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This manual is provided for use with the iCore360® System developed by Data Center, Inc. (DCI), Hutchinson, KS.

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Online Banking User Education

This manual was last revised on 05/16/2017 (LRH)

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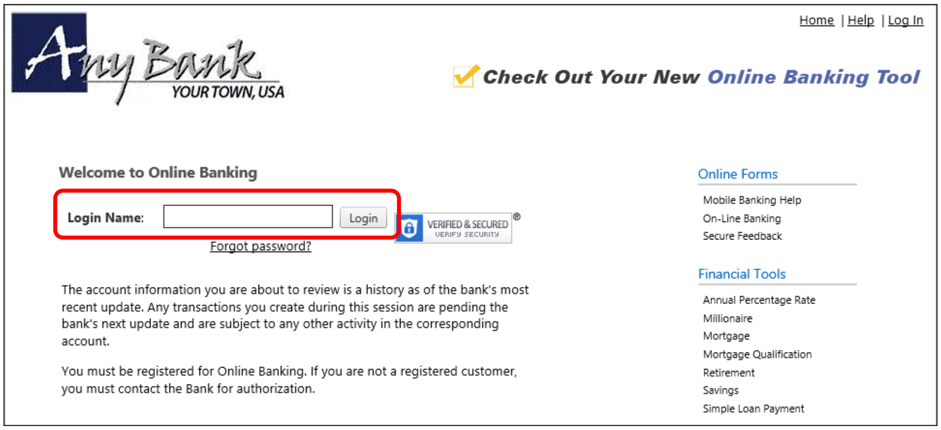
Login

New Users

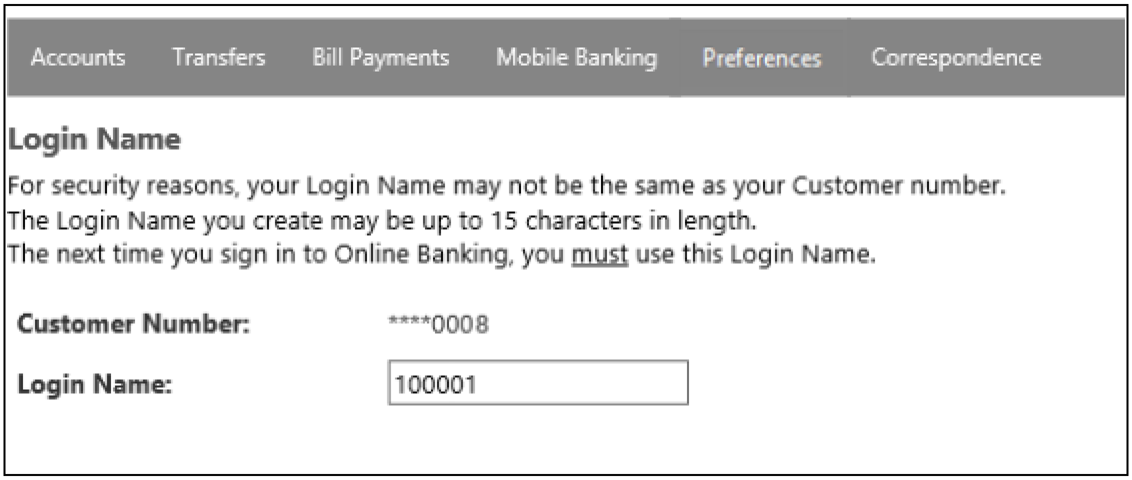
If this is your first time accessing Online Banking, complete the following steps:

1. Navigate to the Online Banking system via your financial institution website.
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.
3. Click **Login**.
   NOTE: *Login screens vary by financial institution.*

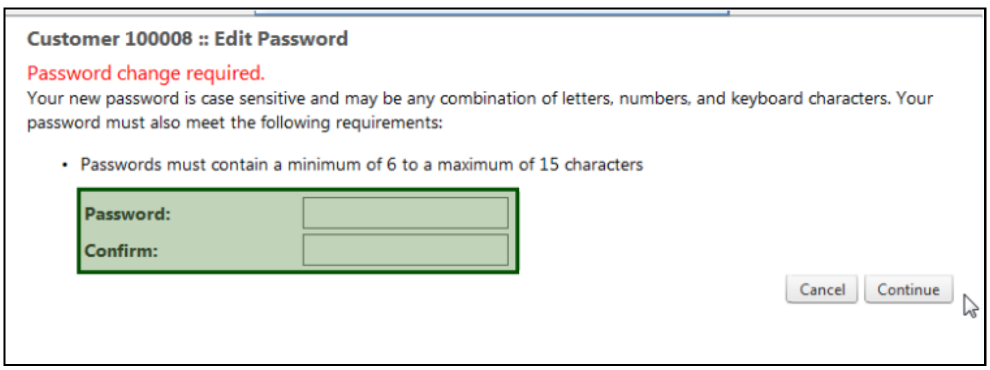


4. Enter your assigned temporary password.
   NOTE: *This is typically the last six of your social security number or TIN.*
5. Click **Enter**.

6. If prompted, create a new login name.

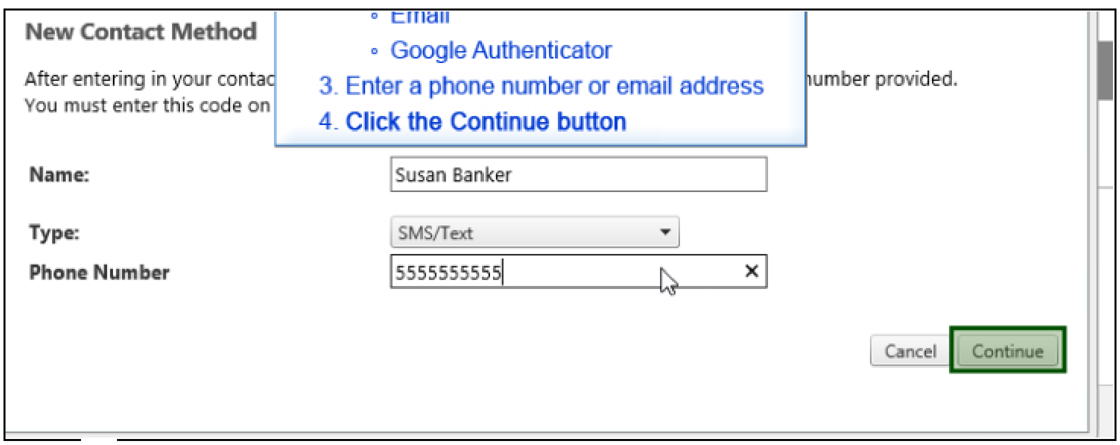


7. Click **Submit**.
8. A message displays indicating this login name must be used the next time you access Online Banking. Click **OK**.
9. Enter a new password in the Password text box. Enter the same password in the Confirm text box.

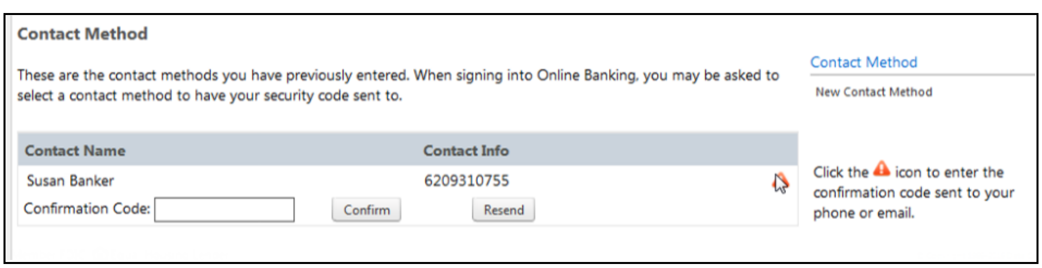


10. Click **Continue**.
11. A message displays indicating the password change was succeful. Click **OK**.
12. Your Security Image and Phrase display. The items that display are produced randomly. If you would like to change the image and phrase, click **Change Image & Phrase**. If you are satisfied with the image and phrase, click **Continue**.
    NOTE: *After the intital login, the security image and phrase should always display. If it does not, please contact your financial institution.*

13. Provide a method for contact. This information will be used to send a confirmation code prior to login.
    a. Enter a name for the contact method.
    b. Select the type of contact method. *Options are*: SMS/Text or Email.
    c. Enter the mobile phone number or the email address.
    d. Click **Continue**.



14. Click ⚠.
15. Enter the confimation code received via SMS/Text or email. If needed, click **Resend** to receive a code again.



16. Click **Confirm**.

Accounts

Account Options

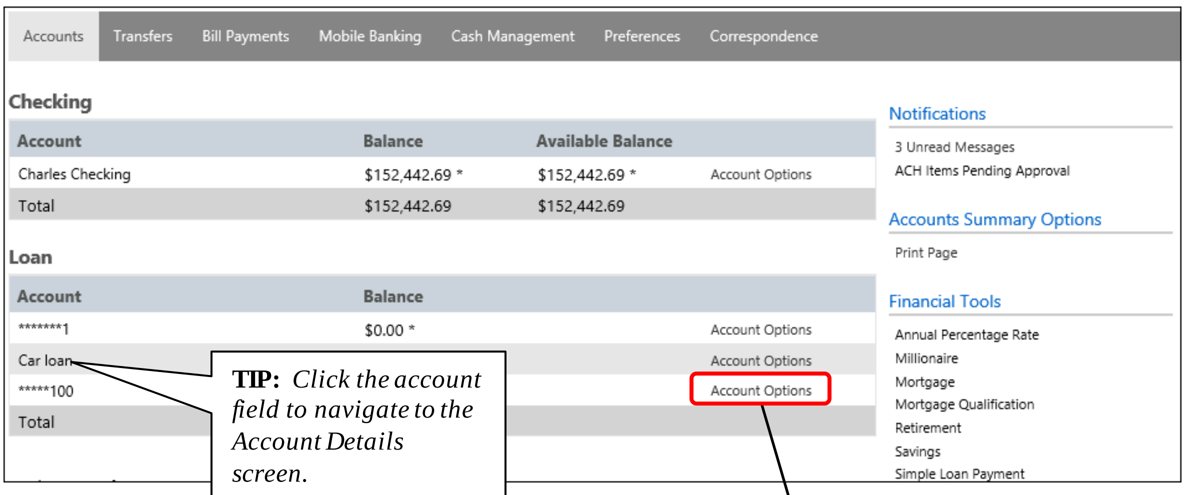
Account Summary

Accounts → Account Summary

The account summary screen displays a general overview of your accounts as well as Notifications, Account Summary Options, and Financial Tools. This screen is also the landing page for the Online Banking system.

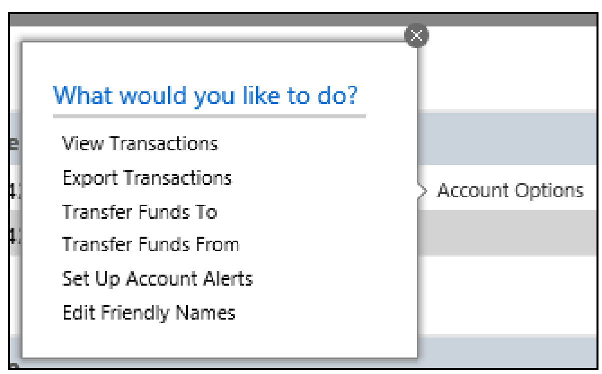
NOTES:

- *The options that display vary by Financial Institution.*
- *Accounts that are dormant or inactive will not display.*
- *Loan accounts in a non-accrual status will not display.*



Account Options

Click the Account Options link to display additional options.



View Transactions – Directs you to the Account Details screen.

Export Transactions – Used to export transactions to another software. *Ex*: Quickbooks.

Transfer Funds To – Directs you to the Transfer Funds screen with the specified account displayed in the To field.

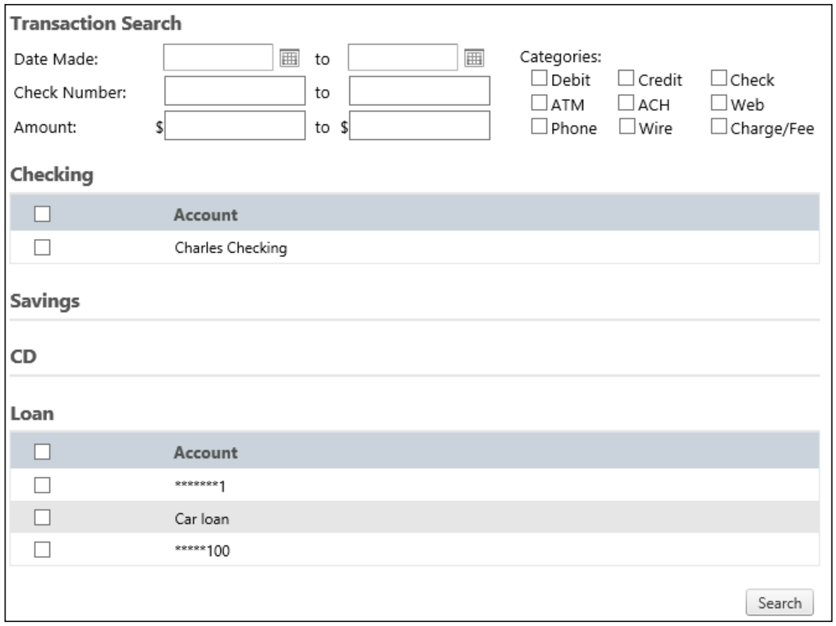
Transfer Funds From – Directs you to the Transfer Funds screen with the sepcified account displayed in the From field.

Set Up Account Alerts – Directs you to the Alerts screen.

Edit Friendly Names – Directs you to the Edit Friendly Names screen within the Preferences tab.

Transaction Search
Accounts → Transaction Search

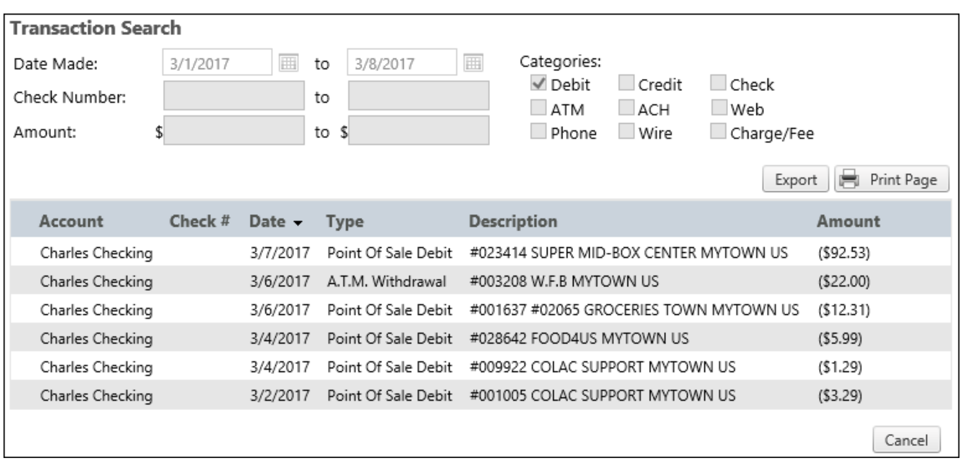
The Transaction Search screen gives you the ability to filter transactions by date, check number, amount, category, or a combination of these filters.



To search, complete the applicable steps:

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 categories of the transaction search.
5. Select the accounts to search.
6. Click **Search**.

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



Account Alerts

Accounts → Account Alerts

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

Alerts:

Alert Name	Account	Alert Type	Delivery	
Car Loan Due	Car loan	7 days prior to loan payment due date	Email	Options

Alert Options

Create New Alert

To create a new alert:

1. Click *Create New Alert*.
2. Select the type of alert. *Options are*:
    a. Account Balance
    b. CD Maturity Date
    c. Loan Payment Due Date
    d. 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.
    a. Account Balance Alert – Indicate if the alert should be prompted when the balance is greater than (>) or less than (<) the indicated dollar value.
    b. CD Maturity Date – Indicate the number of days prior to the maturity date the alert should be sent.
    c. Loan Payment Due Date – Indicate the number of days prior to the loan payment date the alert should be sent.
    d. Pending Transactions – No extra fields display.
6. Indicate if you would like to have the alert sent via SMS/Text and/or Email.
7. Indicate if the alert is Active or Inactive. By default the alert is set to Active.
8. Click **Continue**.

To edit an alert:

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

To delete an alert:

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

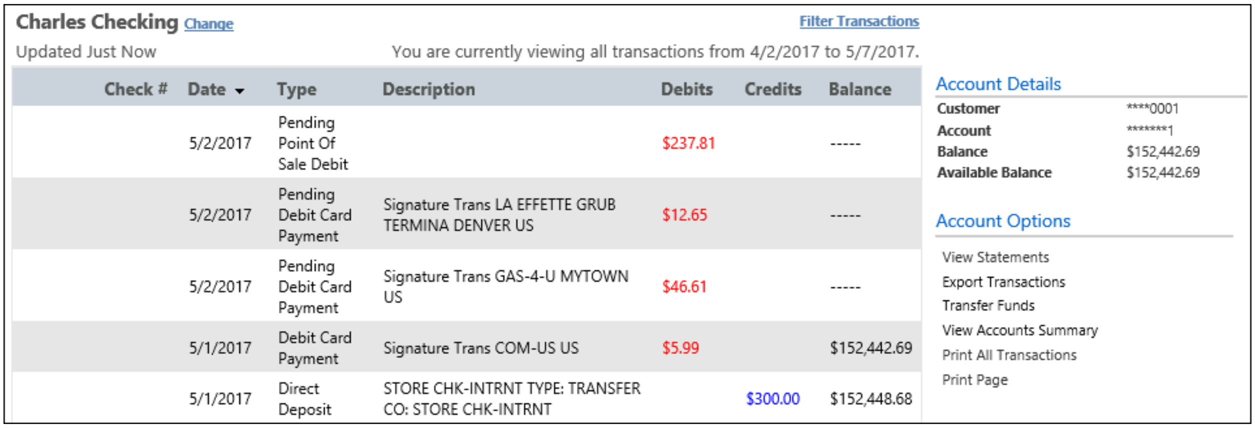
To change the status of an alert:

1. Click *Options*.
2. Click Change Status.
3. Click **Continue** to make the alert inactive or active. Click **Cancel** to return to the Alerts screen.

Account Details

Accounts → View Account Details → *Select Account*

The Account Details screen displays detailed account information and transaction history for the selected account.



Charles Checking Change

Filter Transactions

Updated Just Now

You are currently viewing all transactions from 4/2/2017 to 5/7/2017.

Check #	Date	Type	Description	Debits	Credits	Balance
	5/2/2017	Pending Point Of Sale Debit		$237.81		-----
	5/2/2017	Pending Debit Card Payment	Signature Trans LA EFFETTE GRUB TERMINA DENVER US	$12.65		-----
	5/2/2017	Pending Debit Card Payment	Signature Trans GAS-4-U MYTOWN US	$46.61		-----
	5/1/2017	Debit Card Payment	Signature Trans COM-US US	$5.99		$152,442.69
	5/1/2017	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT		$300.00	$152,448.68

Account Details

Customer	****0001
Account	*******1
Balance	$152,442.69
Available Balance	$152,442.69

Account Options

View Statements
Export Transactions
Transfer Funds
View Accounts Summary
Print All Transactions
Print Page

TIP: *This screen can also be accessed by selecting the account from the Account Summary screen.*

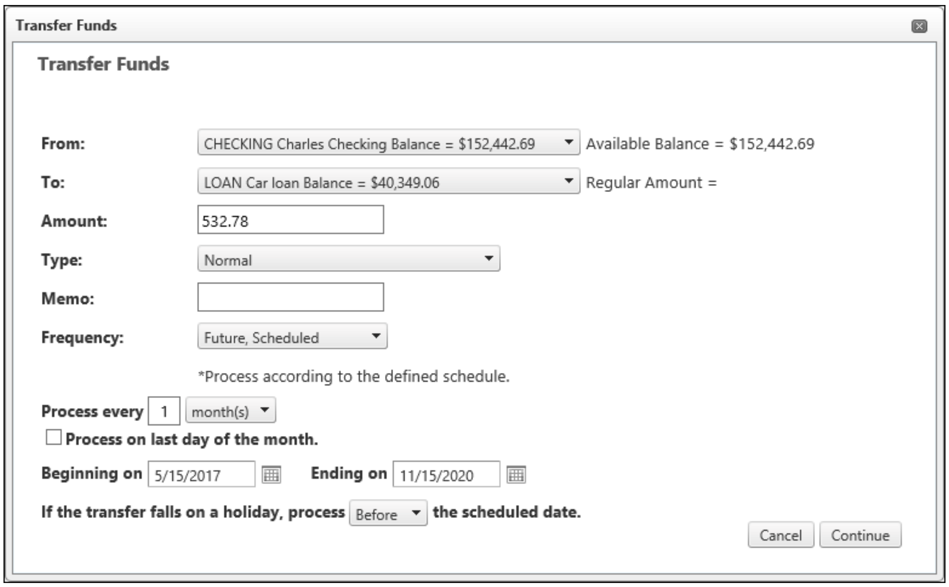
Transfers

Funds Transfers Options

Transfer Funds

Transfer → Create Transfer/Loan Payment

The Transfer Funds screen is used to transfer money from a deposit account to a deposit account or loan.



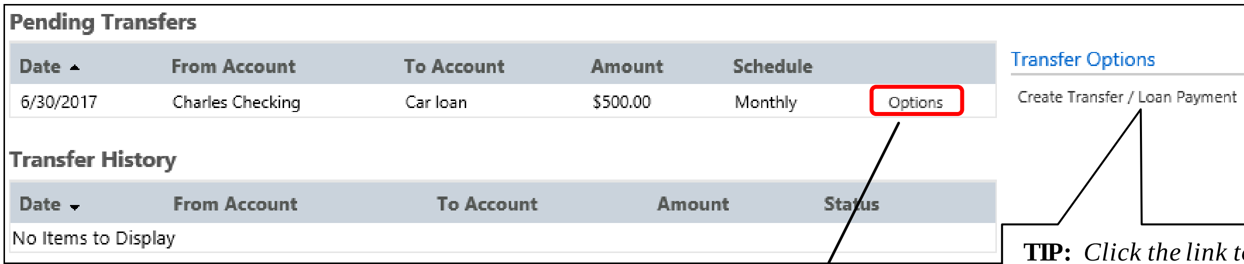
To create a new transfer:

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

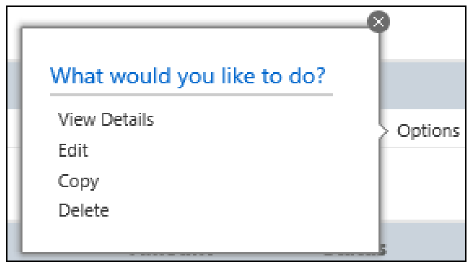
View Transfers

Transfer → View Transfers

The View Transfers screen is used to view pending transfers and transfer history.



TIP: *Click the link to create a new transfer from the View Transfers screen.*



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.

Mobile Banking

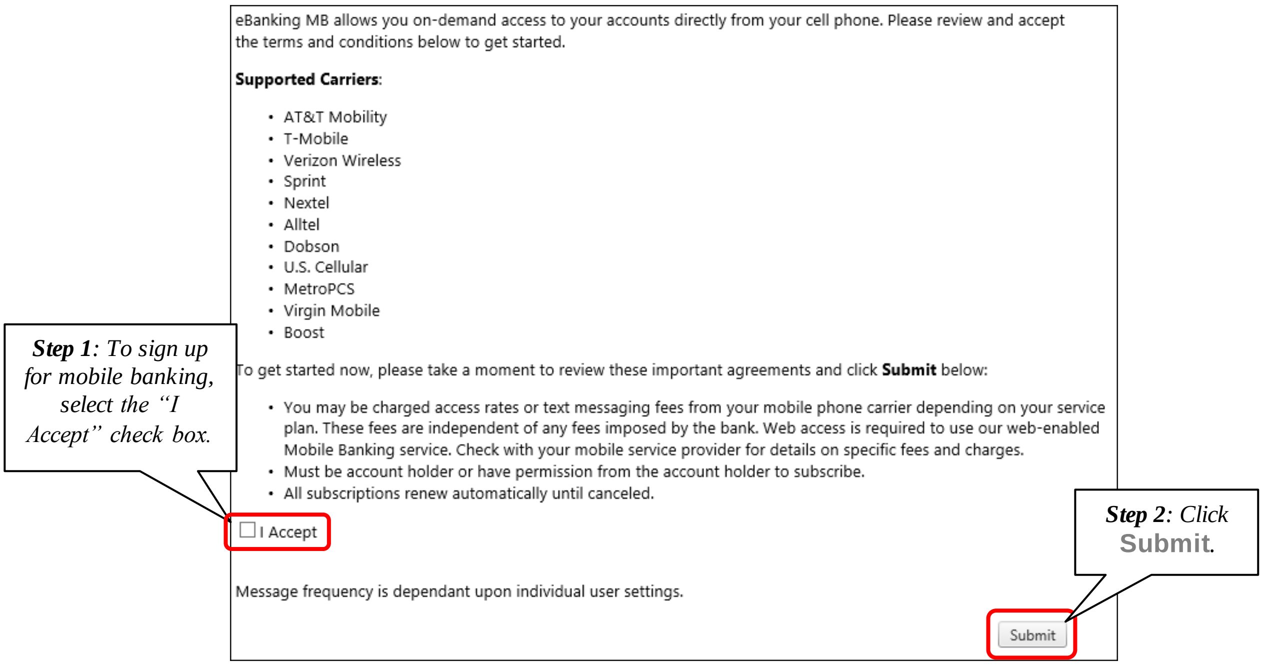
Mobile Banking Options

Sign Up / Edit My Settings

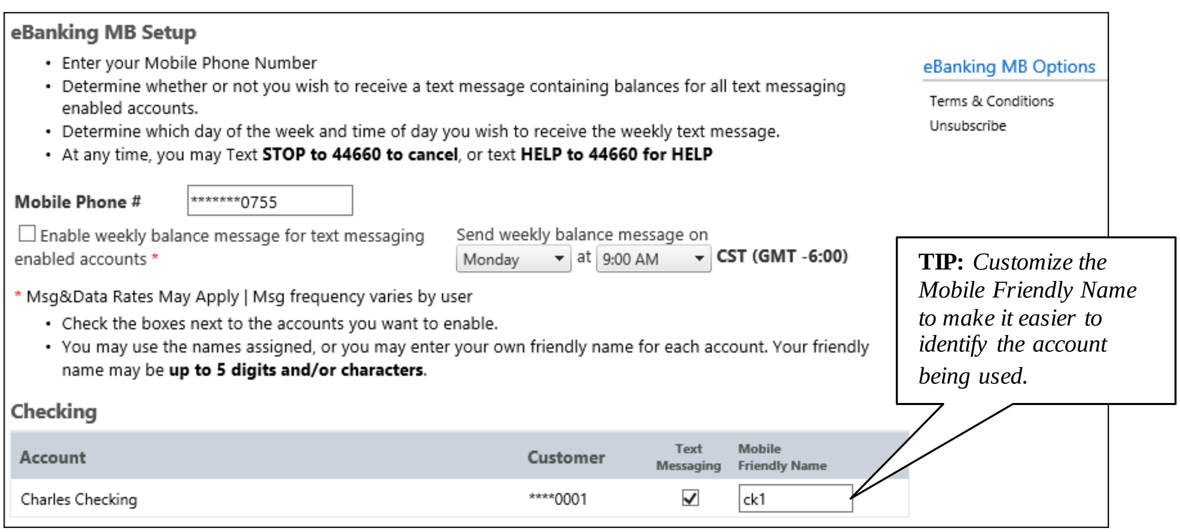
Mobile Banking → Sign Up / Edit My Settings

The Sign Up screen is used to register for Mobile Banking.

NOTE: *These Mobile Banking settings do not control the use of the financial institution's Mobile App.*



Once signed up, complete the eBanking Mobile Banking Setup screen.

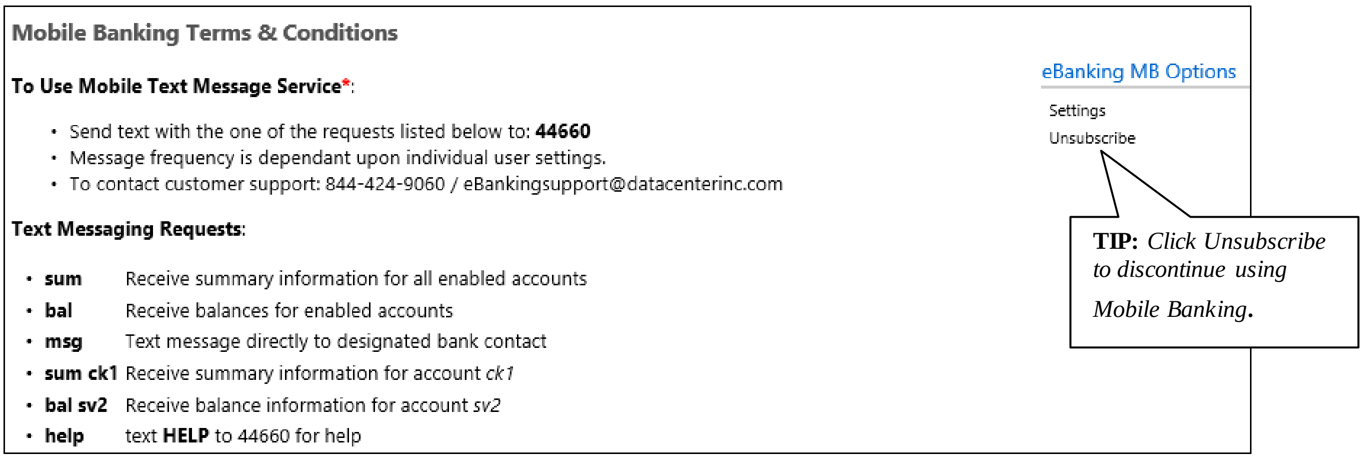


Instructions

Mobile 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



Mobile Banking Terms & Conditions

To Use Mobile Text Message Service*:

- Send text with the one of the requests listed below to: **44660**
- Message frequency is dependant upon individual user settings.
- To contact customer support: 844-424-9060 / eBankingsupport@datacenterinc.com

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

eBanking MB Options

Settings

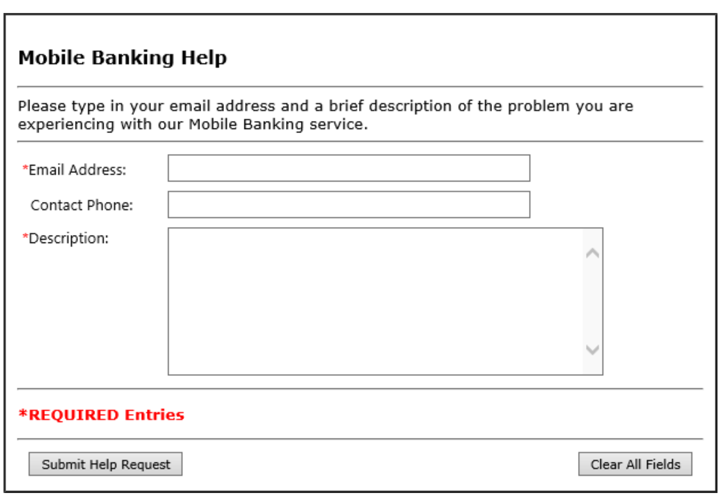
Unsubscribe

TIP: *Click Unsubscribe to discontinue using Mobile Banking*.

Help

Mobile Banking → Help

The Mobile Banking Help screen is used to send corespondence to the financial institution if assistance is needed with mobile banking.



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

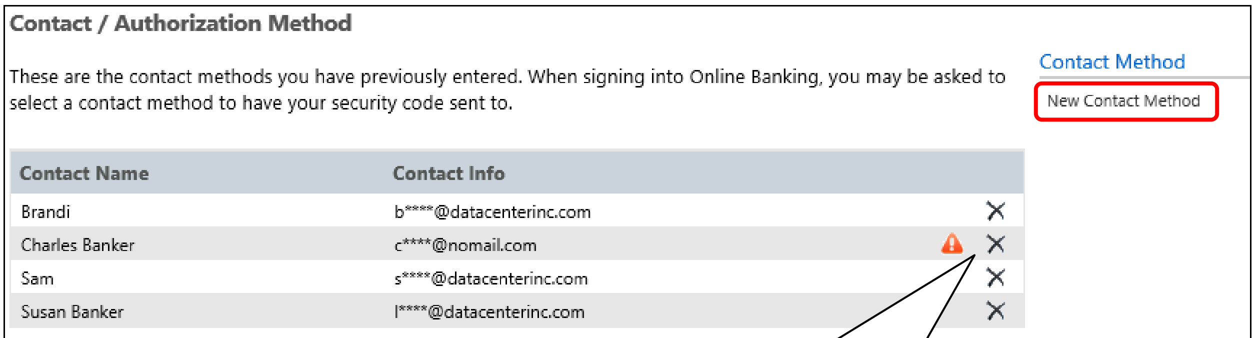
Preferences

Security Options

Contact Method

Preferences → Security Options → Contact Method

The Contact / Authorization Method screen displays contact methods that have been created. Click *New Contact Method* to create a new contact method.

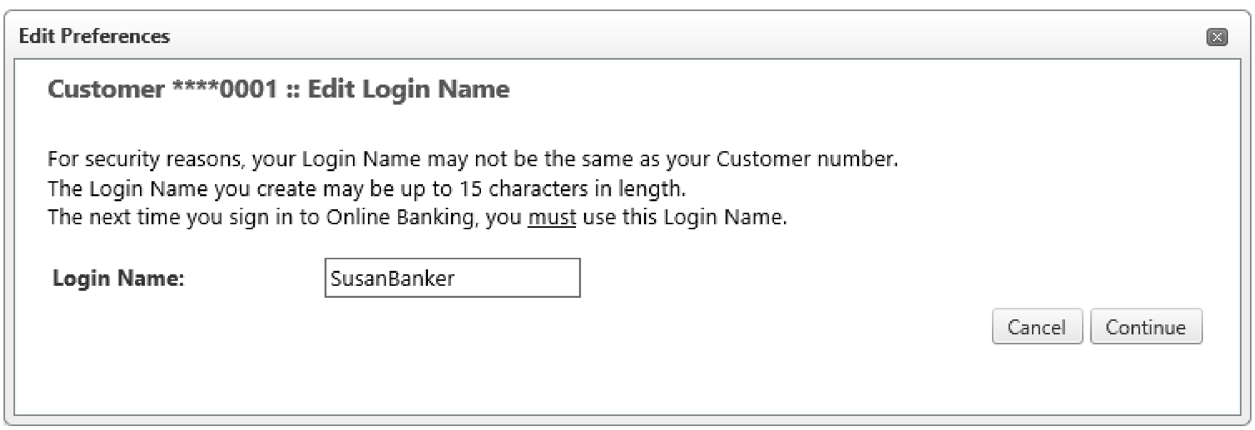


Click ☒ to delete the contact method.
Click ⚠ to enter the verification code for the contact method.

Edit Login Name

Prefereces → Security Options → Change Login Name

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

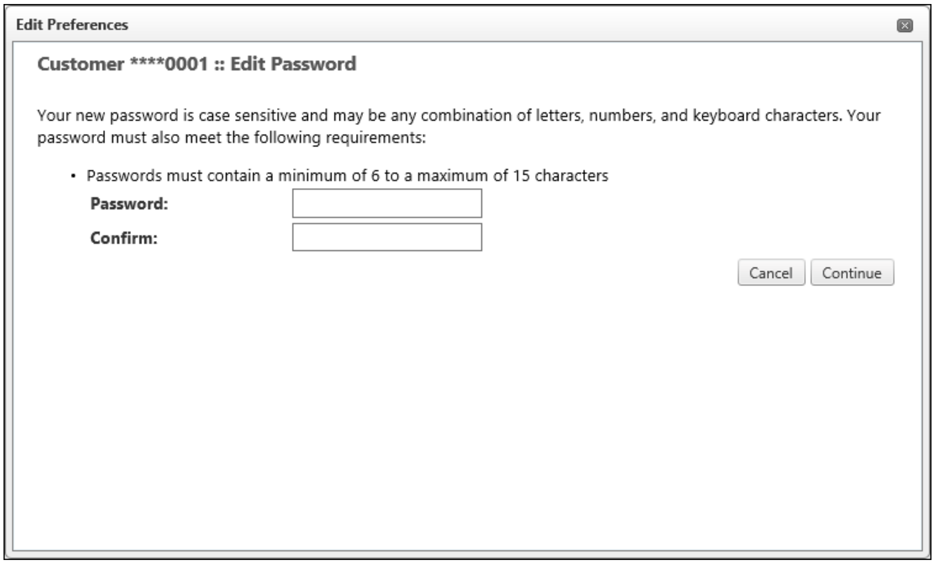


Change Password

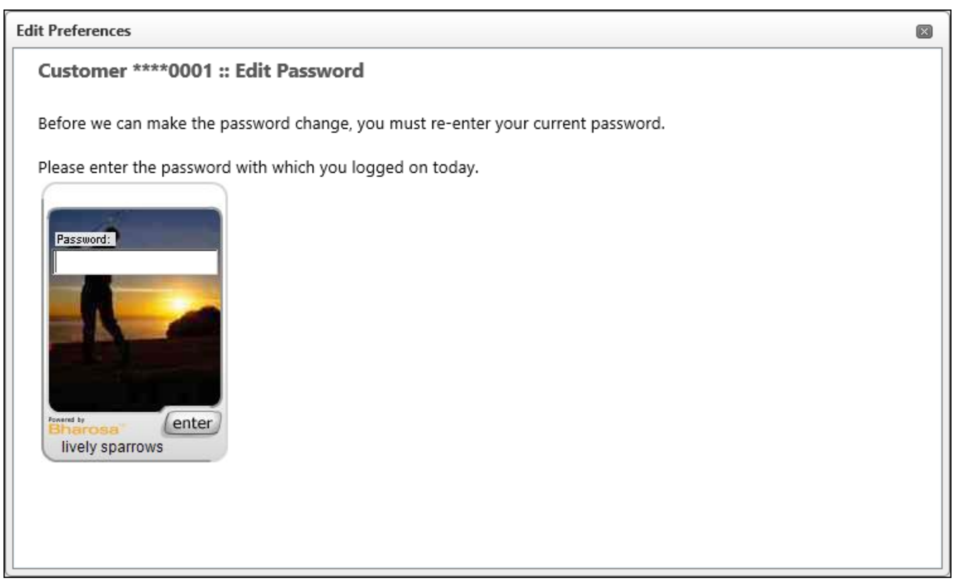
Prefereces → Security Options → Change Password

The Edit Password screen is used to edit your password.

1. Enter the new password in the Password field.
2. Re-enter the password in the Confirm field.
3. Click **Continue**.



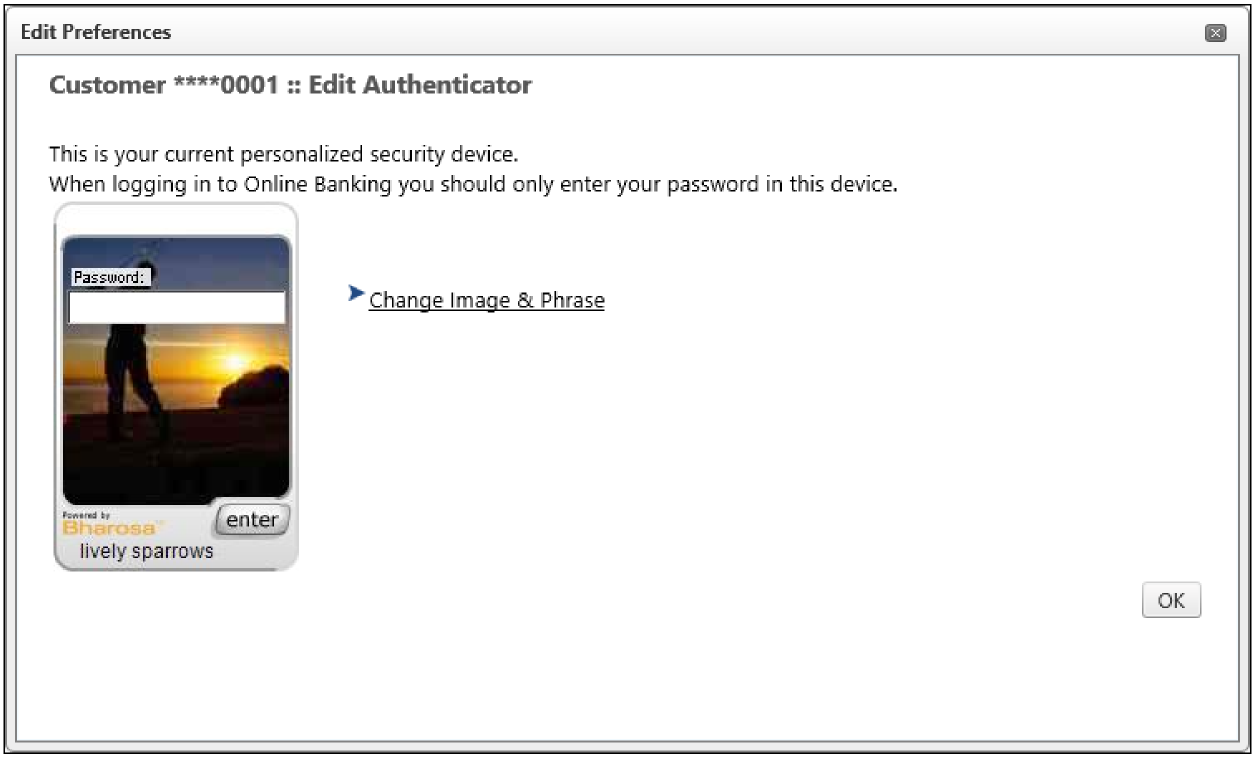
4. Enter the original password used to login to Online Banking.
5. Click **Enter**.



Change Authenticator

Prefereces → Security Options → Change Authenticator

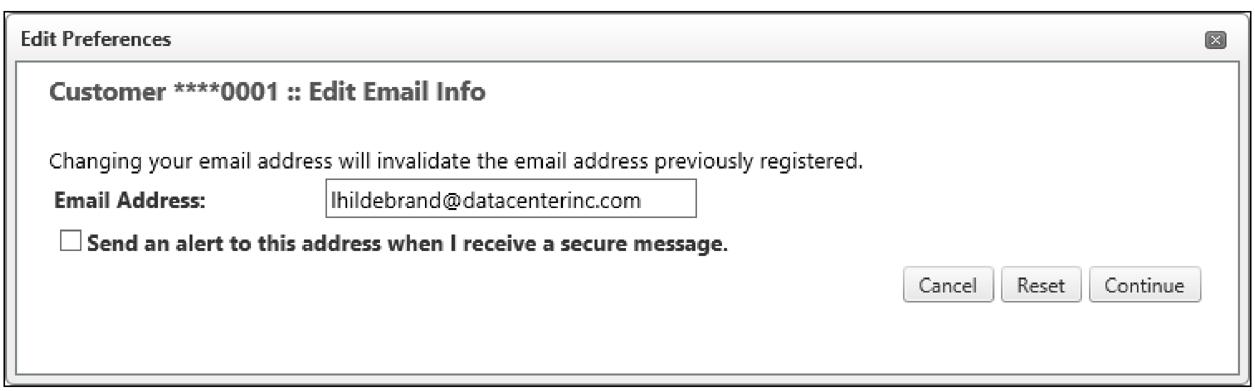
The Edit Authenticator screen is used to change the image and phrase that display upon login. Click *Change Image & Phrase* until satisfied with the authenticator, and then click **OK**.



Update Email Address

Prefereces → Internet Banking Options → Update Email Address

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



Friendly Account Names

Prefereces → Internet Banking Options → Friendly Account Names

The Friendly Account Names screen is used to create and edit user defined names for the diplayed accounts. Once a name has been created, that name will display throughout Online Banking instead of the account number.

Checking

Account	Balance	Avl Bal	Name
*******1	$152,442.69	$152,442.69	Charles Checking

Loan

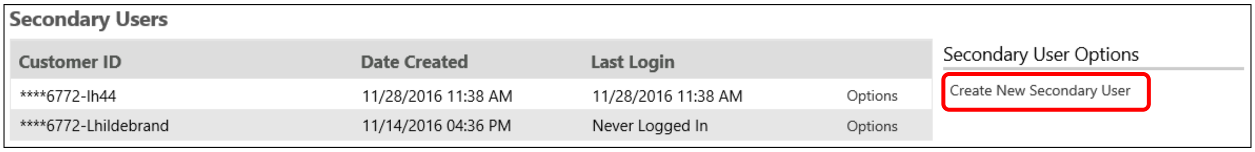
Account	Balance	Name
*******1	$0.00	
******20	$40,349.06	Car loan
*****100	$7,000.00	

Submit

Secondary Users

Preferences → Internet Banking Options → Secondary Users

The Secondary Users screen gives account owners the ability to grant non-account owners individualized access to the Online Banking/Cash Management system. This screen is also used to view, edit, or remove secondary users from the system.



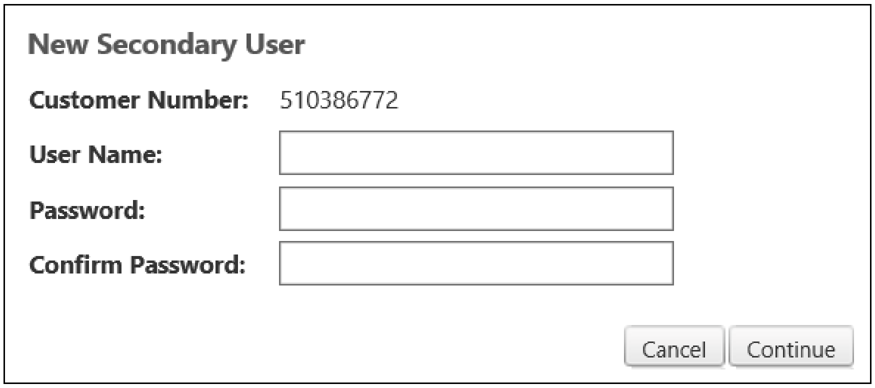
Secondary Users

Customer ID	Date Created	Last Login	
****6772-lh44	11/28/2016 11:38 AM	11/28/2016 11:38 AM	Options
****6772-Lhildebrand	11/14/2016 04:36 PM	Never Logged In	Options

Secondary User Options
Create New Secondary User

Creating a New Secondary User

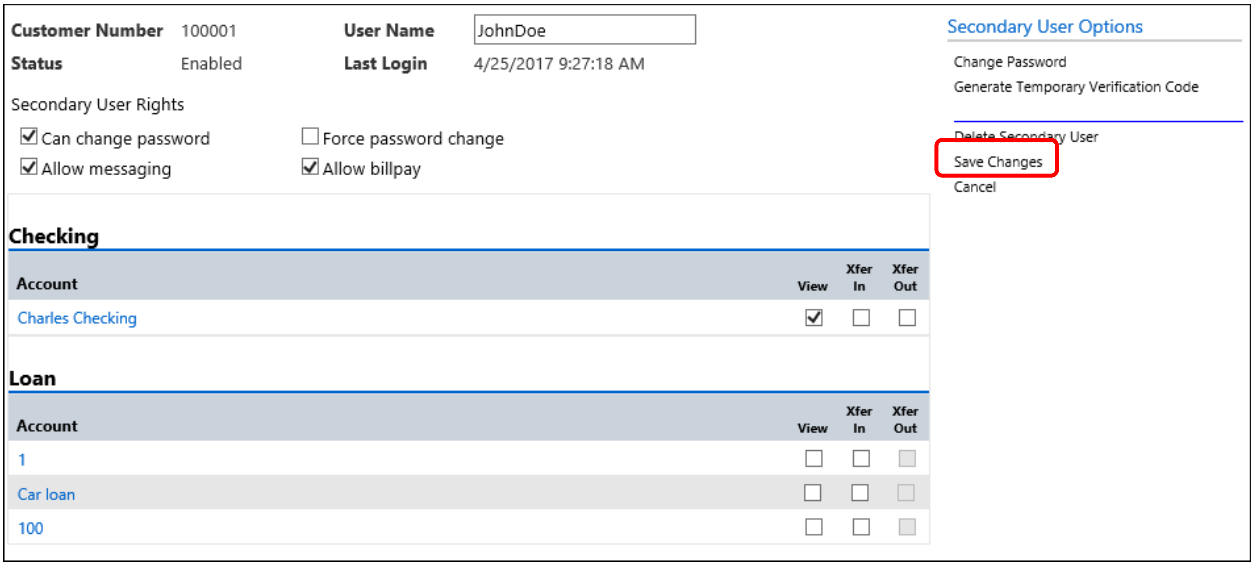
Preferences → Internet Banking Options → Secondary Users → ***Create New Secondary User***



New Secondary User

Customer Number: 510386772
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.



Customer Number Customer number for the primary account owner.

User Name User name for the secondary user.

Status Indicates the status of the secondary user.

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

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 billpay – Secondary user has access to billpay.
- Allow mobile banking – Secondary user has acess to mobile banking.

Account

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 seconday user is able to transfer funds out of the account.

To create a new secondary user:

1. On the Seconday 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 as needed.
7. Check the account rights needed for each checking and/or savings account.
8. Click *Save Changes*.
9. The user will then need to login and complete the authentication process designated by your financial institution.

To edit or delete a secondary user:

1. On the Secondary Users screen, select *Options* for the appropriate customer ID.
2. To edit, click *Edit Secondary User*. To delete, click *Delete Secondary User*.
3. If editing, make changes as needed and click *Save Changes*.
4. If deleting, 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

Prefereces → Internet Banking Options → Opt In Agreements/Policies

The Opt In Aggreements screen displays opt in aggrements/policies for the financial instution.

Opt In Agreements

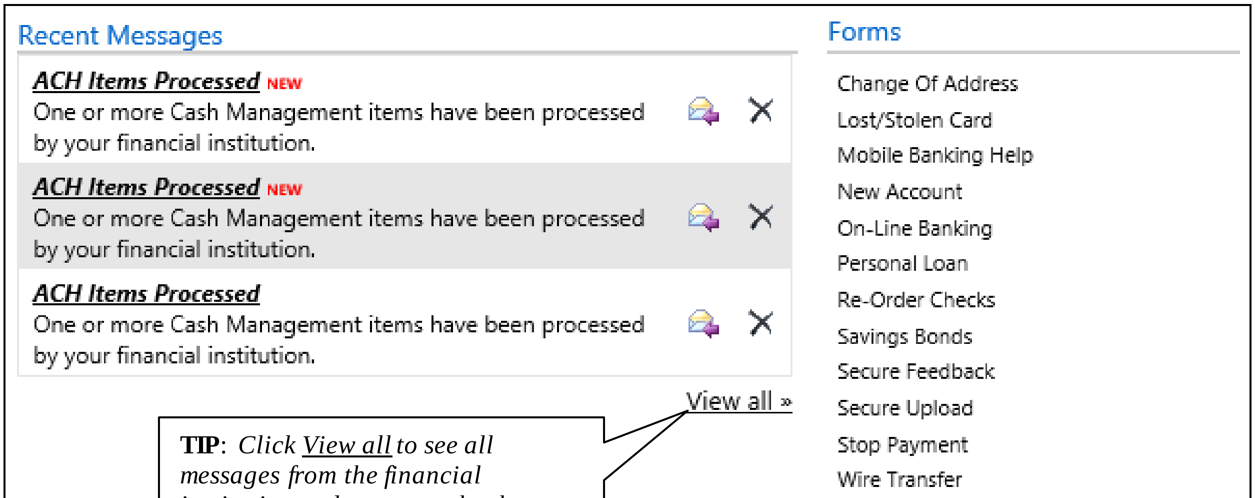
Notice	Updated	Status
E-Mail Address Registration	9/4/2012	Opted In on 02/17/2017

Correspondence

Recent Messages

Correspondence → Recent Messages

The Recent Messages section displays correspondence between you and the financial institution.

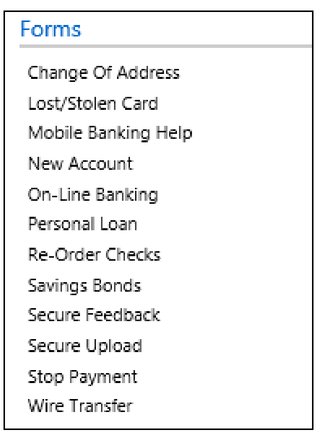


TIP: *Click View all to see all messages from the financial institution and messages that have been sent to the financial institution.*

Forms

Correspondence → Forms

The Forms section displays a list of forms provided by the financial institution. These forms give you the ability to send information directly to the financial institution in a secure method.
NOTE: *The availability of forms varies by financial institution.*



For additional information regarding policies, procedures, and general Online Banking questions, please contact your financial institution.