

Online Banking Quick Reference Guide

Sign-On to Online Banking

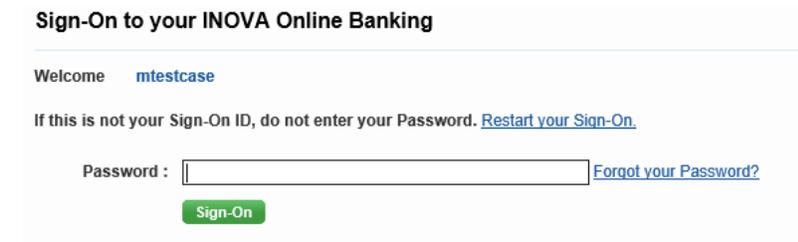
On the initial *Sign-On* page, sign on to online banking as follows:

1. Type your ID in the SIGN ON ID field.



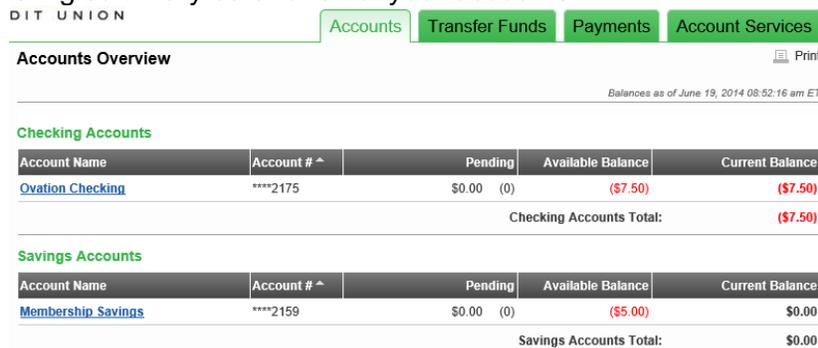
Note: If you cannot remember your ID, click the **Forgot your Sign-On ID?** link for further instructions.

2. Click **Enter**.
3. When the next *Sign-On* page displays with your ID at the top:



4. Type your PASSWORD in the identified field.
5. Click **Sign-On** to complete the sign-on process.

In most cases, after the sign-on process is completed, a *Welcome* page displays with the message “Retrieving data ...” while your account data is retrieved followed by the *Accounts Overview* page listing summary data for all of your accounts.



Account Name	Account # ^	Pending	Available Balance	Current Balance
Ovation Checking	****2175	\$0.00 (0)	(\$7.50)	(\$7.50)
Checking Accounts Total:				(\$7.50)
Account Name	Account # ^	Pending	Available Balance	Current Balance
Membership Savings	****2159	\$0.00 (0)	(\$5.00)	\$0.00
Savings Accounts Total:				\$0.00

Forgot your Password?

1. If you forget your password click on the **Forgot Your Password** link, the 'Forgot Your Password Retrieve Step 1' page displays. Enter your SignOnID and Email address that is currently on your profile in Online Banking, then select **Continue**, which will send a **One Time Password (OTP)** to the email address that was entered.

Forgot Your Password - Retrieve Step 1

Steps for Retrieving your Password:

1. Enter your Sign-On ID and Email address and click Continue.
2. Enter the OTP.

An auto-generated One Time Password (OTP) will be sent to the email address you have saved in the system and is valid for 3 minute(s). If you enter valid OTP in the stipulated time, a new randomly created password will be emailed.

Sign-On ID: [Forgot your Sign-On ID?](#)

E-mail Address:

2. After selecting Continue, 'Forgot Your Password Retrieve Step 2' page displays and the user enters the one time password (OTP) received in the email. This must be entered within 3 minutes, so the member will want to make sure they have access to the email address on file in their Online Banking Account. This page also has a Re-generate OTP feature that will send a onetime password again if needed.

memserv to me 9:34 AM

Here is your One Time Password(OTP) 127573 required to continue your INOVA Online Banking request. This is usable only once and is valid for 3 min. Please enter the OTP on the required screen.

This communication may contain privileged and/or confidential information. It is intended solely for the use of the addressee. If you are not the intended recipient, you are strictly prohibited from disclosing, copying, distributing or using any of this information. If you received this communication in error, please contact the sender immediately and destroy the material in its entirety, whether electronic or hard copy. This communication may contain nonpublic personal information about consumers subject to the restrictions of the Gramm-Leach-Bliley Act. You may not directly or indirectly copy, circulate, distribute, reuse, or re disclose such information for any purpose other than to provide services requested by INOVA Federal Credit Union or other than the intended use by INOVA Federal Credit Union.

Forgot Your Password - Retrieve Step 2

Steps for Retrieving your Password:

1. Enter your Sign-On ID and Email address and click Continue.
2. Enter the OTP.

An auto-generated One Time Password (OTP) will be sent to the email address you have saved in the system and is valid for 3 minute(s). If you enter valid OTP in the stipulated time, a new randomly created password will be emailed.

Enter the OTP:

[Re-generate OTP](#)

3. If the OTP is correct 'Password Retrieve Succeeded' page displays with a link to return to the 'Sign On' page and a second email is sent to the user with a temporary generated password.

Forgot Your Password - Retrieve Succeeded

Password Confirmation:

The OTP has been validated and a new randomly created password has been sent to your email address.

[Return to Sign-On Page](#)

As requested, this is your INOVA Online Banking password: mX+20fNI#8k
If you did not request your password to be sent to you, please contact us immediately at 800-645-3732.
Thank you

4. The user then signs into DNAweb using the temporary generated password and is prompted with the 'New Password Required' page where they must set a new password. The new password must have at least one alphabetic character (upper and lower), one special character, AND one numeric character. Your new password must be between 8 and 15 characters in length. Spaces are not permitted.

New Password Required:

Please select a new password before you continue. [Why am I being asked to create a new password?](#)

The new password must have at least one alphabetic character and one numeric character. Your new password must be between 8 and 15 characters in length. Spaces are not permitted.

Valid special characters are listed here: [Allowed Special Characters](#)

New Password:

Confirm Password:

5. After you have successfully changed your Online Banking password you will receive an automated email confirming that it has been changed.

memserv to me 9:34 AM

Your Online Banking password has been changed by INOVA. If you did not make this change please contact us immediately at 1-800-826-5465.
Thank you

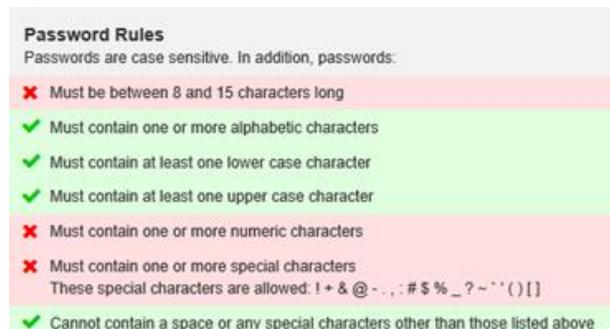
New Password Requirements

Online Banking has been enhanced to enforce additional password strength requirements. All Passwords must meet the following requirements:

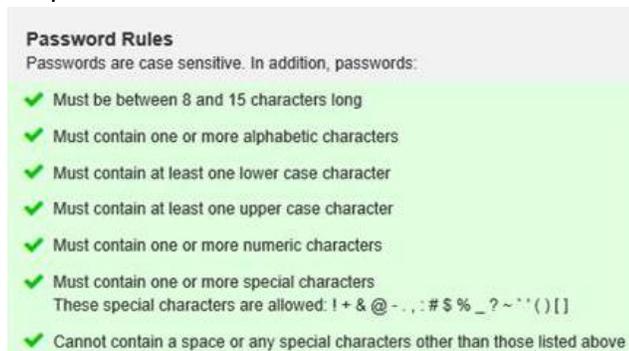
- Must be between 8 and 15 characters long
- Must contain one or more alphabetic characters
- Must contain at least one lower case character
- Must contain at least one upper case character
- Must contain one or more numeric characters
- Must contain one or more special characters
 - These special characters are allowed: ! + & - . , : # \$ % _ ? ~ ' []
- Cannot contain a space or any special characters other than those listed above

When a password is changed the following occurs:

1. When the focus is on the NEW PASSWORD field, the Password Rules display.
2. As each character is entered the check mark shows which rule has been satisfied.
3. Once the tab key is hit, rules that are not met are marked with an **✘**



4. Once all Password Requirements have been met all rules are marked with a **✔**



Online Banking Page Format

New Home Page

Online Banking has been enhanced to include a Home Page upon logging into Online Banking. The Home Page includes widgets that provide quick access to different functions within Online Banking as well as marketing images that may link to webpages with more details on products or promotions. The standard widgets are:

- Accounts (displays account names and balances with a hyperlink to view transaction details)
- Messages
- Quick Transfer (for transfers between deposit accounts)
- Pay Bills (Epay for payment of any vendor from an INOVA deposit account)
- Quick Loan Pay (for loan payments from INOVA deposit accounts)

The screenshot displays the Online Banking Home Page interface. It features several widgets:

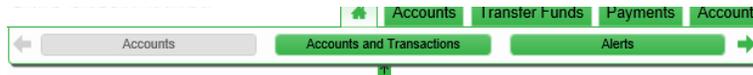
- Accounts:** A table listing various accounts with their names, account numbers, and balances.
- Messages:** A section for viewing messages, including a "Hello" message received on 05/12/2016.
- Quick Transfer:** A form for transferring funds between accounts, with fields for "From Account", "To Account", and "Amount" (\$0.00), and a "Transfer Now" button.
- Pay Bills:** A section for paying bills, with tabs for "Pay Bills" and "Popmoney". It includes a "Payment Detail" form with fields for "Bill", "Pay Date", "Amount", and "Pay From", and a "Make Payment" button.
- Quick Loan Pay:** A form for paying loans, with fields for "From Account", "To Account", "Payment Type", and "Amount" (\$0.00), and a "Pay Now" button.

Name	Account Number ▲	Available Balance	Current Balance
Membership Savings	****0000	\$0.00	\$5.00
Powerline	****0002	\$500.00	\$0.00
VISA Platinum	****2652	\$7,500.00	\$0.00
Family HSA Checking	****0028	\$164.47	\$164.47
1st Mortgage	****8998		(\$118,020.85)
Lake Property 2	****1074		(\$14,495.92)
Lake Property 1	****1082		(\$18,119.89)

If a User would prefer to view other items within their online banking home page, they have the ability to change those options. Click on the  under the Portal and Accounts to open the options to be displayed.

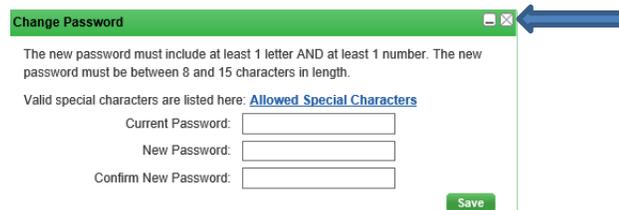


The options that are currently selected are shaded grey and the options that can be turned on are shaded green. The User can simply click on the green option and it will be added to the Portal Page.



There are other options available by clicking on the  to view all of the options available which are: Accounts, Accounts and Transactions, Bill Pay, Alerts, Change Email, Quick Loan Pay, Change Password, Messages, Phone Numbers, Quick Transfer, Scheduled Payments, and Scheduled Transfers.

If a User no longer wants an item viewable within the Portal it can be removed by clicking the 'X' in the upper right hand corner of the item they want removed.



Users have the option to select Home or Accounts Overview page as their default landing page after signing into Online Banking. Perform the following steps to establish your default landing page:

1. Sign into Online Banking > select My Profile > Page Preferences
2. Select either Home or Accounts Overview
3. Click Save.

Users can select the checkbox next to 'Reset Home Configuration' to reset the home page to the default settings (Marketing Images, Accounts, Messages, Quick Loan Transfer, Bill Pay, Quick Loan Pay)



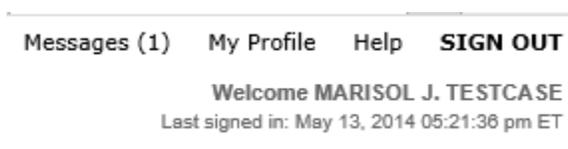
Users can still access the Accounts, Transfers, Payments, and Account Services tabs the same way as they have in previous versions.



Page & Sign Out Links

A title line at the top of each online banking page should display your name to confirm you have accessed your valid online banking site, followed by the date and exact time you last signed on to the system. The title line also provides the following links:

- **Messages** – Displays your *Messages* page allowing you to retrieve your inbox and sent messages, and compose messages. The number of unread messages you have appears in parentheses next to this link.
- **My Profile** – Goes to your *My Profile* page listing your detailed profile data that you may change.
- **SIGN OUT** – Allows you to sign off online banking. You should always sign off after each online session.



Basic Function Tabs

You may use the tabs displayed below the title line on each page to request these basic online banking functions:

- **Accounts** – Click this tab to view and manage your account and transaction data, retrieve statement data, and request reports.
- **Transfer Funds** – Use this basic function to transfer funds between two of your accounts or between one of your accounts and someone else's, to obtain an advance from a line of credit account, and to view and manage your scheduled fund transfers.
- **Payments** – Click this tab to set up your bill payments, schedule credit card and loan payments between your accounts, and view and manage your scheduled payments.
- **Account Services** – Select this basic function to view and manage your messages, view and set up alerts, change your profile and page preference data, manage your accounts, issue stop payments, and complete online service requests.



Navigation Links

These links display in a Navigation Menu on the top left side of each online banking page. Different links appear based on the selected basic function tab. For example, if you select the **Accounts** tab, the following navigation links may appear:

- **Accounts Overview** – Displays the *Accounts Overview* page with summary data for your accounts.
- **Statements** – You may use this optional link to retrieve statement data for your accounts.
- **Reports** – Displays the *Reports* page listing the reports provided by your financial institution that you may select to request detailed data such as transaction data, categories, returned items, and other information.
- **Alerts** – Displays the optional *Setup Alerts* page to help you set up alert messages to stay informed on the status of your funds and to create either financial or personal alert messages.



Additional Links

Below the Navigation Menu, the online banking system may also display links to certain external or “third party” financial and/or partner websites.

Tools Panel

This panel displays below the Navigation Menu and any additional links. The available tools include a calculator, notepad, and monthly calendar. You may request each tool by clicking the appropriate icon at the top of the panel.



Accounts Overview

This page appears after you sign on to the online banking system. To return to the *Accounts Overview* page at any time, click the **Accounts** tab.

The *Accounts Overview* page lists summary descriptive and balance data for all of your accounts. The date and time when balance data was last updated appears at the top of the page. Account data is listed in separate sections based on account type.

Sorting Accounts by the Data in Any Column

1. Click any column header for the accounts listed in a section to sort accounts by the data in the column. For example, click the PENDING header to sort accounts by the values in the PENDING column. The direction of the sort (ascending/descending) is indicated by the up/down indicator next to the header.

2. To change the direction of a sort, click the column header again.

Note: When a column header is initially clicked to sort accounts by the data in the column, the accounts are sorted in ascending order by the data. If the header is clicked again, the accounts are sorted in descending order.

Accessing Transaction Activity

To access transaction activity for one of your accounts:

1. If the *Accounts Overview* page does not display, click the **Accounts** tab at the top of any online banking page.

2. On the *Accounts Overview* page, click the account nickname listed for an account in the ACCOUNT NAME column. The *Transaction Activity* page displays for the selected account.

Checking Accounts

Account Name	Account # ^
Ovation Checking	****2175

Transaction Activity

Display: Find: in

Transaction Date	Description	Clr	Withdrawals	Deposits	Balance
May 31, 2014	Ovation Maintenance Fee	Cleared	\$7.50		(\$7.50)

Hide Pending

Page 1 of 1 | 10 Per Page

To access the Advanced Search for one of your accounts:

1. If the *Accounts Overview* page does not display, click the **Accounts** tab at the top of any online banking page.
2. On the *Accounts Overview* page, click the account nickname listed for an account in the ACCOUNT NAME column. The *Transaction Activity* page displays for the selected account.
3. Click on the Advanced Search tab next to Transaction Activity. On the Advanced Search screen you will be able to enter the information that you are searching for in the available fields. When completed click on Search and the results will be returned.

Transaction Date	Posted Date	Description	Clr	Category	Withdrawals	Deposits
Mar 30, 2016	Mar 30, 2016	Deposit Cross Customer Transfer	Cleared	No Category		\$1.00
Mar 30, 2016	Mar 30, 2016	Deposit Cross Customer Transfer	Cleared	No Category		\$5.00
Mar 30, 2016	Mar 30, 2016	Withdrawal Cross Customer Transfer	Cleared	No Category	\$10.00	
Mar 30, 2016	Mar 30, 2016	Deposit Cross Customer Transfer	Cleared	No Category		\$10.00

To access Additional Balance Information:

1. If the *Accounts Overview* page does not display, click the **Accounts** tab at the top of any online banking page.
2. On the *Accounts Overview* page, click the account nickname listed for an account in the ACCOUNT NAME column. The *Transaction Activity* page displays for the selected account.
3. Click on the Additional Balance Information tab next to Advanced Search. On the Additional Balance Information screen click you can View Account Holds (Check and Debit Card) and any Future Dated Transactions (ACH).

4. On the View Account Holds screen you will be able to view any holds that are currently placed on your account. You will be able to view the type, description, transaction date, release date, and amount. The Debit Card Hold will be available to be viewed depending on when the merchant submitted the transaction.

The following items are currently being held:

Type	Description	Transaction Date	Release Date	Amount
ATM Card Hold (3066)	ALDI 62007 06244500007 PLYMOUTH INUS	04/24/2016 04:45:00 PM	04/27/2016 04:45:00 PM	\$66.92
ATM Card Hold (9962)	MCDONALD'S F20779 WALKERTON INUS	04/25/2016 09:14:00 AM	04/28/2016 09:14:00 AM	\$3.41
ATM Card Hold (3066)	HACIENDA 5 - H5 ELKHART INUS	04/25/2016 12:49:00 PM	04/28/2016 12:49:00 PM	\$10.35
				Page Total: \$80.68

The following items are currently being held:

Type	Description	Transaction Date	Release Date	Amount
Management Hold	User Defined	04/13/2016	04/27/2016	\$1,500.00
Check	Reg CC First 200	04/13/2016	04/14/2016	\$200.00
Check	10 Day	04/13/2016	04/25/2016	\$200.00
Check	7 Day - \$4800	04/13/2016	04/21/2016	\$4,800.00
Check	2 Day - \$4800	04/13/2016	04/15/2016	\$3,300.00
				Page Total: \$10,000.00

5. On the Future Dated Transactions screen you will be able to view any ACH deposits that are scheduled to be deposited into your account for a future date.

Date	Num	Transaction Description	Amount
4/13/2016		External Deposit IRS TREAS 310 - TAX REF	\$1,689.96
4/13/2016		External Deposit IRS TREAS 310 - TAX REF	\$85.00
4/13/2016		External Deposit IRS TREAS 310 - TAX REF	\$9,061.00
4/13/2016		External Deposit IRS TREAS 310 - TAX REF	\$2,714.00

Printing Transaction Data

1. Click the **Print** icon at the top or bottom of the page.
2. When your workstation's print menu displays, make the appropriate selections and click **Print**. You may print only the current page of transaction data or all the transaction data.

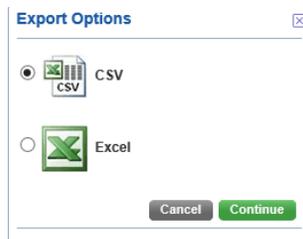


Exporting Transaction Data

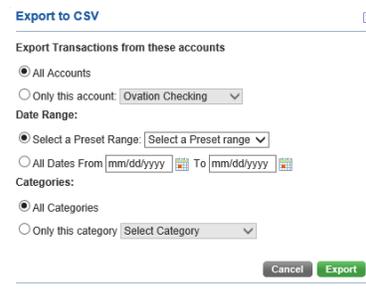
1. Click the **Export** icon at the top or bottom of the page when in the Transaction Activity screen.

The screenshot shows the Transaction Activity screen for an "Ovation Checking" account. At the top, there are balance fields: CURRENT BALANCE (\$7.50), AVAILABLE BALANCE (\$7.50), and Pending (0) (\$0.00). Below this is a "Transaction Activity" section with a search bar and a table of transactions. The table has columns for Transaction Date, Description, Clr, Withdrawals, Deposits, and Balance. A single transaction is visible: May 31, 2014, Ovation Maintenance Fee, Cleared, \$7.50, and a balance of (\$7.50). Navigation controls at the bottom show "Page: 1 of 1" and "10 Per Page".

2. On the *Export Options* pop-up, select an option and click **Continue**.



3. When the *Export To ...* pop-up displays, select options for the export process and click **Export**, or click **Cancel** to exit from the pop-up without exporting data.

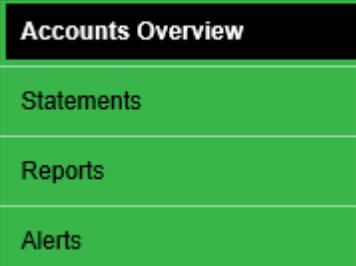


4. Depending on the export option selected in Step 2, the export process occurs automatically or a File Download window prompts you to save the export file or find an online program to open it.



Statements

You can view account statements using the optional **Statements** link. This link may appear in the Navigation Menu when the **Accounts** tab is selected at the top of any online banking page. The **Statements** link launches an add-on module that allows you to view electronic statements (or “e-Statements”) for any of your accounts.



Reports

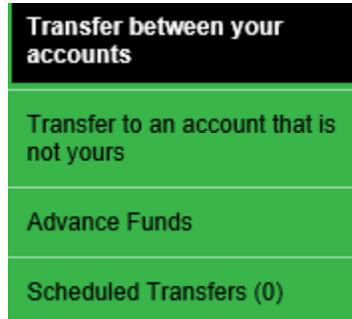
The **Reports** navigation link also displays when the **Accounts** tab is selected at the top of any online banking page. Click this link to display the *Reports* page, listing all reports currently provided.



- **Category Detail** – Lists detailed data for transactions posted to one or all of your accounts in all categories or a specific category. The report data for each transaction may include the applicable category; the activity, posted, and effective date of the transaction; a check or deposit number; transaction description or payee; source of the transaction and any memo data; and transaction amount.
- **Category Summary** – Lists summary data for transactions posted to one or all of your accounts in all categories or a specific category. The report data may include summary data for each category such as the number of transactions in the category and the total transaction amount.
- **Future Dated Transaction Report** – A listing of all warehoused transactions.
- **Statement Detail** – A snapshot of activity for a specified account since the last statement date.

Transfer Funds

You may click the **Transfer Funds** tab at the top of any online banking page to transfer funds between two of your accounts or between one of your accounts and someone else's, to obtain an advance from a line of credit account, and to view/manage your scheduled fund transfers.



Transfer Between Your Accounts

When the **Transfer Funds** tab is selected, the *Transfer Between Your Accounts* page immediately displays. You may request any of the following transfer fund options on this page to transfer funds between your deposit accounts (i.e., your checking or savings accounts).

- **One Time Immediately** – Transfers funds between two of your deposit accounts immediately.
- **One Time in the Future** – Sets up a transfer between two of your deposit accounts at a future date.
- **Recurring** – Sets up a transfer between two of your deposit accounts beginning on a start date to repeat at a defined interval (or “frequency”) either for a defined period of time or until you delete the transfer request.

Transfer Between Your Accounts Print

One Time Immediately | One Time in the Future | Recurring

Step **1** 2 3 Enter your transfer details

From Account :

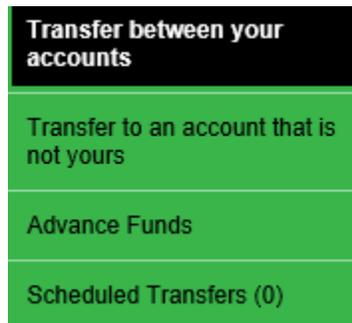
To Account :

Amount :

Frequency : One time immediately

Transfer to a Cross Account

A “cross account” is an account belonging to another individual at your financial institution. The optional *Transfer to an account that is not yours* page allows you to immediately transfer funds from one of your deposit accounts (i.e., a checking or savings account) to a cross account. To access this page, click the **Transfer Funds** tab at the top of any online banking page and select the **Transfer to an account that is not yours** navigation link.



Advance Funds

To access the *Advance Funds* page, click the **Transfer Funds** tab at the top of any online banking page followed by the **Advance Funds** navigation link. You may request any of the following advance fund options on this page to set up a cash advance of funds from one of your loan or credit card accounts to another of your accounts.

- **One Time Immediately** – Transfers a cash advance from one of your loan/credit accounts to another of your accounts immediately.
- **One Time in the Future** – Sets up an advance of funds between two of your accounts at a specified future date.
- **Recurring** – Sets up an advance of funds between two of your accounts beginning on a start date to repeat at a defined interval (or “frequency”) either for a specified period of time or until you delete the fund transfer request.

Advance Funds Print

One Time Immediately | **One Time in the Future** | **Recurring**

Step **1** 2 3 Enter your advance details

From Account :

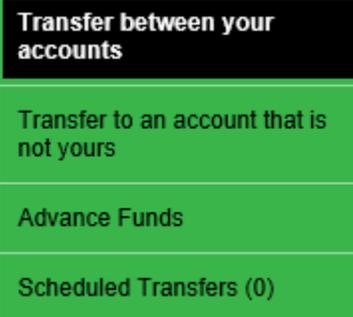
To Account :

Amount :

Frequency : One time immediately

Scheduled Transfers

The *Scheduled Transfers* page lists summary data describing each scheduled future or recurring transfer. To access this page, click the **Transfer Funds** tab at the top of any online banking page followed by the **Scheduled Transfers** navigation link.



When the *Scheduled Transfers* page displays, the total number of scheduled transfers displays in parentheses next to the **Scheduled Transfers** navigation link. The **FREQ** column displays either **One Time** for One Time in the Future transfers or a specific frequency (such as **Weekly** or **Monthly**) for Recurring transfers. The total number of recurring transfers remaining displays in parentheses if this number is greater than one.

Scheduled Transfers					Print Export
From (Account)	To	Date ^	Freq (remain)	Amount	
Page: 1 of 1 10 Per Page					Print Export

Editing a Transfer

Not all scheduled transfers can be changed. If a transfer cannot be modified, the name in the FROM (ACCOUNT) column does not display as a link.

1. Click the link displayed for the transfer in the FROM (ACCOUNT) column.
2. The initial (Step 1) page used to set up the transfer displays with the transfer details. Change any of the details as appropriate and continue with the transfer setup procedure.

Note: You may also review the transfer details and click **Cancel** to return to the *Scheduled Transfers* page.

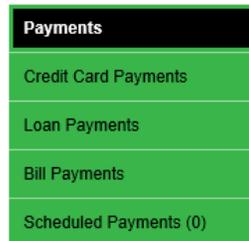
Deleting a Transfer

When a recurring transfer is deleted, all remaining occurrences set up for the transfer will also be deleted.

1. Click the “trash can” icon displayed in the FROM (ACCOUNT) column for the transfer.
2. When the *Confirmation* pop-up box displays, click **YES-DELETE** to confirm the deletion or **NO** to stop it.

Payments

You may click the [Payments](#) tab at the top of any online banking page to set up your bill payments, schedule credit card and loan payments between accounts, and view and manage your scheduled payments.



Credit Card Payments

To access the *Credit Card Payment* page, click the **Payments** tab at the top of any online banking page followed by the optional **Credit Card Payments** navigation link. You may request any of the following credit card payment options on this page to make a payment from one of your deposit accounts (i.e., a checking or savings account) to one of your credit card accounts at your financial institution.

- **One Time Immediately** – One time, immediate credit card payment.
- **One Time in the Future** – Set up a credit card payment at a specified future date. Future dated one-time credit card payment.
- **Recurring** – Set up a credit card payment beginning on a start date to repeat at a defined interval (or “frequency”) either for a specified period of time or until you delete the payment request.

Credit Card Payment Print

[One Time Immediately](#) [One Time in the Future](#) [Recurring](#)

Step **1** 2 3 Enter your credit card payment details

From Account :

To Account :

Amount :

Frequency : One time immediately

Bill Payments

You can enter online bill payments using the link that will appear when the **Payments** tab is selected. The **Bill Payments** link on the left menu or the *Pay your bills* link in the center of the screen both launch E-Pay. If you have an existing E-Pay profile, payees and payment history will be displayed. If you have not used E-pay before, you will see a set up screen to get you started. More information about E-Pay functions is available in the E-Pay Quick Reference Guide.

Loan Payments

To access the *Loan Payment* page, click the **Payments** tab at the top of any online banking page followed by the **Loan Payments** navigation link. You may request any of the following loan payment options on this page to make a payment from one of your deposit accounts (i.e., a checking or savings account) to one of your loan accounts at your financial institution.

- **One Time Immediately** – One time, immediate loan payment.
- **One Time in the Future** – Set up a loan payment at a specified future date.
- **Recurring** – Set up a loan payment beginning on a start date to repeat at a defined interval (or “frequency”) either for a specified period of time or until you delete the payment request.

Loan Payment Print

One Time Immediately One Time in the Future Recurring

Step 1 2 3 Enter your loan payment details

From Account:

To Account:

Payment Type:

Amount:

Frequency: One time immediately

Cancel Continue

Scheduled Payments

The *Scheduled Payments* page lists summary data describing each scheduled payment. To access this page, click the **Payments** tab at the top of any online banking page followed by the **Scheduled Payments** navigation link.

When the *Scheduled Payments* page displays, the total number of scheduled payments appears in parentheses next to the **Scheduled Payments** navigation link. The **FREQ (REMAIN)** column displays **One Time** for one time payments or a frequency (such as **Weekly** or **Monthly**) for recurring payments. The total number of recurring payments remaining is shown in parentheses if this number is greater than one.

Scheduled Payments Print | Export

From (Account)	To	Date	Freq (remain)	Amount
----------------	----	------	---------------	--------

Page 1 of 1 | 10 Per Page

Print | Export

Account Services

The Account Services section of the online banking system is designed to help you manage your online account profile and page preferences, view and respond to messages from your financial institution, issue stop payment and other requests, and set up alerts.

Messages
Alerts
My Profile
Page Preferences
Account Management
Stop Payment
Requests

Messages

The online banking system provides a messaging feature that allows you to send and receive messages from your financial institution.

To access the messaging system, click the **Account Services** tab. You can also access the messaging system by clicking the **Messages** link on the top of any page in the online banking system. Your inbox displays after clicking either of these links.

Messages Print

Inbox **Sent Messages**

[Compose a Message](#)

DELETED Search: in **Subject**

<input type="checkbox"/>	Status	From	Subject	Received	Reply Sent
<input type="checkbox"/>		Web Banking Manager	Test	04/04/2014	
<input type="checkbox"/>		Web Banking Manager		09/08/2011	

Page: 1 of 1 10 Per Page

Alerts

1. Click the **Account Services** tab after signing on to online banking.
2. Click **Alerts** from the navigation links on the left side of the page. The *Setup Alerts* page appears.

Setup Alerts

Set up alerts. Stay informed on the status of your money: [View my Saved Alerts](#)

Current Email: Home: [redacted]@[redacted].com Work: Not setup [Change Email Address](#)

I would like to receive alerts:

Financial Alerts I create by: Online Message Center Work Email Home Email

Personal Alerts I create by: Online Message Center Work Email Home Email

Marketing Alerts by: Online Message Center Work Email Home Email

System Alerts by: Online Message Center Work Email Home Email

[Save](#)

Create Financial Alerts:

For this Account: [Select Account](#)

Balances:

Balance Below: Balance Above:

Checks:

Check Amount is: [Select](#)

Other Transactions:

Transaction Type: [Select Transaction Type](#) is [Select](#)

[Clear](#) [Create Alert](#)

My Profile

You can manage your online banking account using the *My Profile* page. On this page you can change your sign-on password, modify email addresses, modify phone numbers, and select/deselect additional options. To access your *My Profile* page, click the **Account Services** tab and click **My Profile** from the navigation links on the left. You can also click the **My Profile** link on the top of every page in the online banking system.

My Profile

Username: MARISOL J. TESTCASE [Change Password](#)

Address: 358 S ELKHART AVE, ELKHART, IN 46516

Change Email:

Home Email Address: None [Add](#)

Work Email Address: None [Add](#)

Phone Numbers: [Add Phone Number](#)

Home: (***)***-6553 [Edit](#)

Work: (***)***-6553 [Edit](#)

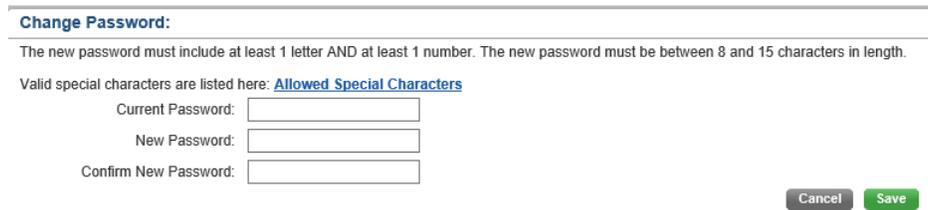
Additional Options:

I would like to receive Message Center messages [Save](#)

Changing your Password

To change your online banking account password,

1. On the *My Profile* page, type your current password in the CURRENT PASSWORD box.
2. Type your new password in the NEW PASSWORD box. This password must include at least 1 letter (upper and lower), 1 special character, AND at least 1 number. The new password must be between 8 and 15 characters in length.
3. Retype your new password in the CONFIRM NEW PASSWORD box.
4. Click **Save**.

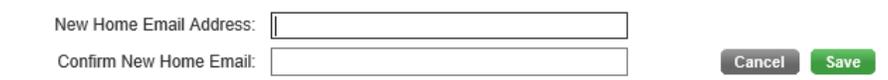


The screenshot shows a form titled "Change Password:". Below the title, there is a note: "The new password must include at least 1 letter AND at least 1 number. The new password must be between 8 and 15 characters in length." Below this note, it says "Valid special characters are listed here: [Allowed Special Characters](#)". There are three input fields: "Current Password:", "New Password:", and "Confirm New Password:". At the bottom right of the form, there are two buttons: "Cancel" and "Save".

Changing your Email Addresses

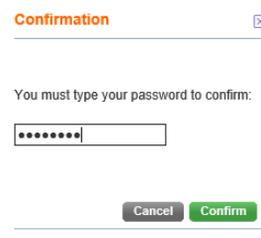
To change your personal or "home" email address,

1. On the *My Profile* page, click on **Edit** next to your existing email address. Type your new personal email address in the NEW HOME EMAIL Address box. A valid email address must be entered in this field. Each email address should be formatted as: abc@def.xyz. If the address you entered does not match the correct format, a warning message displays.
2. Retype your personal email address in the CONFIRM NEW HOME EMAIL box.



The screenshot shows a form with two input fields: "New Home Email Address:" and "Confirm New Home Email:". At the bottom right of the form, there are two buttons: "Cancel" and "Save".

3. Click **Save**.
4. A confirmation box displays. Type your current password to confirm the change in your email address.

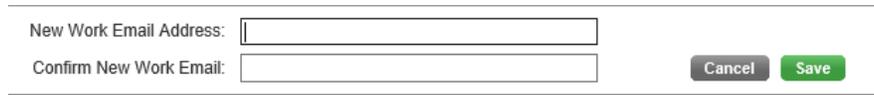


The screenshot shows a small window titled "Confirmation" with a close button (X) in the top right corner. Inside the window, it says "You must type your password to confirm:". Below this text is a password input field with seven asterisks. At the bottom of the window, there are two buttons: "Cancel" and "Confirm".

5. Click **Confirm**.
6. If you do not want to change your email address, click **Cancel** on the confirmation box.

To change your work email address,

1. On the *My Profile* page, click on **Edit** next to your existing email address. Type your new work email address in the NEW WORK EMAIL Address box. A valid email address must be entered in this field. Each email address should be formatted as: abc@def.xyz. If the address you entered does not match the correct format, a warning message displays.
2. Retype your work email address in the CONFIRM NEW WORK EMAIL box.



3. Click **Save**.
4. A confirmation box displays. Type your current password to confirm the change in your email address.



5. Click **Confirm**.
6. If you do not want to change your email address, click **Cancel** on the confirmation box.

Changing your Additional Options

To update your Additional Options simply select or deselect the option that is currently checked. When completed click **Save**.

I would like to receive Message Center messages – This allows INOVA to send direct messages to your Online Banking account.



Page Preferences

You may use Page Preferences to change the default number of items in the grids on the transaction activity pages, and the default number of days of transaction history that display for your accounts. You can also create income and expense categories for transactions.

To access your Page Preferences,

1. Click the **Account Services** tab after signing onto online banking.
2. Click **Page Preferences** from the navigation links on the left side of the page. The *Page Preferences* page displays.

The screenshot shows the 'Page Preferences' section with two dropdown menus: 'Grid Lines per page' set to 10 and 'History Days' set to 90. Below this is the 'Category Maintenance' section, which includes a table of categories and their types. The table has columns for 'Category' and 'Income/Expense'. The categories listed are Automobile Expense, Bank Charges, Bills, Charitable Donations, Childcare, Clothing, Food, Gifts, Healthcare, Insurance, Investment Income, and Leisure. Most are marked as 'Expense', while 'Investment Income' is marked as 'Income'. There are 'Print' and 'Export' buttons at the top right of the table, and an 'Add New Category' button at the bottom right.

Category	Income/Expense
Automobile Expense	Expense
Bank Charges	Expense
Bills	Expense
Charitable Donations	Expense
Childcare	Expense
Clothing	Expense
Food	Expense
Gifts	Expense
Healthcare	Expense
Insurance	Expense
Investment Income	Income
Leisure	Expense

Account Management

You can add, delete, and edit accounts in the online banking system from the *Account Management* page.

To access Account Management services,

1. Click the **Account Services** tab after signing onto online banking.
2. Click **Account Management** from the navigation links on the left side of the page. The *Account Management* page displays.

Stop Payments

You can create a stop payment request using the online banking system. To access the Stop Payments feature, click the **Account Services** tab, then click **Stop Payment** from the navigation links on the left side of the page. Only certain fields on the *Stop Payments* page are required. Those that are optional are noted as such.

Creating a Stop Payment Request for One Check

To create a stop payment request for a single check,

1. In the One Check box on the *Stop Payments* page, use the ACCOUNT dropdown box to select the account from which the check was written.
2. In the CHECK DATE field, you have the option to type or select a date on which the check was written.
3. Type the check number in the CHECK NUMBER field.
4. Type the amount of the check in the CHECK AMOUNT field. (Optional)
5. Type the name of the check recipient in the CHECK PAYABLE TO field. (Optional)
6. Choose a reason for the stop payment request from the REASON dropdown list.

One Check:

* Account :	Ovation Checking [****2175]
Check Date:	06/11/2014
* Check Number:	1234
Check Amount:	
Check Payable To:	
* Reason :	Lost Item

7. Click the button. The *Stop Payment One Check – Confirm* page displays.

Stop Payment One Check - Confirm:

Are you sure you wish to stop payment:

Account: Ovation Checking [REDACTED]

Check Date: 06/11/2014

Check Number: 1234

Check Amount:

Check Payable To:

Reason: Lost Item

Requested by: MARISOL J. TESTCASE

Date of Request: 6/19/2014

8. If the information listed on the confirmation page is correct, click **Confirm**. If any piece of information is incorrect, click **Cancel** to return to the *Stop Payments* page.
9. Once you submit the stop payment request, the *Stop Payment – One Check* page displays confirming the request was processed. If the check has already cleared your account, the stop payment request is not processed.
10. Click **OK** to return to the *Stop Payments* page.

Creating a Stop Payment Request for Multiple Checks

To create a stop payment request for multiple checks,

1. In the Multiple Checks box on the *Stop Payments* page, use the ACCOUNT dropdown box to select the account from which the checks were written.
2. Type the range of check numbers in the CHECK NUMBERS FROM and TO fields.
3. Choose a reason for the stop payment request from the REASON dropdown list.

Multiple Checks:

* Account :

* Check Numbers: From: To:

* Reason :

4. Click the **Stop Payments** button. The *Stop Payment Multiple Checks – Confirm* page displays.

Stop Payment Multiple Checks - Confirm:

Are you sure you wish to stop payments:

Account: Ovation Checking [REDACTED]

Check Number: 1220 - 1240

Reason: Lost Item

Requested by: MARISOL J. TESTCASE

Date of Request: 6/19/2014

5. If the information listed on the confirmation page is correct, click **Confirm**. If any piece of information is incorrect, click **Cancel** to return to the *Stop Payments* page.
6. Once you submit the stop payment request, the *Stop Payment – Multiple Checks* page displays confirming the request was processed. If any check that falls in the range you entered has already cleared your account, the stop payment request is not processed.
7. Click **OK** to return to the *Stop Payments* page.

Requests

To access the *Requests* page, click the **Account Services** tab followed by the **Requests** navigation link. Your financial institution can set up any number of online request forms that you can complete and submit for various banking services, and the optional request functions.

One or more of the following online request forms and request functions may be available to you:

- **New ATM/Debit Card Request** – Used to request a new ATM card or a new ATM/Debit card for one of your deposit accounts (i.e., a checking or savings account) as described in the Requesting a New ATM/Debit Card section. Your financial institution will review the completed online request form and issue the requested card(s) if appropriate.
- **PIN Reorder Request (ATM/Debit Cards ONLY)** – Used to request a New PIN for your existing ATM/Debit Card.
- **New Credit Card Request** – Used to request a New Credit Card for your existing Credit Card Account.
- **Mobile Banking Enrollment** – Used to request enrollment into Mobile Banking.
- **Wire Transfer Request** – Used to originate a wire transfer request. This is a request to initiate a wire transfer and not an actual wire transfer order. Your financial institution will contact you for further information about this request.
- **Check Ordering** – Used to order checks as described in the Requesting a Check Reorder section. Your financial institution will follow standard check ordering procedures to handle the requested order.
- **Address Change** – Used to submit an address change (a new, corrected, or alternate address) to your financial institution.
- **Setting Up Transfer to Another Customer** – Used to manage “cross accounts” or the accounts of other individuals at your financial institution as described in the Setting Up Cross Accounts section. You may transfer funds from your accounts to any of the cross accounts.

Requests

[Address Change Request](#)

[PIN Reorder Request \(ATM/Debit Cards ONLY\)](#)

[New ATM/Debit Card Request](#)

[New Credit Card Request](#)

[Wire Transfer Request](#)

[Mobile Banking Enrollment](#)

[Setting up transfer to another customer](#)

[Check Ordering](#)

[Credit Card Reward Points](#)