

ROCKY MOUNTAIN BANK & TRUST

Building • Community • Together

Member FDIC

GO Banking Customer Guide User Guide for E - Banking

This manual was last revised on 07/16/2025.

Contents

GOBANKING CUSTOMER	5
Login	5
New Users	5
Accessing Online Banking for the First Time:	5
Enabling the Soft Credit Score Feature:	9
ACCOUNTS	12
Account Summary	12
Account Details & Transaction History	15
Card Details	16
Blocking a Card Account:	17
Unblocking a Card Account:	18
Adding a Schedule Block by Time:	19
Viewing or Editing a Scheduled Block:	21
Removing a Scheduled Block:	22
Transaction Search	23
Performing a Transaction Search:	24
Stop Payments	25
Initiating a Stop Payment Request:	25
Integrated Statements/Notices	27
Viewing a Statement:	27
GoStatements/GoNotices	28
Viewing Statements:	28
Registering to Receive Paperless Statements:	31
Account Alerts	34
Creating a New Alert:	35
Editing an Alert:	36
Deleting an Alert:	36
Editing Text Alert Times:	36
Reordering Cards	37
Reordering a Debit Card:	37
Card Alerts	42
Creating a New Card Alert Contact Method:	42
Creating a New Card Alert:	43
Editing a Card Alert:	43
Editing Card Alert Delivery Times:	44
Travel Indicators	45
Creating a Travel Indicator:	45
Editing a Travel Indicator:	46
TRANSFERS	47
External Transfer Accounts	47

Creating a New External Transfer Account using ACH Micro Deposits:	49
Creating a New External Transfer Account using Plaid:	51
Transfer Funds	52
Creating a New Transfer:	52
Transfers.....	54
BILL PAYMENTS.....	56
Bill Pay Single Sign-On	56
Bill Pay Personal Info	56
Bill Pay Accounts	57
TEXT BANKING	58
Text Banking Setup	58
Setting up Text Banking:.....	58
Mobile Banking Help	60
Instructions.....	61
Unsubscribe	61
PREFERENCES	62
Customer Preferences	62
Contact/Authorization Method	63
Creating a New Contact Method:	63
Edit Login Name.....	66
Edit Password	67
Editing your Password:	67
Edit Customer Account Info	68
Editing Customer Account Information:	69
Edit Email Address	70
Account Settings.....	71
Secondary Users	73
Creating a New Secondary User:.....	80
Editing a Secondary User:.....	80
Deleting a Secondary User:	80
Opt In Agreements/Policies.....	81
Opting Out of the Credit Score Feature:	82
CORRESPONDENCE.....	83
Recent Messages	83
Compose Message.....	84
Forms.....	85
LINKS.....	86
Links	86

GoBanking Customer

Login

New Users

Accessing Online Banking for the First Time:

1. Navigate to the Online Banking system via your financial institution website.

The screenshot shows the DCI online banking login interface. On the left is a dark sidebar with the DCI logo. The main content area has a header with 'Good Afternoon' and navigation links for Home, Locations, and Sign In. Below the header is a promotional banner for a car loan. The login section contains fields for *Login (with the text 'bhobbs') and *Password (with masked characters). There is a 'Remember Me' checkbox and a green 'Submit' button. To the right of the login fields is a sidebar with links for 'Online Forms' (On-Line Banking), 'Financial Tools' (Annual Percentage Rate, Millionaire, Mortgage, Mortgage Qualification), and a 'Let's talk!' chat button. Two callout boxes provide tips: one points to the 'Remember Me' checkbox, and the other points to an eye icon next to the password field.

TIP: Check the Remember Me check box to save your Login name.

TIP: Click the icon to display or hide the typed password.

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

NOTE: Login screens vary by financial institution.

3. Enter your assigned temporary password.

NOTES:

- This is typically the last six of your social security number or TIN.
- A warning message will display under the Password field if Caps lock is on.

4. Click **Submit**.

5. If prompted, create a new login name.

The screenshot shows a form titled "Edit Login Name". Inside the form, there is a text box with the following instructions: "For security reasons, your Login Name may not be the same as your Customer number. The Login Name you create may be up to 15 characters in length. The next time you sign in to Online Banking, you must use this Login Name." Below the text box is a label "*Login Name" followed by a text input field containing the text "bhobbs". At the bottom of the form are two buttons: "Cancel" and "Submit".

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

The screenshot shows a form titled "Add Contact". Inside the form, there is a label "*Contact Method:" followed by a dropdown menu showing "Text Message" with a downward arrow. Below this is a text box with the following instructions: "After entering in your contact information, a confirmation code will be sent to the phone number provided. You must enter this code on the 'Contact Method' page prior to use." Below the text box is a label "Name" followed by a text input field. Below that is a label "*Phone Number" followed by a text input field. At the bottom of the form are two buttons: "Cancel" and "Submit".

11. Click **Submit**.

12. Enter the confirmation code received via SMS/Text or email. If needed, click **Resend** to receive a code again.

Verify Contact

Please enter the confirmation code that was sent to the phone number you provided. (*****5396) If you did not receive the code click [Resend](#).

*Code

543627

Cancel Submit

13. Click **Submit**.
14. If prompted, edit the password.
15. Enter the current password in the Current Password text box.
16. Enter a new password in the New Password text box.
17. Enter the same password in the Confirm New Password text box.

Edit Password

Password change required.

Your new password is case sensitive and may be any combination of letters, numbers, and keyboard characters. Your password must also meet the following requirements:
Passwords must contain a minimum of 6 to a maximum of 44 characters

*Current Password

*New Password

*Confirm New Password

Cancel Submit

18. Click **Submit**.

19. If prompted, edit the email address. This is the email address used for notifications within the Online Banking system and when registering for online statements.
20. Enter the email address.
21. Select the checkbox to indicate if alerts should be sent to this email when secure messages are received.

Edit Email Info

By registering an email address you will be allowed to:

- Receive email notification for secure messages from the Bank
- Configure and receive email notifications
- Reset your own Online Banking password

*Email Address

☐ Send an alert to this address when I receive a secure message.

Cancel **Submit**

22. Click the applicable button to proceed. *Options are:*
 - **Cancel** – Select this option if you would not like to register your email address.
NOTE: *If an email address has not been configured prior to accessing statements, users will be redirected to the registration screen.*
 - **Submit** – Select this option to continue registering the email address.
23. Enter the confirmation code received via email. If needed, click **Resend** to receive a code again, or click **Reset** to enter a different email address.

Edit Email Info

Confirmation is required for your email address: kmcginnis@datacenterinc.com

If you have not yet received the email containing your confirmation code click 'Resend'.
If you would like to use a different email address, click 'Reset'.
Please note that it may take several minutes to receive the confirmation email.

*Confirmation Code

Reset **Resend** **Submit**

24. Click **Submit**.

Additional Login Prompts

Additional screens may appear during the login process if additional notices, policies, or agreements have been enabled by your financial institution.

Enabling the Soft Credit Score Feature:

Opting in for the soft credit score will allow you to view your credit score directly in online banking without an impact to your credit.

1. If this feature is enabled, a message will display upon logging in. *Options are:*
 - **Later** – You will be navigated to the Account Summary screen. This notice may display every time you login until you opt out or opt in.
 - **Opt Out** – Select this option if you would not like your credit score to display in online banking.
 - **Opt In** – Select this option to opt in to the credit score feature and continue to the next screen to provide your information.
2. Click **Opt In**.

Soft Credit Score Opt-in Policy

You agree that by navigating beyond the Soft Credit Score area by entering your information and continuing beyond the "Agree and Continue" button, or by otherwise accessing or using the Credit Score Manager Third-Party Content, you instruct BANK & TRUST CO to periodically obtain your credit report to use it for the following purposes:

To display your credit score information to you for educational purposes and to assist you in understanding how financial transactions affect your credit score;

To confirm your identity, such as to identify potential fraudulent transactions in your name; and

To offer our products and services to you.

Later**Opt Out**

Opt In

3. Review and verify the identity information.

NOTE: Some users may be required to complete the identification information.

Verify your identity

Add your information so we can confirm your identity.

Please provide your full Social Security Number. Sometimes the last 4 digits of your Social Security Number are not enough to locate your credit profile. To locate your credit profile, please provide your full 9-digit Social Security Number.

Date of birth

Sep (09)

06

1957

Social Security Number ?

••••

-

••••

-

3511

•

Phone number ?

(404) 504 - 9006

☒ I consent to receiving SMS messages from credit vendors for identity verification

Email

JOHN@BANK.COM

I understand that by clicking the "Submit" button below, I agree to the Terms and Conditions and acknowledge receipt of the Privacy Policy. I am authorizing The Company to obtain my credit report on a recurring basis from any consumer reporting agency to confirm my identity and monitor my credit profile for changes. I further understand that I can withdraw this authorization at any time by contacting The Company.

Message and data rates may apply. Collection of your phone number is subject to our Privacy Policy.

Submit

4. Enter the last four digits of your social security number.
5. Click the checkbox to consent to receiving a code that will allow you to retrieve your credit score.
6. Click **Submit**.

7. Choose to deliver a passcode via text message or voice call. Select the applicable option and click **Next**.

Verify your identity

Please select your preferred method of Authentication?
(Standard text message and voice rates apply)*

☐ Deliver passcode via Text Message

☐ Deliver passcode via Voice Call

Next

8. Enter the code in the one-time code field and click **Submit**.

Verify your identity

Enter the passcode you received

One-time Code

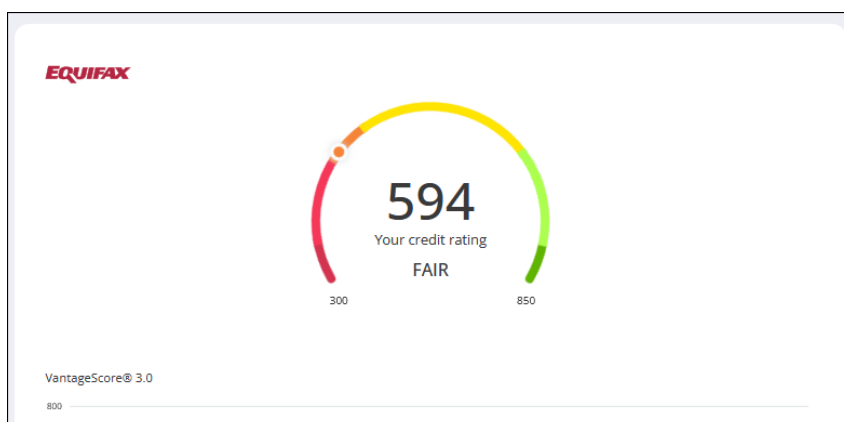
12345

Submit

You will be navigated to the Account Summary screen after any announcements, if applicable.

NOTE: Upon first logging in after opting in, a message may appear. It may take several minutes to load the screen with your initial credit score.

Please wait while we gather your reports & scores from the credit bureaus. This can take up to a minute.



Accounts

Account Summary

Accounts → Account Summary

The account summary screen is the landing page for the Online Banking system and displays a general overview of your accounts as well as links to frequently used screens.

Quick Actions

The Quick Actions menu will display on many of the account screens, allowing you to quickly navigate to popular screens.

NOTE: The options that display vary by financial institution.



New Transfer

Navigates to the Transfers screen.

Bill Pay

Navigates directly to the Bill Pay website.

Account Alerts

Navigates to the Alerts screen.

Messages

Navigates to the Messages Inbox.

ACH Upload

Navigates to the ACH File Upload screen.

ACH Batch

Navigates to the ACH Batches screen to see a summary of batches created.

Item Auth(#)

Navigates to the Cash Management Item Authorizations screen. The number in parentheses indicates the number of items awaiting authorization.

Account Summary

Accounts are organized in tabs based on the type.

NOTE: The options that display may vary by financial institution.

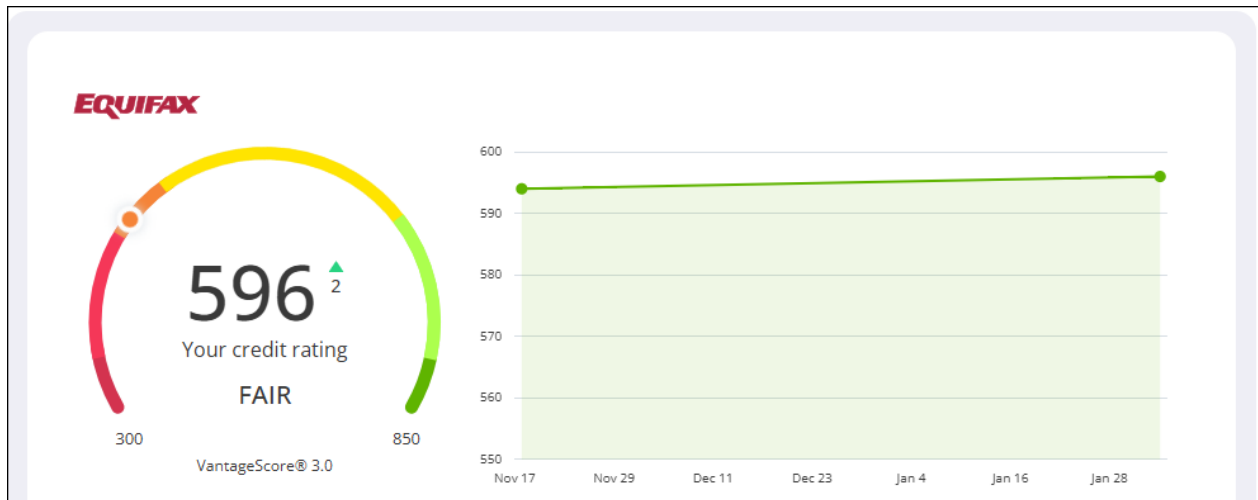
TIP: Use the icons to switch between the tile and list view.

TIP: Click the account or the Transactions link to navigate to the Account Details screen.

Credit Score

If enabled by your financial institution, you will have the ability to view your credit score at the bottom of the Account Summary screen without an impact to your credit. The credit score will be updated every 30 days, if you opt in.

NOTES: This feature is not available for secondary users.



Account Details & Transaction History

Accounts → Account Summary → Select Account or click Transactions link

The Accounts Details and Transaction History screen displays detailed account information and transaction history for the selected account. Sort options are available by clicking in the *Sort By* section. Use the *Search* section to search for transactions using key words or amounts.

Change

Displays a list of accounts the customer has access to and allows them to quickly switch to another account on this screen.

More Details

Displays additional details regarding the selected account.

Filter

Opens a new window allowing you to filter by All Transactions, Deposits, Checks/Withdrawals, and/or a date range.

Account Details

Charles Checking ***** Checking

Available **\$152,442.69**

Current \$152,442.69

Last Deposit Amount \$0.00

Last Statement Balance \$0.00

More Details

Change

Transaction History

30 Days 15 Days 7 Days Pending Future

Search

Filter

Sort by: Select Sort Order

Show: 25 of 87

Point Of Sale Debit
Amount
BALANCE

Pending
(\$237.81)

Check Received 2,500.00
Amount
BALANCE

3/4/2025
\$2,000.00
\$152,251.30

TIP: Quickly filter the transaction history displayed by selecting a pre-set filter.

TIP: Click to see the image associated with the transaction.

Card Details

Accounts → Account Summary → Card Tab

Several card actions can be taken from the Card tab if enabled by your financial institution.

Activate

If your financial institution has enabled this feature, select **Activate** to activate your card. Once the card is activated, this button will no longer be displayed.

Debit Card	Status: Open
400000*****0330	
Expiration: 06/2027	
<button>Activate</button>	

Block

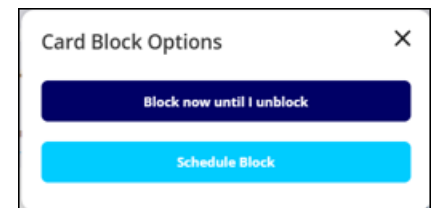
If enabled by your financial institution, this feature allows you to block or unblock a card from being used.

Debit Card	Status: Open
520286*****4399	
Expiration: 10/2023	
<button>Block</button>	

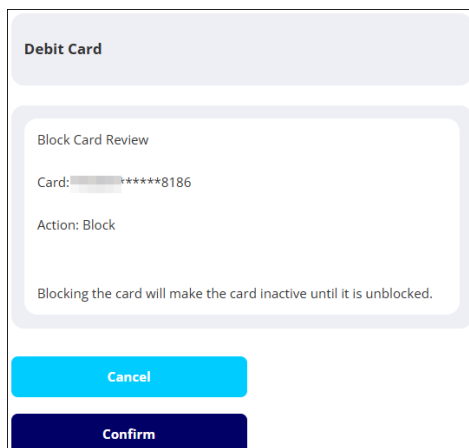
Blocking a Card Account:

1. Navigate to the tab containing the card account. **Accounts** → **Account Summary** → **Card Tab or Favorite Tab**
2. Click **Block**.
3. If no blocks are currently set up, two options will display, depending on your financial institution's settings:

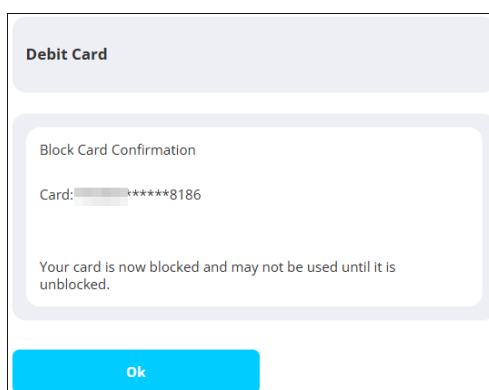
- **Block now until I unblock** – This option will block the card from use until you unblock it.
- **Schedule Block** – This option will allow you to set specific times each day that new card authorizations should be blocked.



4. Click **Block now until I unblock**.
NOTE: Based on your financial institution's settings, step 3 & 4 may be skipped.
5. A screen will display indicating the card will be inactive until it is unblocked. Click **Confirm** to continue or **Cancel** to cancel blocking the card account.



6. A confirmation screen will display. Click **OK**. The card will now display with an Unblock indicator.



Unblocking a Card Account:

1. Click **Unblock**.

Debit Card	Status: Closed 909110*****7321
Expiration: 05/2028	
<button>Unblock</button>	

2. Click **Confirm** to continue unblocking this card, making it active and ready for use.

Debit Card

Unblock Card Review

Card: *****8186

Action: Unblock

Unblocking this card will make the card active and ready for use.

Cancel

Confirm

3. A confirmation screen will display. Click **OK**.

Debit Card

Unblock Card Confirmation

Card: *****8186

Your card is now active and may be used again.

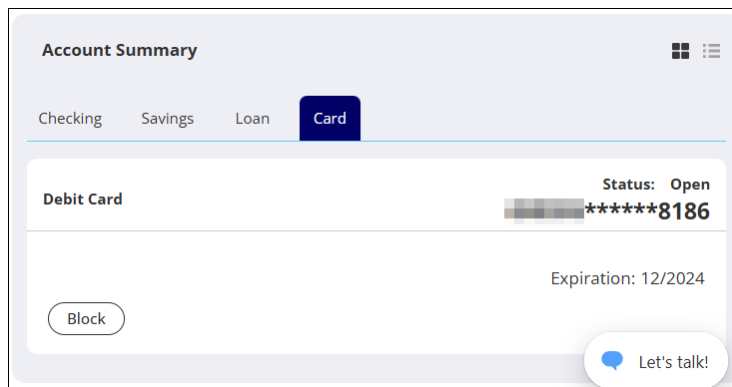
Ok

Scheduled Blocks

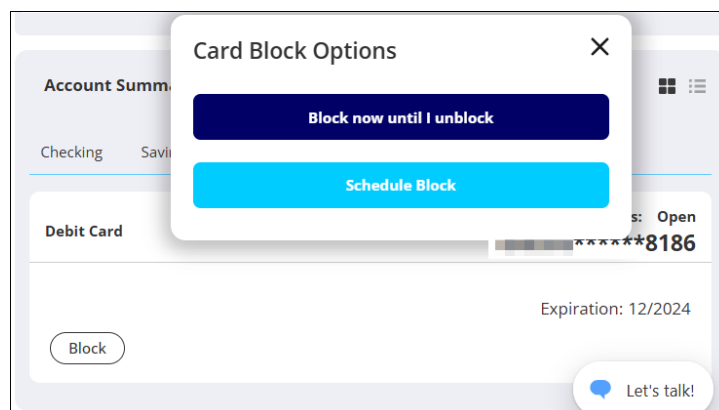
If your financial institution has enabled this feature, you will have the ability to schedule blocks on new preauthorized card transactions during set times each day.

Adding a Schedule Block by Time:

1. Navigate to the tab containing the card account. **Accounts → Account Summary → Card Tab or Favorite Tab**



2. Click **Block**.
3. If no blocks are currently set up, two options will display, depending on your financial institution's settings:
 - **Block now until I unblock** – This option will block the card from use until you unblock it.
 - **Schedule Block** – This option will allow you to set specific times each day that new card authorizations should be blocked.



4. Select **Schedule Block**.

5. Edit the time zone, if needed.
6. Indicate the start time each day to begin the block. Enter two digits for the hour and two digits for the minutes. For example: 7:00 should be entered as 07:00.
7. Indicate if the start time is AM or PM.
8. Indicate the time to end the block each day. Enter two digits for the hour and two digits for the minutes. For example, 6:30 should be entered as 06:30.
9. Indicate if the stop time is AM or PM.
10. Enter an ending date for the schedule. If no end date is selected, this schedule will recur daily until it is manually removed.
11. Click **Submit**.

Schedule Card Block

Card: *****8186

Time Zone

Central Stand... ▾

Your card will be unavailable from

*Start Time(hh:mm)

11:00

PM ▾

Until

*Stop Time(hh:mm)

05:30

AM ▾

Recurring daily until

End Date

4/30/2025

📅

If no end date is selected this will continue recurring daily

Cancel

Submit

12. A confirmation screen will display with the details of your scheduled block. Click **Ok**.

Card Block Schedule

Card: *****8186

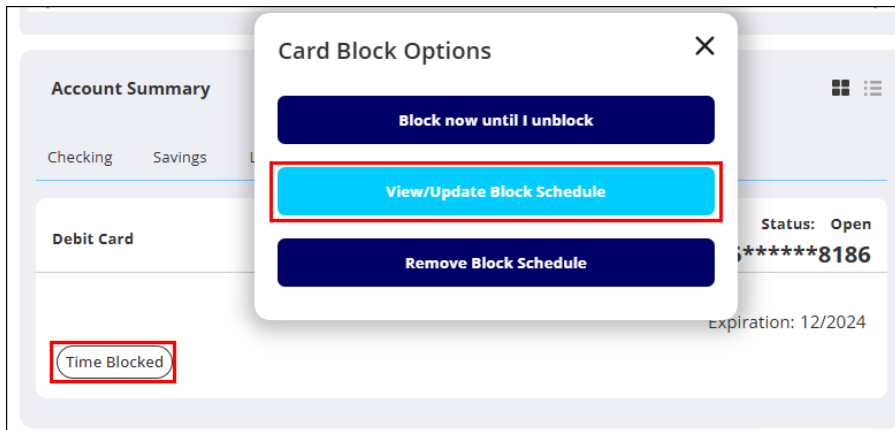
Scheduled card block requested 11:00 PM to 5:30 AM CT

Until: 04/30/2025

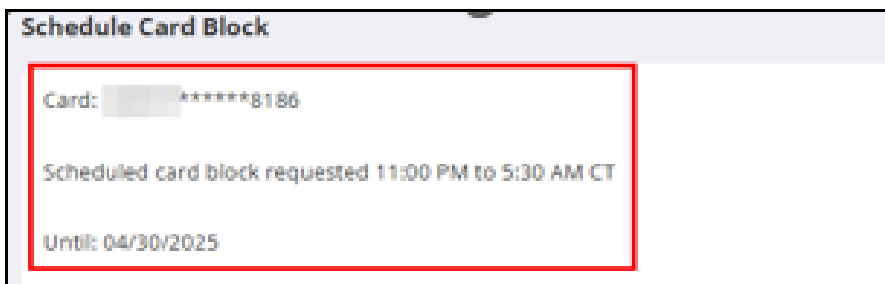
Ok

Viewing or Editing a Scheduled Block:

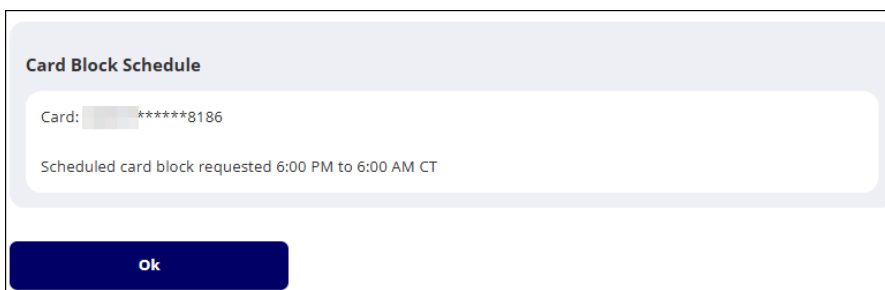
1. Click **Time Blocked** on the applicable debit card.



2. Select the **View/Update Block Schedule** option.
3. The Schedule Card Block screen will display with the current schedule and end date, if applicable, at the top of the screen.

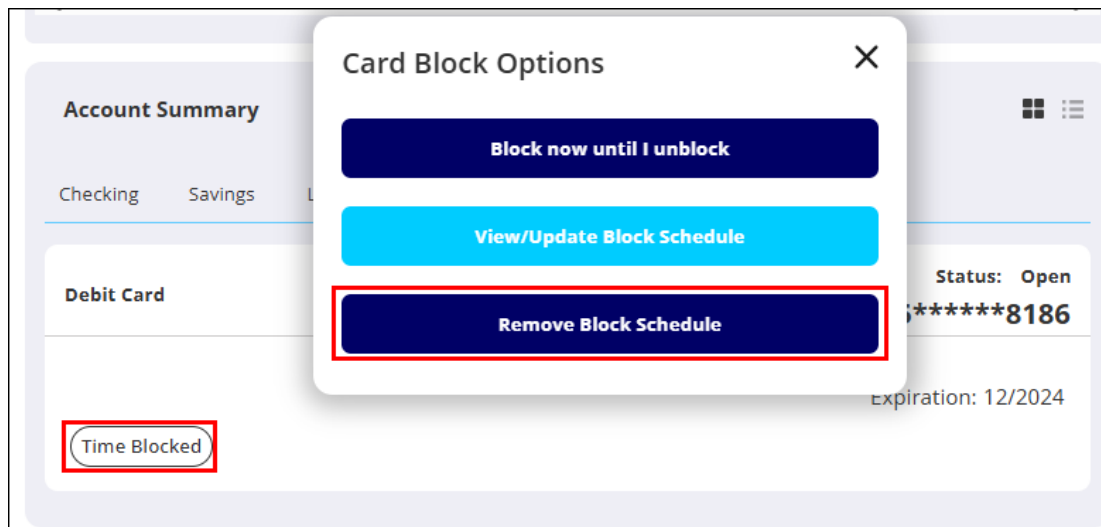


4. Modify the schedule as needed.
5. Click **Submit**.
6. The updated schedule will display. Click **OK**.

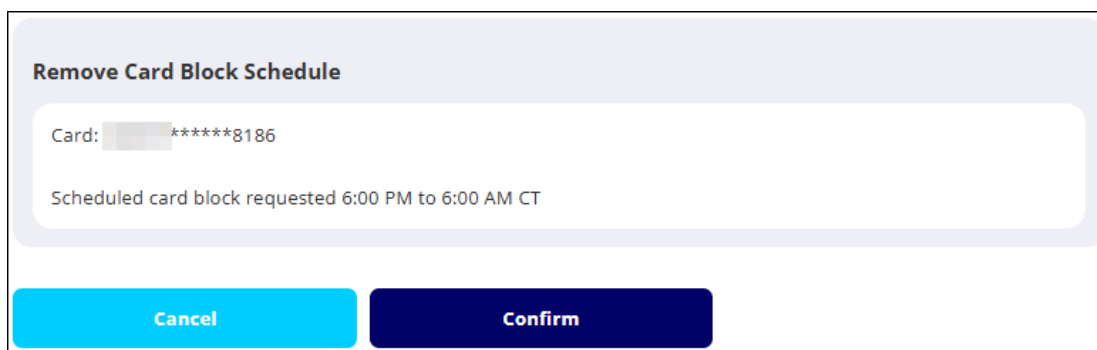


Removing a Scheduled Block:

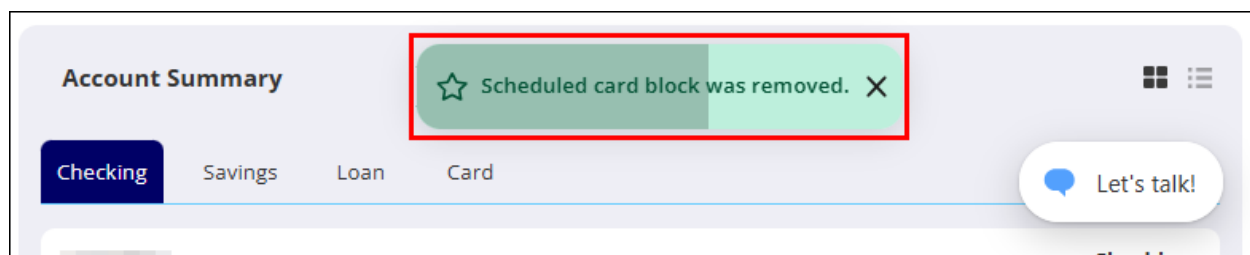
1. Click **Time Blocked** on the applicable debit card.



2. Select the **Remove Block Schedule** option.
3. A summary screen will display. Click **Confirm** to continue removing the scheduled blocked.



You will automatically be navigated back to the Account Summary screen. A message will briefly display indicating the scheduled card block was removed.



Transaction Search

Accounts → Transaction Search

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

Transaction Search

From Date

3/2/2024

To Date

4/2/2024

From Check #

To Check #

From Amount

To Amount

Checking

☐ All Checking accounts

☐ Jessica's Checking

☐ Jason's Checking

☐ 8992

Savings

☐ All Savings accounts

☐ Jason's Savings

☐ Jessica's Savings

CD

☐ All CD accounts

☐ Jason's IRA

☐ Jason's CD

Loan

☐ All Loan accounts

☐ Jeep Cherokee Loan

☐ Business Loan

☐ Home Loan - Escrow

Categories

Submit

Performing a Transaction Search:

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

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

Transaction Search Results

Sort by: Select Sort Order

Images	Account	Date	Type	Description	Debits	Credits
	Charles Checking	10/30/2024	Deposit	Check Received 2,500.00		\$2,000.00
	Charles Checking	10/30/2024	Debit Card Payment	Signature Trans BIG O TIRES MYTOWN US	(\$32.72)	
	Charles Checking	10/30/2024	Debit Card Payment	Signature Trans FAMILY FEED BAG MYTOWN US	(\$28.78)	

Cancel
Export
Print All

Stop Payments

Accounts → Stop Payments

If your financial institution has enabled this feature, you can use the Stop Payments option to initiate a stop payment request directly within Online Banking. This screen can also be used to view and search for existing stop payment records entered by primary or secondary users.

Stop Payments

[New Stop Payment Request](#)

Sort by: Select Sort Order Show: 5 of 6 < 1 2 >

Date	Account	Payable To	Check#	Amount	Expiration Dates	Submitted By
10/03/2024	Jason's Checking	N/A	824 to 824	\$824.00	N/A	Sent To Bank bhobbs
08/16/2024	8992	N/A	500	\$100.00	N/A	Sent To Bank bhobbs
08/15/2024	Jason's Checking	N/A	2002	\$123.11	N/A	Sent To Bank bhobbs

Initiating a Stop Payment Request:

1. Navigate to the Stop Payments screen. **Accounts → Stop Payments**
2. Click **New Stop Payment Request**.
3. Choose the account number to place the stop payment on.
4. Enter the check amount, if known.
5. Enter the Low and High check numbers, as needed. If only one check was lost, enter the same check number in both fields.
6. Input the check date, which is required.
7. Enter the payable to field, if applicable.
8. Indicate the reason for the stop payment.
9. Add an optional comment.

New Stop Payment Request

*Account Checking Jason's Checking \$2,430.72	Check amount 750.00
*Low check number 521	High check number 521
*Check date 7/31/2024	Payable to ABC Grocery
Reason Lost Check	
Comment	

Cancel **Submit Stop Payment Request**

10. Click **Submit Stop Payment Request**.

A message will display, indicating the stop payment was submitted. Click **OK** to return to the Stop Payments screen.

Stop Payment Request Was Successfully Submitted

Account:	Jason's Checking
Low Check Number:	521
High Check Number:	521
Check Amount:	750.00
Check Date:	07/31/2019
Payable To:	ABC Grocery
Reason:	Lost Check

Ok

If the check has already been posted to your account, a message will display indicating that you must contact your financial institution for further assistance.

Stop Payment Request Failed: Check #70192 has already posted to your account, please contact your financial institution for further assistance.


Integrated Statements/Notices

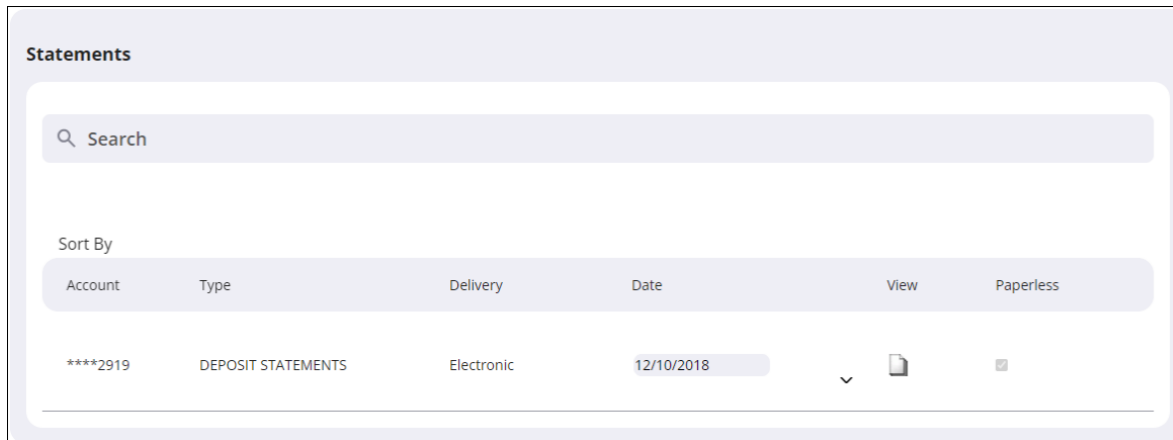
Accounts → View Statements and Notices


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

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

Viewing a Statement:

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



Account	Type	Delivery	Date	View	Paperless
****2919	DEPOSIT STATEMENTS	Electronic	12/10/2018	 ▼	<input type="checkbox"/>


Account Account number or account name indicated in the Account Settings.

Type Type of statement or notice. Ex: Deposit, Loan, etc.

Delivery Method for receiving the statements for the associated account.

NOTE: The delivery type will always display Paper.

Date Date of the statement that will display.

View Click  to view a digital copy of the statement.

Paperless

Indicates the customer will receive electronic statements instead of paper statements for the associated account.

NOTE: This option is **not** available for Integrated Statements and Notices. These check boxes will be grayed out.

GoStatements/GoNotices

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

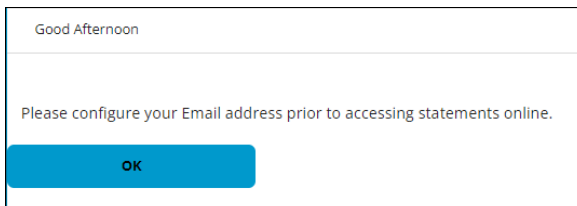
Accounts → View Statements and Notices

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

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

Viewing Statements:

1. If you have not configured your email address prior to accessing statements, you will receive the following message. (If an email address is registered, skip to step 6.)

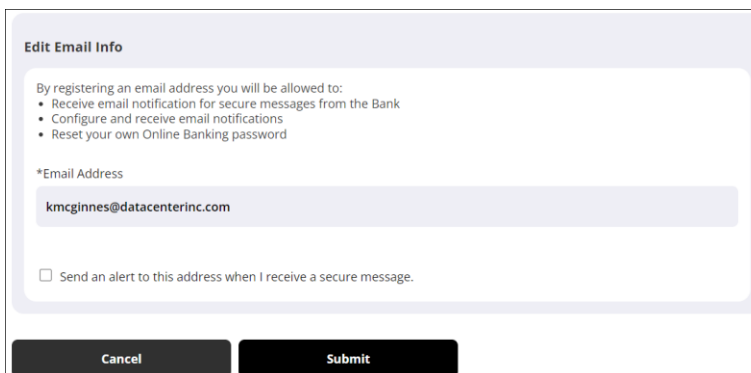


Good Afternoon

Please configure your Email address prior to accessing statements online.

OK

2. You should be automatically navigated to **Preferences → Update Email Address** to update the email address.



Edit Email Info

By registering an email address you will be allowed to:

- Receive email notification for secure messages from the Bank
- Configure and receive email notifications
- Reset your own Online Banking password

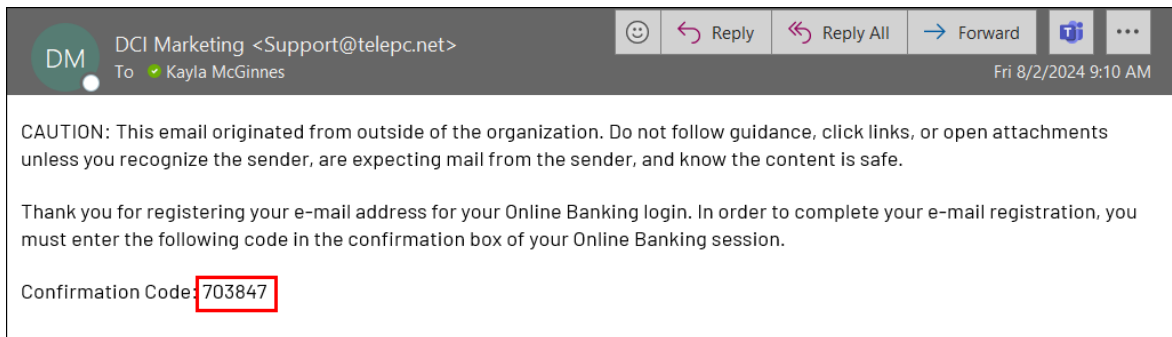
*Email Address

kmcginnis@datacenterinc.com

☐ Send an alert to this address when I receive a secure message.

Cancel Submit

3. On the Edit Email Info screen, enter a valid email address and click **Submit**.
4. An email is then sent with a confirmation code that will be used to configure the email.



5. Enter the confirmation code and click **Submit**.
NOTE: You may be directed to the Customer Preferences page with a message indicating that the email address was successfully updated.

Edit Email Info

Confirmation is required for your email address: kmcginnes@datacenterinc.com
If you have not yet received the email containing your confirmation code click 'Resend'.
If you would like to use a different email address, click 'Reset'.
Please note that it may take several minutes to receive the confirmation email.

*Confirmation Code

703847

Reset Resend Submit

6. Navigate back to the statements and notices page, if not already automatically directed. **Accounts → View Statements and Notices**
7. Select the date of the statement from the Date drop-down.
8. Click
9. View, print, or save the statement, as needed.

Statements


Search

Sort By

Account	Type	Delivery	Date	View	Paperless
****7704	DEPOSIT STATEMENTS	Paper	11/16/2018		<input type="checkbox"/>

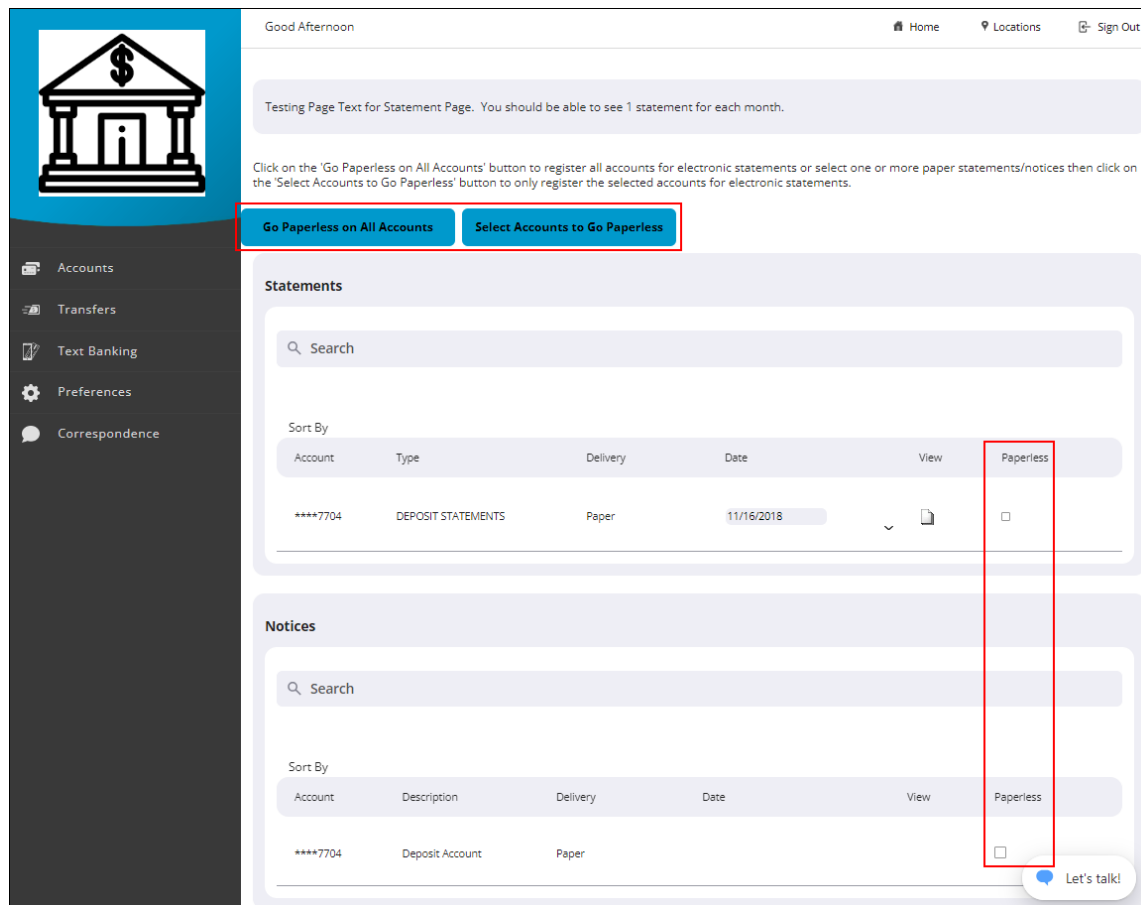
Account

Account number or account name indicated in the Account Settings.

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

Registering to Receive Paperless Statements:

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




2. To go paperless on all accounts, click **Go Paperless on All Accounts**. If only certain accounts should go paperless, check the Paperless checkbox next to the appropriate account(s) and then click **Select Accounts to Go Paperless**.

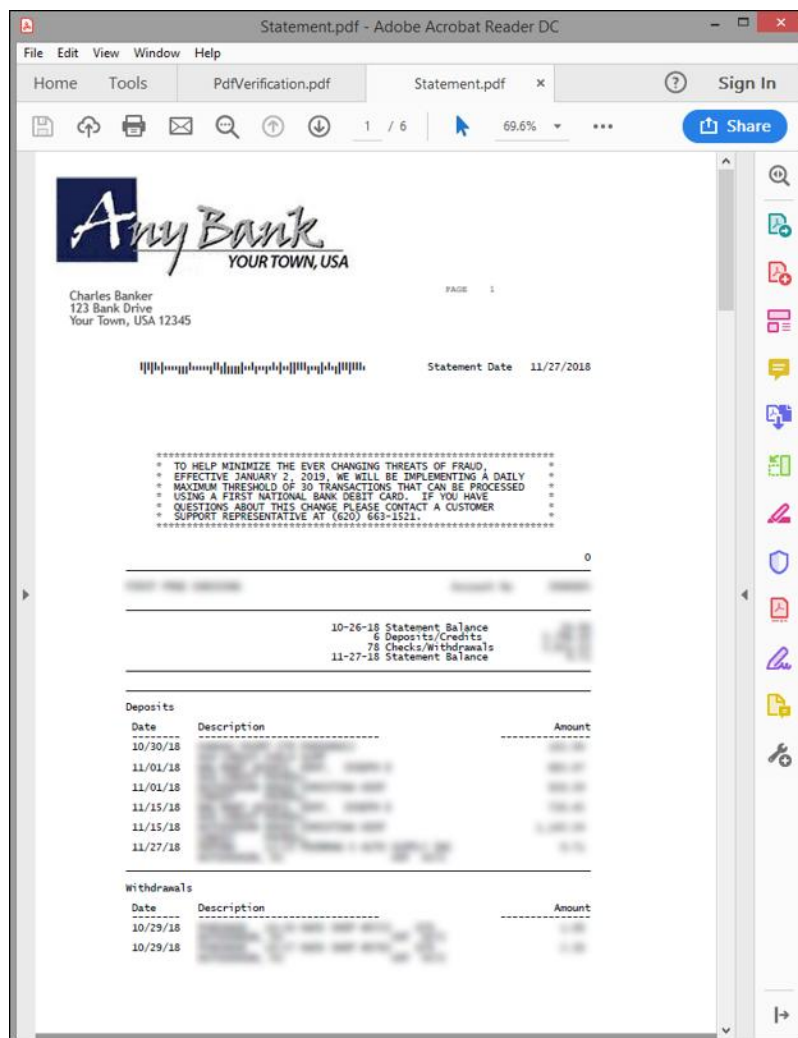
NOTE: Some financial institutions may require PDF verification. Review the terms and conditions that appear next. Click the **Click Here to Open Verification PDF** link to receive the necessary verification code. Then type the code in the Verification Code box and click **Accept**.

NOTES:

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

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

Example of how the Statement Displays:



Notification Emails

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

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

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

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



Statement Date: 04/30/2021

Account numbers ending in:
XXXXXXXX9999

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

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

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

If you have any questions, please contact us:

By Phone: (555) 555-5555

By Email: webstatements@educationnationalbank.com

By Mail: Education National Bank
1234 ANYWHERE STREET
HUTCHINSON, KS 55555

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

Account Alerts



Accounts → Account Alerts or

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

Alerts

Create New Alert

Search

Sort by: Select Sort Order

Name	Account	Type	Via	Status	
Hobbs	Jason's Checking	Account Balance Greater Than \$500.00	Email	Active	Options
Pay Loan	Jeep Cherokee Loan	2 days prior to loan payment due date		Inactive	Options

Alert Options

Create New Alert

Text Alert Settings

Phone

Requires Mobile Registration

Receive Text

Requires Mobile Registration

Creating a New Alert:

1. Click **Create New Alert**.

Account Alert

Type
Account Balance

Alert Name

Checking Jason's Checking \$2,430.72

When Account Balance
Less Than

Amount
200.00

☐ Send Email

Email Address

☐ Send Text

Send Text Alert to Phone: *****3588

Inactive

Alert emails are NOT encrypted and may be viewed by third parties.
Do not include any private information in your 'Alert Name'

Cancel Submit

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

7. Indicate if the alert is Active or Inactive. By default, the alert is set to Active once the alert is created. To deactivate the alert, click **Active** and the status will then change.
8. Click **Submit**.

Editing an Alert:

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

Deleting an Alert:

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

Editing Text Alert Times:

1. Click *Edit Text Alert Times*.

Text Alert Times

When you set up alerts, you can elect to also receive the alerts as a text message on your phone.

You can use the following to select the hours between which you wish to receive the alerts.

Send text alerts between the hours of (times in CST (GMT -6:00))

Start Time

12:00 AM

and

End Time

12:00 AM

Cancel **Submit**

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

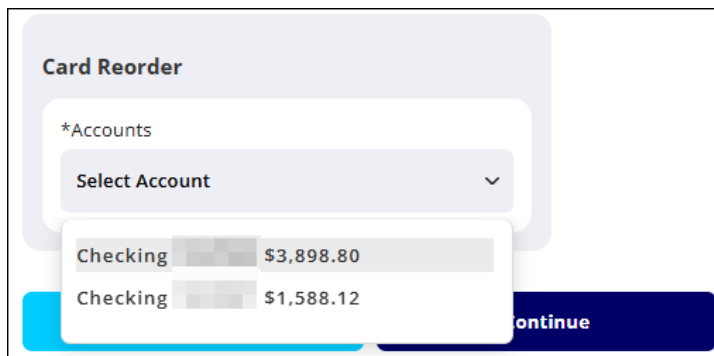
Reordering Cards

Accounts → Reorder Card

If enabled by your financial institution, you can replace and/or re-issue your debit card through Online Banking if it was lost, stolen, damaged, or being used without permission. Depending on your financial institution's settings, you may have the ability to ship the new card to you or pick it up from a financial institution location.

Reordering a Debit Card:

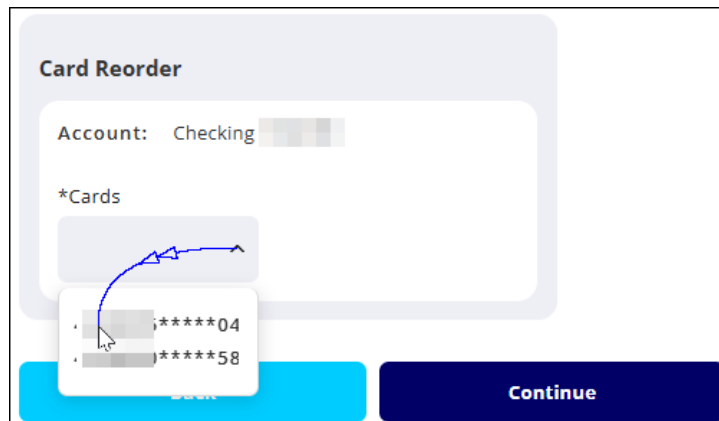
1. Navigate to the Card Reorder screen. **Accounts → Reorder**
2. If multiple accounts have cards eligible for reorder, you will be prompted to select the deposit account tied to the applicable card.



The screenshot shows the 'Card Reorder' interface. Under the '*Accounts' section, there is a 'Select Account' dropdown menu. A list of accounts is displayed below the dropdown, including 'Checking' with a balance of '\$3,898.80' and another 'Checking' account with a balance of '\$1,588.12'. A blue 'Continue' button is visible at the bottom right of the form.

3. Click **Continue** once an account is selected.
4. If multiple card accounts tied to the selected deposit account are eligible for reorder, you will be prompted to select one from the Cards field. Otherwise, the only applicable card account will display automatically.

NOTE: You may be required to type the entire card number manually instead of selecting it from a list, if your financial institution does not use DCI as its core processor.



The screenshot shows the 'Card Reorder' interface after an account has been selected. The 'Account' field now displays 'Checking'. Under the '*Cards' section, there is a list of cards with masked numbers ending in '04' and '58'. A blue arrow points from the 'Continue' button to the card selection area. A blue 'Continue' button is visible at the bottom right of the form.

5. Click **Continue**.

The screenshot shows the 'Card Reorder' form. The 'Account' field is set to 'Checking'. The 'Card' field shows a masked number ending in '0481'. A dropdown menu is open for the question '*What happened to your card?'. The menu options are: 'It Was Lost', 'It Was Stolen', 'It Is Damaged', and 'Card Is Being Used Without Permission'. The 'It Is Damaged' option is currently selected. At the bottom of the form are two buttons: 'Back' (blue) and 'Review' (dark blue).

6. Select an option from the What happened to your card? field. *Options are:*
- It Was Lost
 - It Was Stolen
 - It Is Damaged
 - Card Is Being Used Without Permission
7. Two different messages may display, depending on the reason selected. If you indicated the card was lost, stolen, or being used without permission, the message will indicate that your current card will be closed, and a new one will be issued. If you indicated the card was damaged, the message will indicate that you can use your current card until you receive the new card. Click **Review**.

This screenshot shows the 'Card Reorder' form after selecting 'It was lost'. The 'Card' field now shows a masked number ending in '0481'. The dropdown menu for '*What happened to your card?' is set to 'It was lost'. A message states: 'Your current card will be closed and a new one will be issued.' The 'Card delivery options' dropdown is set to 'Have the card shipped to me'. The 'Back' button is blue, and the 'Review' button is dark blue.

This screenshot shows the 'Card Reorder' form after selecting 'It is damaged'. The 'Card' field now shows a masked number ending in '8186'. The dropdown menu for '*What happened to your card?' is set to 'It is damaged'. A message states: 'You can continue to use your current card until you have the new card.' The 'Card delivery options' dropdown is set to 'Have the card shipped to me'. The 'Cancel' button is blue, and the 'Review' button is dark blue.

8. Select a delivery method. *Options are:*

- Have the Card Shipped to Me
- Pick The Card Up At Bank

NOTE: *You will only have the option to pick the card up at the bank if your financial institution offers this option.*

Card Reorder

Account: Checking

Card: ****0481

*What happened to your card?
 It was lost

Your current card will be closed and a new one will be issued.

Card delivery options

Have the card shipped to me

Have The Card Shipped To Me

Pick The Card Up At Bank

Review

9. Click **Review**.

10. If you selected to pick up the card, select the location to pick up your card.

11. Click **Review**.

*What happened to your card?
 It is damaged

You can continue to use your current card until you have the new card.

Card delivery options

Pick The Card Up At Bank

Where would you like to pick up your card?

East Branch - Arlington, KS

Main Bank - LEON, KS

Manhattan Branch - Manhattan, KS

North

Review

12. A screen will display with the details of your card order. Click **Submit**.

Card Reorder

Account: Checking

Card: *****0481

Card Status: Lost - Your current card will be closed and a new one will be issued.

Delivery Option: New card will be shipped to you.

Back Submit

Account: Checking

Card: *****8186

Card Status: Damaged - You can continue to use your current card until you have the new card.

Delivery Option: New card will be picked up from North Branch - Russell, KS.

Back Submit

13. If required by your financial institution, you will be prompted to complete MultiFactor Authentication.

Select Contact

This action requires additional authentication

Search

Sort by: Select Sort Order

Name	Verification Date	Contact	
jenn work email	5/23/2023 2:46:17 PM	jdonner@datacenterinc.com	Select
bleopold	11/10/2023 7:30:50 PM	bleopold@datacenterinc.com	Select

Verify Code

For your protection, additional authentication is required for this action. If you did not receive the code click ' [Resend](#) '. Please note that it may take several minutes to receive the confirmation text. Please enter the code

*Code

948403

Cancel Submit

14. A Card Order Confirmation screen will display. The instructions at the top of the screen will vary based on the method of delivery that was selected. Click **Done**.

Your request has been submitted.

This option of card reorder will have your card shipped to the address provided.

Card Order Confirmation

Account: Checking

Old Card: *****0481

New Card: *****4995

Confirm: Card ending in 0481 will be closed, and a new card ending in 4995 will be issued.

Done

This option of the card reorder will have your card shipped to the address provided.

Card Order Confirmation

Account: Checking

Card: *****8186

Pick Up Location: North Branch - Russell, KS

Confirm: Card ending in 8186 will be reissued.

Done

You will receive an email notification indicating a card was reordered.

Card Replacement Alert

1.0 Jenn's QA Bank <Support@telepc.net> Today at 3:17 PM

To: Jennifer Donner

CAUTION: This email originated from outside of the organization. Do not follow guidance, click links, or open attachments unless you recognize the sender, are expecting mail from the sender, and know the content is safe.

Your 1.0 Jenn's QA Bank debit card replacement request has been sent. If you did not make this request, please contact 1.0 Jenn's QA Bank immediately.

Do not reply to this email as it will be returned to an unattended mailbox.

Thank you

Card Alerts

The following information only displays if your financial institution has enabled the card alerts feature for online banking.

Accounts → Card Alerts

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

Card Alerts


Create New Alert

Alert Options

Create New Alert
Setup Alert Contacts
Edit Delivery Times

Alert Name	Account	Alert Type	Delivery	Alert Delivery Times
Tim'sTestCardAlert		ATM Withdrawal	1-Email	

Creating a New Card Alert Contact Method:

1. Click *Create New Contact*.
2. Enter the type of contact and the phone number or email address.
3. Click **Save Changes**.
4. If a mobile phone number was selected, the customer must accept the Opt-In agreement.
5. Navigate to **Accounts → Card Alerts → Setup Alert Contacts** to navigate directly to the alert contact screen.
6. Click  to resend the opt-in agreement, if needed.
7. Repeat the steps as needed to add additional contact methods.

Card Alert Contacts

Alert Contact Options

Create New Contact
Card Alerts

Email Address	
	X
	X
	X

Click X to remove the contact method.

Text Phone Number	Status	Opt-In Date
	Opt-in request sent	

Creating a New Card Alert:

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

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

Editing a Card Alert:

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

Alert Name	Account	Alert Type	Delivery
Tim'sTestCardAlert	436157*****0100	ATM Withdrawal	1-Email

Editing Card Alert Delivery Times:

1. Click *Edit Delivery Times*.

Alert Delivery Times

☒ Send email alerts any time of day
☐ Send email alerts between the hours

of 12:00 AM and 12:00 AM

☒ Send text message alerts any time of day
☐ Send text message alerts between the hours

of 12:00 AM and 12:00 AM

Time zone: Central
Observe Daylight Savings Time: Yes

Alert Options
Save Changes
Cancel

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

Travel Indicators

Accounts → Travel Indicators

If your financial institution has enabled this feature, use the Travel Indicators option to submit notification to your financial institution when and where you will be traveling.

Creating a Travel Indicator:

1. Navigate to the Travel Indicators screen. **Accounts → Travel Indicators**
2. Click **Create New Travel Indicator**.

The screenshot shows the 'Card Travel Indicators' interface. At the top left is a 'Create New Travel Indicator' button. Below it is a search bar and a 'Sort by: Select Sort Order' dropdown. A table displays travel indicators with columns 'Card Last 4' and 'Travel Info'. One entry is visible: 'Jason's Card' with 'No Expected Travel'. On the right, a sidebar titled 'Travel Indicator Options' contains a 'Create New Travel Indicator' link.

3. The start date will default to today's date. Use the calendar icon or enter the date manually in the Start Date field.
4. Indicate the last date of travel in the End date field.
5. Select the card accounts impacted.
6. Indicate the country you will travel to.

The screenshot shows the 'New Card Travel Indicator' form. It has fields for 'Start Date' (8/5/2024) and 'End Date' (8/9/2024), each with a calendar icon. Below is a 'Card Accounts' section with a checked checkbox for '5646'. There are dropdowns for 'Country' (United States) and 'Region/State' (Alabama), along with a 'Remove Location' button. At the bottom are 'Add Location', 'Cancel', and 'Submit' buttons.

7. The Region/State field will not display until you select a country. If United States was selected from the Country field, select the state you will be traveling to.
8. To add an additional location, click **Add location** and follow the same steps above.
9. Click **Submit**.

You will be navigated back to the Travel Indicators screen. A message will display indicating the travel indicator was successfully created.

Editing a Travel Indicator:

1. From the Card Travel Indicators screen, click **Edit**.

The screenshot shows the 'Card Travel Indicators' screen. At the top is a green button labeled 'Create New Travel Indicator'. Below it is a search bar with a magnifying glass icon and the text 'Search'. Under the search bar is a 'Sort By' section with two options: 'Card Last 4' and 'Travel Info'. Below the sort options is a table with one row. The first column of the table contains a green button labeled 'Cancel Indicator' and a green button labeled 'Edit' (which is highlighted with a red box). The second column contains the text '5646'. The third column contains the text 'Expected Travel From 08/05/2024 to 08/09/2024'.

2. Make changes, as needed.
3. Click **Submit**.

The screenshot shows the 'New Card Travel Indicator' form. At the top are two date pickers: 'Start Date' with the value '8/5/2024' and 'End Date' with the value '8/9/2024'. Below the date pickers is a section for 'Card Accounts' with a checkbox and the value '5646'. Below the card accounts are two dropdown menus: 'Country' with the value 'United States' and 'Region/State' with the value 'Alabama'. To the right of the dropdown menus is a green button labeled 'Remove Location'. Below the dropdown menus is a green button labeled 'Add Location'. At the bottom of the form are two green buttons: 'Cancel' and 'Submit'.

Transfers

External Transfer Accounts

Transfers → External Transfer Setup

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

External Transfer Accounts

Checking

Sort by: Select Sort Order

Account	Name	Financial Institution	Status
8769898638	ABC Checking	ABC Bank	<div> <div></div> <div>Approved Awaiting Confirmation</div> <div></div> <div></div> </div>
8174602543	Amanda Chk 1	Citibank Online	<div> <div></div> <div>New Awaiting Approval Plaid</div> <div></div> <div></div> </div>
8769898638	FNB Checking	First National Bank	<div> <div></div> <div>Confirmed Active</div> <div></div> <div></div> </div>

Savings

Sort by: Select Sort Order

No records to display.

Transfer Options

Create External Transfer Account

TIP: Click to edit the external account Name, financial institution information and update the status of the account.

Click to delete the linked account.

NOTE: External transfers into transactional CDs is available for iCore360 banks only. This is controlled by the internet posting controls for CDs in iCore360.

Status

Status of the linked account. Options are:

- **New Awaiting Approval** – The linked account was created and awaiting approval by the financial institution. Plaid will be noted if applicable.
- **Approved Awaiting Confirmation** – The linked account was approved by the financial institution and the deposit amounts need to be confirmed by the user.

- **Confirmed Active** – The user has confirmed the external account and can now set up a transfer.
- **Failed** – The ACH micro deposit amounts were not confirmed correctly by the user.
- **Denied** – The linked account was denied by the financial institution.

There are two methods of setting up an external account; ACH micro deposits and/or Plaid, depending on the options offered by your financial institution.

- **ACH micro deposits** – Micro deposits are made to the external account and could take up to 2 business days to be processed. Confirmation of those amounts are required to verify the account.
- **Plaid** – Enter the online banking credentials (login name and password) to the external financial institution and select the correct account. Verification must be completed immediately.

If both options are available, use the following screen to select the preferred option. This screen will not display if only one option is offered by your financial institution.

External Funds Transfer

You may securely link your external account by using Plaid. Enter your online banking credentials (login name and password) to the external account to link and begin transferring funds.

Link Account with Plaid

You may securely link your external account by using ACH micro deposits. Enter your Financial Institution information, including routing number and account number, to begin the linking process. To complete the process you will need to verify two micro deposits made to the external account. This process can take two business days.

Link Account with ACH

Cancel

Creating a New External Transfer Account using ACH Micro Deposits:

1. Click *Create External Transfer Account*.
2. Click the *Link Account with ACH* button if two options display.
3. Enter the Name.
4. Enter the financial institution.
5. Enter the routing number.
6. Reenter the routing number.
7. Enter the account number.
8. Reenter the account number.
9. Indicate the Account Type.
10. Click **Submit**.

External Funds Transfer

Name:

Financial Institution:

Routing Number:

Reenter Routing Number:

Account Number:

Reenter Account Number:

Account Type:

Sample Check:

Susan B. Sample
2244 Lois Lane
Anytown, FL 32123-4567


Pay to the Order of \$ _____


Outlets

Memo: _____

⑆ 234567890⑆ 234567890⑆ 23456789⑆

YOUR 9-DIGIT BANK ABA ROUTING NUMBER | YOUR BANK ACCOUNT NUMBER | CHECK NUMBER (only appear before account number)

NOTE: If you incorrectly enter the micro deposits, and the status is set to failed, you will need to click  to delete the attempted link and start the process over.


Once the financial institution has approved the linked account, a  displays.

External Transfer Accounts

Checking

Sort by: Select Sort Order

Account	Name	Financial Institution	Status	
1111222233330000	Alberta Bobbeth Charleson	Bank of America	Confirmed Plaid	
123123	Susan's Fun-Fund	Chase	<div></div> Approved Awaiting Confirmation	

11. Select the  to enter the confirmation amounts.

12. Enter the amounts.

NOTES:

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

External Funds Transfer Confirmation

Account:

123123

Name:

Susan's Fun-Fund

Financial Institution:

Chase

Confirmation Amount

Confirmation Amount

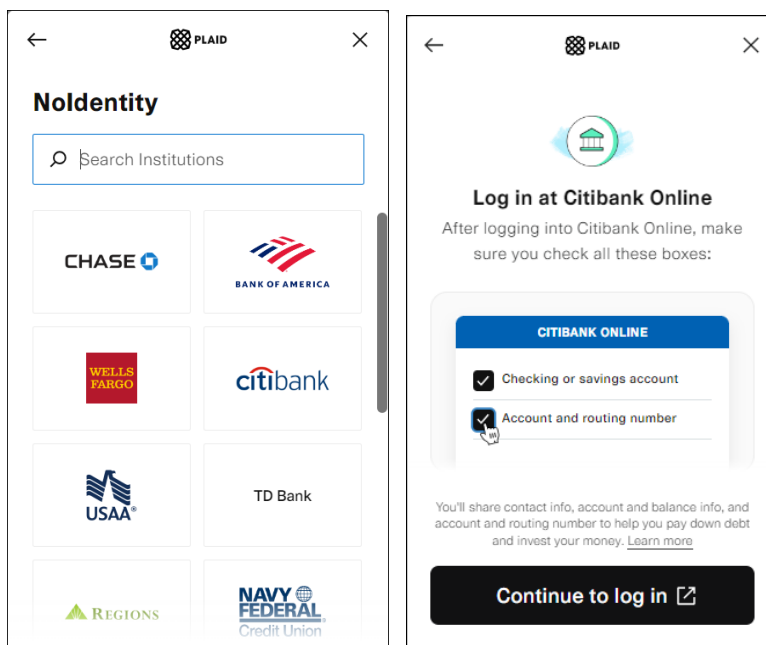
Cancel

Submit

13. Click **Submit**. Once the confirmation amounts are entered correctly, an external transfer can be performed.

Creating a New External Transfer Account using Plaid:

1. Click *Create External Transfer Account*.
2. Click the *Link Account with Plaid* button if two options display.
3. Click **Continue**.
4. Select the correct bank icon. A search may be required to locate the correct icon.
NOTE: If the external institution cannot be located, cancel, and proceed with the ACH micro deposit option if available.
5. Enter the User ID and password that you use to login to that financial institution.
6. Click **Submit**.
7. Select the appropriate account(s).
8. Click **Continue**.
9. Click **Continue** on the Success confirmation page.



Transfer Funds

Transfers → New Transfer

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

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

Creating a New Transfer:

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

NOTES:

- When creating a transfer, one of the accounts must be an internal account.
- Transfers involving external accounts may take 1-2 business days to be effective.
- Internal transfers into transactional CDs is available for iCore360 bank only. This is controlled by the internet posting controls for CDs in iCore360.

Good Morning

Transfer Funds

*From:

Checking Jason's Checking Balance = \$2,430.72

Available Balance = \$2,420.76

*To:

Checking 8992 Balance = \$9,391.41

Available Balance = \$9,381.41

*Amount:

500.00

*Frequency:

Future, Scheduled

*Process according to the defined schedule.

*Process Every

1

Frequency

week(s)

☐ Process on last day of the month.

Beginning on

7/12/2024

Ending on

If the transfer falls on a holiday, process

Scheduled date:

Before

Memo:

Cancel

Continue

If attempting to create a transfer for more than the amount available in the account, the following message will display.

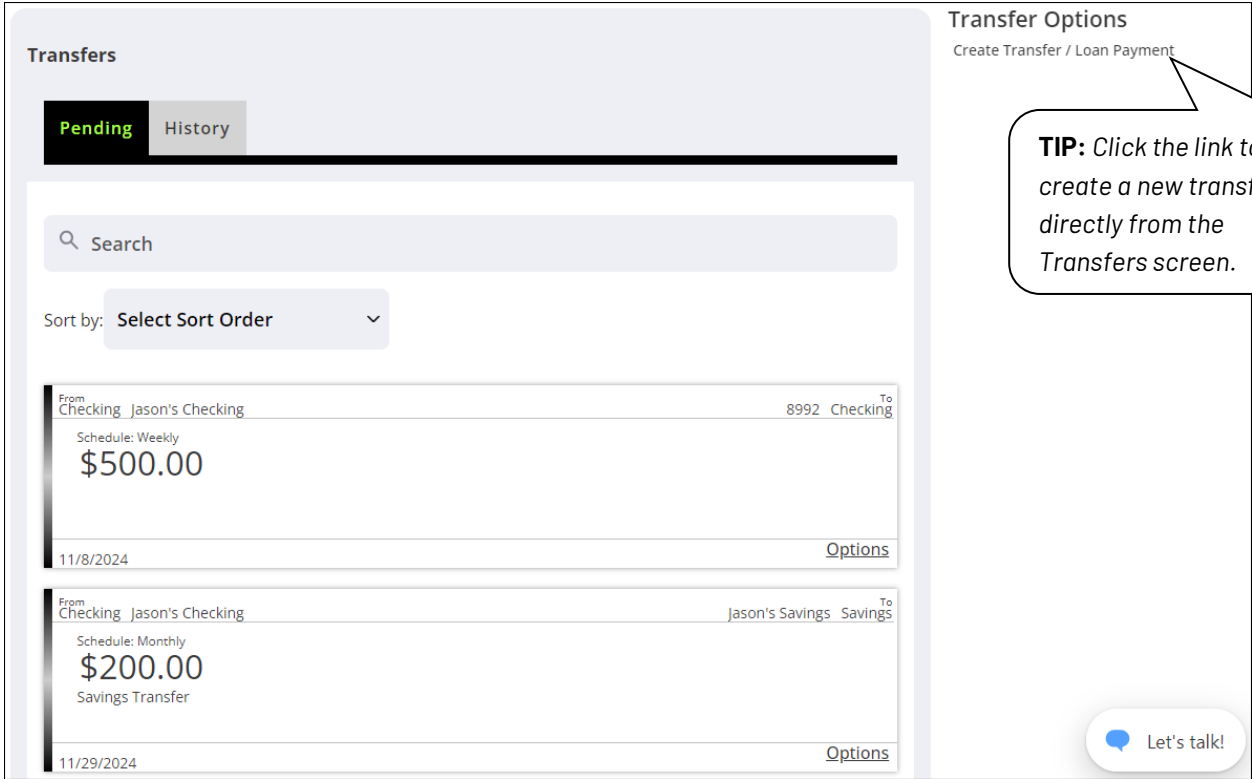
Transfer Funds

Insufficient Funds in FROM account.

Transfers

Transfer → View Transfers

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



From Account Account the transfer is originating from.

To Account Account the transfer is going to.

Schedule Indicates the frequency of the transfer.

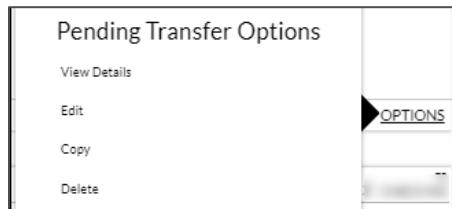
Approve Click to approve the transaction. If this button displays, the transaction must be approved prior to the transaction being submitted to the financial institution.
NOTE: If the Approve button is grayed out, this indicates the user has self-approval rights and has already approved the transaction.

Approved Indicates the transfer has been approved.

Date Date the transfer is scheduled to occur.

Pending Transfer Options

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



View Details – Displays the details for the selected transfer.

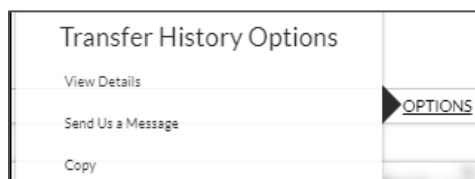
Edit – Directs you to the Edit Funds Transfer screen. If the transfer is recurring, the option to edit the next occurrence or series displays.

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

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

Transfer History Options

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



View Details – Displays the details for the selected transfer.

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

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

Bill Payments

Bill Pay Single Sign-On



Bill Payment → Go to Bill Pay or Bill Pay

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

Bill Pay Personal Info

Bill Payments → Personal Information

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

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

Alternate Phone Number

☐ SMS/Text Capable

Remove

Add Alternate Phone

Cancel

Clear

Submit and Go To Bill Pay

Submit

Billpay Personal Info

*Email

bhobbs@datacenterinc.com

*Phone

620-960-4593

☐ SMS/Text Capable

Alternate Phone Number

☐ SMS/Text Capable

Remove

Bill Pay Accounts

Bill Payments → Account Information

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

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

Update Billpay Accounts

☒ Enable Billpay

Customer #: 100001
Account Type: Checking
Account #: 1
Account Name: Charles Checking
[Edit Account Info](#)

Submit

Submit and Go To Bill Pay

Bill Payments → Account Information → Edit Account Info

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

Account Info -

First Name

Middle Name

Last Name

Test

Print Name

*Street Address

20 W 2nd Ave

*City

Hutchinson

State

KS

*Zip Code

67501

Cancel

Clear

Submit

Text Banking

Text Banking Setup

Text Banking → Sign Up

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

1. Select the "I Accept" check box.
2. Click **Submit**.

Text Banking Setup

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

Supported Carriers:

- AT&T Mobility
- Verizon
- T-Mobile
- Sprint
- Dobson
- Boost
- Alltel
- Virgin Mobile
- US Cellular
- Cricket

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

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

☐ I Accept

Message frequency is dependent upon individual user settings.

CancelSubmit

Setting up Text Banking:

1. Enter the mobile phone number that should be registered for Text Banking.
2. Select the *Enable weekly balance message for text messaging enabled accounts* checkbox to automatically receive balance(s) for enabled accounts via text message, if applicable. (If not selected, skip to step 4.)
3. Select the day of the week and time of day for the messages to be delivered.
NOTE: The reflected time will always be Central Standard Time.

4. Click the Text Messaging checkbox to enable text banking for the applicable account.
5. In the Mobile Friendly Name column, edit the mobile friendly name as needed.

Text Banking Setup

- Enter your Mobile Phone Number
- Determine whether or not you wish to receive a text message containing balances for all text messaging enabled accounts.
- Determine which day of the week and time of day you wish to receive the weekly text message.
- At any time, you may Text STOP to 44660 to cancel, or text HELP to 44660 for HELP

☐ Enable weekly balance message for text messaging enabled accounts *

Mobile Phone #

Send weekly balance message on Monday at 9:00 AM CST (GMT -6:00)

* Msg&Data Rates May Apply | Msg frequency varies by user

- Check the boxes next to the accounts you want to enable.
- You may use the names assigned, or you may enter your own friendly name for each account. Your friendly name may be up to 5 digits and/or characters.

Checking

Account	Customer	Text Messaging	Mobile Friendly Name
Jason's Checking	100008	<input type="checkbox"/>	<input type="text" value="ck1"/>
Jessica's Checking	100008	<input type="checkbox"/>	<input type="text" value="ck2"/>

Loan

Account	Customer	Text Messaging	Mobile Friendly Name
Jeep Cherokee Loan	100008	<input type="checkbox"/>	<input type="text" value="ln1"/>
Business Loan	100008	<input type="checkbox"/>	<input type="text" value="ln2"/>
Home Loan - Escrow	100008	<input type="checkbox"/>	<input type="text" value="ln3"/>

Submit

Text Banking Options

Instructions

Unsubscribe

6. Click **Submit**.
7. An activation text is sent to the mobile phone provided. Reply to the text with the displayed activation code. If the text message should be resent, click **Resend**.

Your activation is pending confirmation by you via text message. Please reply to your confirmation text message with the following activation code **OK 174223**

Resend

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

Mobile Banking Help

Text Banking → Help

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

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

Mobile Banking Help

Please type in your email address and a brief description of the problem you are experiencing with our Mobile Banking service.

*Email Address:

Contact Phone:

*Description:

*REQUIRED Entries

Submit Help Request

Clear All Fields

Instructions

Text Banking → Instructions

The Instructions screen provides the following information:

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

When first signing up, a **Resend** button will be available to resend the opt-in code. After clicking **Resend**, a message will display indicating the code was re-sent.

Confirmation message re-sent to: 6209211111

Mobile Banking Instructions

Your activation is pending confirmation by you via text message. Please reply to your confirmation text message with the following activation code: **OK 315909**

If you have not yet received your confirmation message, click the button below to resend

To Use Mobile Text Message Service: *

- Send text with the one of the requests listed below to: 44660
- Message frequency is dependent upon individual user settings.

Text Messaging Requests:

- sum - Receive summary information for all enabled accounts
- bal - Receive balances for enabled accounts
- msg - Text message directly to designated bank contact
- sum ck1 - Receive summary information for account ck1
- bal sv2 - Receive balance information for account sv2
- help - text: HELP to 44660 for help

Remember, you may use your own mobile friendly names, up to 5 characters, to replace the example account names (E: ck1, sv2).

Text Banking Options

Settings

Unsubscribe

Resend

Unsubscribe

Text Banking → Unsubscribe

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

Text Banking Unsubscribe

Unsubscribing from Text Banking will disable all features for this customer and any associated secondary users.

- No account information will be accessible via SMS text messaging
- No account alerts will be sent to your mobile device

If you wish to use this service in the future, you will need to go through the entire registration process again.

Do you wish to UNSUBSCRIBE from mobile banking at this time?

Cancel Unsubscribe

Preferences

Customer Preferences

Preferences → Security Options → Customer Preferences

The Customer Preferences screen displays basic contact information along with the additional applications you have access to.

Customer Preferences

Customer	100008
Login Name	bhobbs
Email Address	b****@datacenterinc.com
Email alert for new message	Enabled
Mobile Phone #	*****3588
Weekly Balance Alert	Fridays at 9:00 AM CST(GMT-6:00)
Send Alerts Between	Not Configured.
Cash Management	Enabled

Contact/Authorization Method

Preferences → Security Options → Change Security Contact

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

Contact / Authorization Method

Contact Method
New Contact Method

These are the contact methods you have previously entered. When signing into Online Banking, you may be asked to select a contact method to have your security code sent to.

Contact List

Sort by: Select Sort Order

Name	Verification Date	Contact	
bhobbs dci demo bank	8/16/2021 4:28:34 PM	Google Authenticator	✕
Brandi's Cell	9/12/2016 4:15:42 PM	*****3588	✕
Brandi's Email	5/16/2016 10:46:25 AM	b****@datacenterinc.com	✕

Creating a New Contact Method:

1. Click **New** or *New Contact Method* to create a new contact method.
2. Indicate the method for contact in the Contact Type field.
3. Enter a name in the Name field. This is only used to reference the contact method.

Add Contact

*Contact Method:

Text Message

After entering in your contact information, a confirmation code will be sent to the phone number provided. You must enter this code on the 'Contact Method' page prior to use.

Name

Bobby Banker Cell

*Phone Number

555-555-5555

Cancel Submit

4. Enter the Phone Number, Email or Google Authenticator information.
5. Click **Submit**.
6. Select an established contact to authorize this new contact method.

Select Contact

This action requires additional authentication

Search

Sort by: Select Sort Order

Name	Verification Date	Contact	
brooke email	3/25/2022 9:49:35 AM	bswanner@datacenterinc.com	Select
Joy	2/3/2021 10:12:20 AM	jwhitman@datacenterinc.com	Select
Sam	2/13/2017 2:24:40 PM	sfroese@datacenterinc.com	Select

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

Verify Contact

Please enter the confirmation code that was sent to the phone number you provided. (*****5396) If you did not receive the code click [Resend](#).

*Code

543627

Cancel
Submit

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

Verify Contact


Please enter the confirmation code that was sent to the phone number you provided. (*****5555) If you did not receive the code click [Resend](#).

*Code

|




Cancel
Submit


- Click **Submit**.

NOTE: If **Cancel** was selected, the contact method can still be verified on the Contact/Authorization Method screen. Select  [Validate](#) to be returned to the Verify Contact screen.

Contact List

Sort by: Select Sort Order

Name	Verification Date	Contact	
brooke email	3/25/2022 9:49:35 AM	bswanner@datacenterinc.com	
Brooke Gmail		brooke.swanner@gmail.com	 Validate 

Click  to delete the contact method.

Edit Login Name

Preferences → Security Options → Change Login Name

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

Edit Login Name

For security reasons, your Login Name may not be the same as your Customer number.
The Login Name you create may be up to 15 characters in length.
The next time you sign in to Online Banking, you must use this Login Name.

*Login Name

susanbanker

Cancel

Submit

Edit Password

Preferences → Security Options → Change Password

Editing your Password:

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

Edit Password

Your new password is case sensitive and may be any combination of letters, numbers, and keyboard characters. Your password must also meet the following requirements:
Passwords must contain a minimum of 6 to a maximum of 44 characters

*Current Password

*New Password

*Confirm New Password

[Cancel](#) [Submit](#)

4. Click **Submit**.

Edit Customer Account Info

Preferences → User Options → Edit Customer Account Info

The Edit Customer Account Info screen is used to display the customer record and all online banking accounts. Any fields that were enabled by your financial institution will be available to edit if you have access. Changes made will be sent to your financial institution.

NOTE: This menu option may display as View Customer Account Info dependent on your financial institution's settings. No changes can be made in this view.

The screenshot displays a web interface for editing customer account information. It features three main sections, each with a blue header bar and a light gray content area below it. The first section is labeled 'Address/Contact Info' and contains a form with fields for 'Address' and 'City'. The second section is labeled 'Checking - Address' and contains a form with a 'Address' field. The third section is labeled 'Loan - Address' and contains a form with an 'Address' field. At the bottom of the interface, there are two buttons: a blue 'Cancel' button and a black 'Submit' button.

Editing Customer Account Information:

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

Address/Contact Info

*Street Address

*City

TOPEKA

State

KS

*Zip

66614-1622

☐ Update ALL Account Addresses to Customer Address

* TO UPDATE INTERNATIONAL ADDRESS(ES) CONTACT YOUR FINANCIAL INSTITUTION

Home Email

@gmail.com

Business Email

@datacenterinc.com

Home Phone

Cell Phone

Business Phone

Checking - Address

Loan - Address

Cancel

Submit

Edit Email Address

Preferences → User Options → Update Email Address

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

Edit Email Info

Changing your email address will invalidate the email address previously registered.

*Email Address

bbanker@datacenterinc.com

☒ Send an alert to this address when I receive a secure message.

Cancel **Submit**

Account Settings

Preferences → User Options → Account Settings

The Account Settings screen is used to create and edit user defined names for the displayed accounts, sort the accounts, favorite or hide accounts.

The screenshot shows the 'Account Settings' interface. It has three tabs: 'Favorites', 'Checking', and 'Savings'. The 'Checking' tab is currently selected. Under the 'Checking' tab, there are two account entries. Each entry displays the account number, current balance, available balance, a user-defined name, an order number, and checkboxes for 'Favorite' and 'Hide'.

Account Number	Current	Available	Name	Order	Favorite	Hide
1237	\$2,430.72	\$2,420.76	Jason's Checking	1	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4001	\$3,146.90	\$3,136.90	Jessica's Checking	2	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Name

Enter a user defined name in the Name field to be displayed throughout the system instead of the account number.

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

Order

Use the order column to indicate the order the accounts should display. You can only sort accounts with the same account type. For example, you cannot sort checking and loan accounts so they display in a mixed order. You can also sort your favorite accounts.

Favorite

Click the Favorite check box to add this account to the favorites tab. By default, no accounts will be selected as favorites.

NOTE: Different account types can be grouped together on the Favorites tab.

Account Summary

Favorites

Checking

Savings

CD

Loan

Card

Jason's Savings

2417

Favorites

Available

\$3,133.37

Current

\$3,143.37

Transactions >

Jessica's Checking

4001

Favorites

Available

\$3,136.90

Current

\$3,146.90

Transactions >

* Balance as of 03/07/2025

Hide

The hide option will hide the account from view.

NOTES:

- The Hide option will not display for accounts with the Favorite check box selected.
- The Favorite option will not be available for selection when the Hide check box is selected.
- If you update the Name field of an account in the favorite view, it will also update the account in the account type section it is located in.

Secondary Users

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

Preferences → User Options → Secondary Users

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

Secondary Users

Create New Secondary User

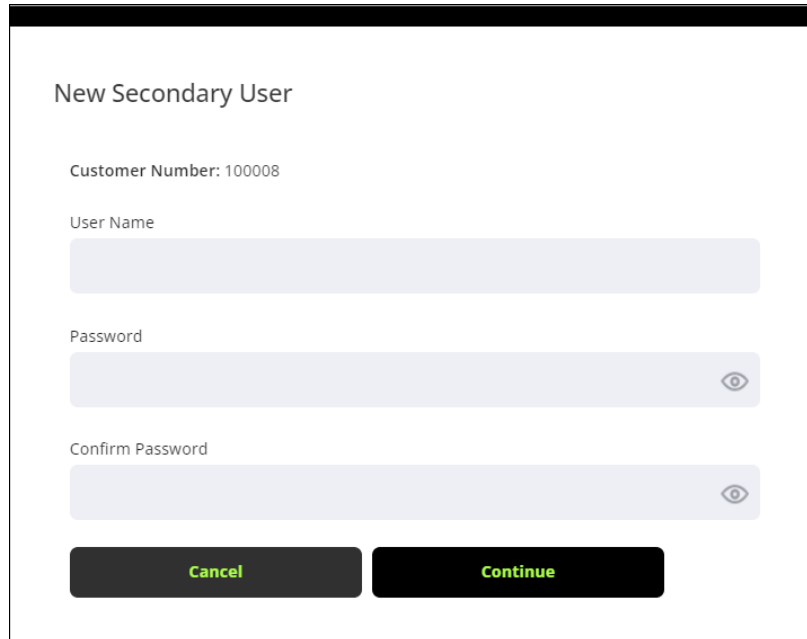
Sort by:

Select Sort Order

Customer ID	Create Date	Last Logged In	
****0001-bank1	08/10/2022 01:56 PM	10/03/2024 10:18 AM	Edit
****0001-bank10	02/15/2024 08:38 AM	02/15/2024 08:44 AM	Edit

Secondary User Options

Create New Secondary User

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

New Secondary User

Customer Number: 100008

User Name

Password

Confirm Password

Cancel Continue

Customer Number Customer number for the primary account owner.

User Name User name for the secondary user.

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

Confirm Password Confirm password for the secondary user.

Preferences → User Options → Secondary Users → Edit

Edit Secondary User

Cancel

Save Changes

Customer Number	Status	Last Login
100008	Enabled	3/15/2024 1:30:09 PM

User Name

jdoe

Secondary User Options

Change Password

Generate Temporary Verification Code

Delete Secondary User

Delete Secondary User Contacts

Customer Number Customer number for the primary account owner.

Status Indicates the status of the secondary user.

Last Login Displays the last time the secondary user logged in.

User Name User name for the secondary user.

Secondary User Options

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

Generate Temporary Verification Code – Allows the primary account owner to create a temporary verification code for the secondary user.

NOTE: The code will be valid for 10 minutes.

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

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

Secondary User Rights

Secondary User Rights		
<input type="checkbox"/> Can change password	<input type="checkbox"/> Force password change	<input type="checkbox"/> Allow messaging
<input type="checkbox"/> Allow billpay	<input type="checkbox"/> Use primary user's account friendly names	<input type="checkbox"/> Allow remote deposit capture
<input type="checkbox"/> External Account Setup		

Secondary User Rights

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

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

NOTE: Secondary user rights available vary by financial institution.

iCore Customer/Account Info Update Options

iCore Customer/Account Info Update Options

<input type="checkbox"/> VIEW CUSTOMER/ACCOUNT ADDRESS INFO	<input type="checkbox"/> EDIT CUSTOMER/ACCOUNT ADDRESS INFO	<input type="checkbox"/> EDIT CUSTOMER ADDRESS
<input type="checkbox"/> EDIT ACCOUNT ADDRESS(ES)	<input type="checkbox"/> EDIT PERSONAL PHONE	<input type="checkbox"/> EDIT BUSINESS PHONE
<input type="checkbox"/> EDIT CELL PHONE	<input type="checkbox"/> EDIT PERSONAL EMAIL	<input type="checkbox"/> EDIT BUSINESS EMAIL

iCore Customer/Account Info Update Options Indicates which information can be viewed/updated within Online Banking by the secondary user.

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

Cash Management Rights

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

Cash Management Rights

<input type="checkbox"/> Edit ACH Company	<input type="checkbox"/> View ACH Reports	<input type="checkbox"/> Edit ACH Participants
---	---	--

Positive Pay Settings

<input type="checkbox"/> Positive Pay Enabled	PosPay SSO ID: <input style="width: 100%;" type="text"/>
---	---

Corporate Capture 21 Settings

<input type="checkbox"/> Corporate Capture 21 Enabled	CC21 SSO Account ID: <input style="width: 100%;" type="text"/>	CC21 SSO User ID: <input style="width: 100%;" type="text"/>
---	---	--

Card Management Options

Card Management Options

☐ View Travel Indicators☐ Add/Edit Travel Indicators

View Travel Indicators Indicates the secondary user can view the primary user's travel dates and locations.

Add/Edit Travel Indicators The secondary user can indicate the cardholder is traveling for specific dates and locations.

Accounts

Checking																					
Account	View	Xfer In	Xfer Out	Exter In	Exter Out	Appr Self	Appr Stmt	View Stmt	Card Order	ACH DB	ACH CR	\$\$ Only	Part Only	Tax Pay	Dom Wire	Dom Tmpl	Dom Use	Intl Wire	Intl Tmpl	Intl Use	Appr Self
Jason's Checking	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Limits		External Funds Transfer In		External Funds Transfer Out		ACH Debit Batch		ACH Credit Batch		ACH Tax Payment		Domestic Wire		Intl Wire							
Daily Amount Approval		\$		\$		\$		\$		\$		\$		\$							
Transaction Amount Approval		\$		\$		\$		\$		\$		\$		\$							
Jessica's Checking	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8992	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Click the account link to display the approval limits.

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

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

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

Exter In	Indicates if the secondary user is able to create external transfers in.
Exter Out	Indicates if the secondary user is able to create external transfers out.
Appr	Indicates if the secondary user is able to approve external transfers for another user that fall under the account limits.
Appr Self	Indicates if the secondary user is able to approve their own external transfers under the account limits.
View Stmt	Indicates if the secondary user is able to view the accounts statements and notices. NOTES: <ul style="list-style-type: none">• The secondary user would also be able to register or maintain paperless statements.• This is only available for financial institutions using iCore360.
Card Order	Indicates if the secondary user has the ability to reorder debit cards linked to this account.

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

Account Limits

Daily Amount Approval	Indicates the daily amount the secondary user can approve or self approve for External funds transfer in/out, ACH debit/credit transaction batches, ACH Tax payments, and wire transfers.
------------------------------	---

Transaction Amount Approval

Indicates the per batch transaction amount the secondary user can approve for External funds transfer in/out, ACH debit/credit transaction batches, ACH tax payments, and wire transactions.

NOTES:

- *Approval rights are based on the Appr and Appr Self check box.*
- *If these fields are left blank and the Appr or Appr Self check box is selected, the user will have infinite approval limits.*

Creating a New Secondary User:

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

Editing a Secondary User:

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

Deleting a Secondary User:

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

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

Opt In Agreements/Policies

Preferences → User Options → Opt In Agreements/Policies

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

Opt-In Agreements

Search

Sort by: Select Sort Order

Notice	Updated	Status
E-Mail Address Registration	09/04/2012	Opted In on 08/02/2024
E-Statement Enrollment	07/01/2022	Opted In on 04/15/2020

Policies

Search

Sort by: Select Sort Order

Notice	Updated	Status
Privacy Policy	08/24/2021	Accepted on 09/07/2018

Opting Out of the Credit Score Feature:

1. To Opt out of the Credit Score Feature, navigate to **Preferences → User Options → Opt In Agreements/Policies**.
2. Click the Soft Credit Score Opt-In Policy link.

Opt-In Agreements		
<input type="text" value="Search"/>		
Sort by: Select Sort Order		
Notice	Updated	Status
E-Mail Address Registration	09/04/2012	Opted In on 08/02/2024
E-Statement Enrollment	07/01/2022	Opted In on 04/15/2020
Soft Credit Score Opt-in Policy	11/22/2024	Opted In on 11/22/2024

3. Click Opt Out.

Soft Credit Score Opt-in Policy

You agree that by navigating beyond the Soft Credit Score area by entering your information and continuing beyond the "Agree and Continue" button, or by otherwise accessing or using the Credit Score Manager Third-Party Content, you instruct BANK & TRUST CO to periodically obtain your credit report to use it for the following purposes:

- To display your credit score information to you for educational purposes and to assist you in understanding how financial transactions affect your credit score;
- To confirm your identity, such as to identify potential fraudulent transactions in your name; and
- To offer our products and services to you.

Back
Opt Out

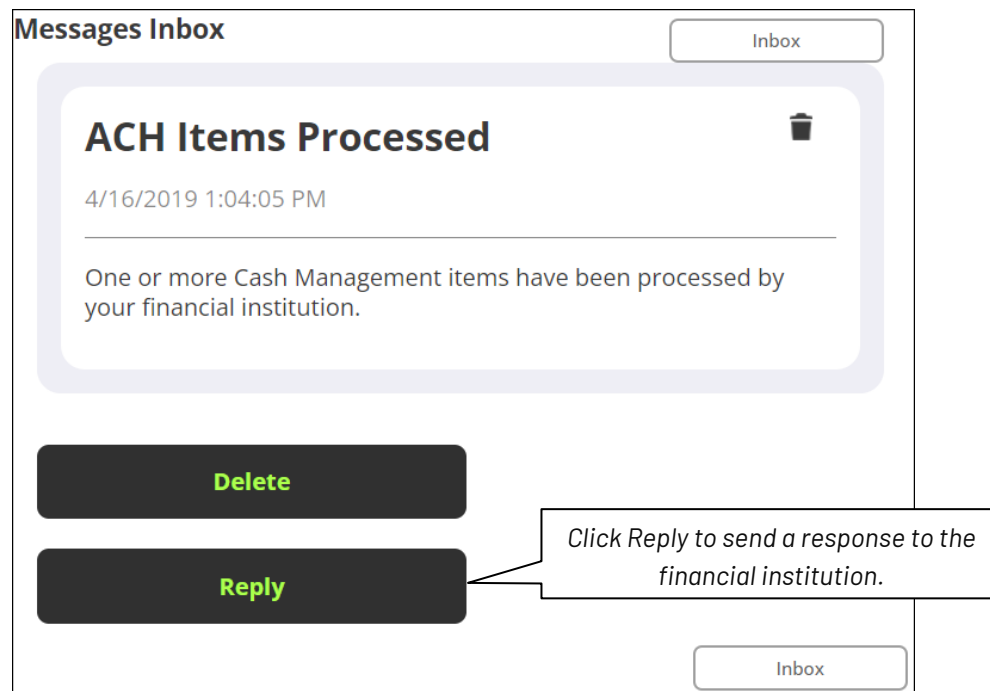
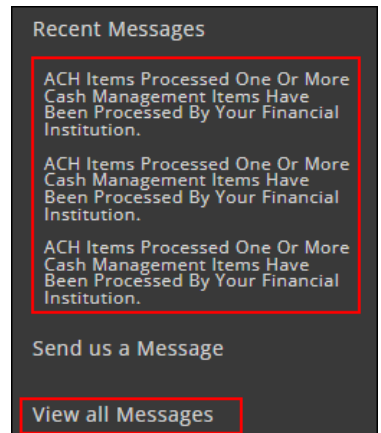
Correspondence

Recent Messages

Correspondence → Recent Messages 

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

Select *View All Messages* to be directed to the Message Inbox screen.



Compose Message

Correspondence → Send Us a Message

The Compose Message screen is used to send a message to the financial institution in a secure method.

Compose Message

Category

Deposit

Accounts

None

Subject

Body

abc

✓

B

I

U

abc

Cancel

Send

Forms

Correspondence → Forms

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

NOTE: *The availability of forms varies by financial institution.*

FORMS

- Change Of Address
- Lost/Stolen Card
- Mobile Banking Help
- New Account
- On-Line Banking
- Personal Loan
- Re-Order Checks
- Savings Bonds
- Secure Feedback
- Secure Upload
- Wire Transfer

Links

Links

Links → Select the link

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

