Getting Started

User Name Rules

All user names must:

- Be unique.
- Be between six and 40 characters in length.

Notes:

- It is recommended that user names consist only of alphanumeric characters (A-Z, 0-9).
- A user name will be suspended if it has not been used within any 90 day period.

A user name may be logged on to the system only once at any time. In other words:

- If you are logged on to the system, you may not initiate another session using the same user name.
- If you close the browser window without logging off, you will be temporarily unable to log on again until your session "times out" (approximately 20 minutes).

Note: Three consecutive unsuccessful login attempts will lock the user name to prevent unauthorized usage. A password reset will be required.

About Passwords

Each time you access the system, you will be required to enter a password. Additionally, each time you submit an item to the financial institution, you will be prompted for a second password.

These passwords are <u>not</u> the same password!

For increased security, the system uses two separate passwords:

- The "application" password is used to log on to the system.
- The "transaction" password is used to submit items to the financial institution.

For maximum security, it is recommended that you use a different password for each.

Password Rules

All passwords must:

- Be between 8 and 15 characters in length.
- Contain at least one letter and one number.
- Contain at least three unique characters.
- Contain only letters and numbers.
- Be changed at the interval specified by your System Manager.
- Be used only once within any 24-month timeframe.

Hardware/Software Requirements

The following requirements and recommendations will ensure that you are able to fully utilize the system:

Item	Required	Recommended
Web Browser	Microsoft Internet Explorer, v6.0, 7.0, or 8.0. Pop-up windows, session cookies, and JavaScript must be enabled. Additionally, the site should be added to your browser's Trusted Sites list, and your security settings should be set to require prompting when downloading files. See the Help for Internet Explorer for additional information.	
Operating System	Windows XP (Home or 32-bit Professional), all Service Packs up to and including 3	
	Windows 2000, Service Pack 4 (32-bit versions only)	
	Windows Vista (Enterprise, Business and Home Premium editions, 32-bit versions only)	
Additional Installations	It may be helpful to have the latest Java Runtime Environment ("Java") installed on your machine. Download and install it from www.java.com.	
Adobe Acrobat	7.0, with all Adobe-required updates installed	The most recent version of the Acrobat plug-in, up to v9
Encryption (included in browser)	128-bit encryption	
Graphics Capability	VGA	
Color Palette	16-bit	
Screen Resolution	800x600 pixels	1024x768 pixels
	For Remote Deposit, resolution must be 1024x768 pixels.	For Remote Deposit, 1280x1024 resolution is recommended.
ISP Connection	28.8 Kbps	56 Kbps

For Remote Deposit check scanning computers, the following requirements also apply:

Item	Required	Recommended
ISP Connection	Broadband	
Memory	512 Mb	1 Gb+
Processor	Intel Pentium IV - 1 Ghz minimum	

Getting Started (Cont'd)

Accessing the System for the First Time

To log on to the site for the first time, you will need a temporary User ID, a temporary password and the system Web address. Please see your System Administrator if you do not have this information.

To access the system for the first time:

1. Open Internet Explorer (version 6.0, 7.0, or 8.0).
2. In the browser's **Address** field, enter the system address provided to you by the System Administrator.
3. Press the **Enter** key on your keyboard to access the system Web site.
4. In the **User Name** field, enter your temporary User ID.
5. Click the **Next** button. The Password field is displayed.
6. In the **Password** field, enter your temporary password.
7. Click the **Login** button. The Welcome screen is displayed.
8. Read the presented information, then click the **Next** button. The User Information screen is displayed.
9. Provide information about yourself. All fields are mandatory, except **Middle Initial**.
    - *[Optional]* In the **First Name**, **Middle Initial**, and/or **Last Name** fields, modify your name.
    - In the **E-Mail Address** field, enter your email address.

      Note: Since this address is used to help reset forgotten application passwords, it is <u>**critical**</u> that you provide a correct, permanent email address.
    - In the **User Name** field, enter your permanent user name. This is the user name you will use to log on to the system in the future.
    - In the **Password** field, enter a new password. This password must conform to the rules set forth in the "Password Rules" section of this document.
    - In the **Confirm** fields, re-enter the information entered in the previous steps.
10. Click the **Next** button. The Security Questions screen is displayed.
11. Choose and answer any three security questions.
    1. From each **Question** drop-down list, select a different question to be answered.
    2. In each **Answer** field, answer the selected question.
    3. In the appropriate **Confirm** field, re-enter the answer.
12. Click the **Submit** button.

Logging On After the First Time

Once you have logged on to the system for the first time and selected a permanent user name, use the following procedure to log on:

1. Navigate to the system Web site.
2. In the **User Name** field, enter your permanent user name.
3. Click the **Next** button. The Password field is displayed.
4. In the **Password** field, enter your password. For security purposes, an asterisk (*) is displayed for each entered character, instead of the character itself.
5. Click the **Login** button to log on to the system.

Forget Your Password?

1. On the initial log-on screen, in the **User Name** field, enter your user name.
2. Click the **Forgot Password?** button. An email is sent to the address you registered when you first set up your account.
3. When the email arrives, follow its instructions to choose a new password.

Note: The email will include a customized Web address that will only be valid for 15 minutes from the time you clicked the **Forgot Password?** button.

Timing Out

As a security precaution you will automatically be logged off from the system after a period of inactivity (usually approximately 20 minutes). If your session times out while you are logged on, the Login screen is displayed. A message is displayed to inform you that your session was terminated due to timeout. Any unsaved work will be lost.

Logging Off

For security purposes, you should always log out after each work session. To log off, click the **Sign Out** hyperlink in the upper right-hand corner of the application screen.

Entering Dates

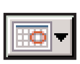
The Calendar utility provides you with an alternate method for entering dates throughout the system.

Notes:

- You can also enter all dates manually, using mm/dd/yyyy format.
- If a date is displayed in red, with the box surrounding it appearing slightly "grayed-out," that date is a bank holiday or closed-day, and may not be selected. If you manually enter a date unavailable for selection, you will be notified of the date's unavailability.

  Because the list of available dates is linked to individual accounts, where this feature is available, it will be active only if an account has already been selected.

To enter a date:

1. Click the rectangular **Calendar** button  located below or beside the date field.

   A pop-up Calendar window is displayed, set to the current month.
2. From the **Month** drop-down list, select a month.
3. From the **Year** drop-down list, select a year.
4. Select the date by clicking it on the calendar. The pop-up window closes, and the selected date is entered for you into the date field.

Help and User Info

Help

Three types of on-line help are typically available to you as you navigate through the system:

- *How Do I*… help is accessible from the bottom of each screen for which this type of help is available; if no *How Do I*… help is available for a screen, the drop-down list will not be displayed. *How Do I*… help provides you with step-by-step procedures to perform tasks related to the screen you are currently viewing.

  To access *How Do I*… help, make a selection from the drop-down list at the bottom of the system window. Help is displayed in a pop-up window.
- "Narrative" help is accessible via a link next to the How Do I… drop-down list at the bottom of the screen. Narrative help provides you with more general information about the screen or module from which you accessed it.

  To access narrative help for a screen, click the **help** hyperlink. Help is displayed in a pop-up window.
- "Item" help is displayed, when available, in the bottom right-hand corner of the screen when you click a field or use the **Tab** key to access a field.

Contact Information

Click the **Contact Us** link, located at the top of the application window, to find contact information for technical support and account information.

User Information

Caller ID and User ID

The Customer Service Center may require your "Caller ID" (also known as "internal ID" or "site ID") and "User ID" in the event that you contact them for assistance.

Use the mouse to position the cursor over your user name, located in the bottom right-hand corner of the system's browser window.

Your Caller ID and User ID are displayed to the left of your user name, above the release information.

Viewing System Information

To view system information, click your Caller ID/User ID or User Name, located in the bottom right-hand corner of the system's browser window. A pop-up window is displayed.

Information is available on the following tabs:

- **User Map:** Provides information about user profiles set up on the system.
- **User Privileges:** Provides information about system functionality available for your use.

  Note: The System Manager can view all users and their privileges.
- **Account Display:** Provides information about accounts, including available system functionality.

Preferences

Contact Us | **Preferences** | Administration | Sign Out

Accessing Preferences

To access system preferences settings:

1. Click the **Preferences** hyperlink, in the upper right-hand corner of the system window. The Preferences tabs are displayed.
2. Click the appropriate tab. Sub-tabs, if available, are displayed.

Changing Passwords

For security reasons, you will periodically be prompted to change your password. 7 days before your password expires, upon logon to the system you will be prompted to choose a new password.

You may also change your password at any time.

Changing Your Password During Logon

If applicable, you will be prompted to change your password immediately after you enter your password for logon and click the Submit button. On the resulting screen, the following options are available:

- <u>Postpone the password change, if the password has not already expired, but be prompted for a new password at next logon</u>

  Click the **Skip** button.
- <u>Postpone the password change, if the password has not already expired, and receive no further prompts until password expiration</u>
  1. Select the **Do not remind me again** checkbox.
  2. Click the **Skip** button.
- <u>Change your password immediately</u>
  1. Click the **Change Password** button. The Password Change pane is displayed.
  2. In the **Current Password** field, enter your current password.
  3. In the **New Password** field, enter a new password.
  4. In the **Confirm Password** field, re-enter your new password.
  5. Click the **Change** button.

The Home tab is displayed.

Changing Your Password On Demand

To change a password if not required by password expiration:

1. From the Preferences tabs, click the **Change Password** tab. The Change Password pane is displayed.
2. In the **Current Password** field, enter your current password.
3. In the **New Password** field, enter a new password.
4. In the **Confirm Password** field, re-enter your new password.
5. Click the **Change** button. Your change is saved.

Quicklinks

Quicklinks give you quick access to frequently-used system functionality, allowing you to jump right to a particular module's Create or Reporting tabs, etc. Quicklinks are available from any screen via the **Go To** drop-down list in the top right-hand corner of the screen.

To set Quicklink preferences:

1. From the **Go To** drop-down list, select **Manage Quicklinks**.

   From the Preferences tabs, you can also click the **Quicklinks** tab.
2. From the **Quicklink #1** drop-down list, select the activity or module to be listed first in the **Go To** drop-down list.

   [Optional] Add up to eleven additional links to the list by making selections from the **Quicklink #2** through **Quicklink #12** drop-down lists.
3. Click the **Submit** button. The contents of the **Go To** drop-down list are updated, and a confirmation message is displayed.

To use a Quicklink:

From the **Go To** drop-down list, select the feature to be accessed. The corresponding screen is displayed.

Secure Messaging

The Secure Messaging module provides a quick, convenient way to send and receive correspondence regarding your accounts, transactions, and other services available to you.

Notes:

- The Secure Messaging module is not a POP/IMAP service; it is intended for use only in correspondence regarding your accounts and transactions, problems with the system, etc.
- Stored messages are periodically purged from the system, so be sure to print important messages, or copy their contents to a local drive!

The Secure Messaging module consists of the following tabs:

Inbox: Use this tab to access received mail. You can view all messages, or only those that have not yet been read.

Outbox: Use this tab to send mail that has been saved for later delivery.

Compose: Use this tab to create and send messages.

Sent Items: This tab archives sent messages.

Deleted Items: This tab archives messages deleted from the Inbox. Messages deleted from the Outbox and/or Sent Messages tabs are not archived.

Accessing Secure Messaging

To access Secure Messaging, click the the Secure Messaging icon, located on the right-hand side of the screen, beneath the Sign Out link. The Secure Messaging tabs are displayed.

The text accompanying the icon ([#] New Messages) indicates the number of unread messages.

Reading Incoming Messages

To read incoming messages:

1. Click the **Inbox** tab.
2. Click the **view** hyperlink associated with the message to be read. The message is displayed in a pop-up window.

From this screen, you can:

- Click the **Reply** button to reply to the message. The pop-up window closes, and the Compose tab is displayed. See the "Composing Messages" section of this document for additional instructions.
- Click the **Print** button to print the message.
- Click the **Delete** button to delete the message, then confirm your selection. The pop-up window closes, and the message is deleted. Deleted messages can be accessed from the Deleted Items tab, from where they can be "undeleted," if necessary.
- Click the **Close** button to close the pop-up window.

Note: Click the **View Unread Only**/**View All** hyperlink at the bottom right-hand corner of the mail tab to toggle the view between unread messages and all messages. When all messages are displayed, the link text is **View Unread Only**; when only unread messages are displayed, the link text is **View All**.

Deleting Messages

Messages deleted from the Inbox can be accessed from the Deleted Items tab; there, they can be "undeleted," if necessary. Messages on the Deleted Items tab are periodically purged from the system.

Messages deleted from other tabs are immediately purged, and are not available from the Deleted Items tab.

To delete messages:

- From the main window
  - Single message
    1. Click the **delete** hyperlink associated with the message. A confirmation dialog box is displayed.
    2. Click the **OK** button. The message is deleted.
  - Multiple messages
    1. Select the checkboxes associated with the messages to be deleted.
    2. Click the **Delete** button. A confirmation dialog box is displayed.
    3. Click the **OK** button. The selected messages are deleted.
- From the pop-up window
  1. Click the **Delete** button. A confirmation dialog box is displayed.
  2. Click the **OK** button. The selected messages are deleted.

Undeleting Messages

Messages deleted from the Inbox can be accessed from the Deleted Items tab. At any time, you can "undelete" them to return them to the Inbox.

Note: Please be aware that deleted messages are periodically purged from the system.

To undelete messages:

1. Select the messages to be undeleted.
   - Single message

     Click the **undelete** hyperlink associated with the message.
   - Multiple messages
     1. Select the checkboxes associated with the messages to be undeleted.
     2. Click the **Undelete** button.

   A confirmation dialog box is displayed.
2. Click the **OK** button to return the message to the Inbox.

Secure Messaging (Cont'd)

Composing Messages

To compose a message:

1. Click the **Compose** tab.
2. In the **To** field, enter the recipient's name.

   Note: Internet email addresses ("johnsmith@anycorp.com") are not supported.
3. From the **At** drop-down list, select a department name.
4. In the **Subject** field, enter a message subject.
5. *[Optional]* In the **CC** field, enter any additional recipient names.
6. Enter a message in the main text area.

   Note: Total entry length must be less than 1,000 characters (about 160 words).
7. Click the **Send** button. The Submit Verification screen is displayed.
8. In the **Enter your password for submit** field, enter your transaction password.
9. Click the **Verify** button. The message is sent, and a confirmation message is displayed.

   Note: If the message is not delivered for any reason, it will be stored in the Outbox, and may be modified and/or manually submitted at a later time.

   [Optional] Click the **Save** button to save the message in the Outbox for later editing and delivery.

Working with Archived Messages

Note: Archived messages are periodically purged from the system, so be sure to print important messages, or copy their contents to a local drive!

To work with a composed message saved for later editing and/or delivery:

1. Click the **Outbox** tab.
2. Use the hyperlinks associated with the desired message:
   - Click the **send** link to send the message.
   - Click the **modify** link to modify the message. The Compose tab is displayed, its fields populated with the message contents.
   - Click the **view** link to view the message in a pop-up window.
   - Click the **print** link to print the message.
   - Click the **delete** link to delete the message, then confirm the deletion in the confirmation dialog box.

Working with Sent Messages

Note: Archived messages are periodically purged from the system, so be sure to print important messages, or copy their contents to a local drive!

To work with a sent message:

1. Click the **Sent Items** tab.
2. Use the hyperlinks associated with the desired message:
   - Click the **view** link to view the message in a pop-up window.
   - Click the **print** link to print the message.
   - Click the **delete** link to delete the message, then confirm the deletion in the confirmation dialog box.