create New Alert** drop-down list, click or tap the alert type that you want to create.
3. Select the conditions that trigger the alert.
4. Specify how to deliver the alert.
5. Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.



**Note:** When you select Every Occurrence, a Transaction alert is sent every time the conditions match. Account, History, and Insufficient funds alerts are sent once per day.

6. Click or tap **Save**.
7. In the success message, click or tap **Close**.

---

## Configuring security alerts

Security alerts inform you immediately when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

### To enable or disable optional security alerts

1. In the Menu, click or tap **Settings > Alerts**.
2. Click or tap **Security Alerts**.
3. Do one of the following:
  - To enable an alert, click or tap **On**.
  - To disable an alert, click or tap **Off**.
4. On the Save Alert page, click or tap **Close**.

### To edit security alert delivery preferences

1. In the Menu, click or tap **Settings > Alerts**.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**.
4. Enter the **E-mail Address**, **Phone Number**, or **SMS Text Number** where you want to receive security alerts.
5. Click or tap **Save**.

## Changing security preferences

You can use the Security Preferences page in Settings to change your password and to update your secure delivery contact information. We only send a Secure Access Code to a known secure delivery contact. The Secure Access Code helps protect your account if your Login ID and password are ever lost or stolen, or if you forget your password.



**Note:** If the Secure Delivery option does not appear, contact us for assistance.

---

## To change your password

1. In the Menu, click or tap **Settings > Security Preferences**.
2. Click or tap **Change Password** and enter your existing password and new password.
3. Click or tap **Change Password**. When the change is complete, a success message appears.

## To update your secure delivery contact information

1. In the Menu, click or tap **Settings > Security Preferences**.
2. Click or tap **Secure Delivery**.
3. Click or tap one of the following:
  - **New Email Address**
  - **New Phone Number**
  - **New SMS Text Number**
4. Enter the new contact information.
5. Click or tap **Save**.

## Finding a branch or ATM

On the Branches page, you can view branches and ATMs in a list and on a map. We use the built-in location services in your browser or mobile device to determine your location. Your browser or device may ask for permission to access location information. If your location is available, branches or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

## To find a branch or ATM location

1. In the Menu, click or tap **Branches**.
2. Do one of the following:
  - To view branches, click or tap **Branches**.
  - To view ATMs, click or tap **ATMs**.
3. On the Branches page, do one or more of the following:
  - Tap and drag, or use your mouse to scroll or zoom the map.
  - Browse the locations list.
  - Click or tap the **Search branches** field and enter a city, state, or ZIP Code to search.
  - Click or tap a location for more information about the branch or ATM.
  - (Optional) In the location details, click or tap **Get Directions** for directions to the branch or ATM.