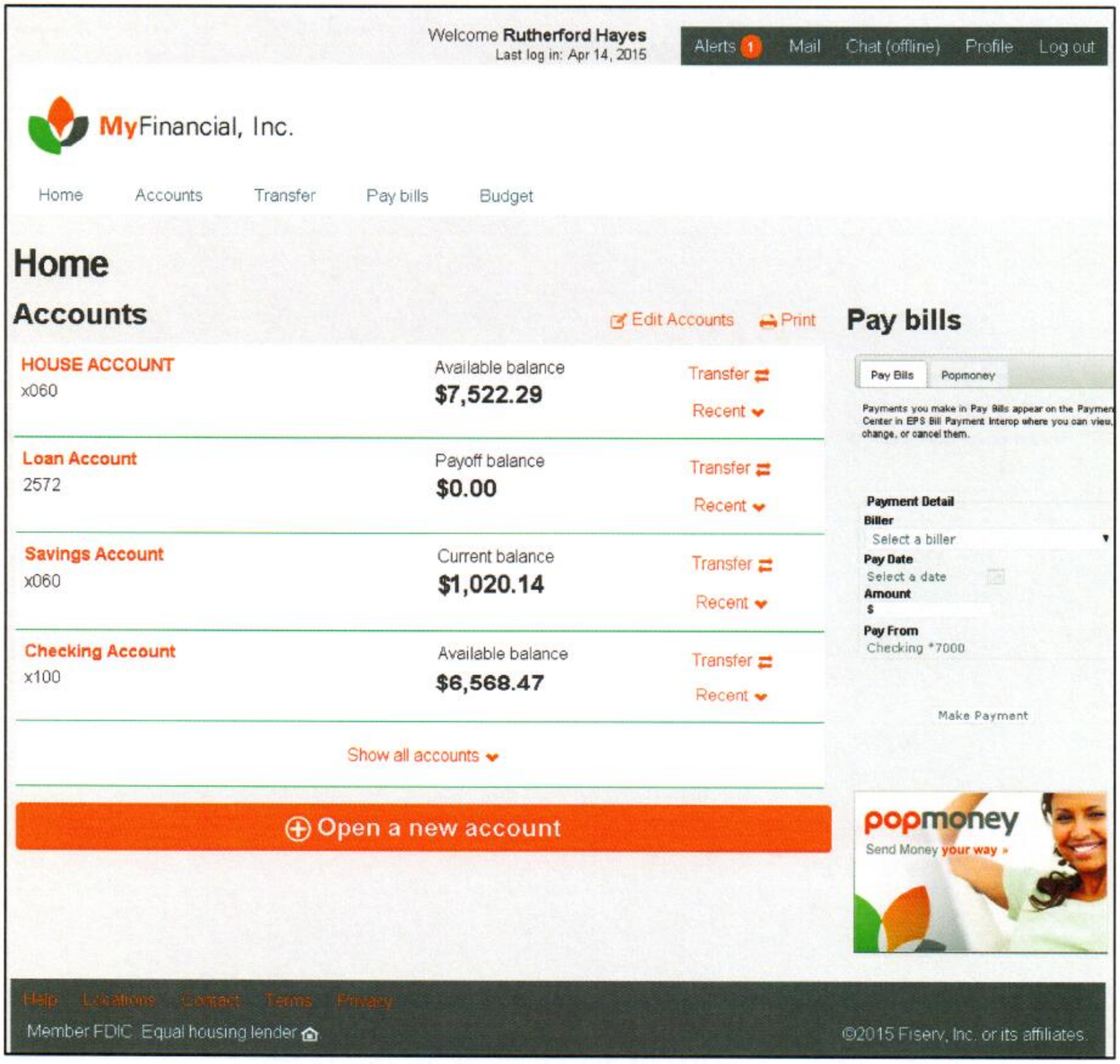
Customer User Guide

Account Access Retail Online

This section provides customer access to accounts designated as Internet accessible.

Note: The information in each section may vary based on the financial institution's branding. All examples shown are from the Fiserv Retail Online Test Bank.

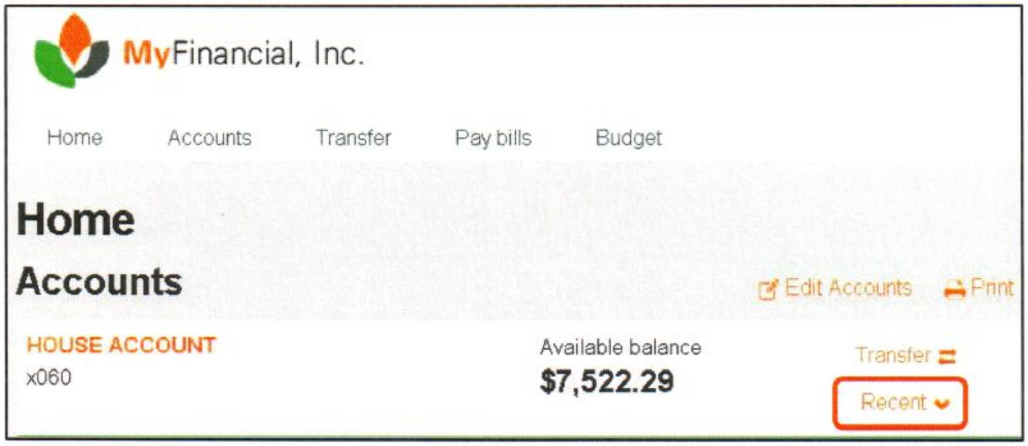
The Accounts Overview Page appears once the customer successfully logs on to Retail Online.



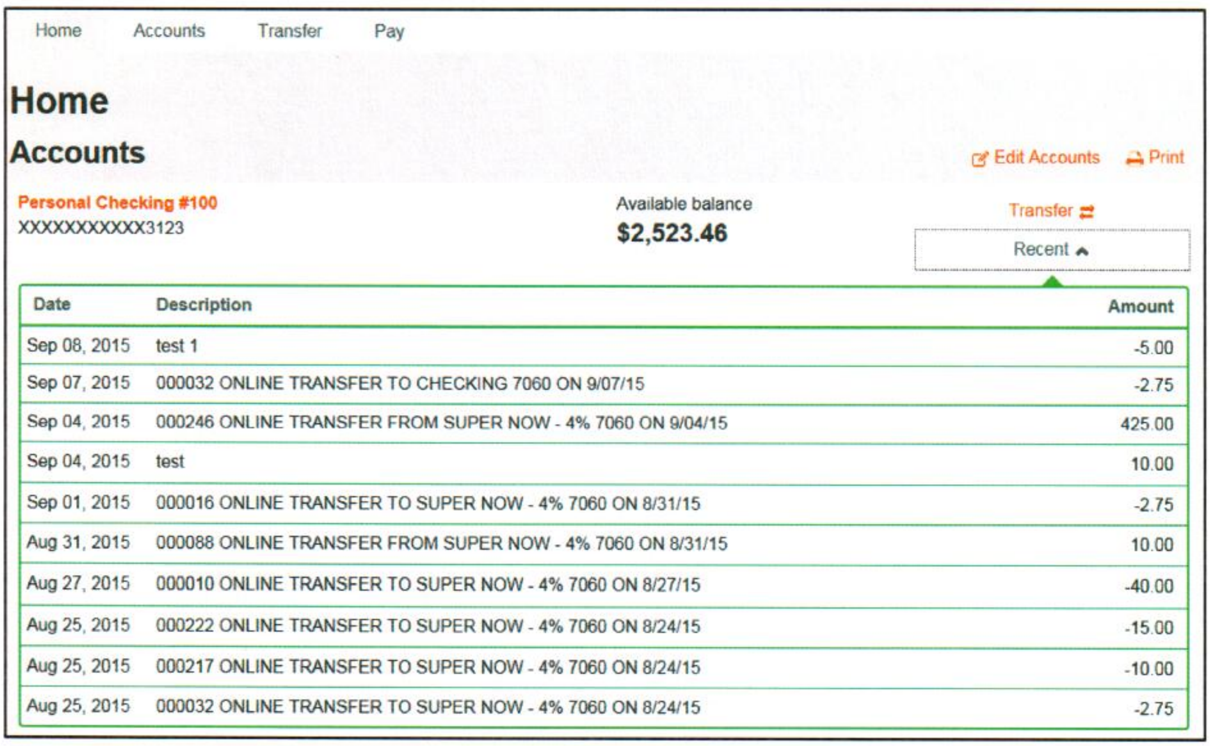
Home Page access to Recent Transactions

Customers can access the last 10 transactions for an account.

- From the **Home** page, click **Recent**.



All recent account activity appears.



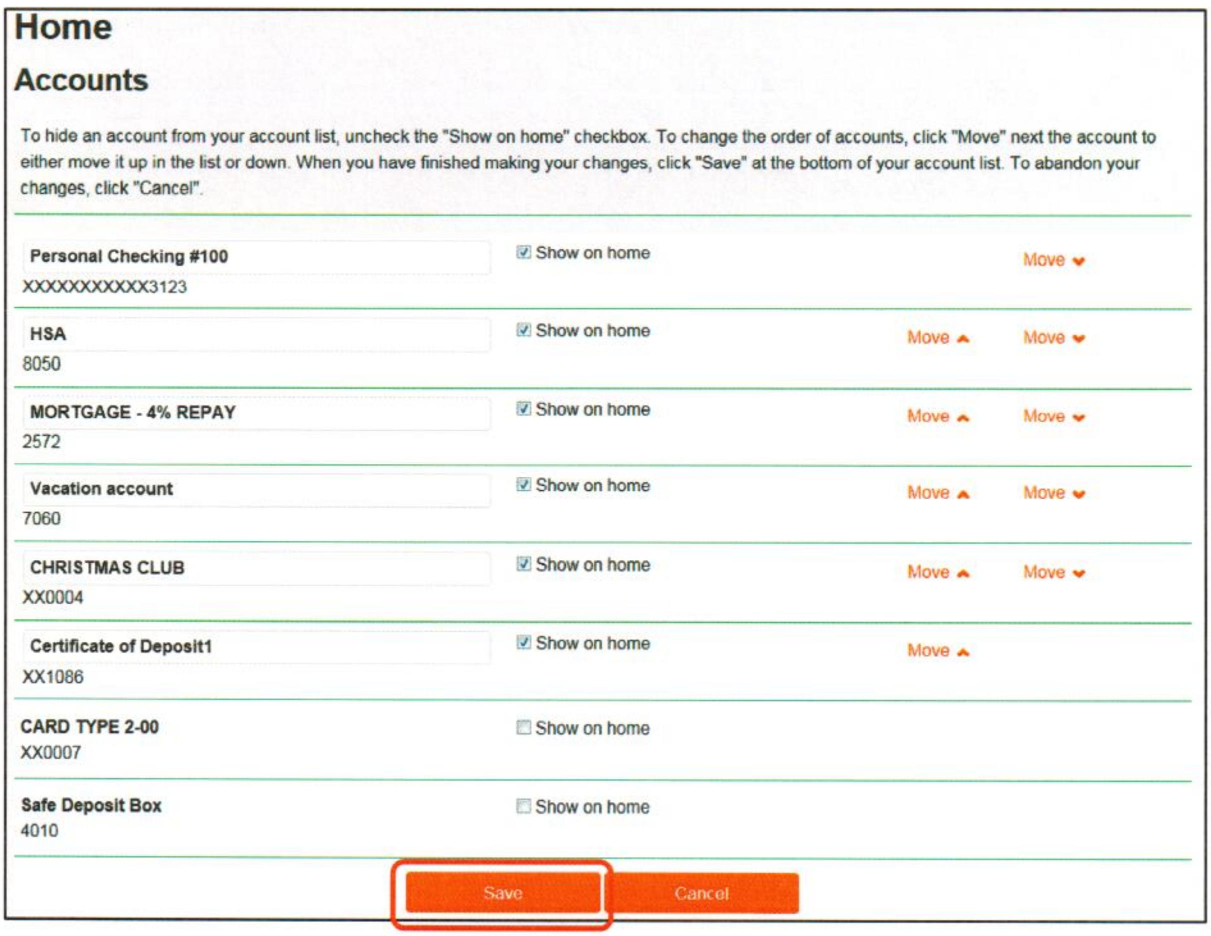
Date	Description	Amount
Sep 08, 2015	test 1	-5.00
Sep 07, 2015	000032 ONLINE TRANSFER TO CHECKING 7060 ON 9/07/15	-2.75
Sep 04, 2015	000246 ONLINE TRANSFER FROM SUPER NOW - 4% 7060 ON 9/04/15	425.00
Sep 04, 2015	test	10.00
Sep 01, 2015	000016 ONLINE TRANSFER TO SUPER NOW - 4% 7060 ON 8/31/15	-2.75
Aug 31, 2015	000088 ONLINE TRANSFER FROM SUPER NOW - 4% 7060 ON 8/31/15	10.00
Aug 27, 2015	000010 ONLINE TRANSFER TO SUPER NOW - 4% 7060 ON 8/27/15	-40.00
Aug 25, 2015	000222 ONLINE TRANSFER TO SUPER NOW - 4% 7060 ON 8/24/15	-15.00
Aug 25, 2015	000217 ONLINE TRANSFER TO SUPER NOW - 4% 7060 ON 8/24/15	-10.00
Aug 25, 2015	000032 ONLINE TRANSFER TO SUPER NOW - 4% 7060 ON 8/24/15	-2.75

Edit Accounts

Customers can customize the list of accounts that appear on the homepage. Customization controls enable users to specify account nicknames, the accounts that appear, and the order in which they display.

1. From the **Home** page, click **Edit Accounts**.

2. Complete and changes, and then click **Save**.

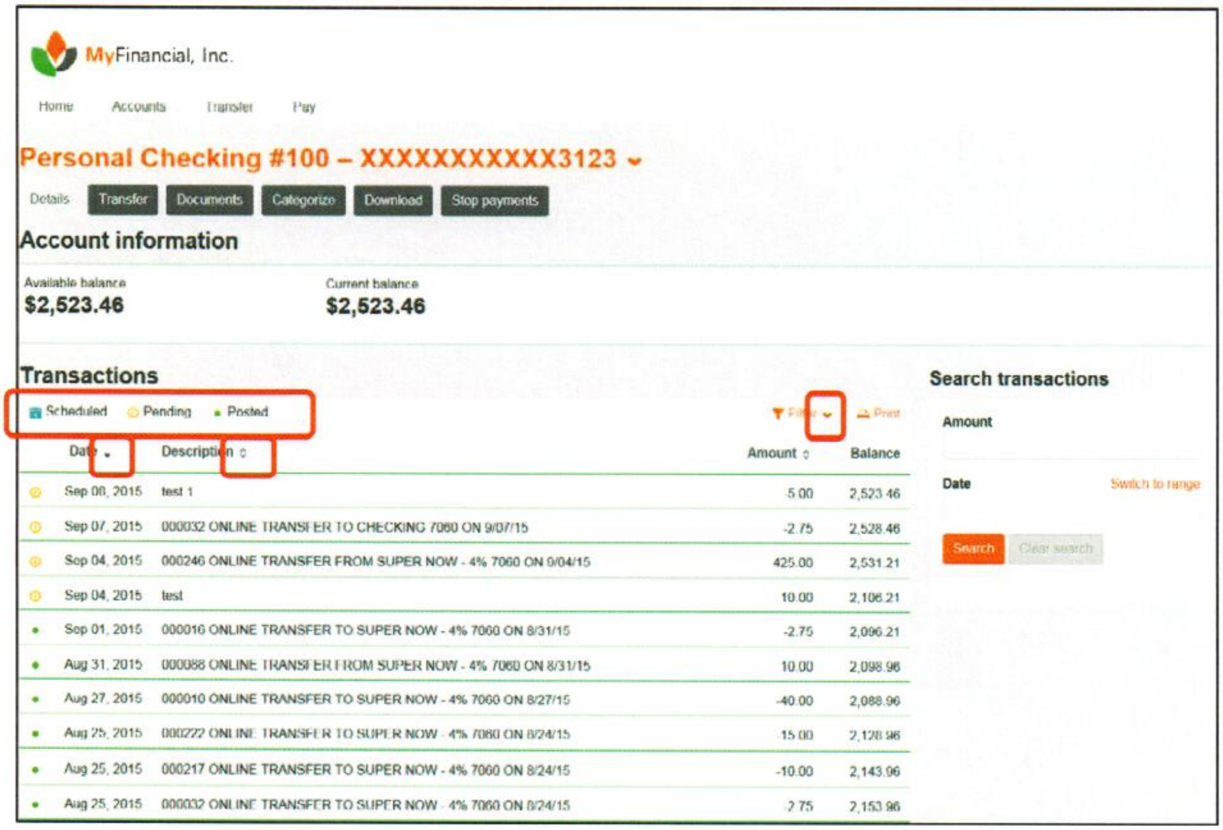


Account Details

Transactions

The Transactions option provides access to account transaction information.

1. From the **Home** page, click the **Accounts** tab or click the Account Type link.
2. From the **Account** list, select the accounts.



Definitions

Scheduled

The transaction is scheduled to post to the user's account; typically this date is one or more days in the future. Scheduled transactions are not yet reflected in either the current or available balances of the user's account.

Pending Transactions

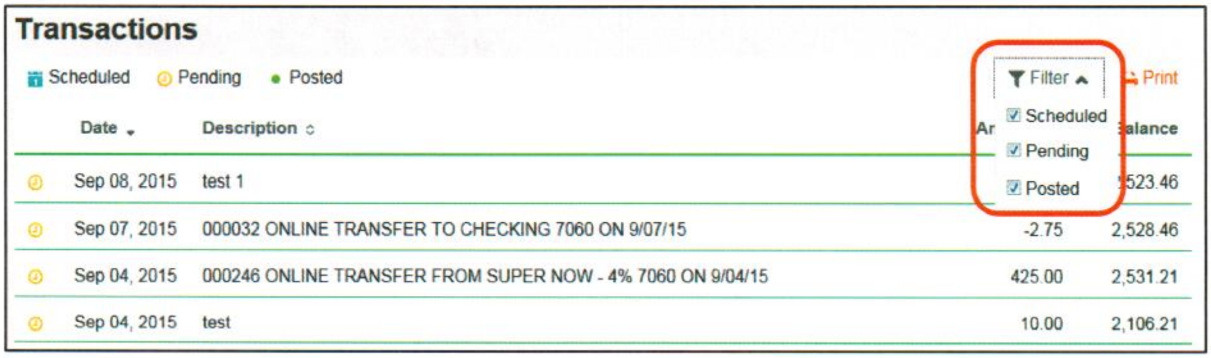
The transaction is pending and has not yet posted. Pending transactions are reflected in the available balance of the user's account, but not in the account's current balance.

Posted Transactions

The transaction has posted. Posted transactions are already reflected in the user's current and available account balances.

Filter

The filter tool enables users to filter transactions based on status.



Transactions

Scheduled Pending Posted Filter Print

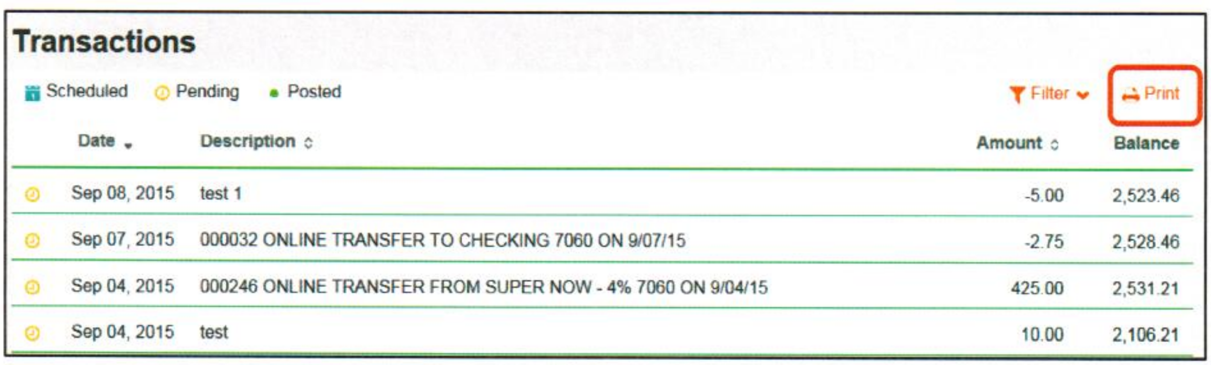
Scheduled Pending Posted

	Date	Description	Ar	Balance
	Sep 08, 2015	test 1		523.46
	Sep 07, 2015	000032 ONLINE TRANSFER TO CHECKING 7060 ON 9/07/15	-2.75	2,528.46
	Sep 04, 2015	000246 ONLINE TRANSFER FROM SUPER NOW - 4% 7060 ON 9/04/15	425.00	2,531.21
	Sep 04, 2015	test	10.00	2,106.21

Note: An arrow after a column heading indicates users can sort transactions Date, Description or amount, with the icons indicating sort ability; running balances display when users sort transaction by date.

Print

The Print tool enables users to print the transactions that display on the Account detail page.



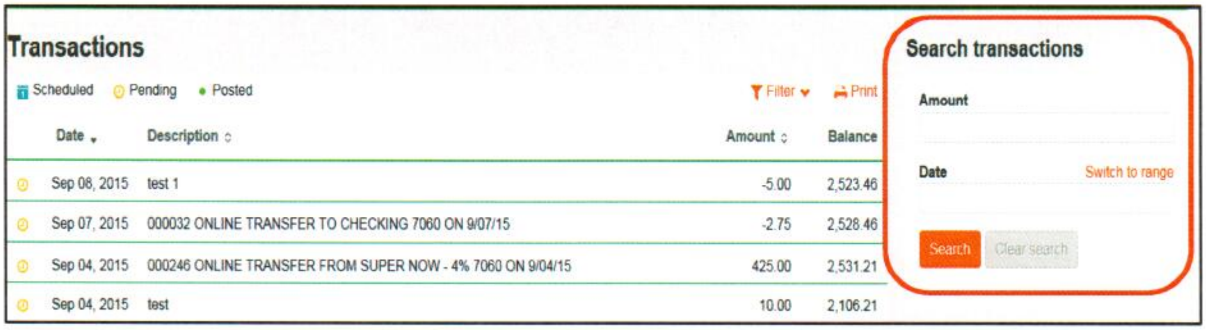
Transactions

Scheduled Pending Posted Filter Print

	Date	Description	Amount	Balance
	Sep 08, 2015	test 1	-5.00	2,523.46
	Sep 07, 2015	000032 ONLINE TRANSFER TO CHECKING 7060 ON 9/07/15	-2.75	2,528.46
	Sep 04, 2015	000246 ONLINE TRANSFER FROM SUPER NOW - 4% 7060 ON 9/04/15	425.00	2,531.21
	Sep 04, 2015	test	10.00	2,106.21

Transaction search

The search functionality enables users to search by date and Transaction Amount.



Transactions

Scheduled Pending Posted Filter Print

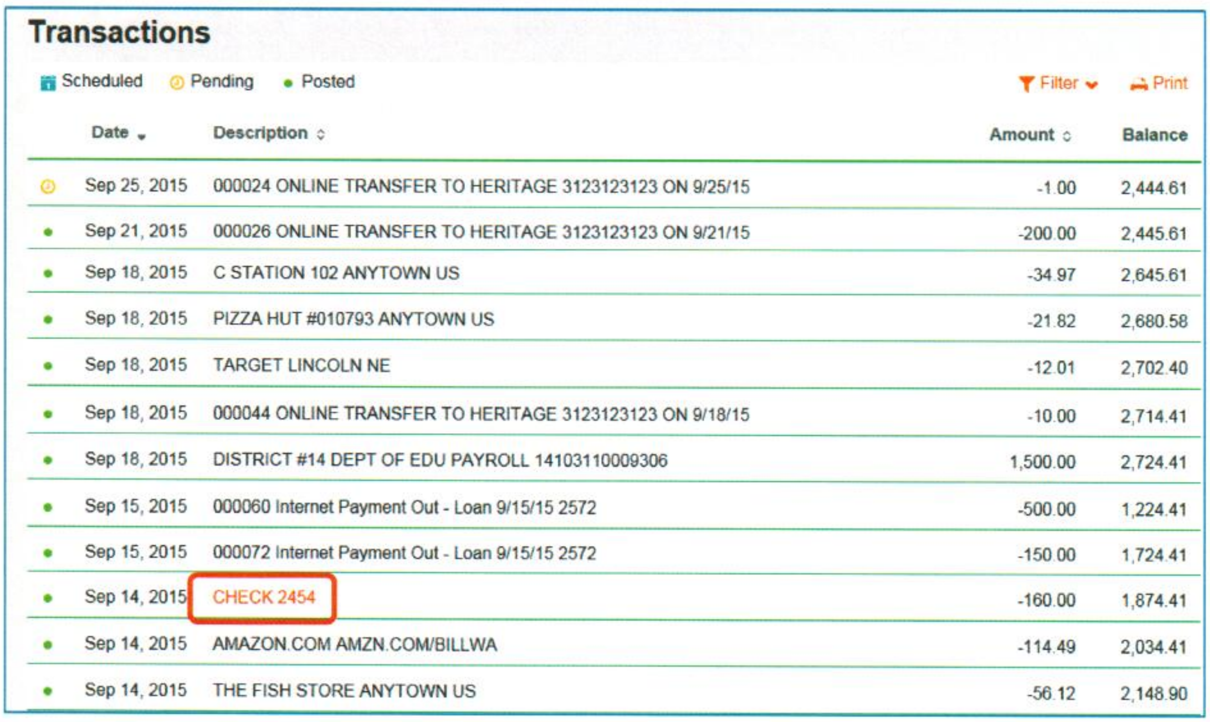
	Date	Description	Amount	Balance
	Sep 08, 2015	test 1	-5.00	2,523.46
	Sep 07, 2015	000032 ONLINE TRANSFER TO CHECKING 7060 ON 9/07/15	-2.75	2,528.46
	Sep 04, 2015	000246 ONLINE TRANSFER FROM SUPER NOW - 4% 7060 ON 9/04/15	425.00	2,531.21
	Sep 04, 2015	test	10.00	2,106.21

Check Images

Customers can view their check and deposit images on the Transactions pages: Previous Statement, Current Statement, Since Last Login, Recent Transaction, and Current Business Day.

Note: The information within each inquiry may vary based on the financial institution's branding. All examples shown are from the Retail Online test bank.

- To view a check image, click the **Check Number** link.



Transactions

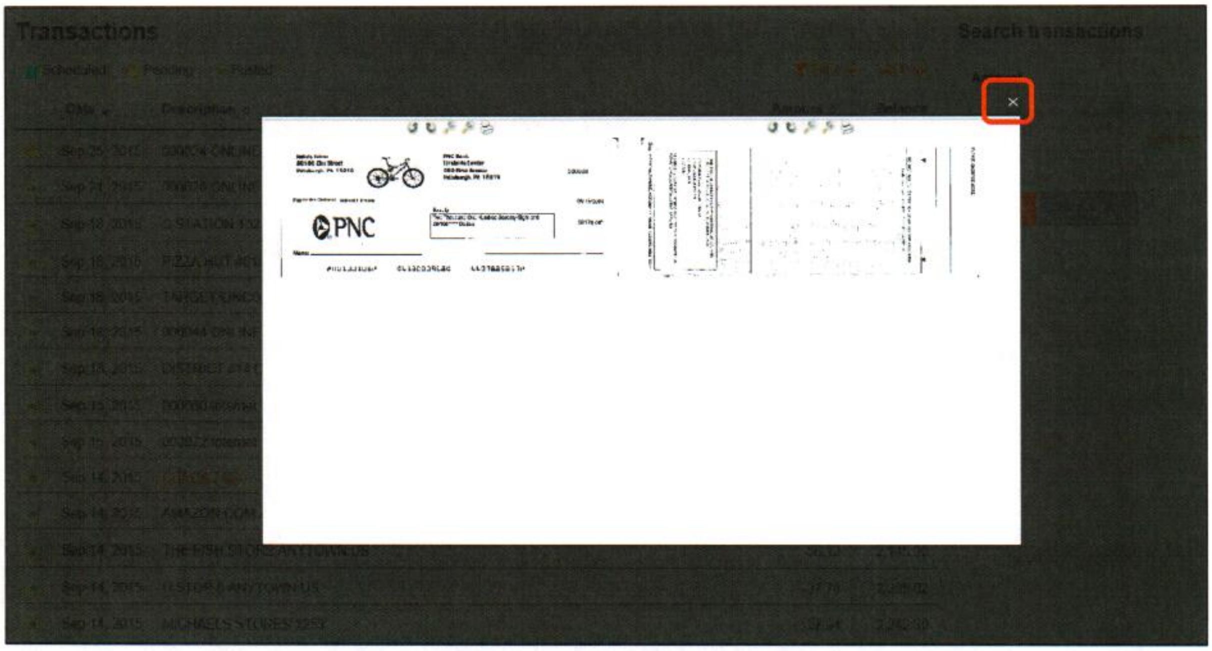
Scheduled Pending Posted Filter Print

	Date	Description	Amount	Balance
	Sep 25, 2015	000024 ONLINE TRANSFER TO HERITAGE 3123123123 ON 9/25/15	-1.00	2,444.61
	Sep 21, 2015	000026 ONLINE TRANSFER TO HERITAGE 3123123123 ON 9/21/15	-200.00	2,445.61
	Sep 18, 2015	C STATION 102 ANYTOWN US	-34.97	2,645.61
	Sep 18, 2015	PIZZA HUT #010793 ANYTOWN US	-21.82	2,680.58
	Sep 18, 2015	TARGET LINCOLN NE	-12.01	2,702.40
	Sep 18, 2015	000044 ONLINE TRANSFER TO HERITAGE 3123123123 ON 9/18/15	-10.00	2,714.41
	Sep 18, 2015	DISTRICT #14 DEPT OF EDU PAYROLL 14103110009306	1,500.00	2,724.41
	Sep 15, 2015	000060 Internet Payment Out - Loan 9/15/15 2572	-500.00	1,224.41
	Sep 15, 2015	000072 Internet Payment Out - Loan 9/15/15 2572	-150.00	1,724.41
	Sep 14, 2015	CHECK 2454	-160.00	1,874.41
	Sep 14, 2015	AMAZON.COM AMZN.COM/BILLWA	-114.49	2,034.41
	Sep 14, 2015	THE FISH STORE ANYTOWN US	-56.12	2,148.90

Once the customer clicks on a check image, an overlay page appears with the front and back of a check image.

Note: If customers are charged for image retrieval, each image view counts as two "clicks" since both the front and back of the image appear.

The customer can use the arrows at the bottom of the overlay screen to view all images on that transaction screen. Or click the X to exit, and return to Internet banking.



Transactions Menu

The Transactions Menu inquiry provides detailed activity such as summary, current business activity, previous business day activity, and a transaction search tool.

Transfers

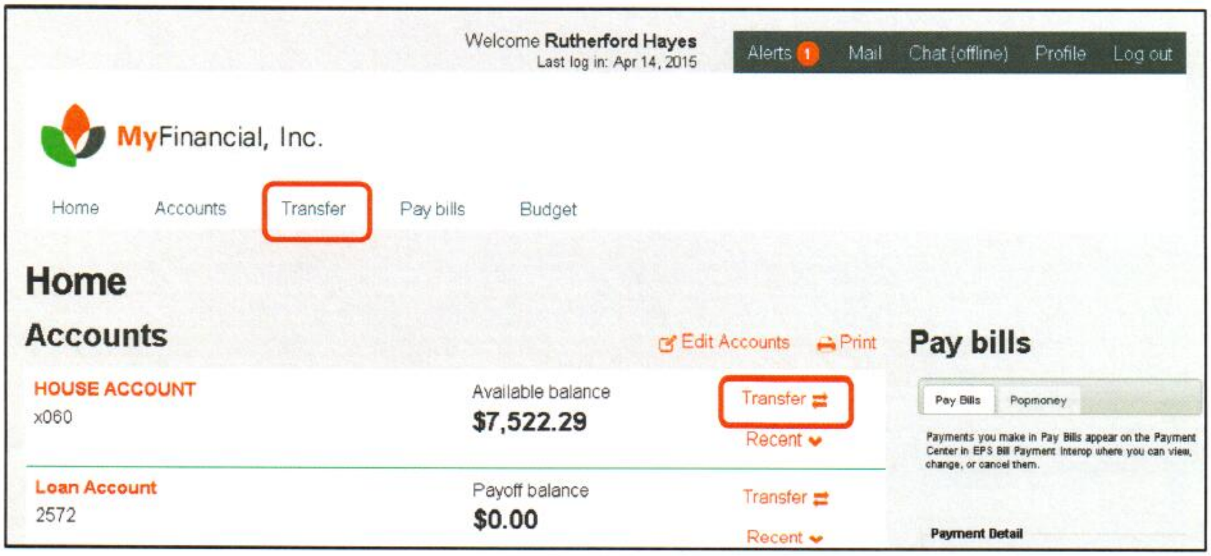
The Transfers option allows access to account transfer information.

To complete a Transfer:

- Selecting Transfer from the primary navigation menu displays the Transfer page on its own page within the application.

Or

- Selecting Transfer From the accounts list on the home page displays functionality in an overlay window that closes when the transfer is complete.

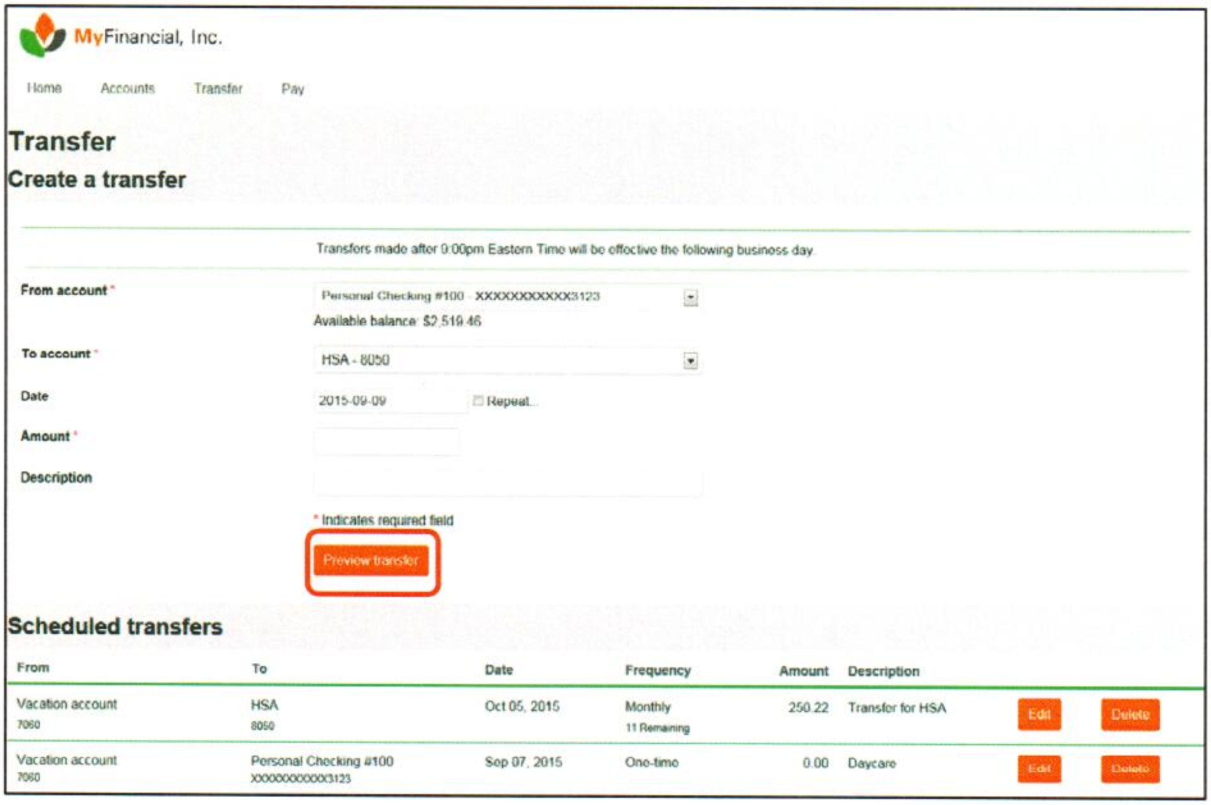


- Selecting Transfer from the account detail page displays functionality in an overlay window that closes when the transfer is complete.

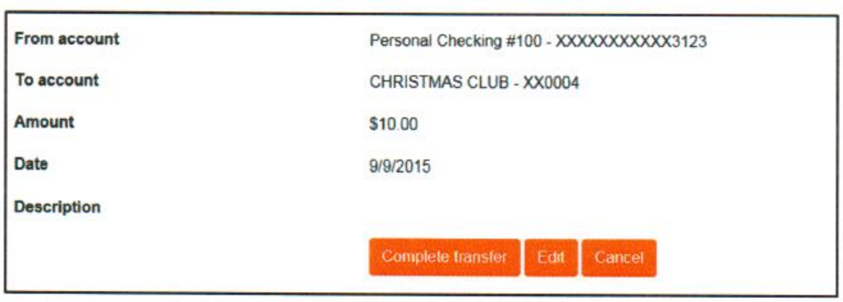
Transfer Page

To complete a One Time Transfer:

1. From the **From account** list, select an account.
2. From the **To account** list, select an account.
3. In the **Date** box, enter the transfer date.
4. In the **Amount** box, enter the transfer amount.
5. In the **Discription** box, enter the information If additional informtation is needed for future reference.
6. Click **Process transfer**.

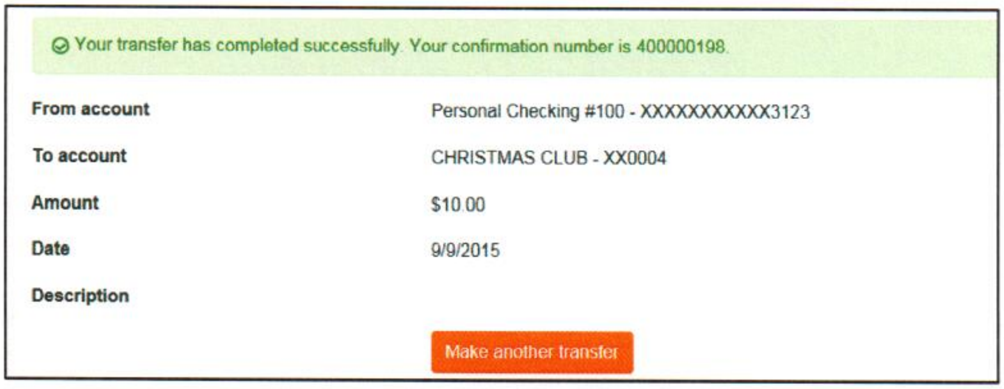


7. From the review page, to make changes, click **Edit**, or to complete the transfer request, click **Complete Transfer**.



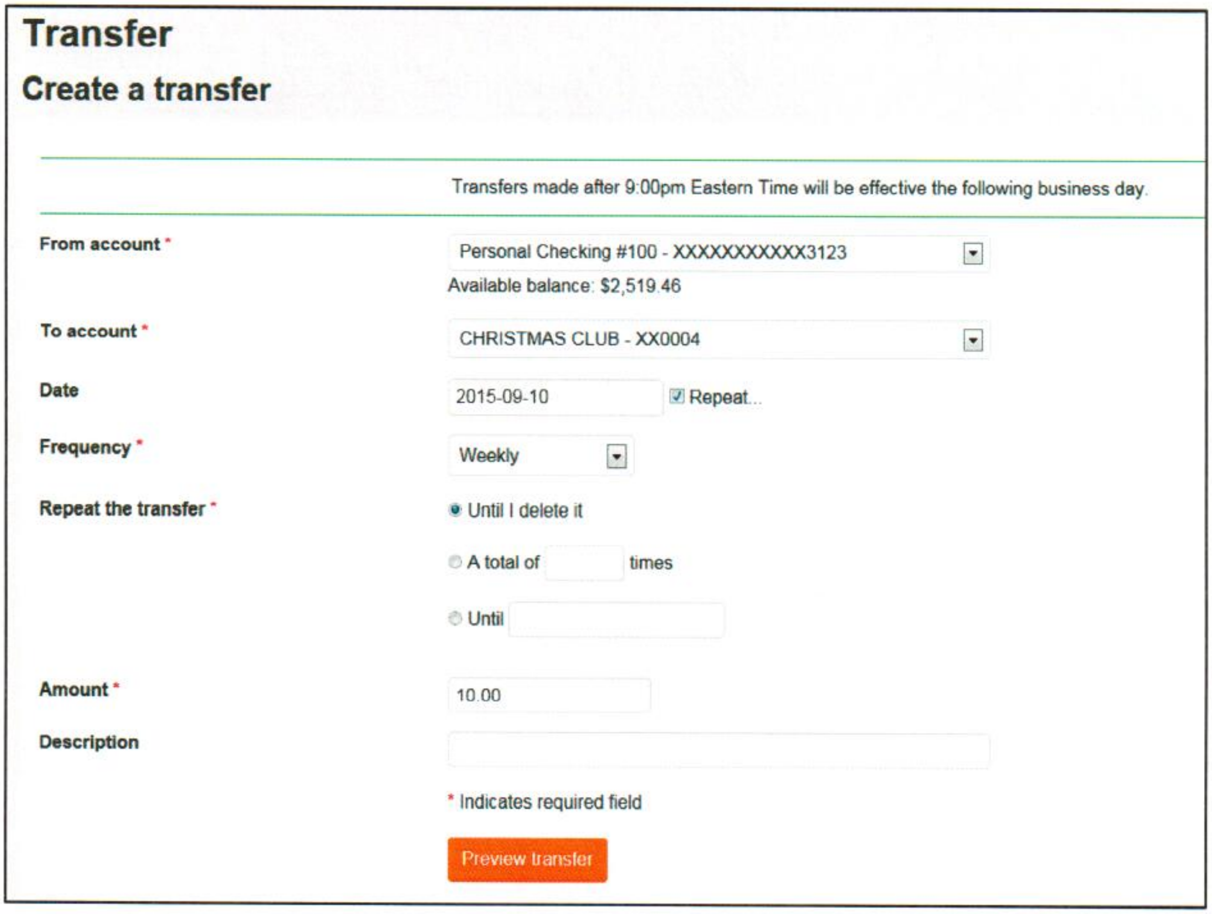
The Transfer Confirmation page appears.

Note: To request an additional transfer, click **Make another transfer**.



Recurring Transfers

1. From the **From account** list, select an account.
2. From the **To account** list, select the an account.
3. In the **Date** box, type the transfer date.
4. Select the **Repeat** box
5. From the **Frequency** list, select the occurrance.
6. From the Repeat the transfer section, select a duration option.
7. In the **Amount** box, enter the transfer amount.
8. If additional informtation is needed for future reference, in the **Discription** box, enter the appropraite information.



9. From the review page, to make changes, click **Edit**, or to complete the transfer request, click **Complete Transfer**.

Transfer

Create a transfer

From account	Personal Checking #100 - XXXXXXXXXXX3123
To account	CHRISTMAS CLUB - XX0004
Amount	$10.00
Date	9/10/2015
Frequency	Today and repeating every week for 999 weeks (last transfer on Nov 02, 2034).
Description	

Complete transfer | Edit | Cancel

The Transfer Confirmation page appears.

Note: To request an additional transfer, click **Make another transfer**.

Transfer

Create a transfer

Your transfer has completed successfully. Your confirmation number is 400000038.

From account	Personal Checking #100 - XXXXXXXXXXX3123
To account	CHRISTMAS CLUB - XX0004
Amount	$10.00
Date	9/10/2015
Frequency	Today and repeating every week for 999 weeks (last transfer on Nov 02, 2034).
Description	

Make another transfer

Scheduled Transfer List

Provides a list of scheduled transfers for the account that allows you to view, change, or delete a scheduled transfer.

1. To modify the transfer information, click **Edit**.

Scheduled transfers

From	To	Date	Frequency	Amount	Description		
Vacation account 7060	HSA 8050	Oct 05, 2015	Monthly 11 Remaining	250.22	Transfer for HSA	Edit	Delete
Vacation account 7060	Personal Checking #100 XXXXXXXXXXX3123	Sep 07, 2015	One time	0.00	Daycare	Edit	Delete
Personal Checking #100 XXXXXXXXXXX3123	HSA 8050	Sep 15, 2015	Weekly	5.00	test 1	Edit	Delete
Personal Checking #100 XXXXXXXXXXX3123	Vacation account 7060	Sep 10, 2015	One-time	0.00		Edit	Delete
Personal Checking #100 XXXXXXXXXXX3123	CHRISTMAS CLUB XX0004	Sep 17, 2015	Weekly 999 Remaining	10.00		Edit	Delete

Note: A Delete button is available to remove the Scheduled Transfer.

2. Complete the necessary updates, then click **Preview transfer**.
3. From the review page, to make changes, click **Edit**, or to complete the transfer request, click **Complete Transfer**.

Transfers made after 9:00pm Eastern Time will be effective the following business day.

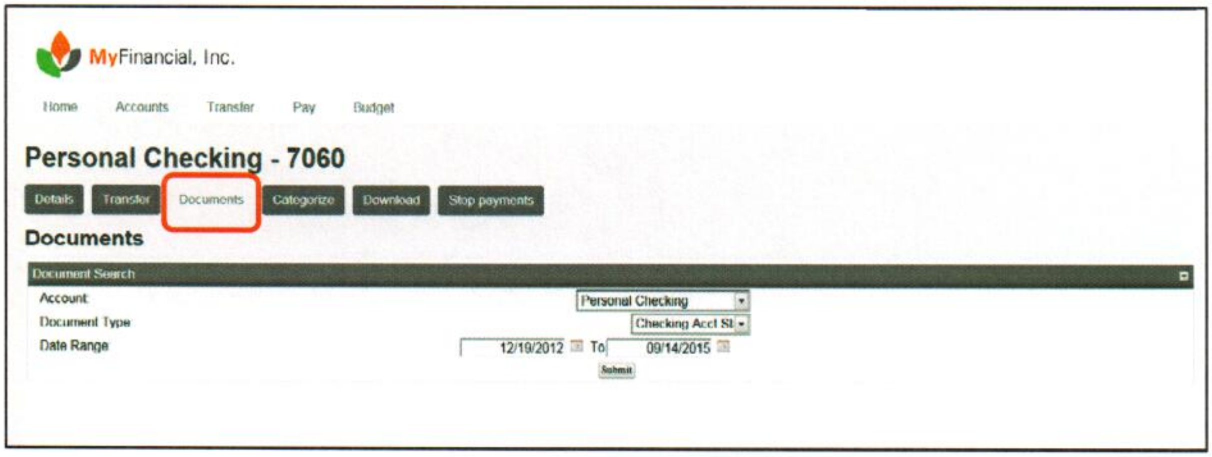
From account *	Vacation account - 7060 Available balance: $6,263.49
To account *	HSA - 8050
Date	2015-10-05 ☑ Repeat...
Frequency *	Monthly
Repeat the transfer *	○ Until I delete it ● A total of 11 times ○ Until
Amount *	250.22
Description	Transfer for HSA
	* Indicates required field
	Preview transfer Cancel

Documents

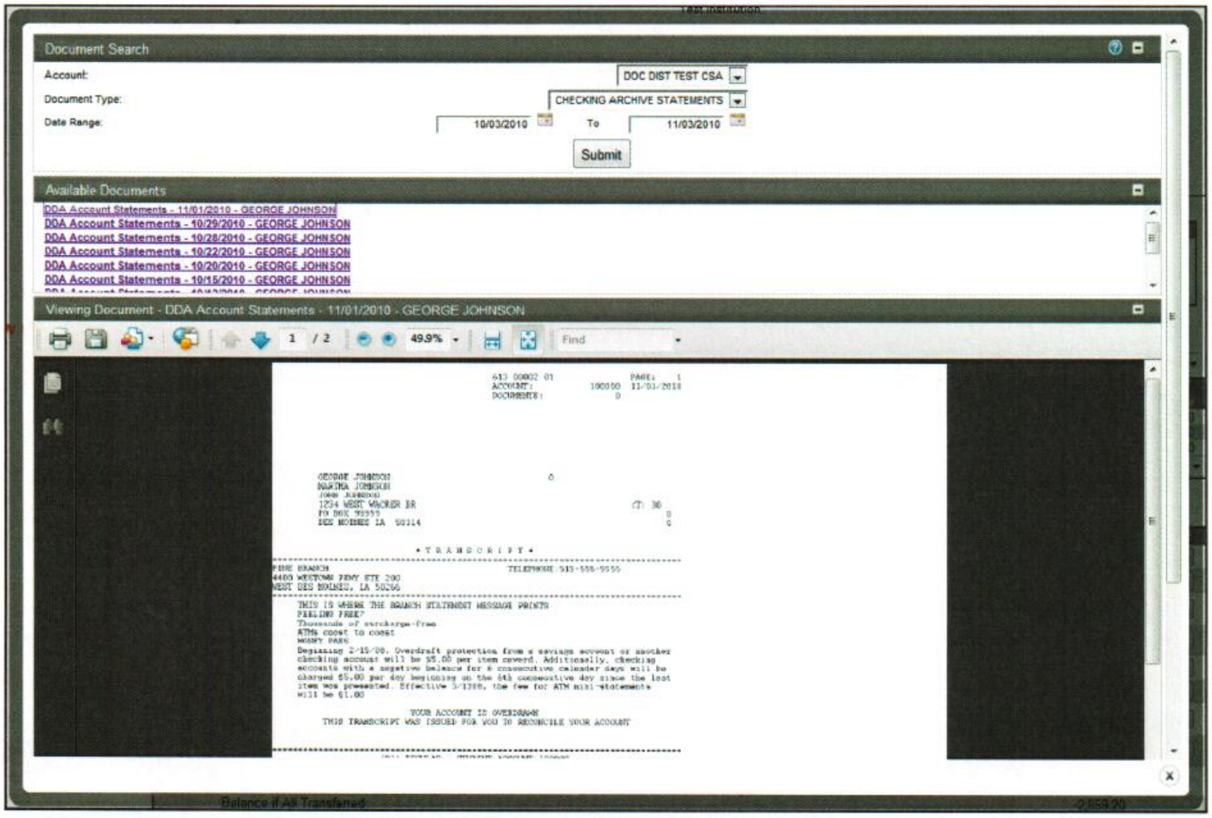
This option allows access to statements and/or notices available in your financial institution's document archive system.

1. From the **Account Navigation** area, click **Documents**.
2. Once the Documents option is selected, select the Account, Document Type and Date Range

Note: Only applicable if utilizing the IMG add-on. After the Accounts, Document Type, and Date Range are selected and the customer clicks Submit, the list of available documents appears. The customer can select which document (statement/notice) in the list to view.



After the Accounts, Document Type, and Date Range are selected and the customer clicks Submit, the list of available documents appears. The customer can select which document (statement/notice) in the list to view.



Download Transactions

The Download Transaction feature allows the user to download account information in specific formats for use with financial planning software.

Note: For newer formats such as .QFX (Quicken) and .QBO (QuickBooks), a contract must be purchased with Intuit.

1. From the **Account Navigation** area, click **Download**.
2. From the **Date range** list, select the date range.
3. From the **Format** list, select the format style.
4. To download transactions, click **Download transactions**.

Definitions

Date Range

Current statement

Previous Statement

Since Last Download

All Transaction

Customer date range

Format

Select a format in which the file will be exported.

Values are:

Comma Separated File

Microsoft Money

Intuit® QuickBooks® 2004 and earlier

Intuit Quicken® 2004 and earlier

Intuit QuickBooks 2005 and newer (requires Intuit license)

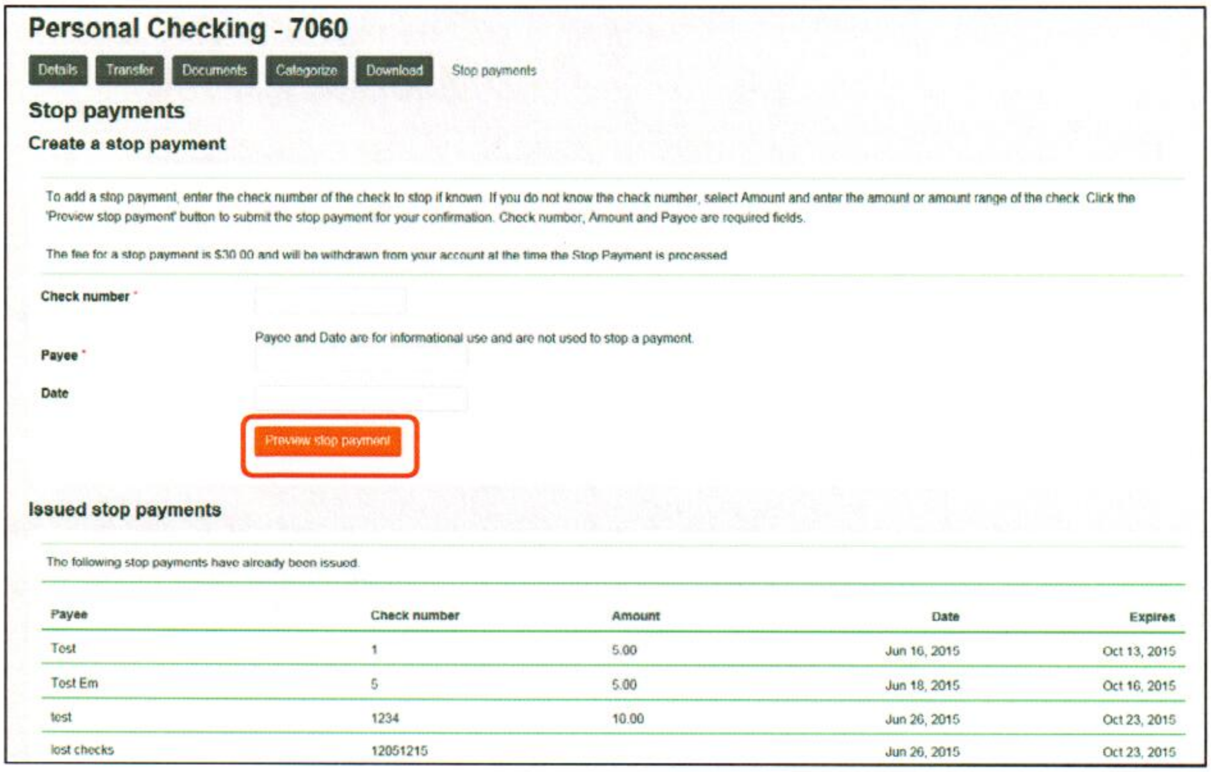
Intuit Quicken 2005 and newer (requires Intuit license)

Stop Payments

Stop Payments allow a client to request a stop payment on any one of the assigned accounts.

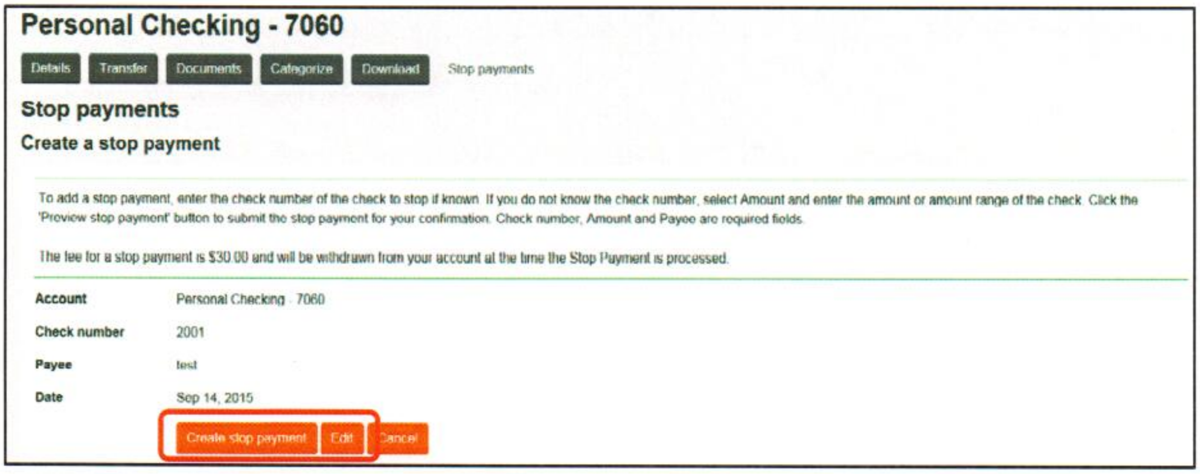
To add a Stop Payment:

1. In the **Check Number** box, type the check number.
2. In the **Payee** box, type the Payee information.
3. In the **Date** box, type item date.
4. Click **Preview stop payment**.

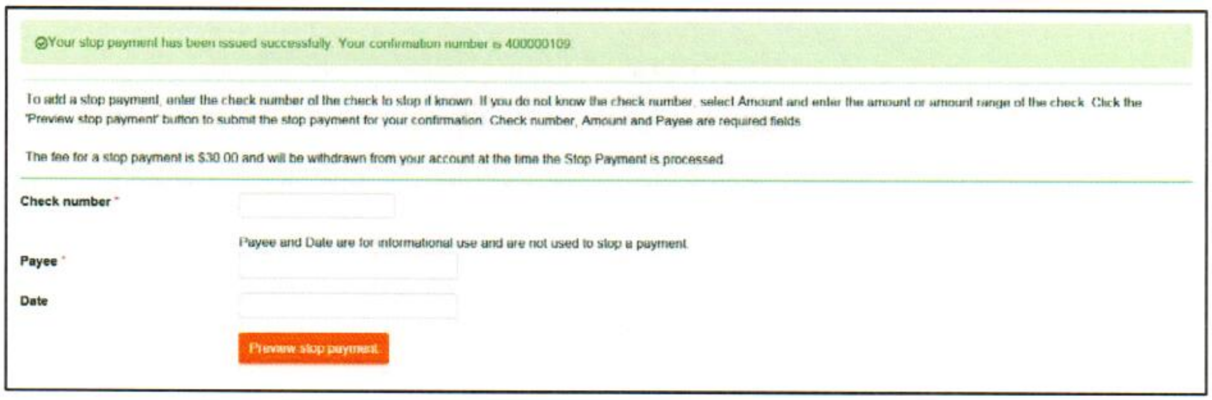


The Stop payments screen appears.

5. Review the information, and then to place the stop payment, click **Create stop payment**, or to modify, click **Edit**.



A stop payment confirmation message appears.



Issued Stop payments

The Stop Pay List provides complete detail of all Stop Payment items associated with the account.

Issued stop payments

The following stop payments have already been issued

Payee	Check number	Amount	Date	Expires
Test	1	5.00	Jun 16, 2015	Oct 13, 2015
Test Em	5	5.00	Jun 18, 2015	Oct 16, 2015
test	1234	10.00	Jun 26, 2015	Oct 23, 2015
lost checks	12051215		Jun 26, 2015	Oct 23, 2015
Washington Orchards	1	25.00	Jan 19, 2012	May 22, 2012
TEST #46	1600	52.00	Jan 10, 2012	May 22, 2012
Country Swim School	2552	395.00	May 29, 2014	Oct 01, 2014
test	2001		Sep 14, 2015	Jan 12, 2016

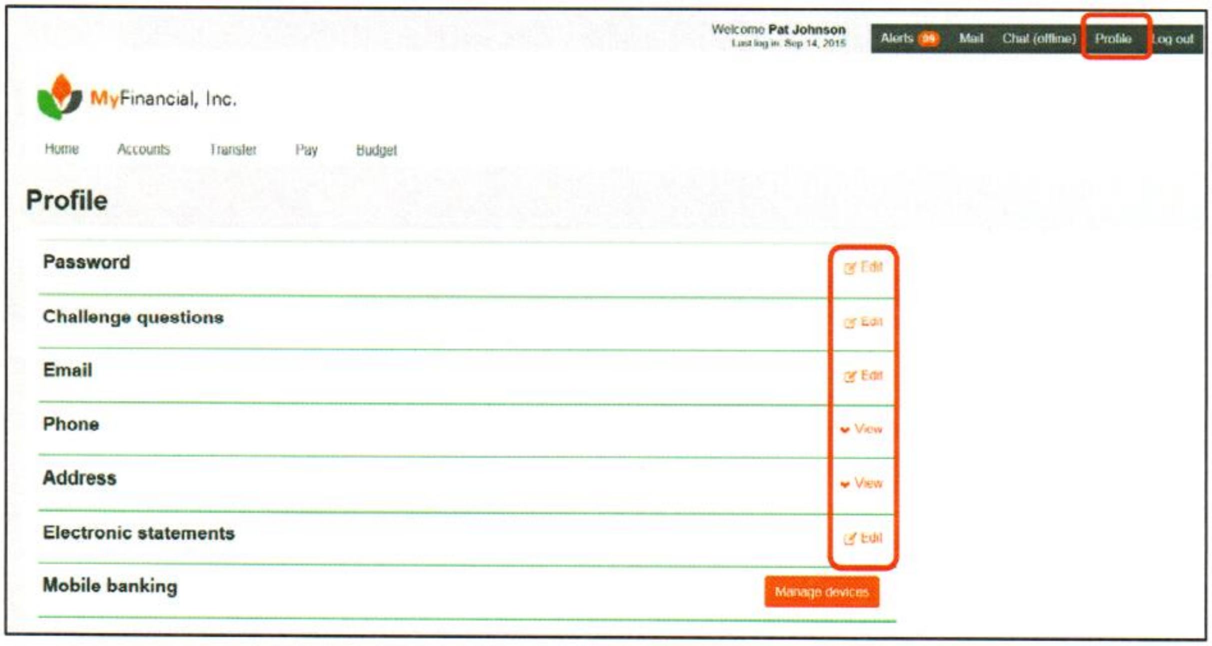
Profile

The Profile Option allows the customer to change passwords, account nicknames, email address, and security questions.

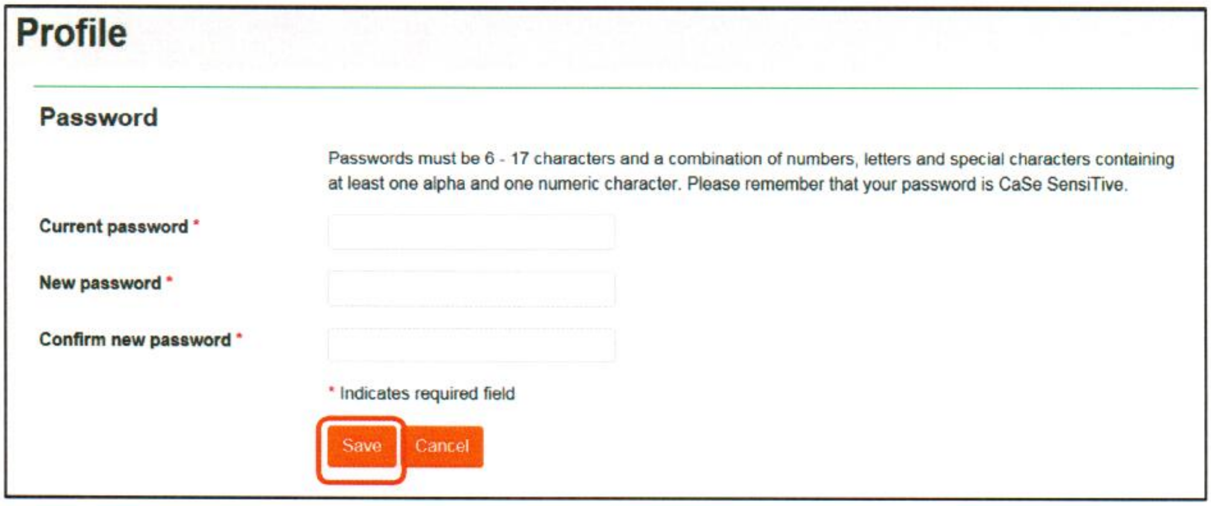
Note: The information within each section may vary based on the financial institution's branding. All examples shown are from the Fiserv Retail Online Test Bank.

To change the password:

1. Click **Edit**.

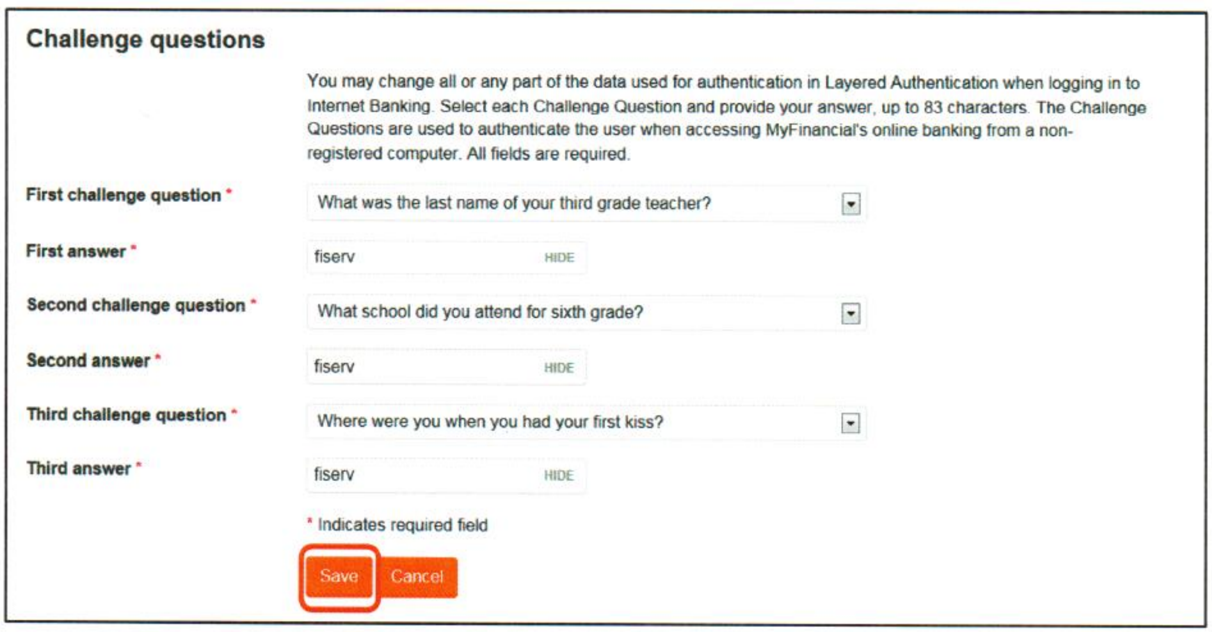


2. In the **Current password** box, type the current password.
3. In the **New password** box, type the new password.
4. In the **Confirm new password** box, retype the new password.
5. Click **Save**.



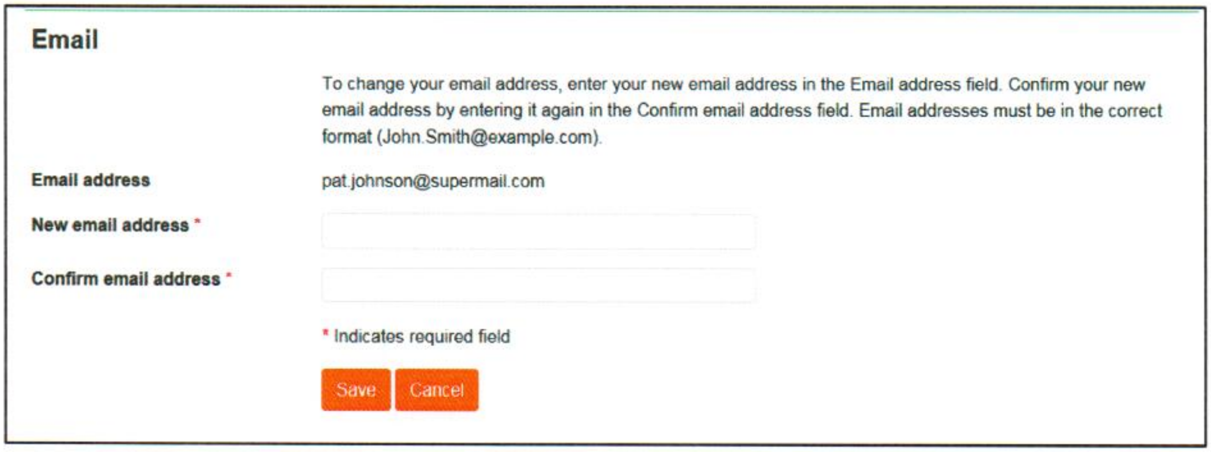
The Challenge Questions option allows the customer to change their security data established during the initial login. The security challenge questions and answers can also be changed.

6. From the **challenge question** lists, select a challenge question for 1 - 3, and then in the **answer** boxes, type the Answers 1 - 3, as appropriate.
7. Click **Save**.



The Change E-mail Address option allows the customer to change the email address listed for the account.

8. In the **New email address** box, type the new email.
9. In the **Confirm email address** box, retype the new Email.
10. Click **Save**.


Email

To change your email address, enter your new email address in the Email address field. Confirm your new email address by entering it again in the Confirm email address field. Email addresses must be in the correct format (John.Smith@example.com).

Email address pat.johnson@supermail.com

New email address *

Confirm email address *

* Indicates required field

Save Cancel