Bank of Pontiac

Digital Banking User Guide

September 2024

Learn how to use Digital Banking with this handy guide.

For questions, contact us at 855-844-6151.

bankofpontiac.com

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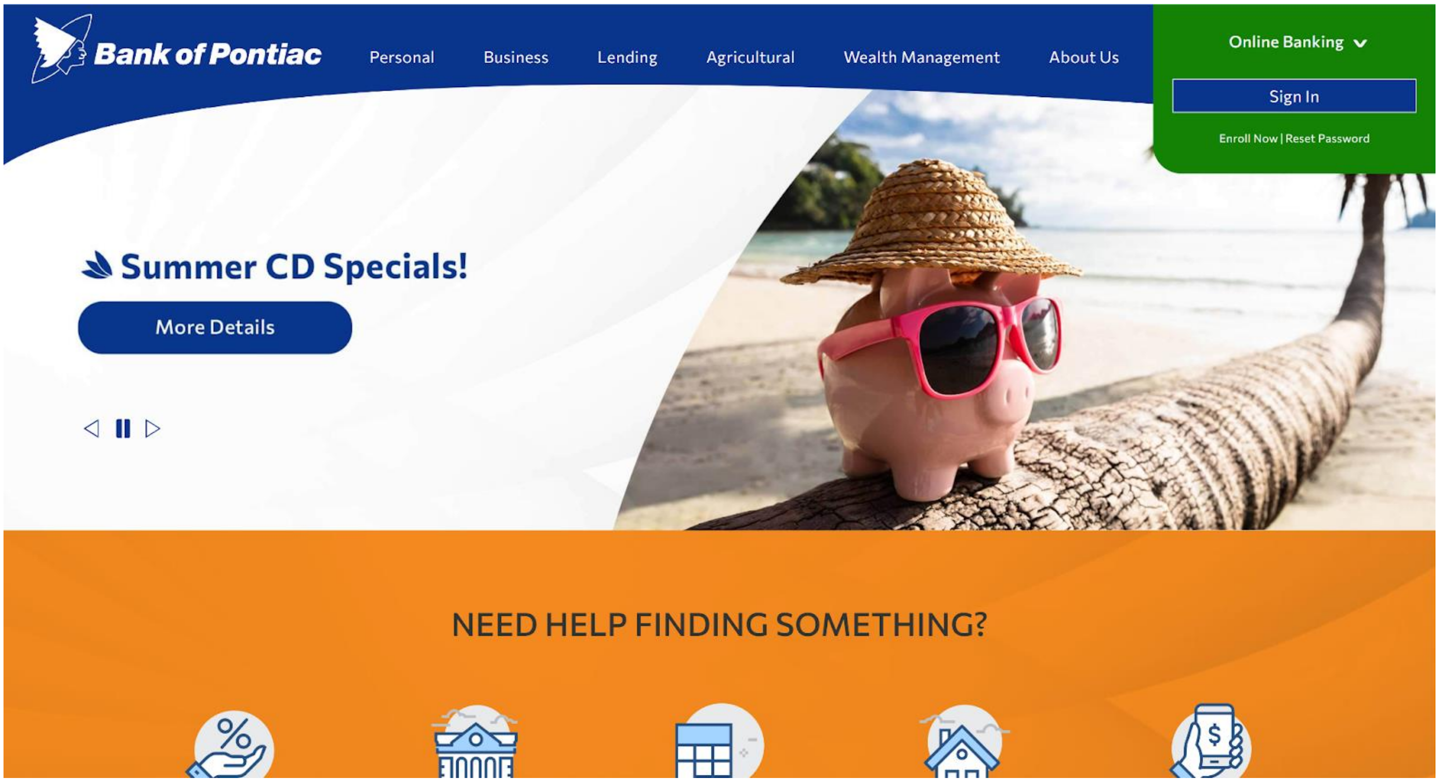
First Time Login

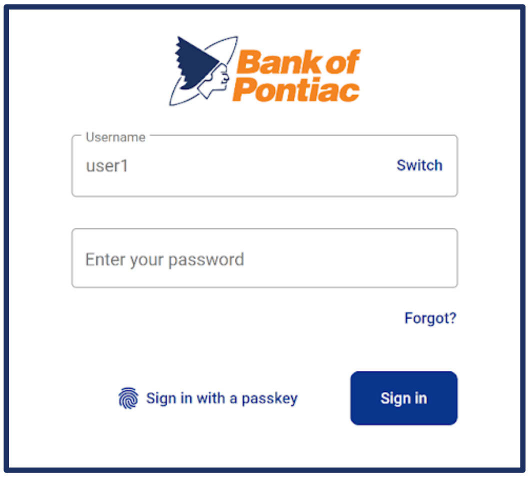
Step 1

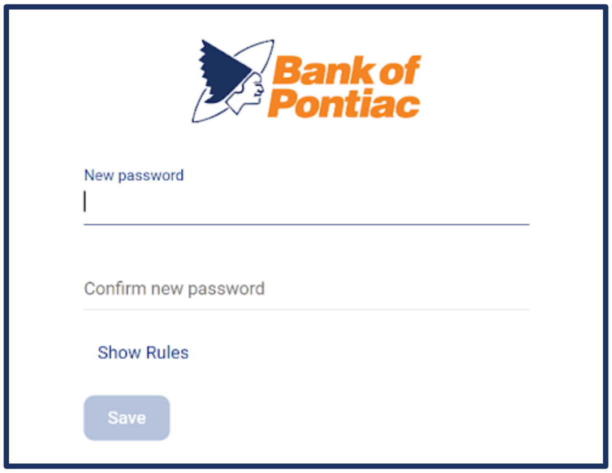
Navigate to our website and click Online Banking. Select Sign In.



Step 2

Enter your username and temporary password. Then create a new password.

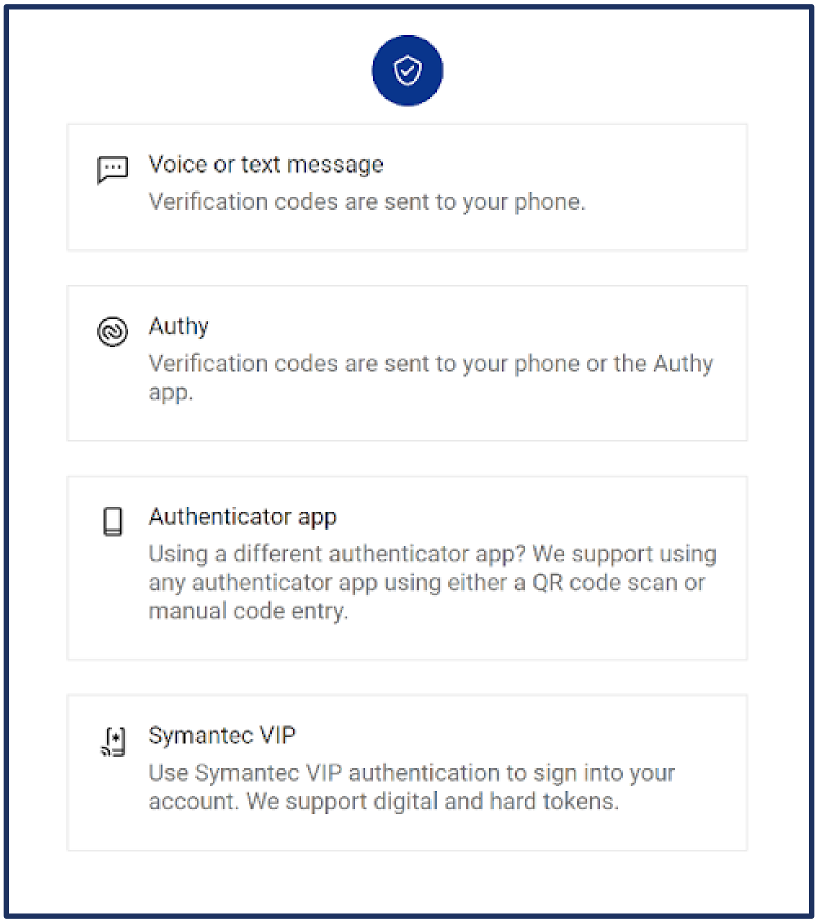




Step 3

Click Get Started and choose how to receive your two factor authentication codes:

- Voice or text message: Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- Authy: Enter your email address and phone number and then choose how to receive your codes. You can choose text, phone call, or you may download the Authy app. Enter the code you receive.
- Authenticator app: Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- FIDO token: Create a name for your token and choose the type of token to register. Scan the QR code, insert the fob, or tap to your device.



Step 4

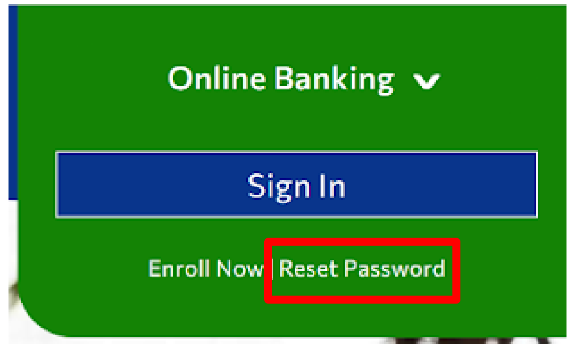
Click Done and accept the Terms and Conditions.

Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

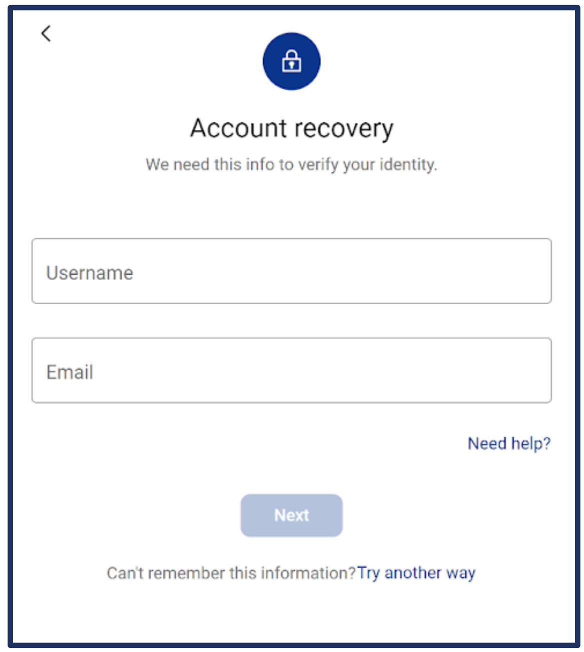
Navigate to our website and click Online Banking. Select Reset Password.



Step 2

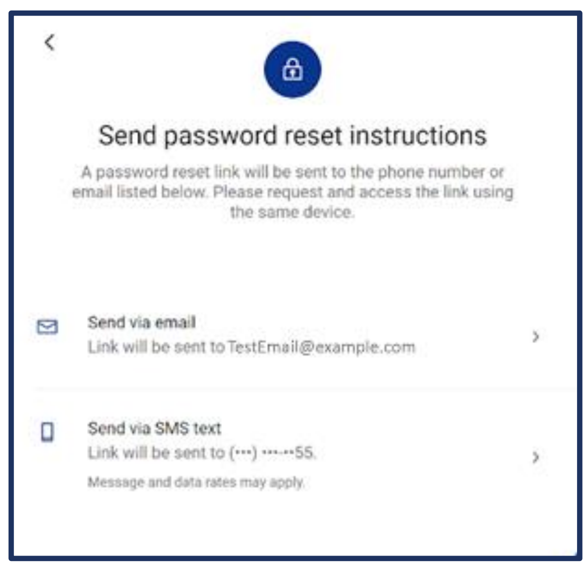
Enter your username and email address.
IMPORTANT: Email must match what is on file.

Don't know your username? Click Try another way to use your social security and account number instead.



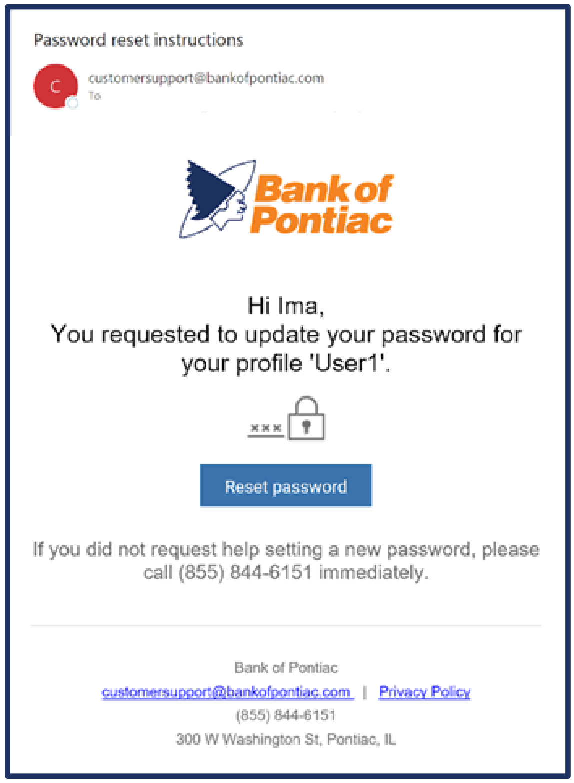
Step 3

Choose to receive your instructions via email or text.



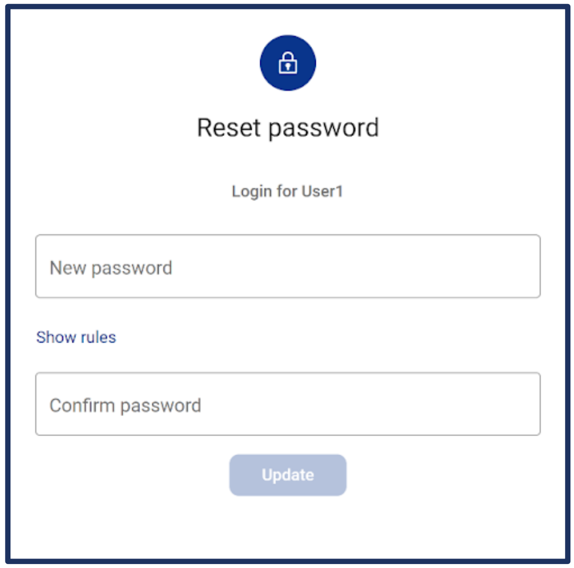
Step 4

- Email: Open your email. Your username will appear in the email body. Click Reset Password if applicable.
- Text: Open your text and click the link.



Step 5

Enter the code you receive. On the next screen create a new password.

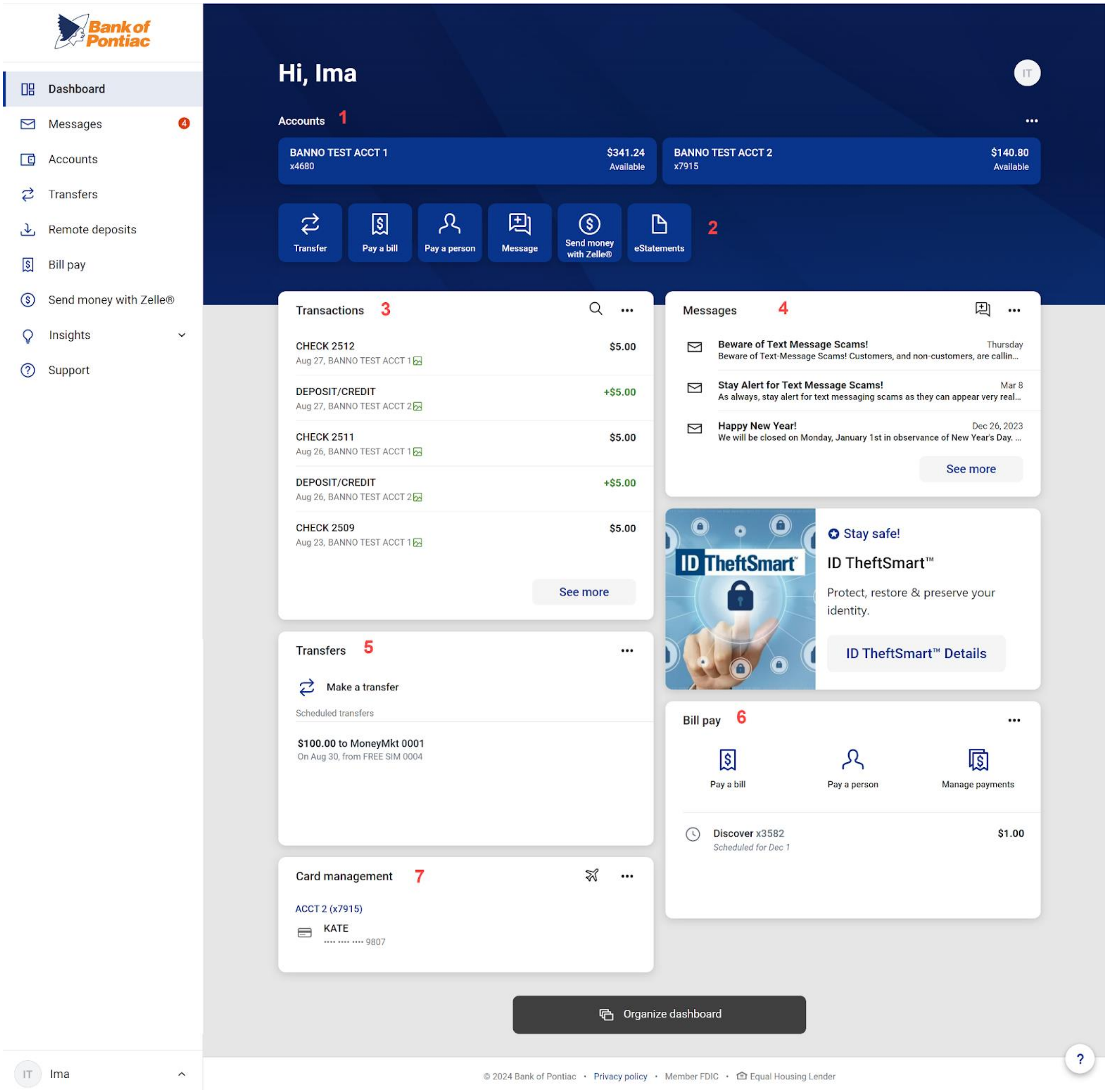


Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. Accounts - Displays accounts including balance, status, and last four digits of account number.
2. Quick Action Buttons - Click a button to jump to that feature of online banking
3. Transactions - Displays recent activity on all accounts
4. Messages - Displays conversations between you and support representatives as well as alerts and bank messages.
5. Transfers - Displays scheduled transfers and a quick link to Make a Transfer
6. Bill Pay - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
7. Card Management - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.

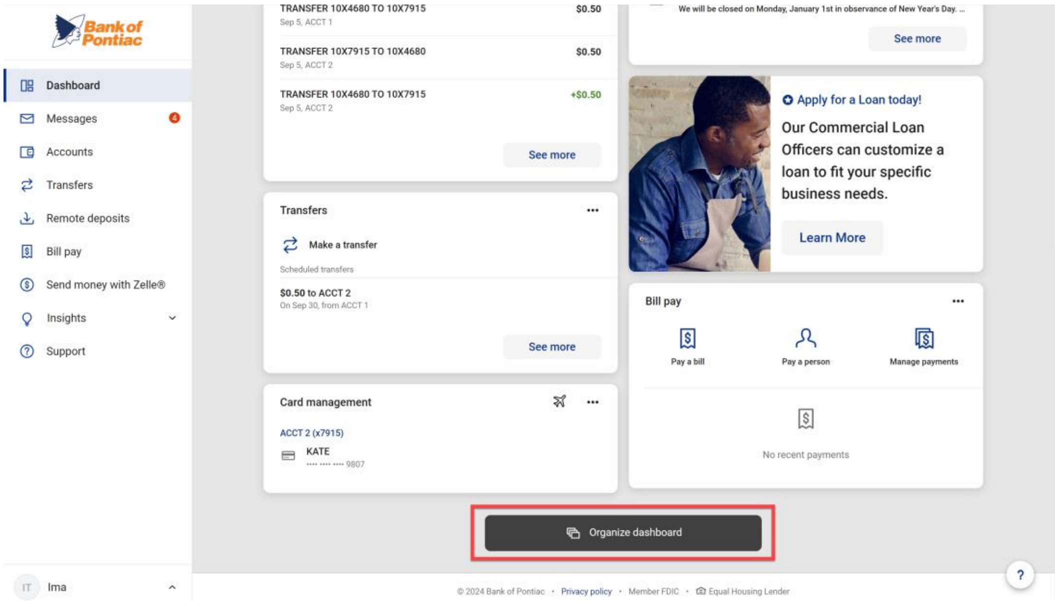


Organize Dashboard

Use this feature to add, remove, or reorder the cards on the dashboard.

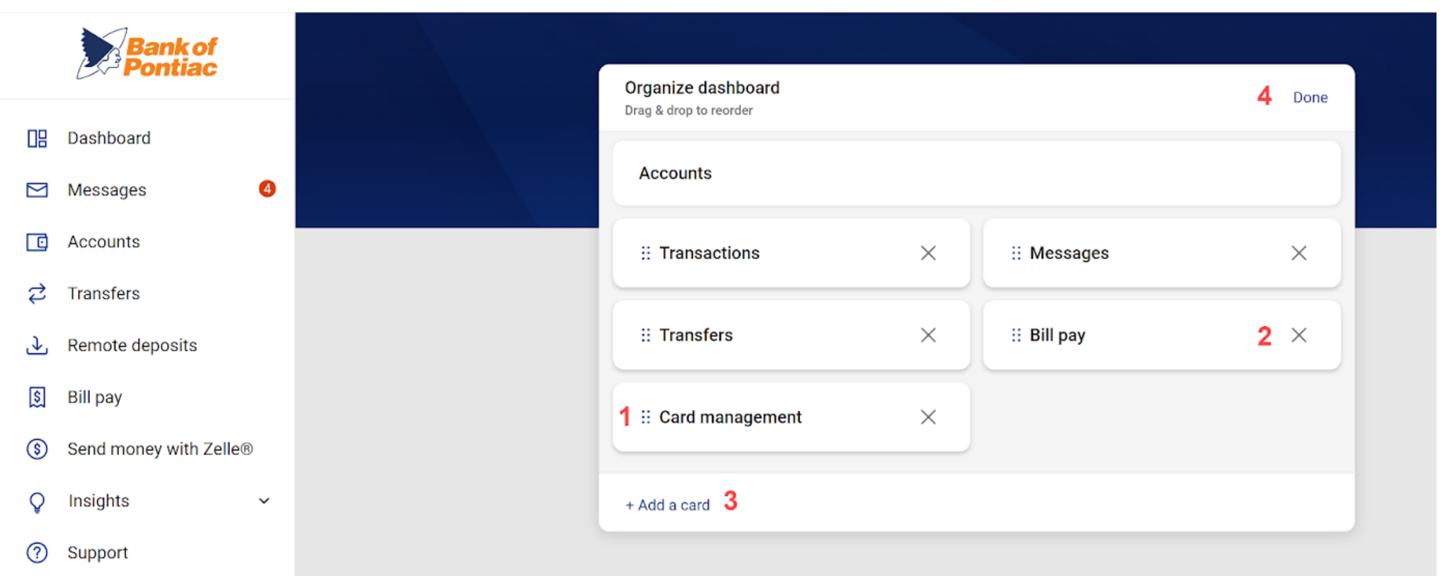
Step 1

Click Organize Dashboard.



Step 2

1. Click and hold the 6 dot icon to drag and drop the cards to the order you prefer.
2. Click the X to remove a card from the dashboard.
3. Click + Add a card to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click < when finished.
4. Click Done once the layout suits your needs.

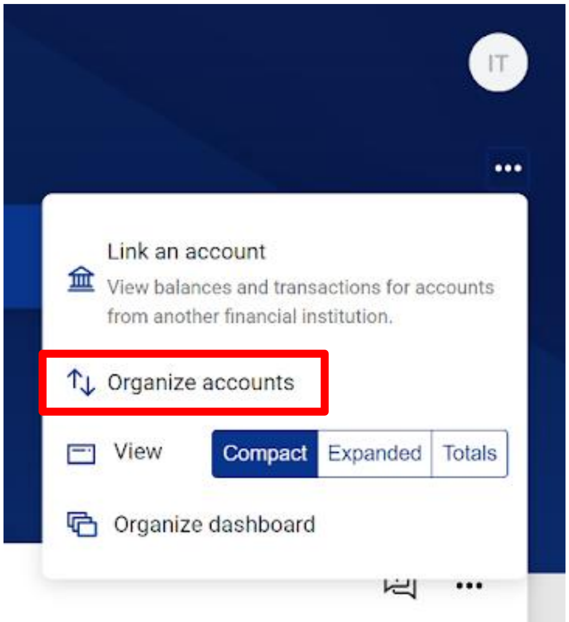


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

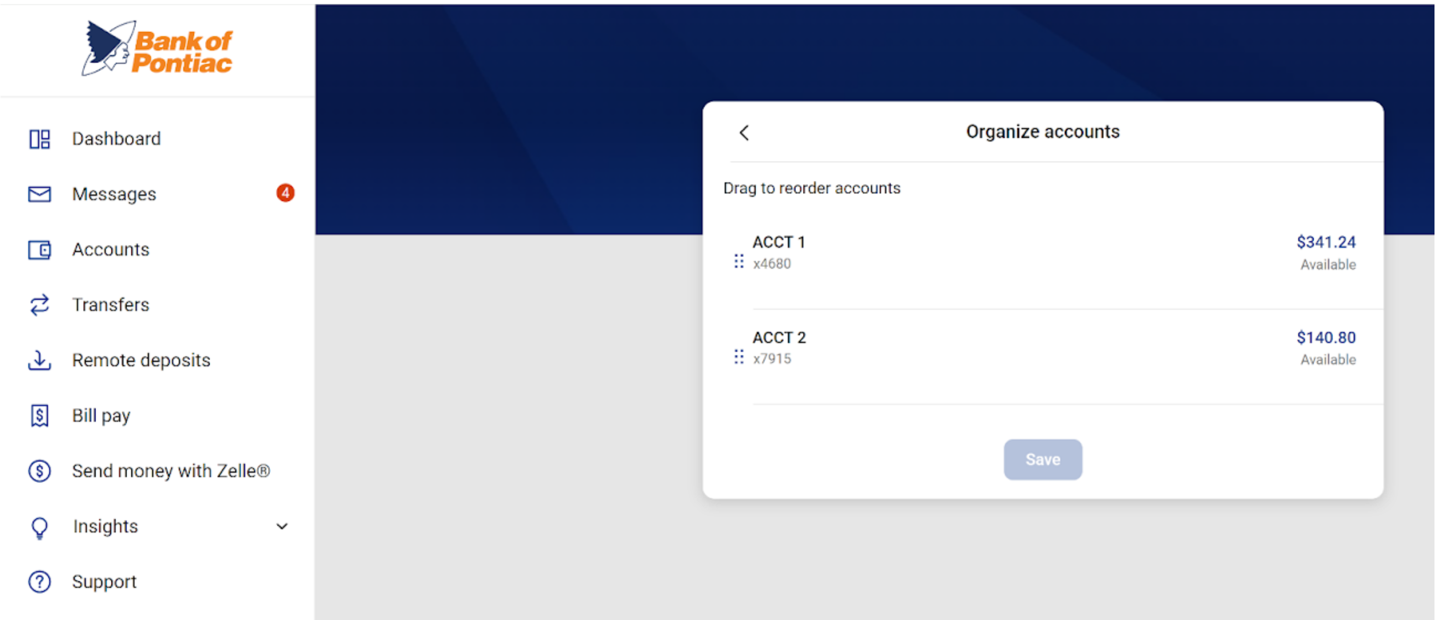
Step 1

Click the ellipsis icon next to the Accounts section, then select Organize accounts.



Step 2

Click and hold the 6 dot icon to drag and drop an account to the order you prefer, then click Save.

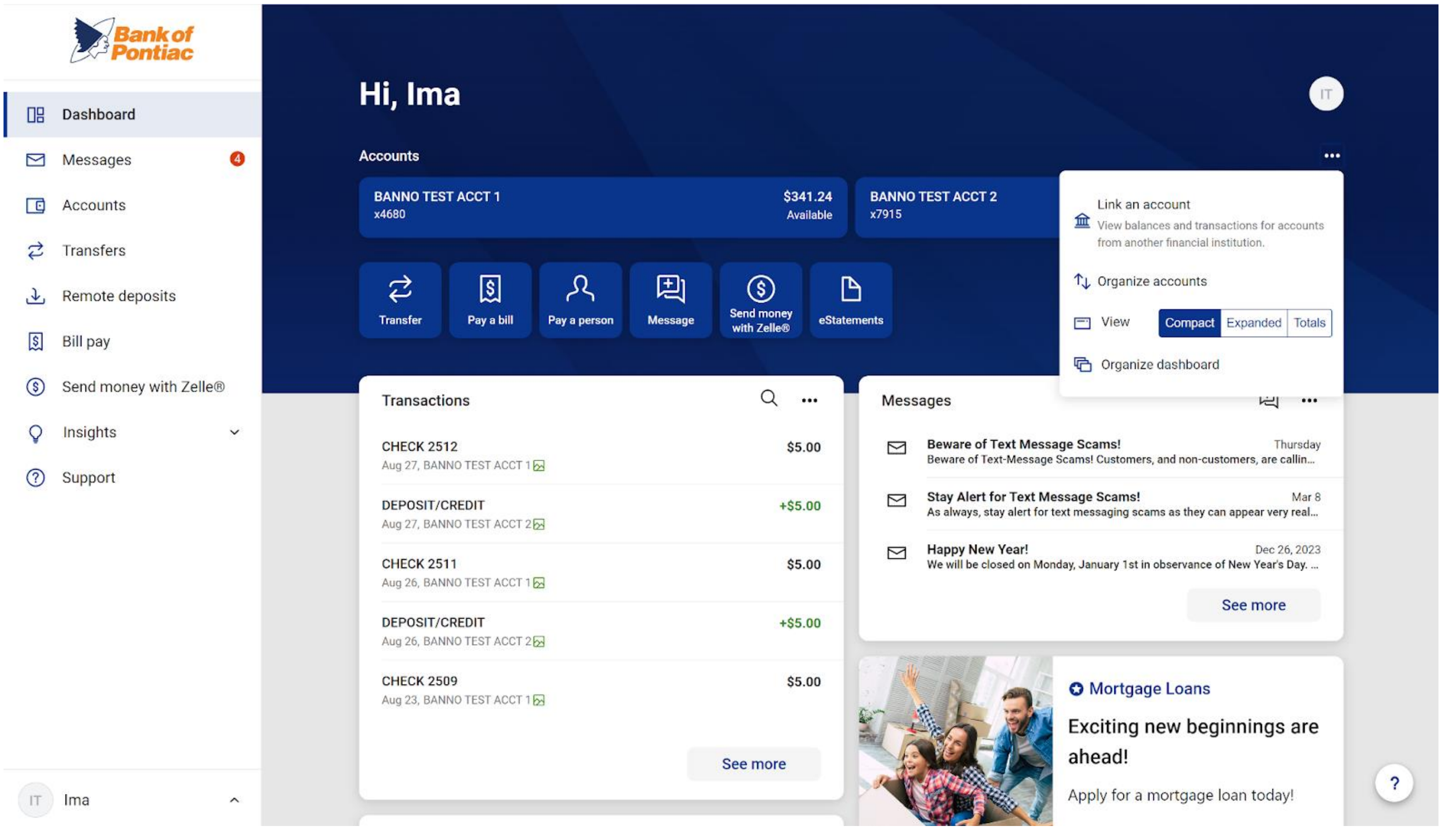


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the Accounts section choose from one the View options:

- Compact: Displays accounts in a single row. Only three accounts will appear at a time.
- Expanded: Displays accounts in two rows. Up to six accounts will appear at a time.
- Totals: Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



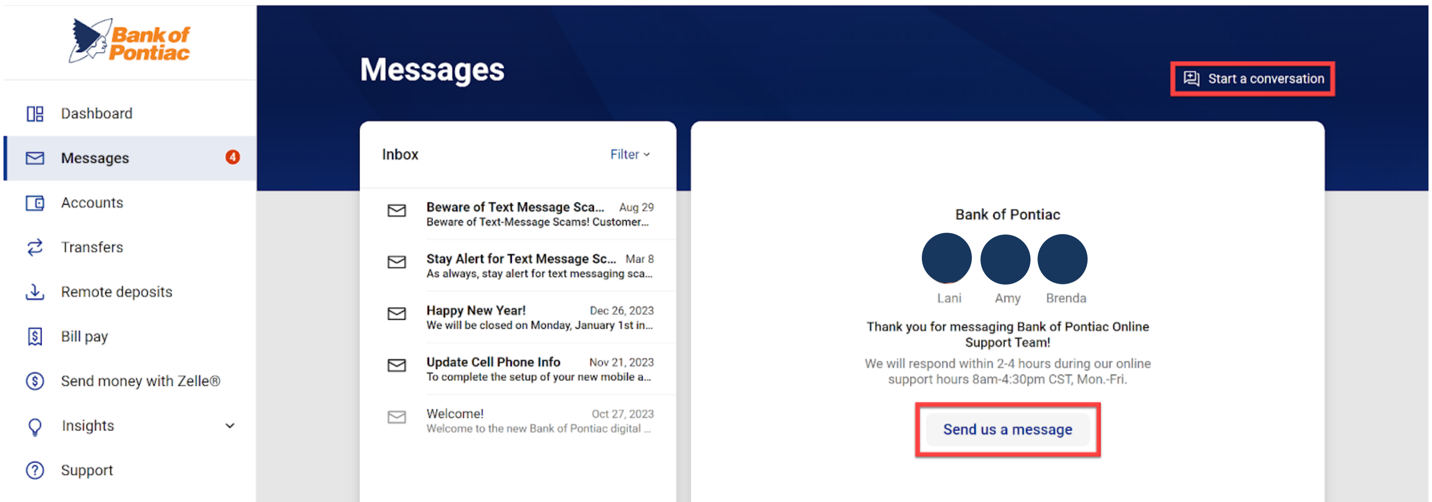
Messages

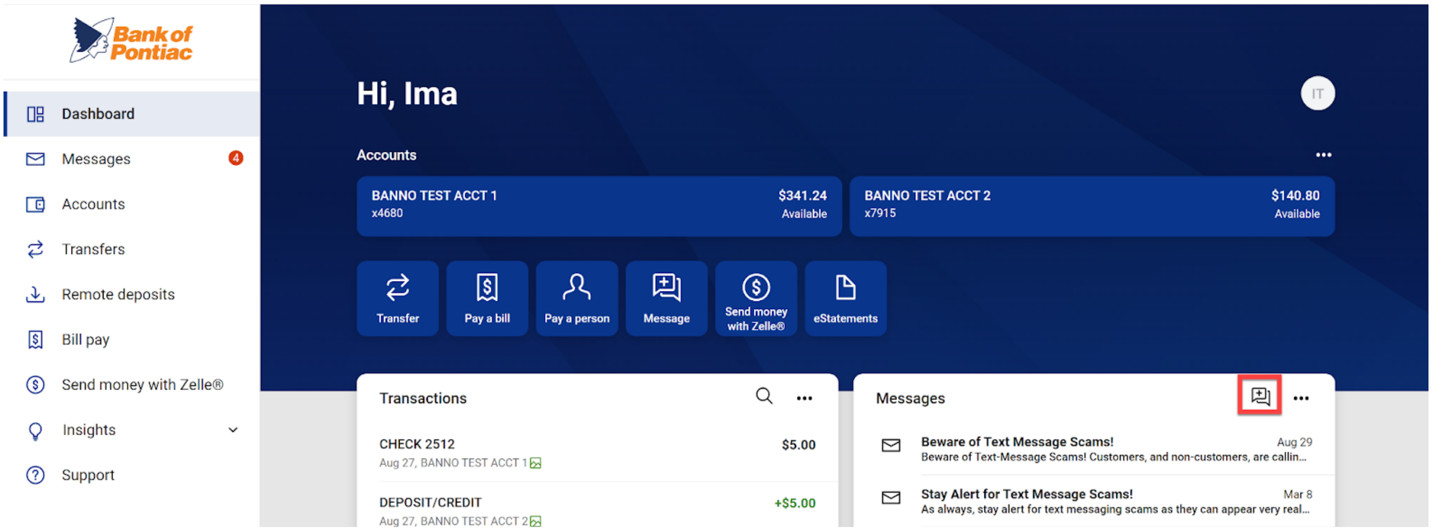
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

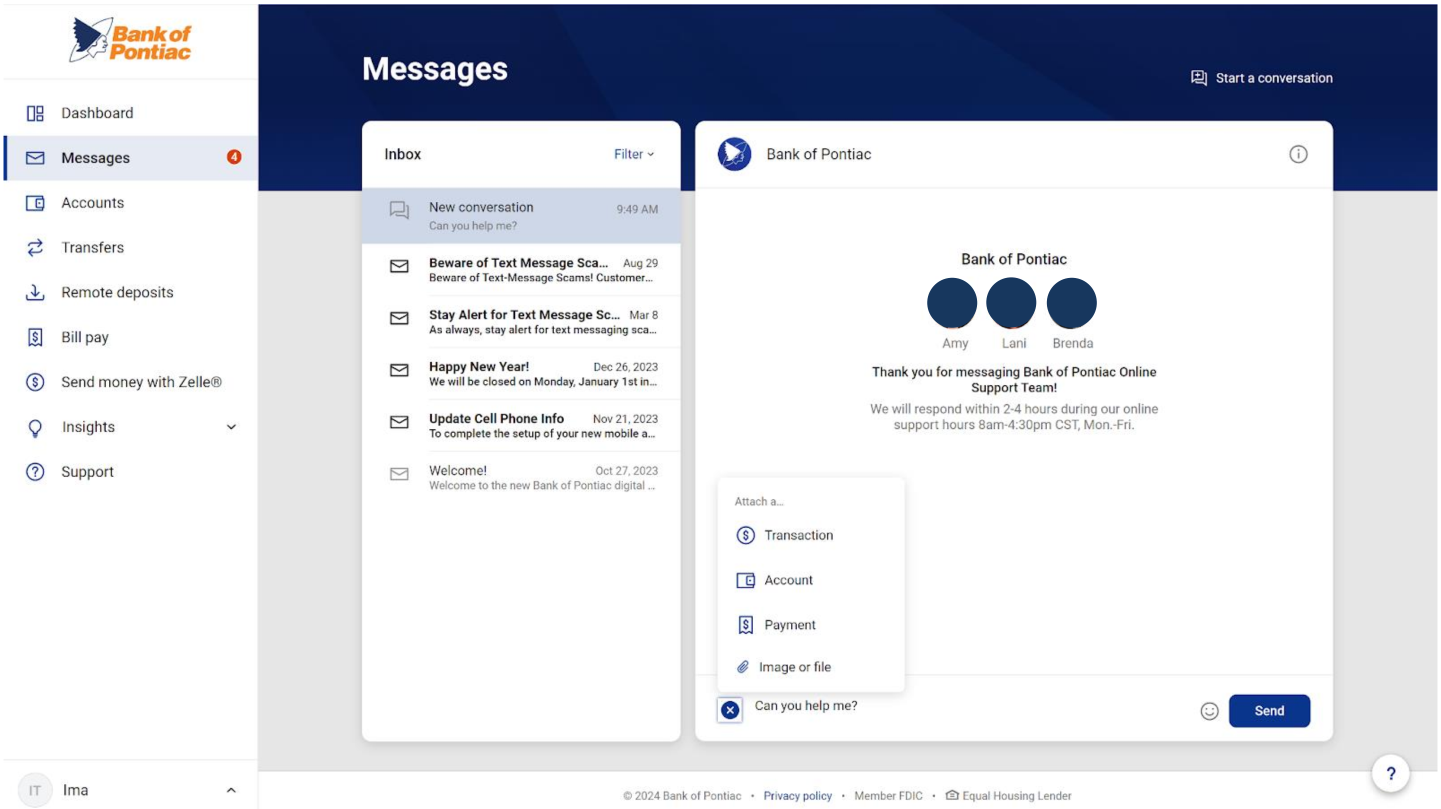
Select Messages from the navigation pane or navigate to the Messages card on the Dashboard. Click Start a conversation, Send us a message, or select the New conversation icon.





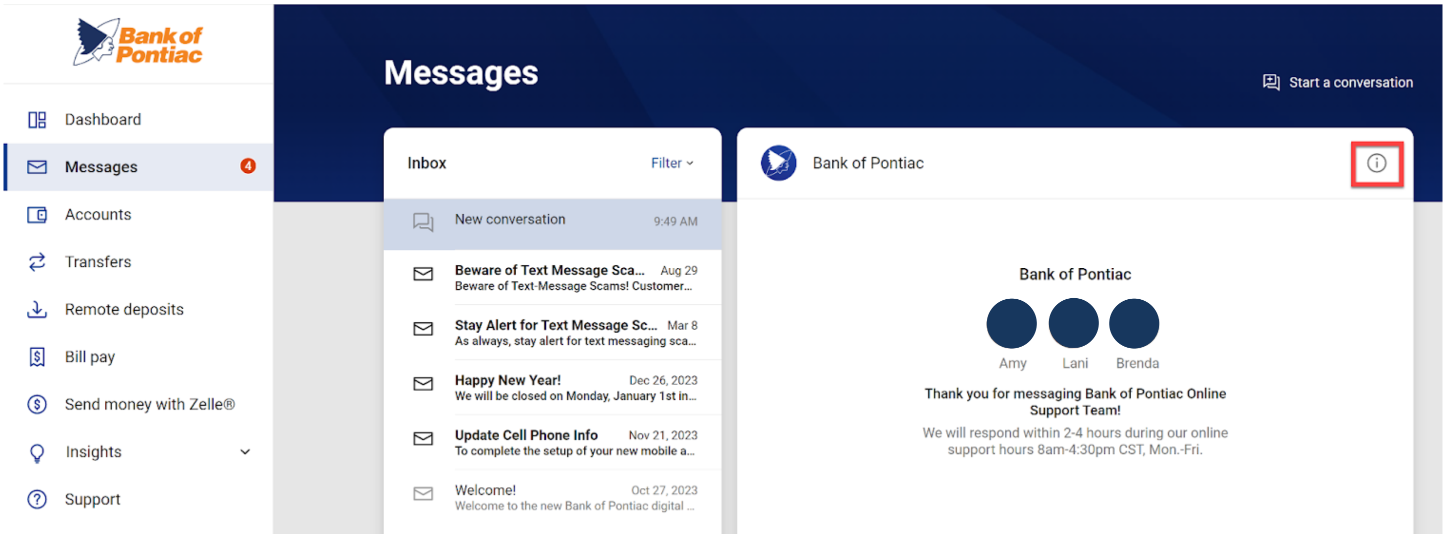
Step 2

Type your message in the field. Click the + to add transaction, account, or payment details to your message. You can also attach images or other files. Click Send when done.



Close/Delete a Message

Select the icon and click Close conversation. Closing a conversation deletes it.



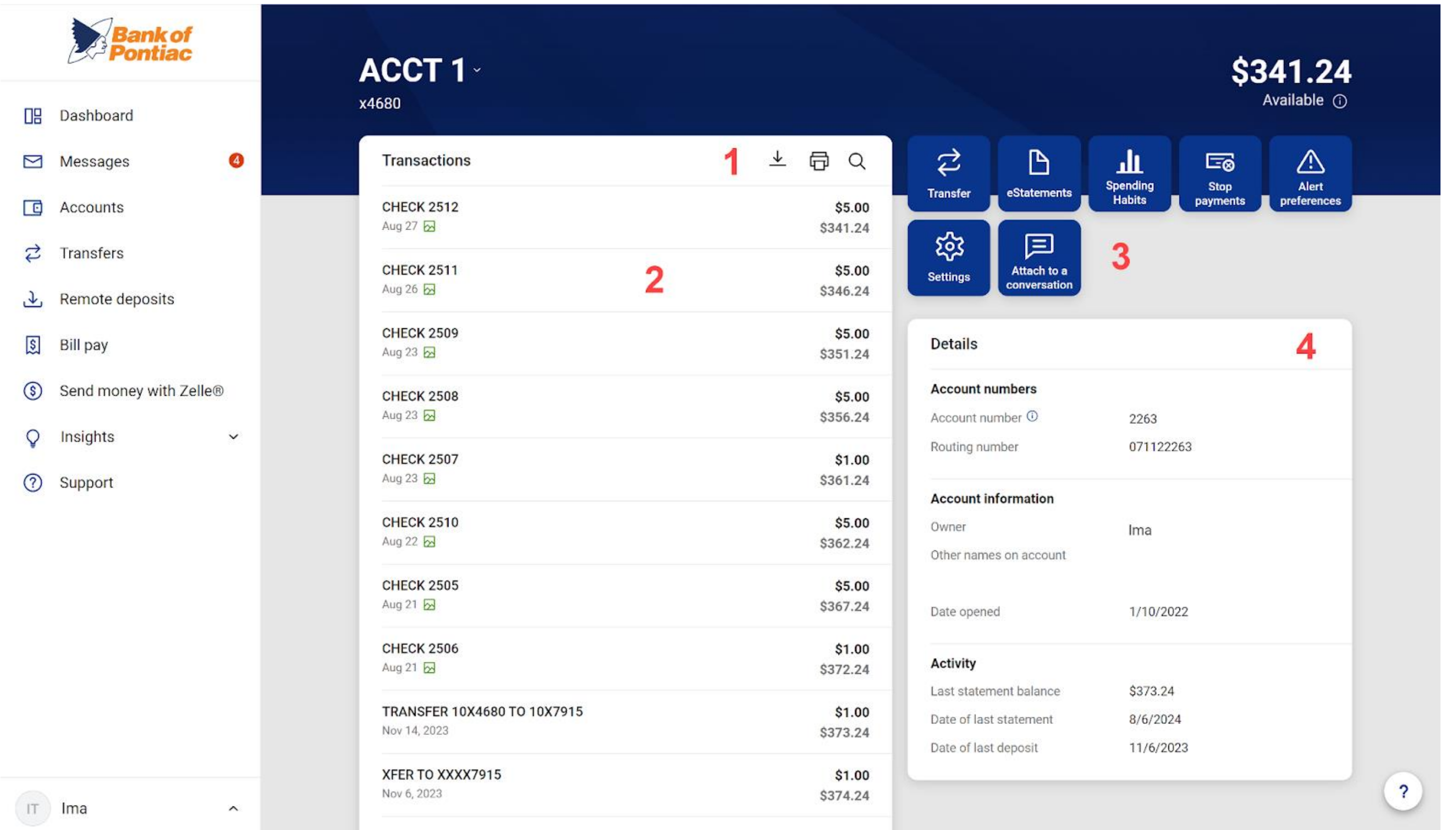
Accounts

Select Accounts to see a listing of all the accounts tied to your online banking ID.

Account Information

Select an account from the Accounts page or from the Dashboard.

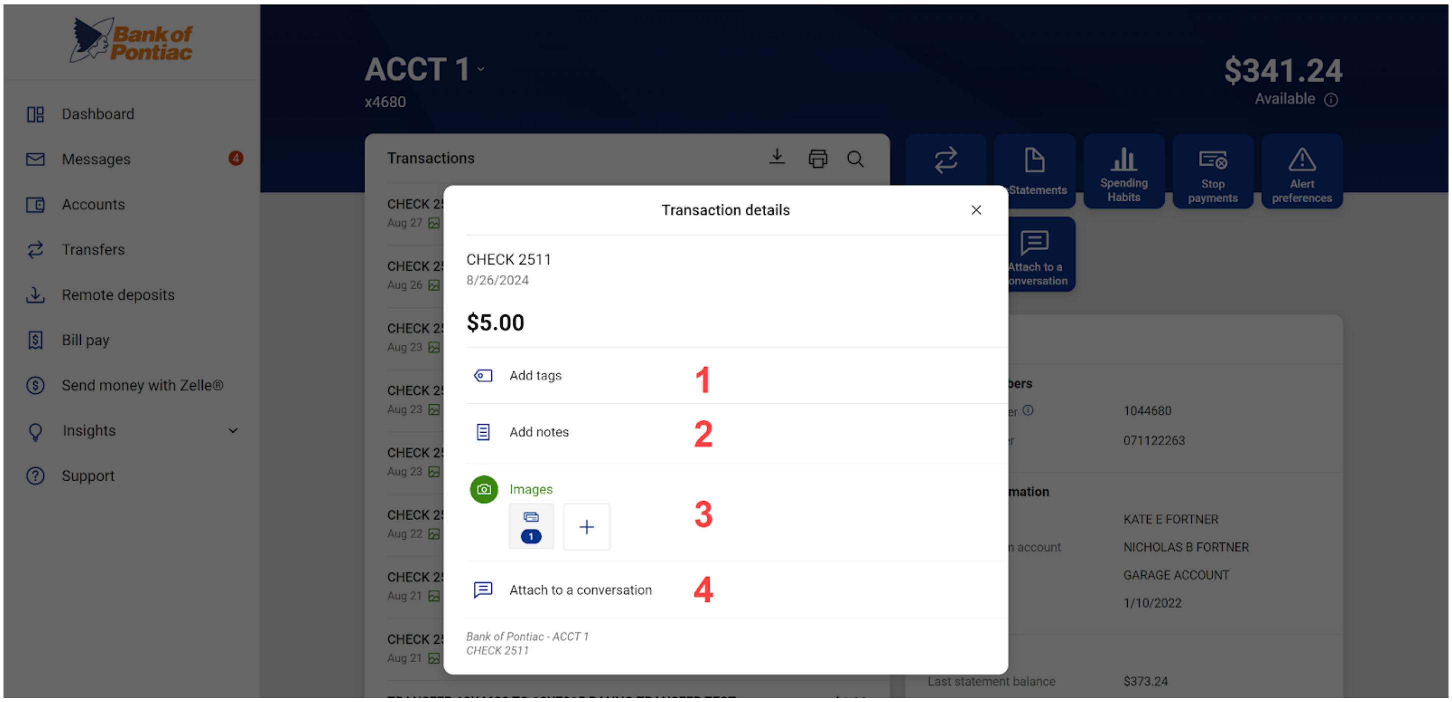
1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.



Transaction Details

Select a transaction to view additional information.

1. Add a tag to categorize the transaction.
2. Add notes to accompany the transaction description.
3. Review check images or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.



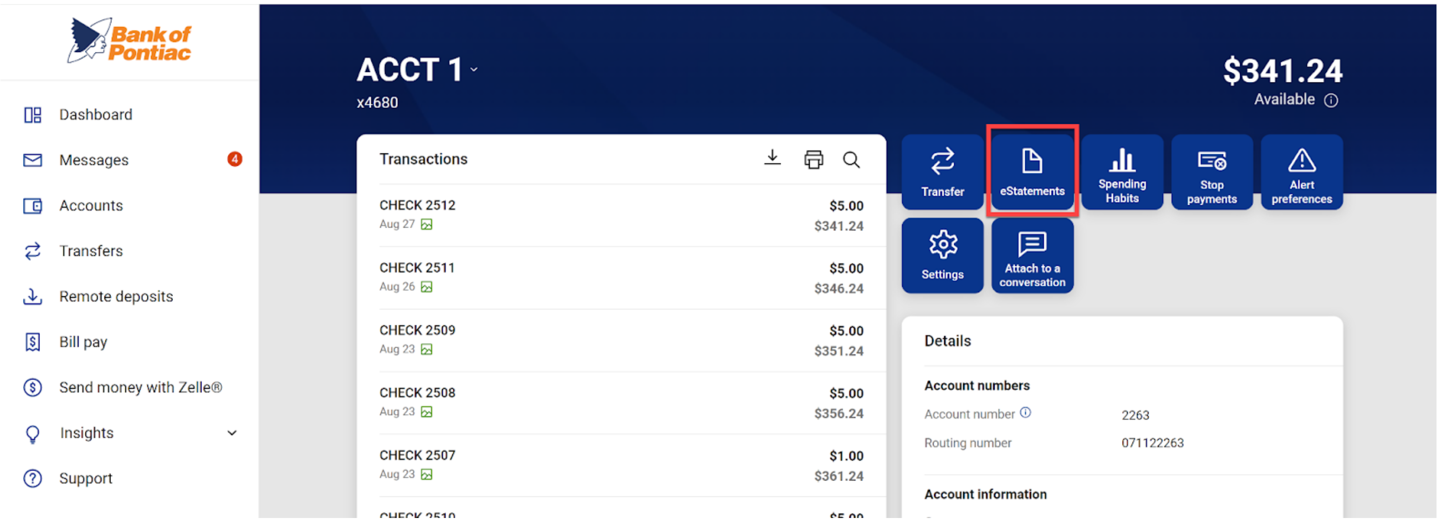
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

eStatement Enrollment

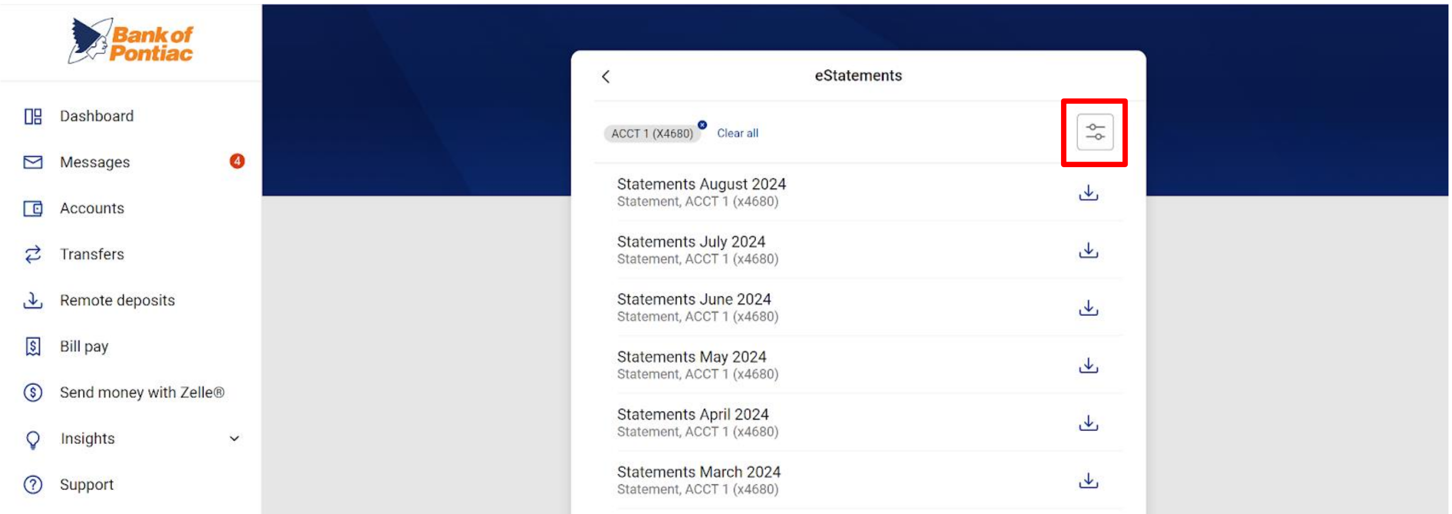
Step 1

Click eStatements from the Accounts page or the Dashboard and accept the terms and conditions.



Step 2

Select a document to download and view.
You can click the filter icon to change the type of document, year, and account.

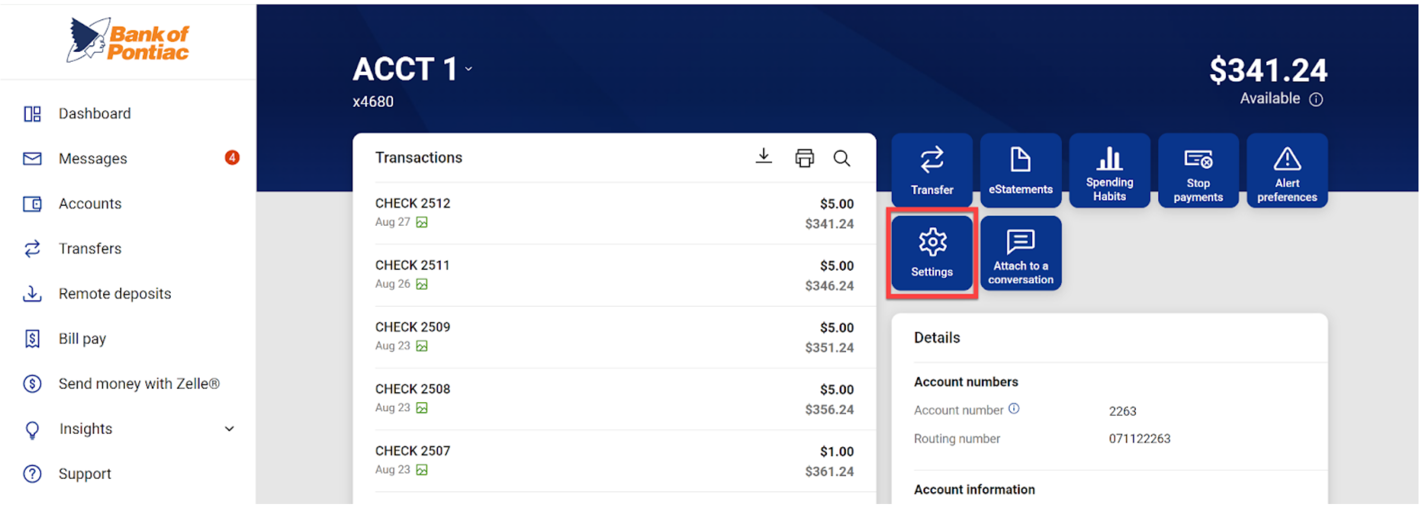


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

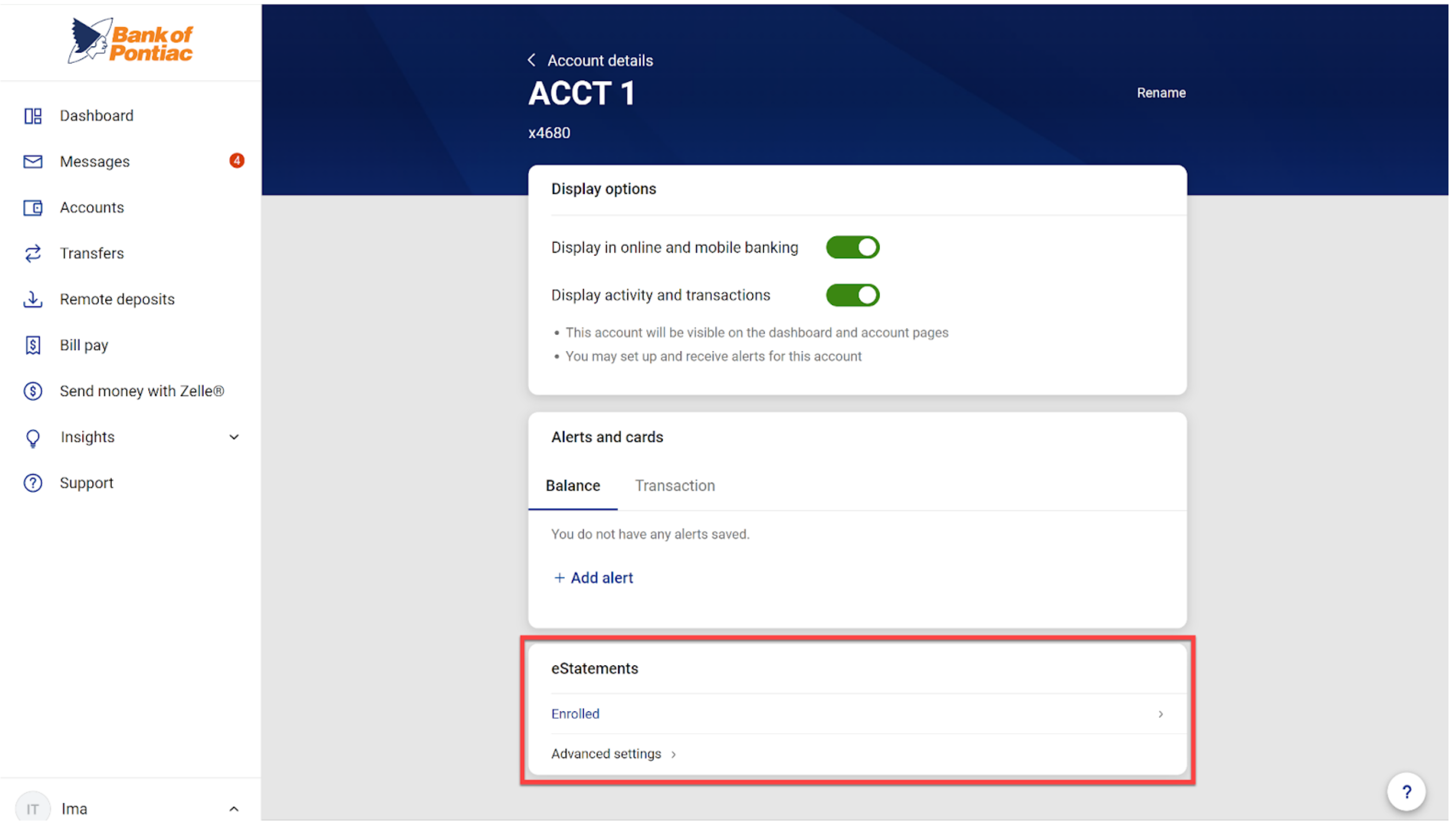
Step 1

Click Settings.



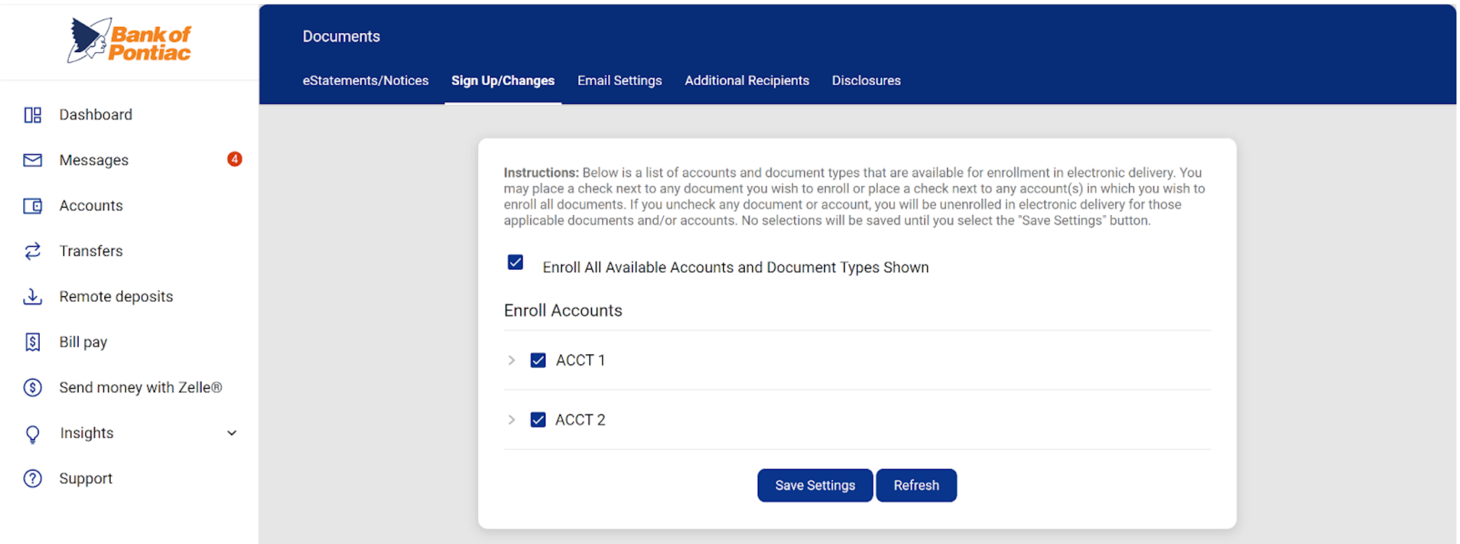
Step 2

In the eStatements section, select Advanced settings.



Step 3

Update your account enrollment or set up an additional person to receive eStatements on your accounts.



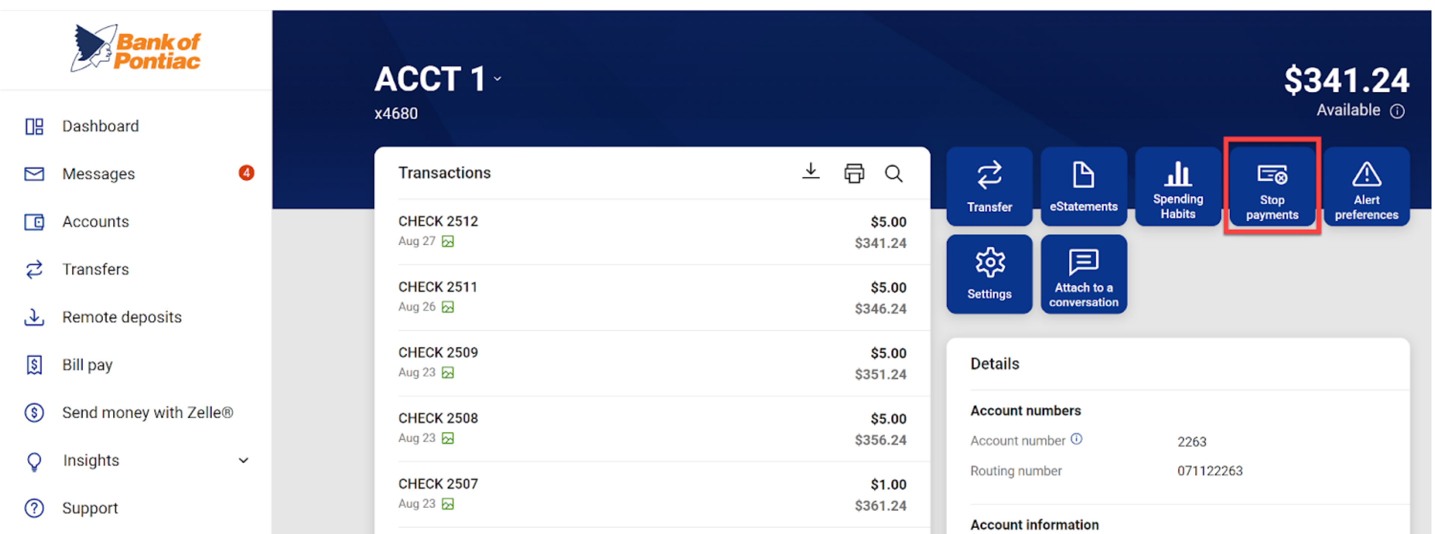
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

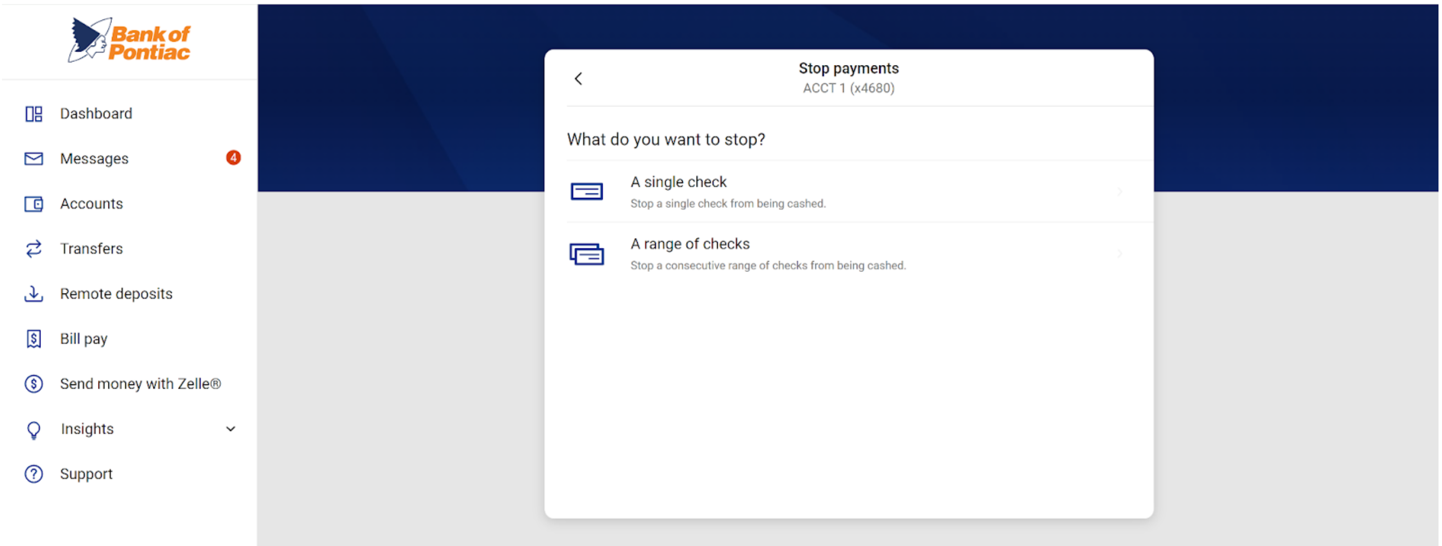
Step 1

Select Stop payments and select + Stop a payment.



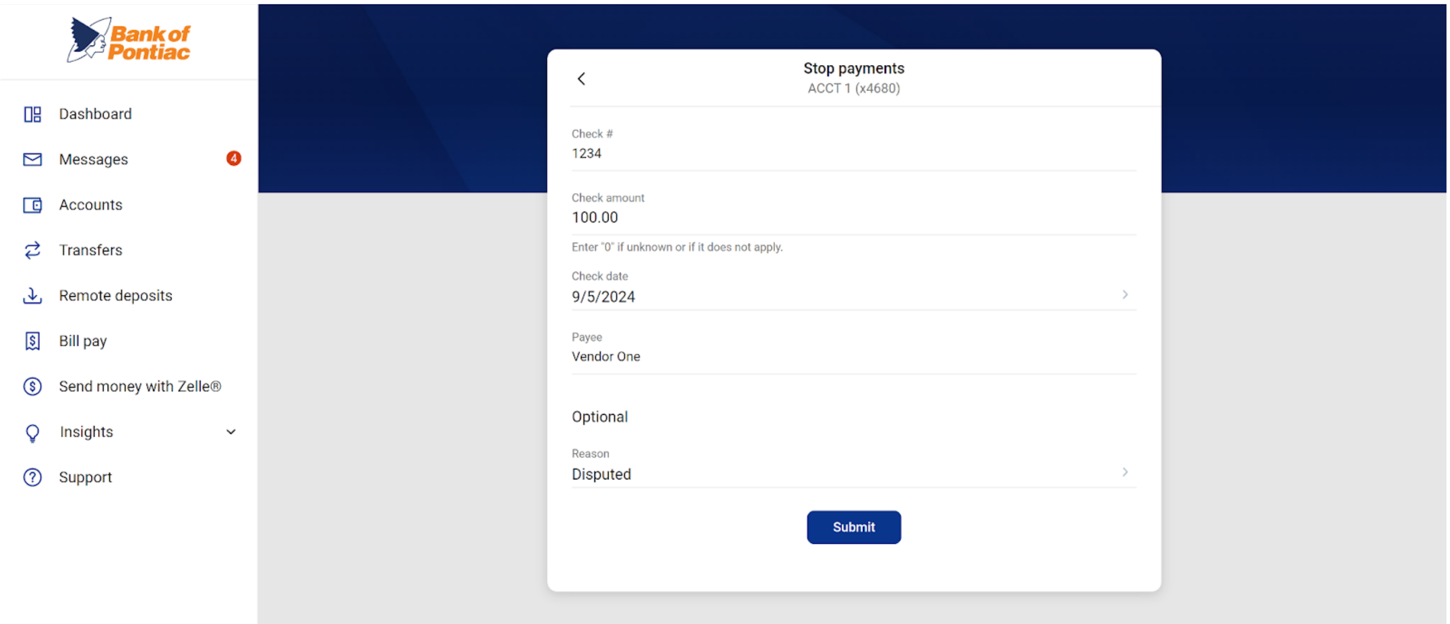
Step 2

Choose A single check.



Step 3

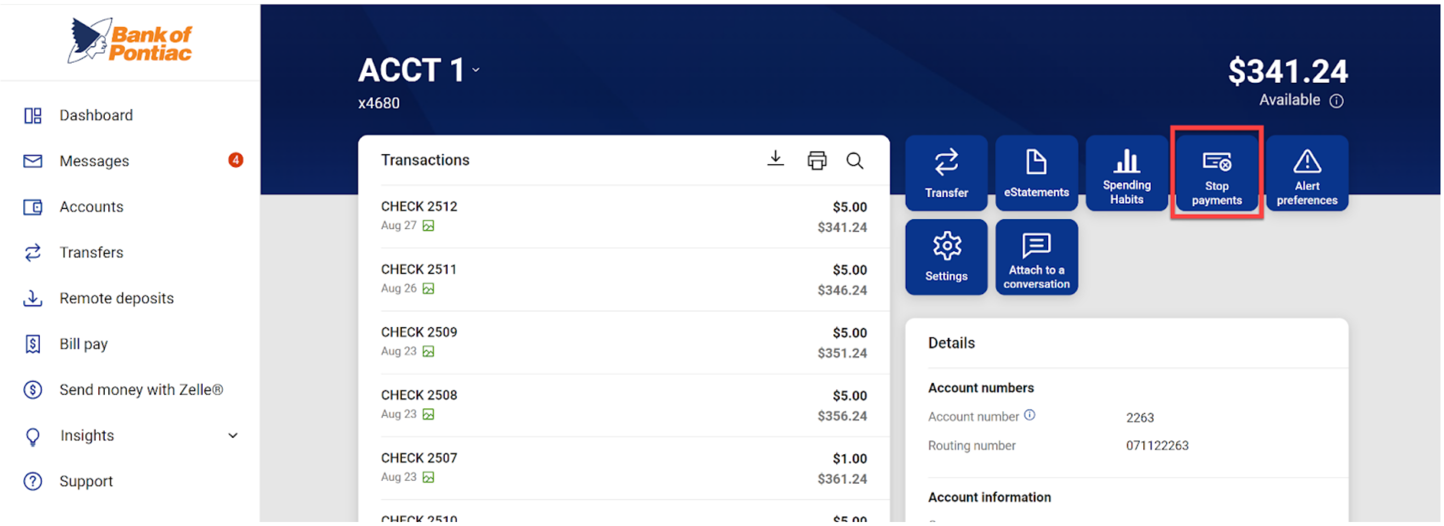
Complete the details.



Place a Stop Payment on a Range of Checks

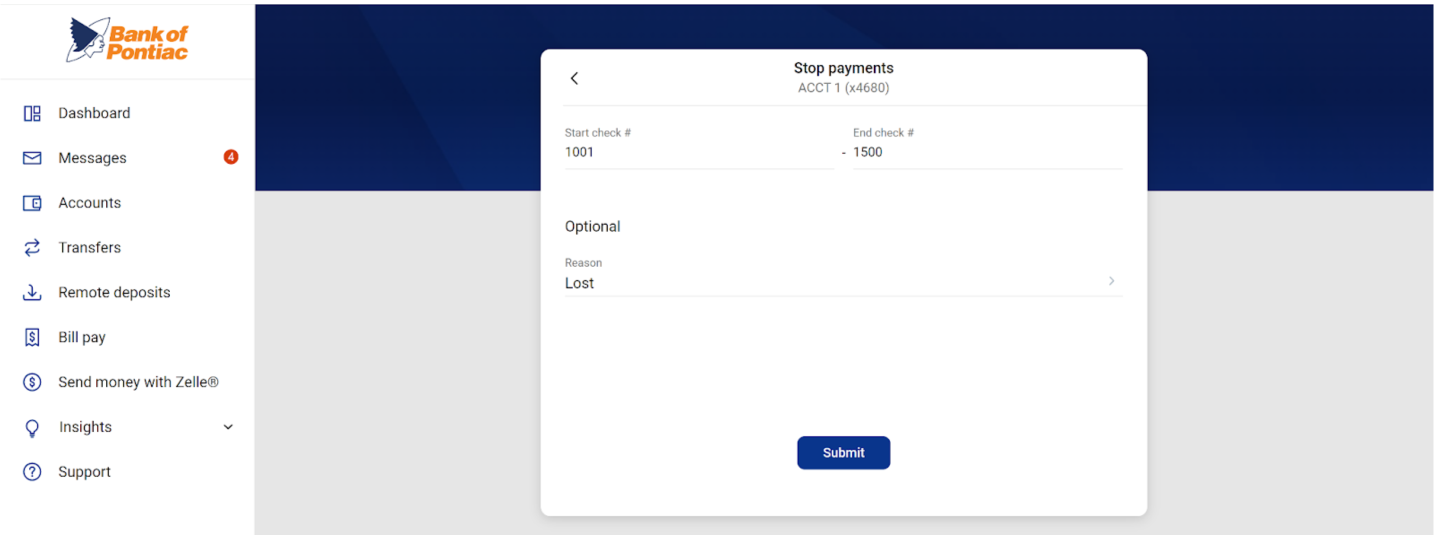
Step 1

Select Stop payments and select + Stop a payment.



Step 2

Choose A range of checks and complete the details.



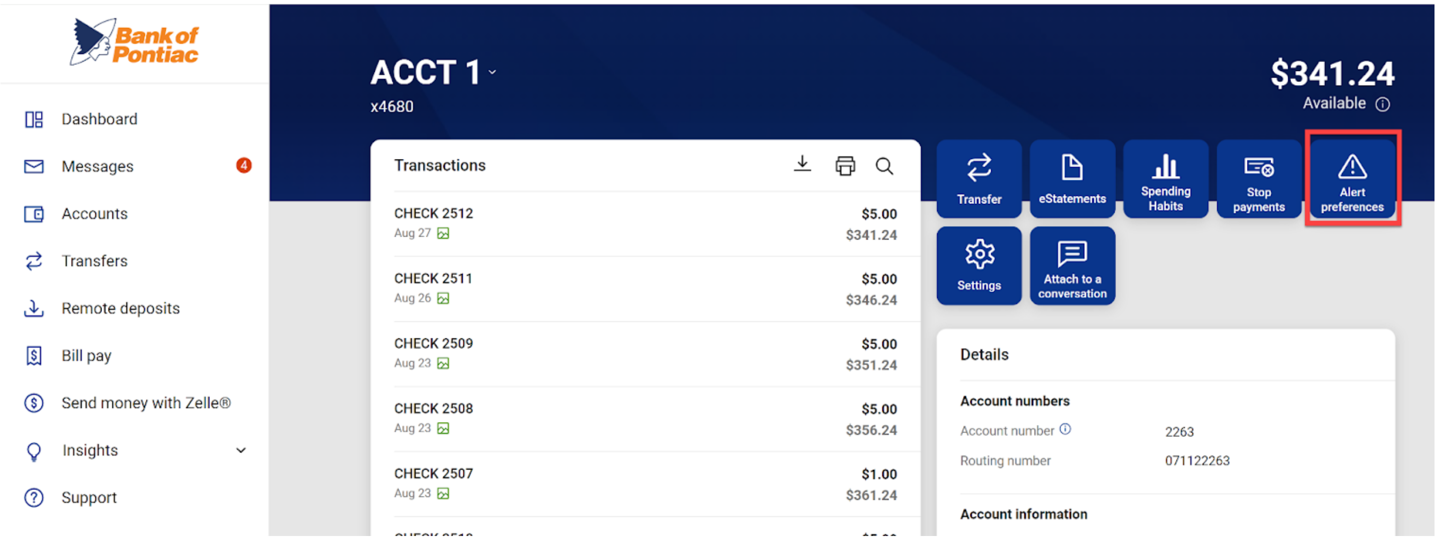
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Alerts

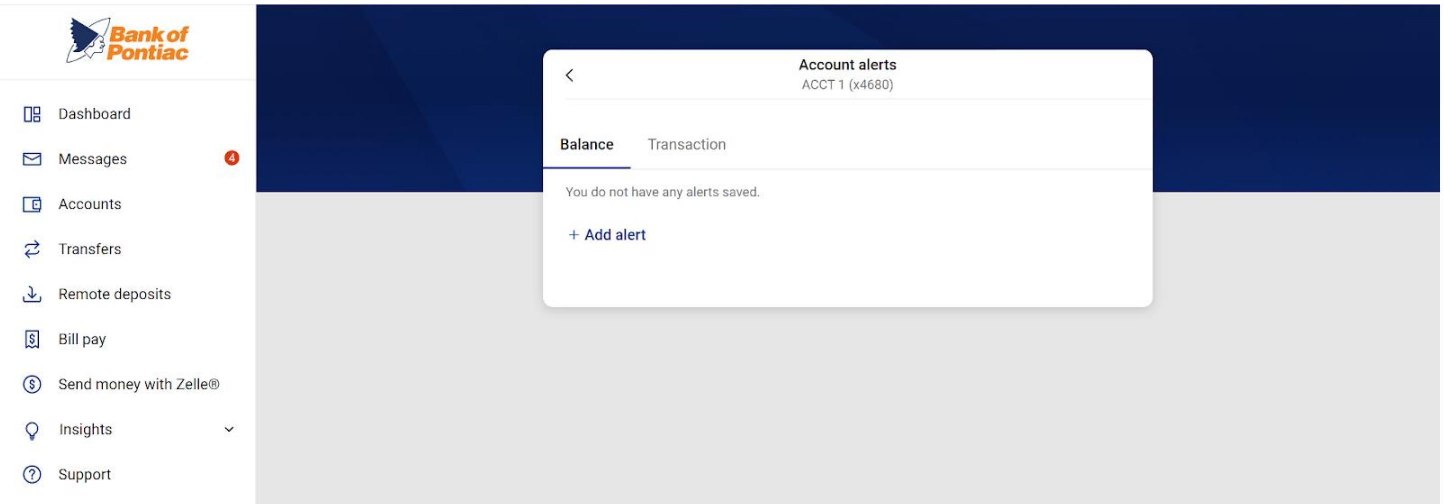
Step 1

Click Alert Preferences and select Balances, transactions, and deposits.



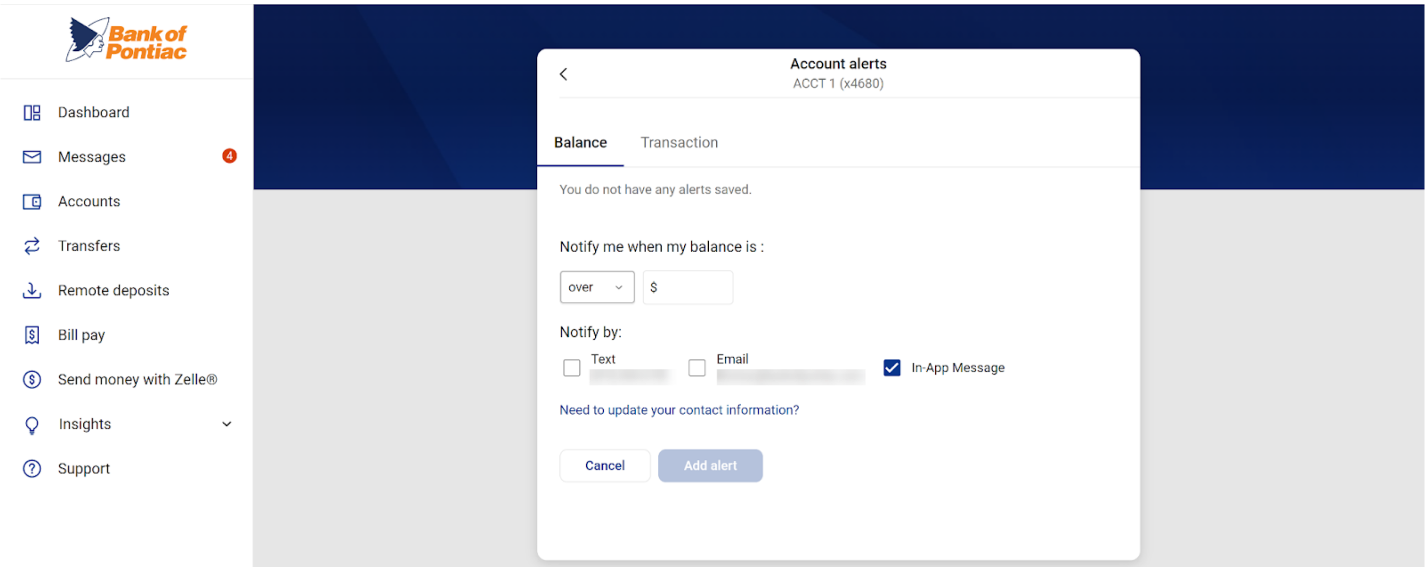
Step 2

Choose Balance or Transaction and click + Add alert.



Step 3

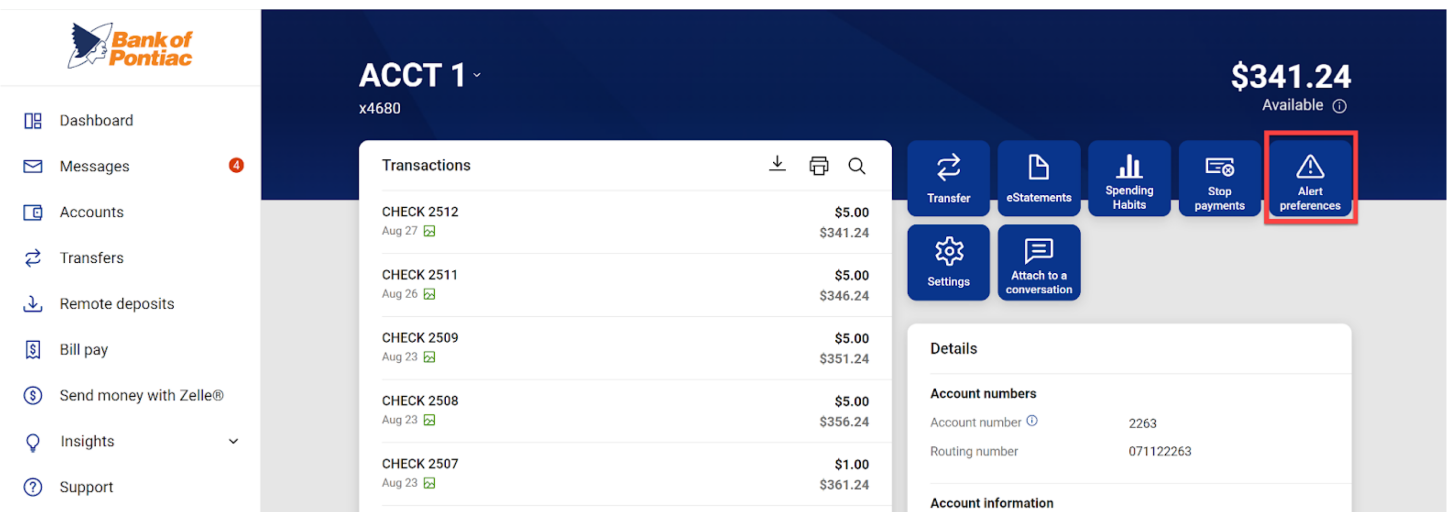
Complete the details and select how you'd like to receive the alert. Click Add alert.



Edit or Delete an Alert

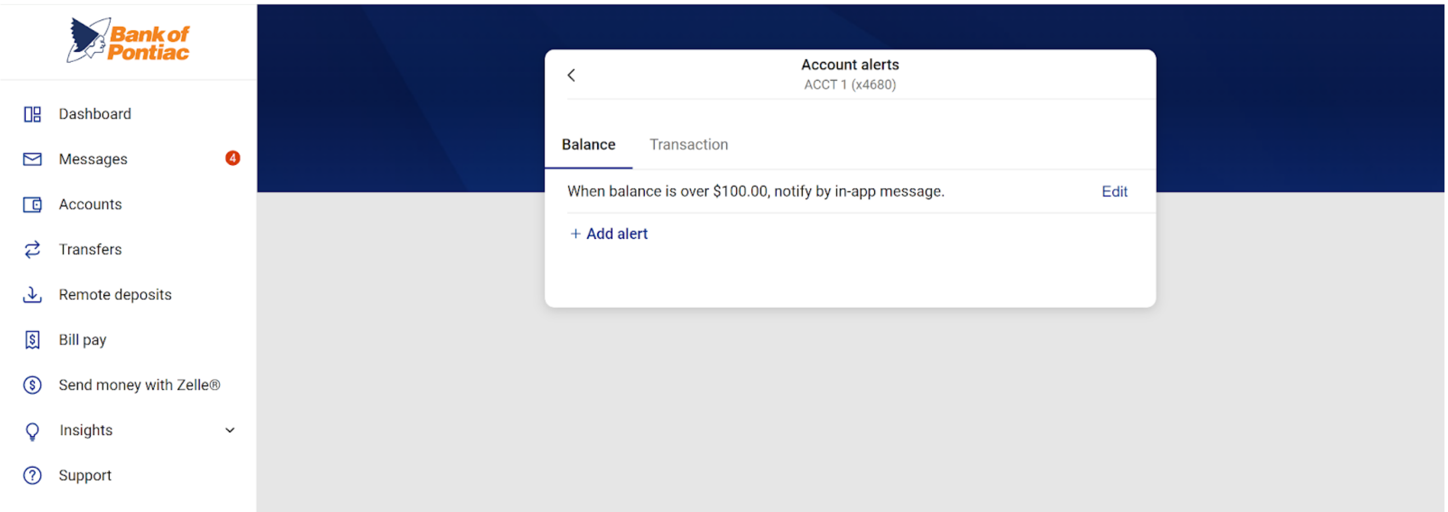
Step 1

From within the account, click Alert Preferences and select Balances, transactions, and deposits.



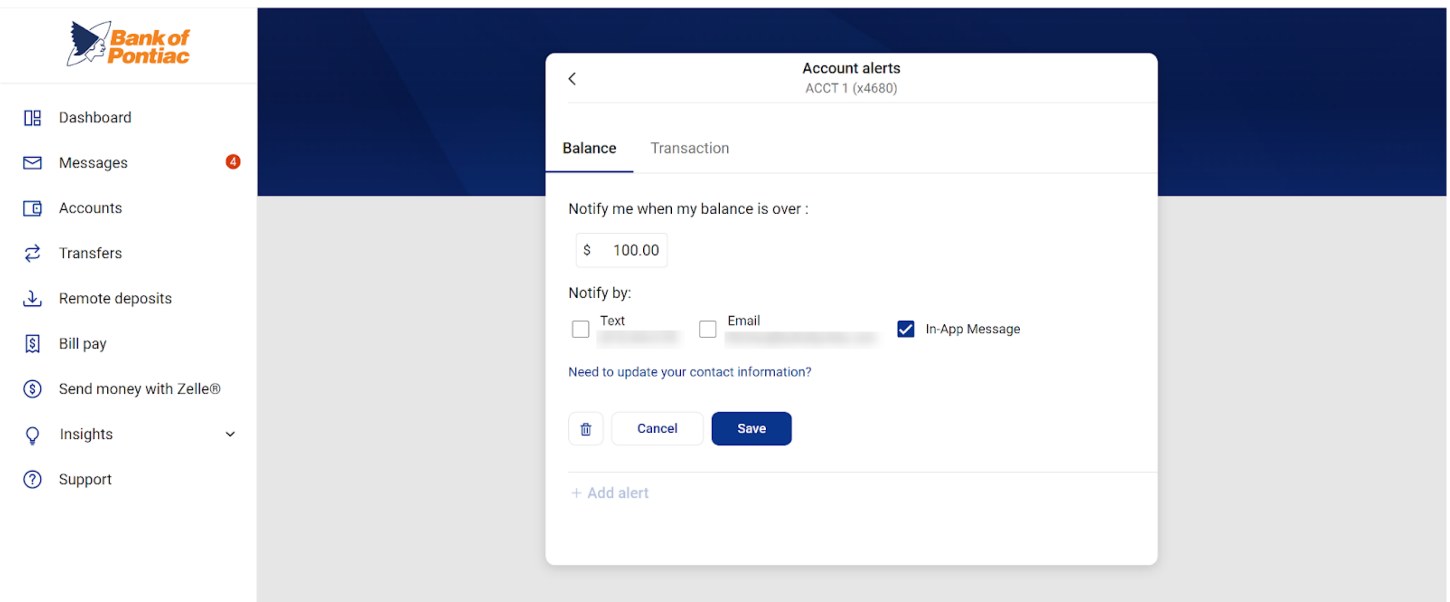
Step 2

Toggle between Balance and Transaction to find the alert to modify or delete. Select Edit.



Step 3

Modify the details or click the trash can icon to delete.

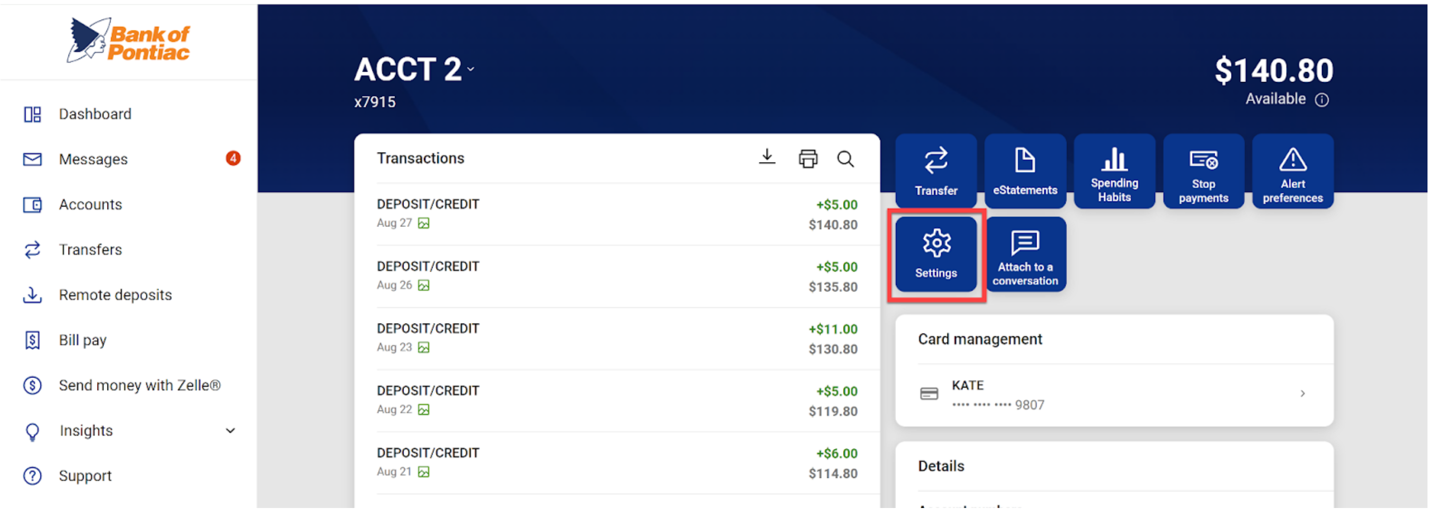


Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

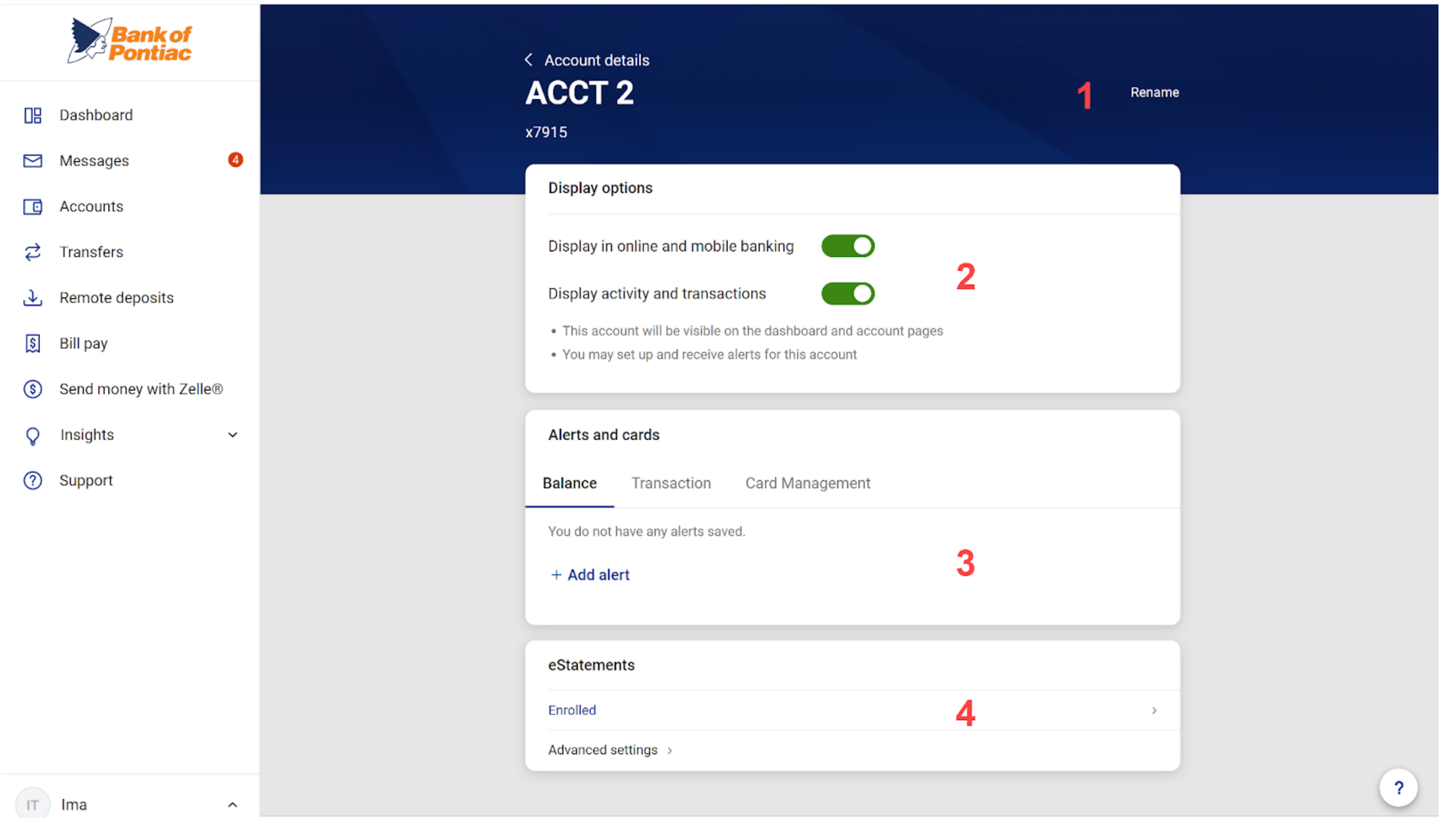
Step 1

From within the account, select Settings.



Step 2

1. Rename - Change the nickname of the account.
2. Display - Choose to display the account and/or activity in online banking.
3. Add or modify alerts.
4. Modify eStatements enrollment.

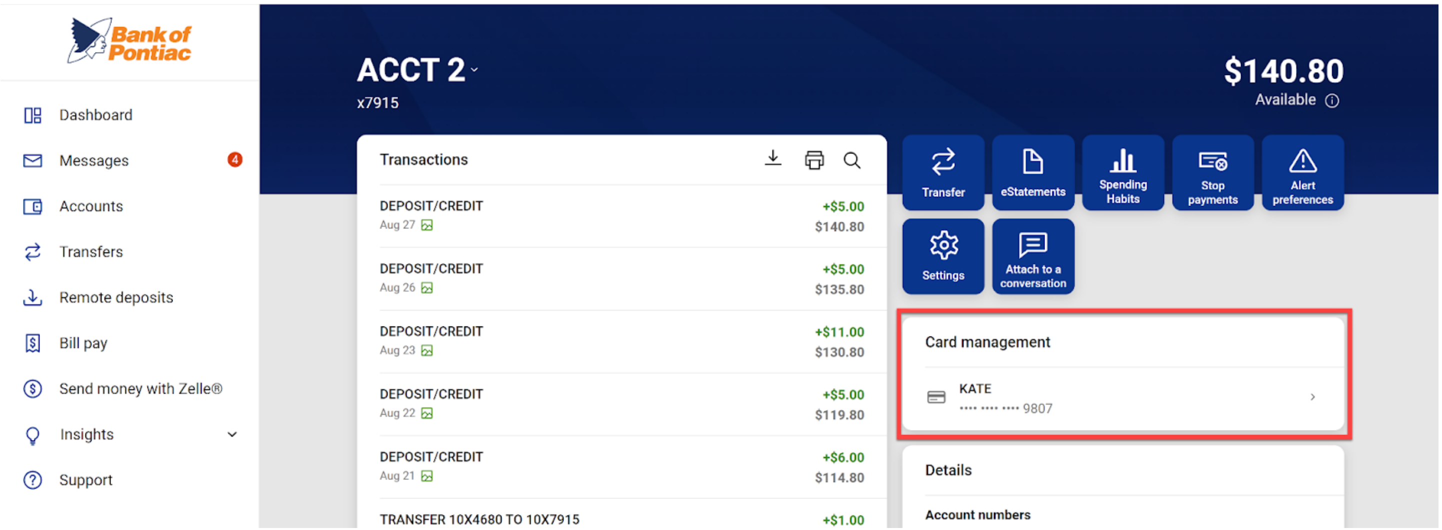


Card Management

Update the status of your debit card or set up card alerts. Please visit the Settings section of this guide for information on adding a Travel Notice.

Step 1

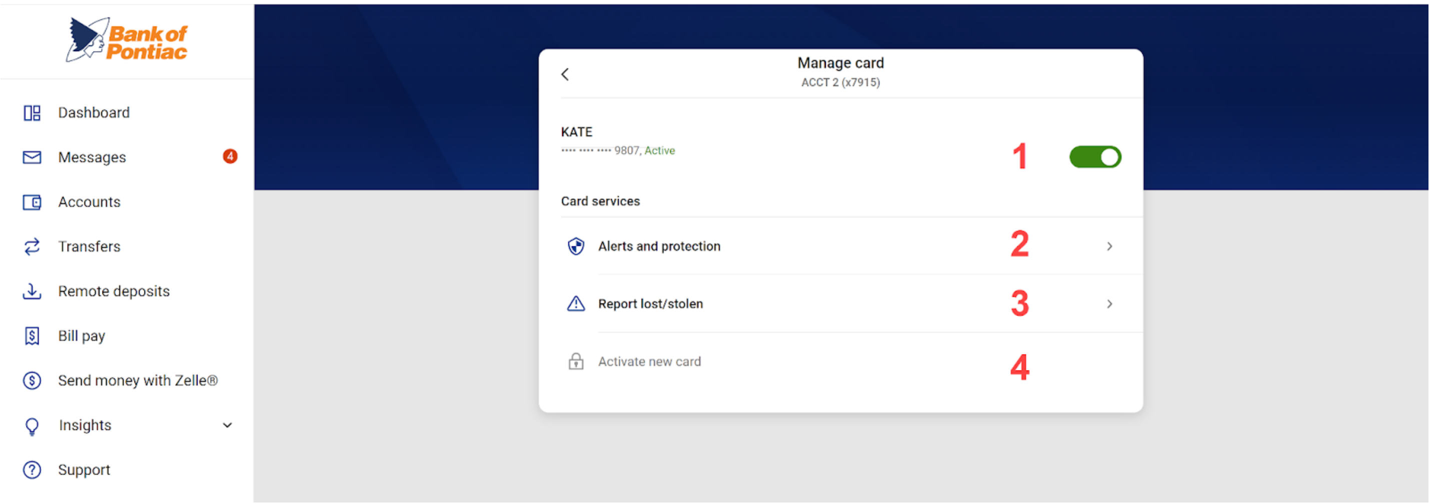
Select your debit card under Card management.



Step 2

Update the status or set up alerts.

1. Toggle the switch off to temporarily block debit card transactions.
2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
3. Report your card lost or stolen to permanently shut off your card.
4. Activate a new card once you receive it.



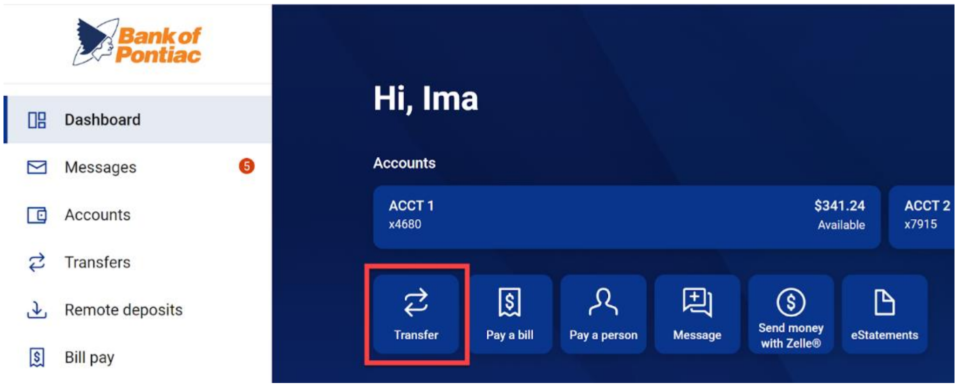
Transfers

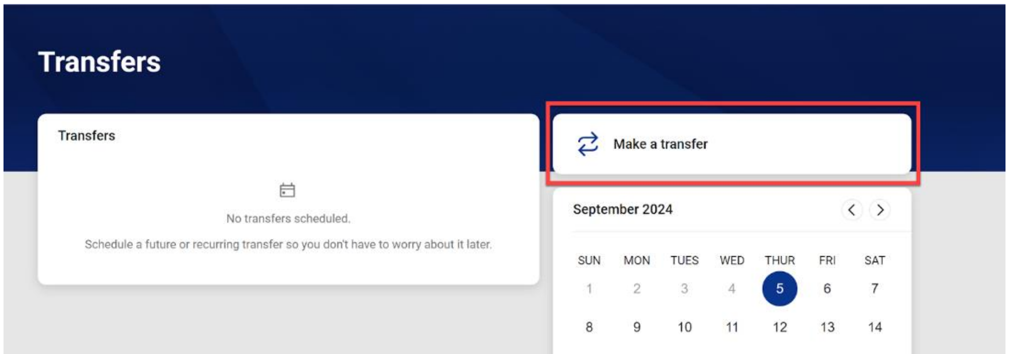
Move money between internal and external accounts.

Submit a Transfer

Step 1

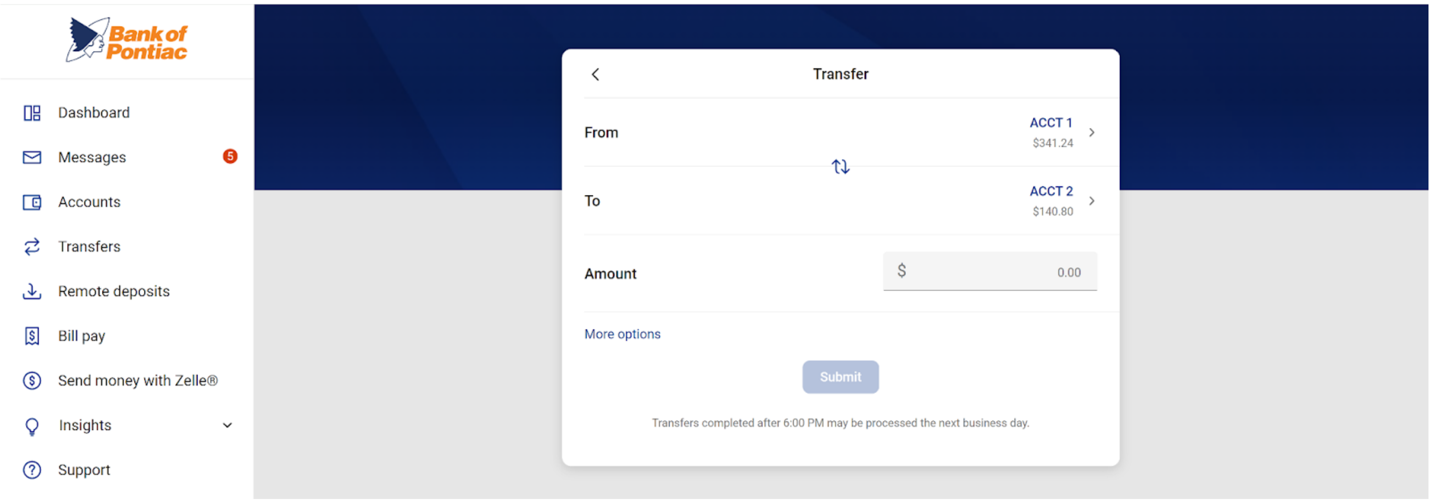
Click Transfer or Make a Transfer from the Dashboard or the Transfers page.





Step 2

Select your From and To accounts and enter the amount to transfer.
Click More options to set up a recurring frequency, select a future date, or add a memo if applicable. Click Submit.

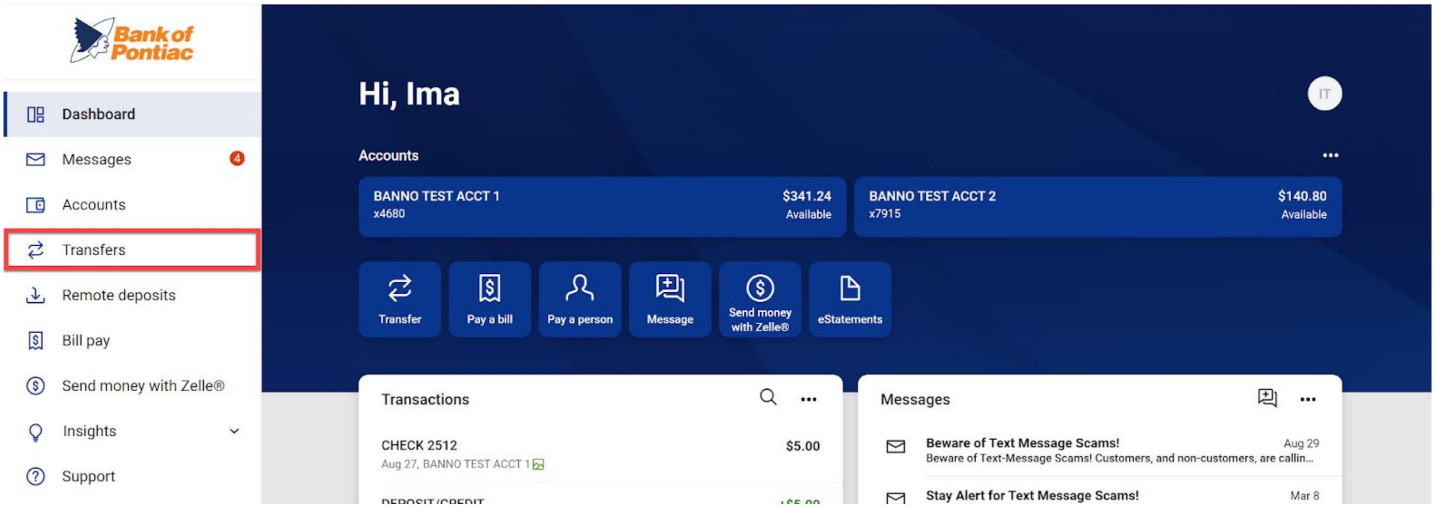


Enroll an External Transfer Account

This feature is subject to approval.

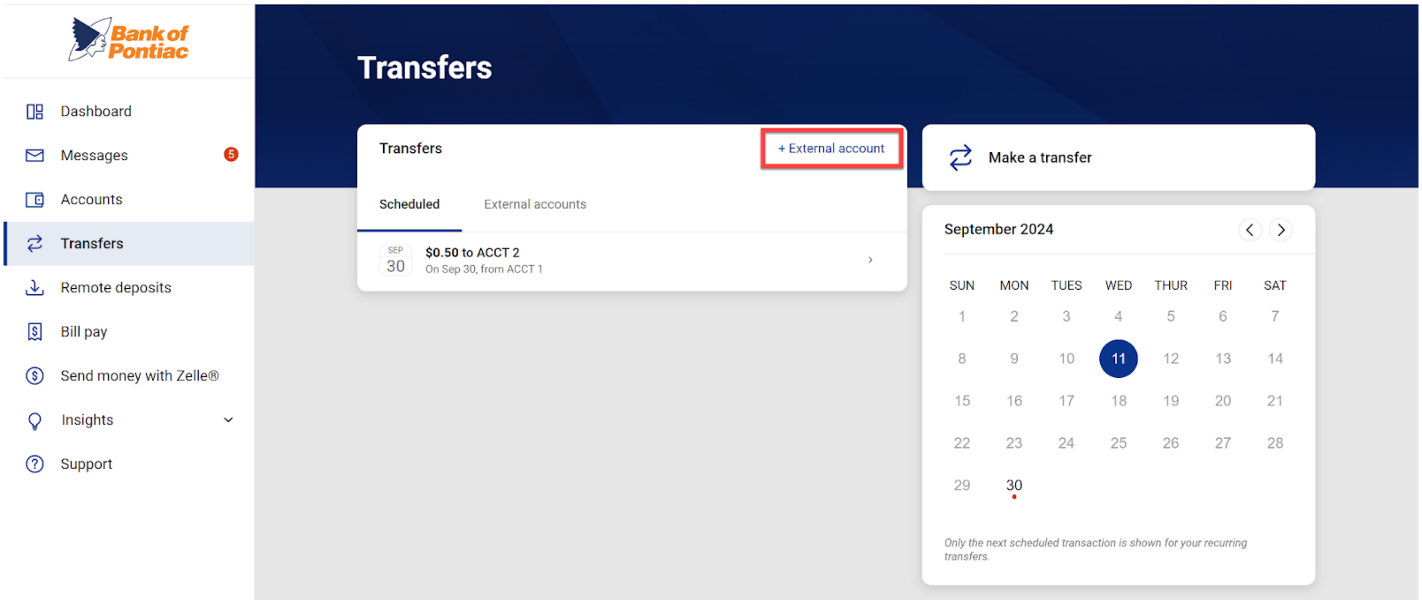
Step 1

Select Transfers from the navigation pane.



Step 2

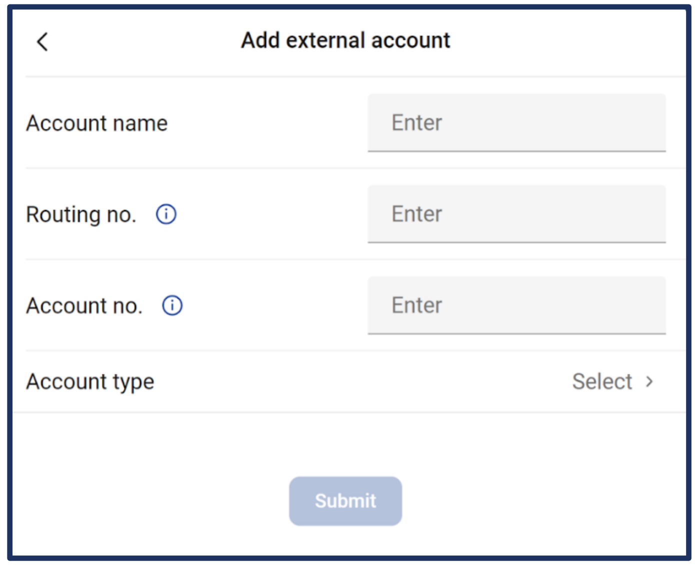
Select + External account.
You may be prompted to verify your identity by entering your password.



Step 3

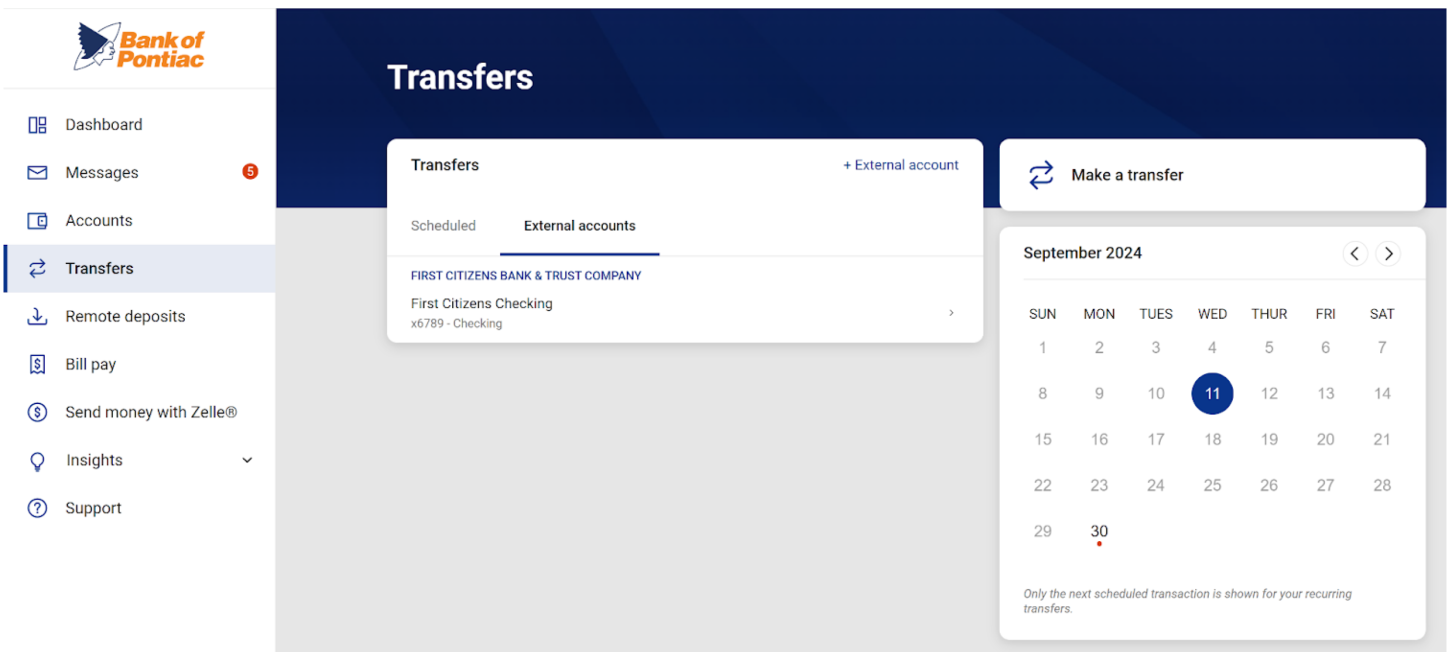
Enter an Account name or nickname for the account, routing number, account number, and select the account type. Click Submit.

Two small deposits will be sent to verify your account. When they arrive in 1-3 business days you'll need to log back in to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account.



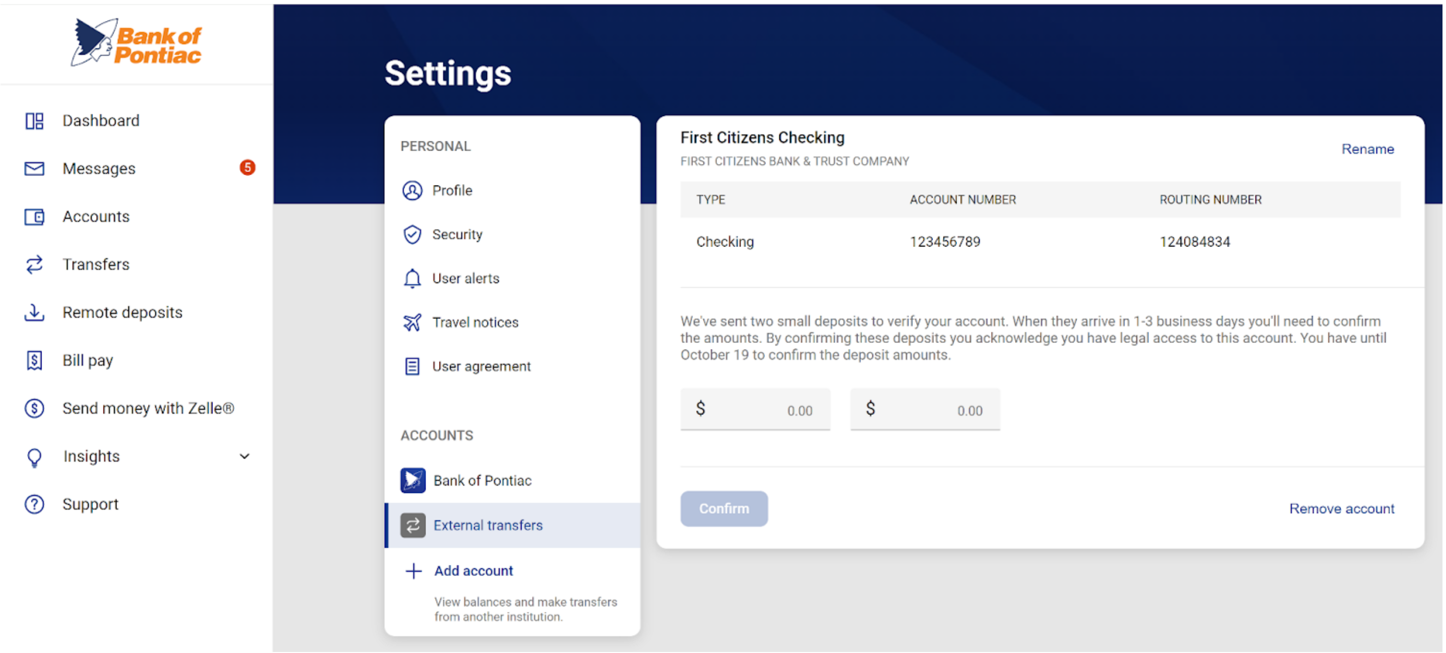
Step 4

Once you receive the test deposits, select Transfers and click the External accounts tab. Click the account to verify.



Step 5

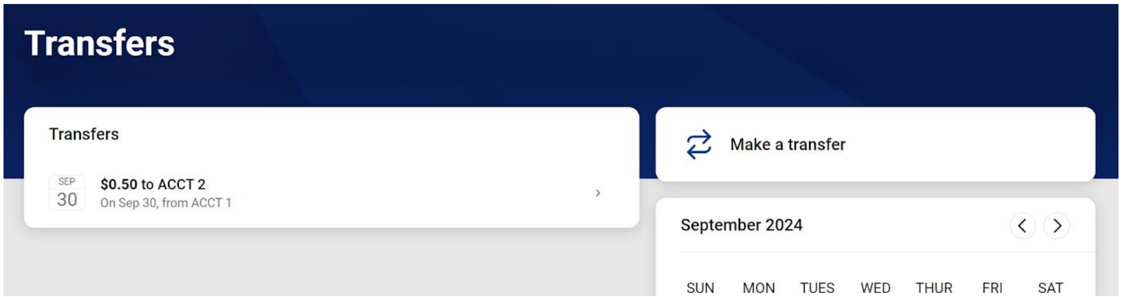
Enter the test deposit amounts and click Confirm.
Once verified the account will appear as a From and/or To account when creating a transfer.

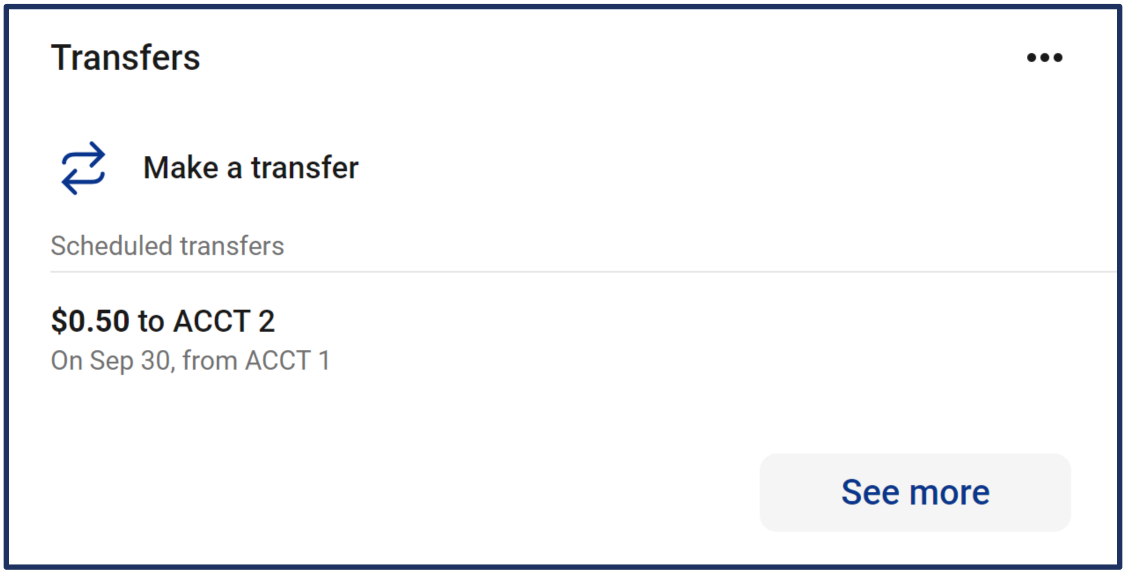


Edit or Delete a Scheduled Transfer

Step 1

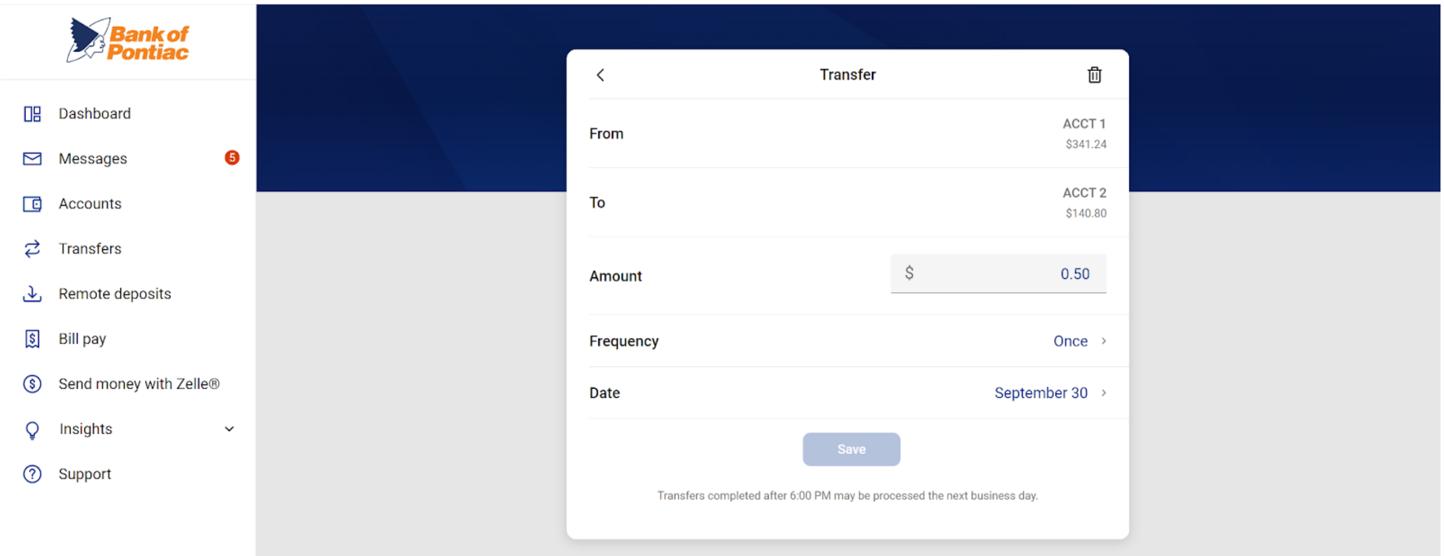
Navigate to the Transfers card on the Dashboard or the Transfers page to find the transfer to edit or delete.





Step 2

Select the transfer and modify details or select the trash can icon to delete.



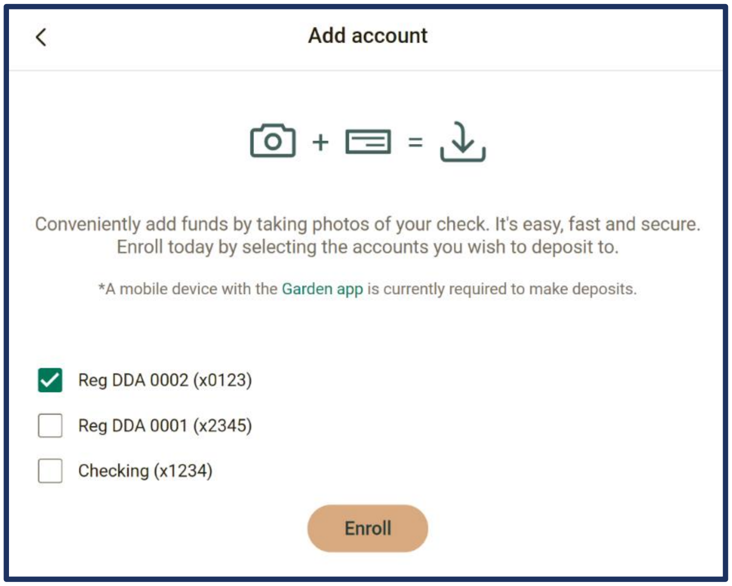
Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

Enrolling for Remote Deposits

Navigate to the Remote deposits page and select the accounts to enroll. Click Enroll. Click Ok on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from Account pending approval to Enrolled.



Viewing Remote Deposits

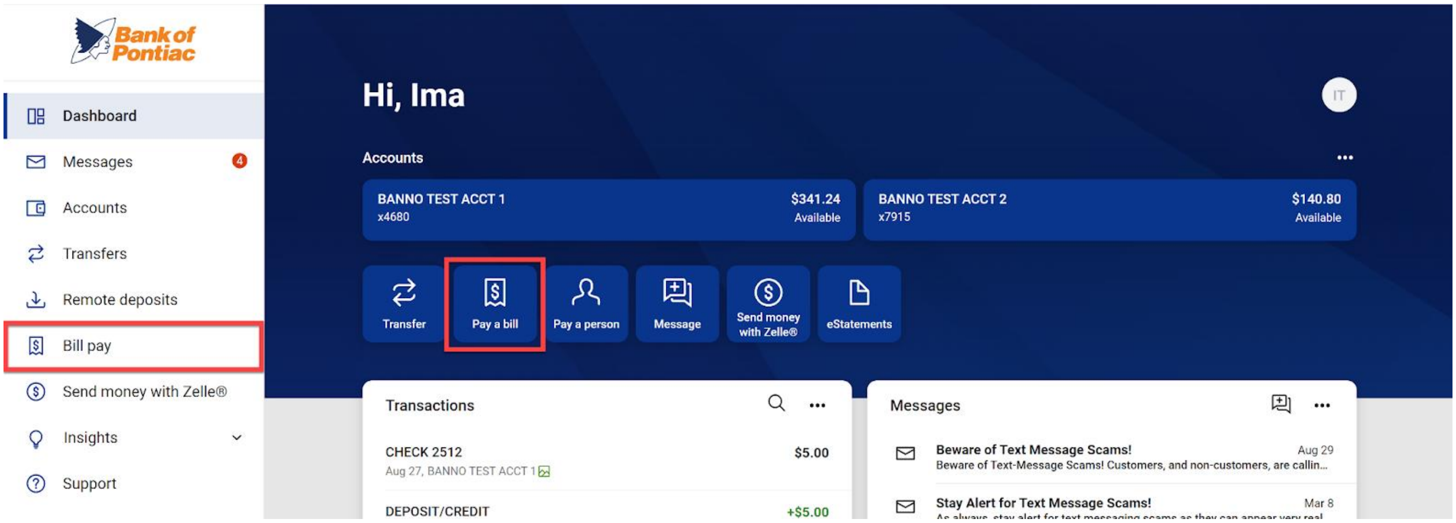
Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

Bill Pay

Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

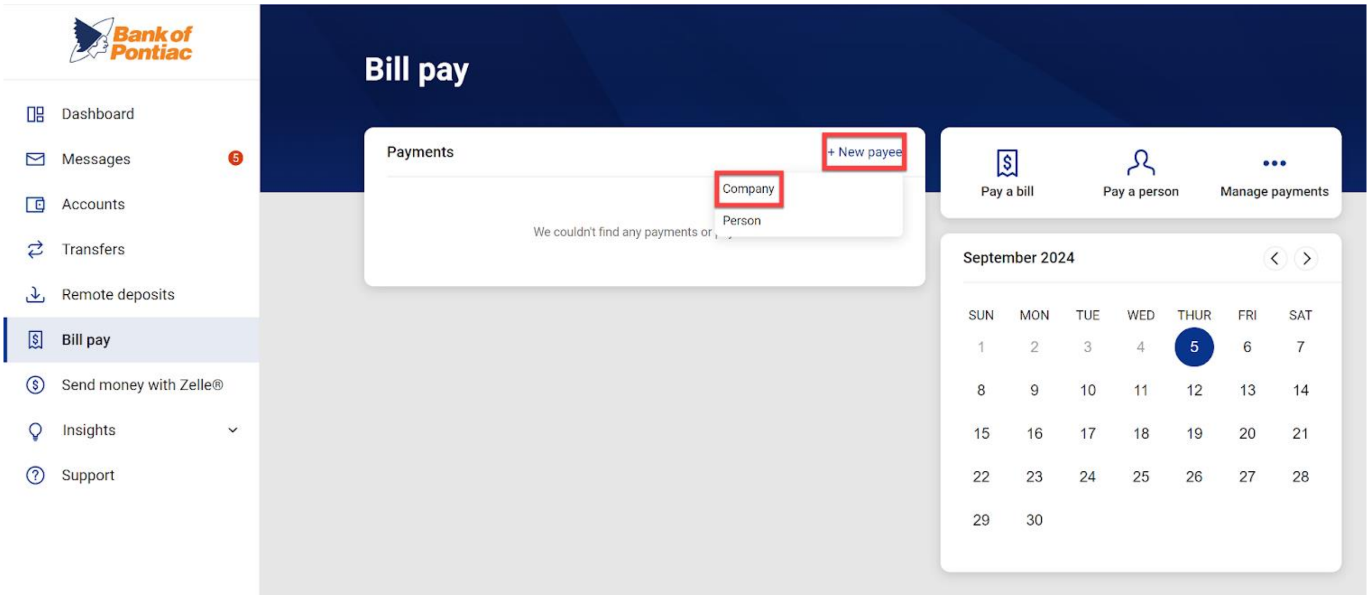
Select Bill Pay from the Dashboard and click Enroll.



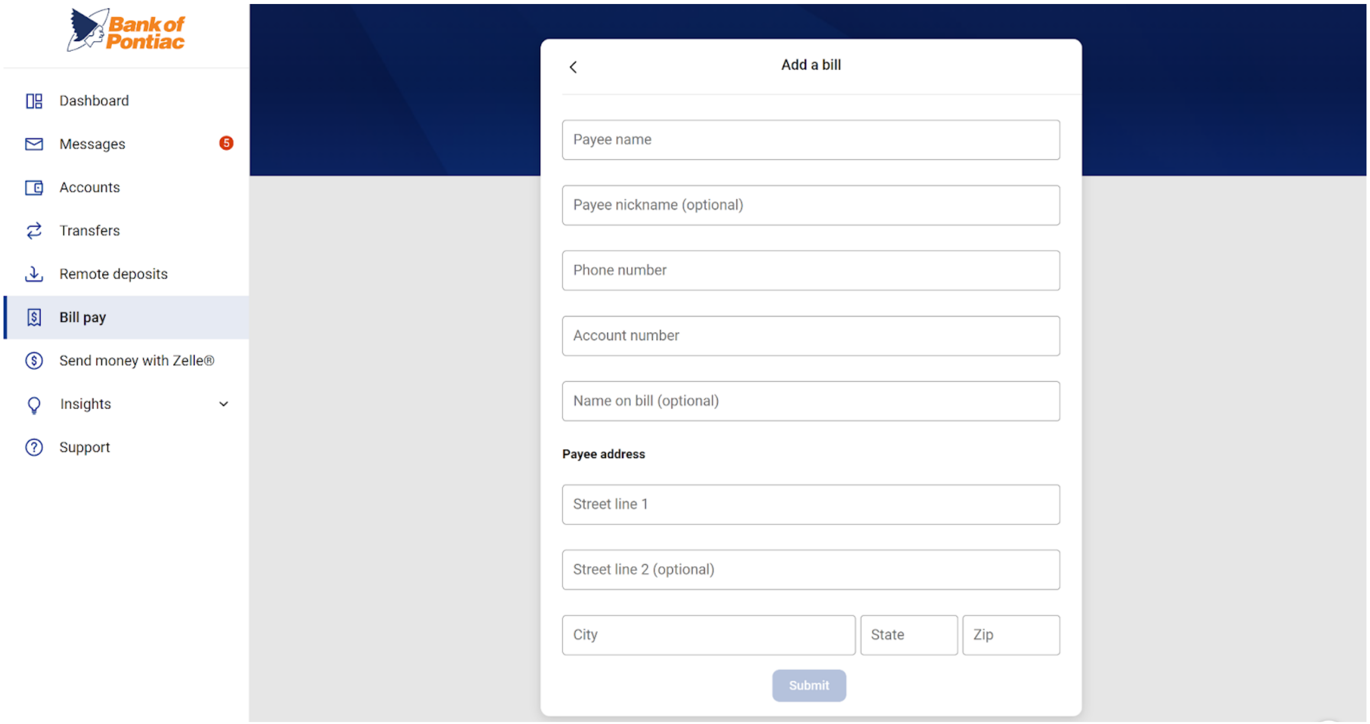
Add a Payee

Add a company

Step 1
Navigate to the Bill pay page and click + New payee and select Company.



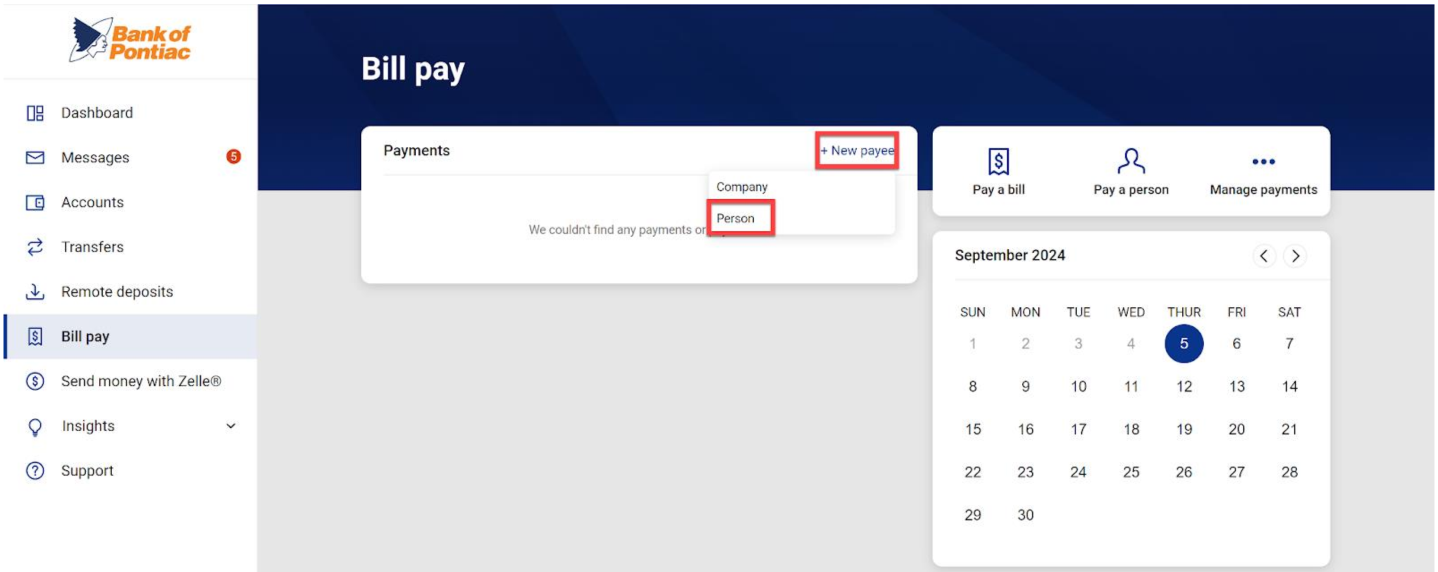
Step 2
Complete the required fields and click Submit.
You may be prompted to enter your password in order to authenticate.



Add a Person

Step 1

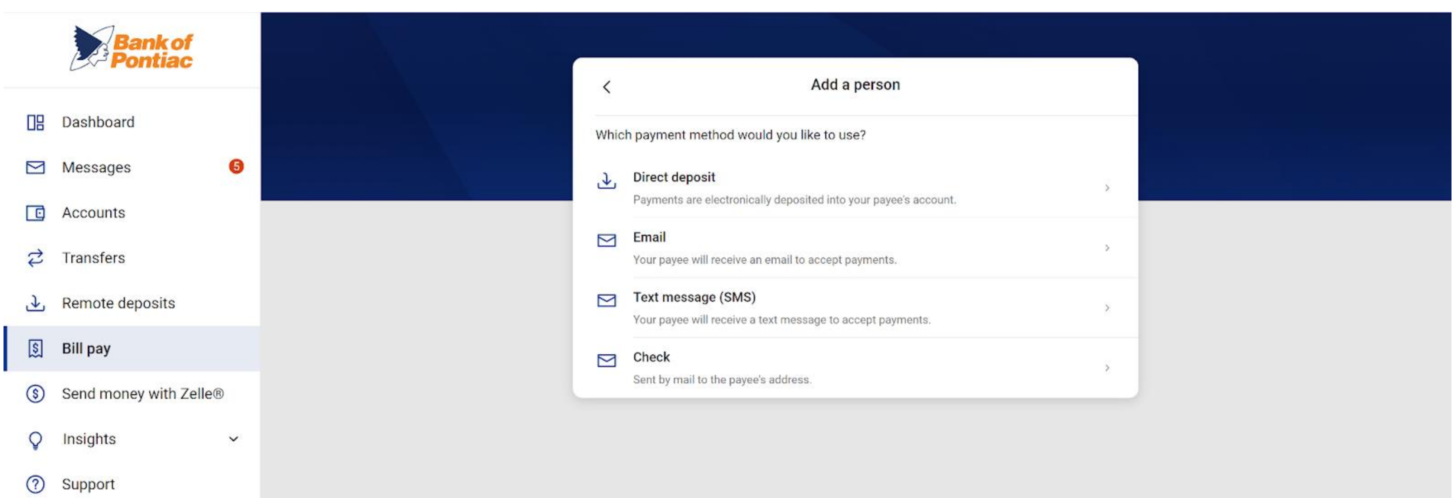
Navigate to the Bill pay page and click + New payee and select Person.



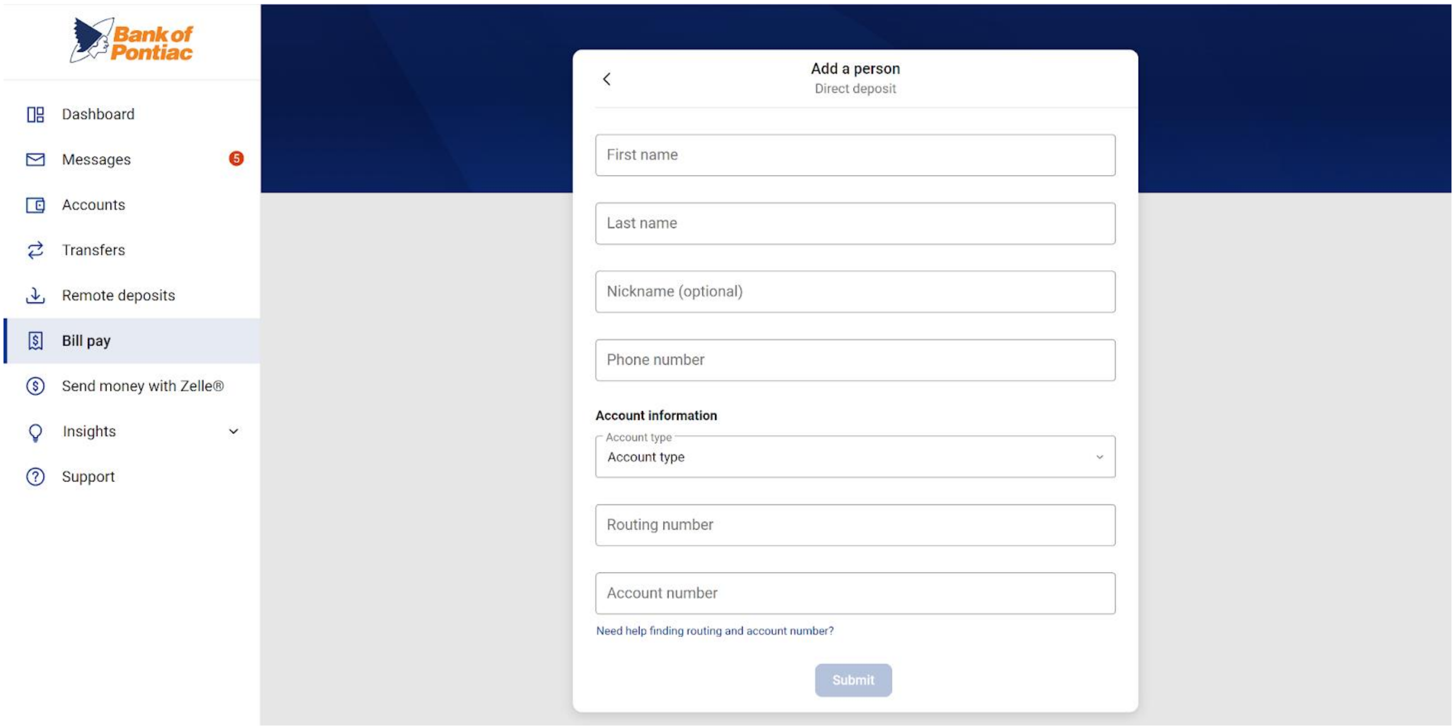
Step 2

Choose how to deliver the payment and complete the required fields.
You may be prompted to enter your password to authenticate.

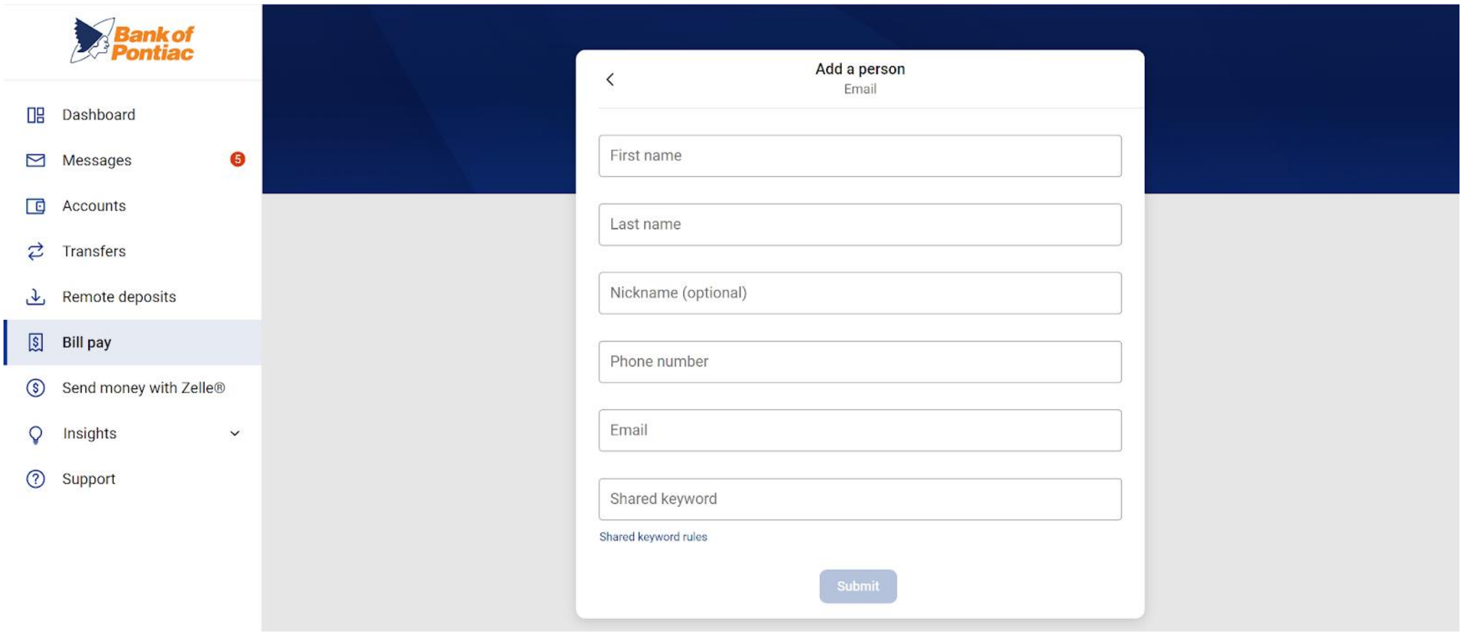
- Direct Deposit - Requires you to enter the payee's account and routing numbers. Payments will be deposited into your payee's account within 1-3 business days.
- Email - Create a keyword and share it with your payee. Your payee receives a link via email and enters the shared keyword. Payments will transfer electronically once they complete the setup by entering their account information.
- Text Message - You will create a keyword and share it with your payee. They receive a link via text and enter the shared keyword. Payments transfer electronically once they complete the setup by entering their account information.
- Check - Sent by mail to the payee's address.



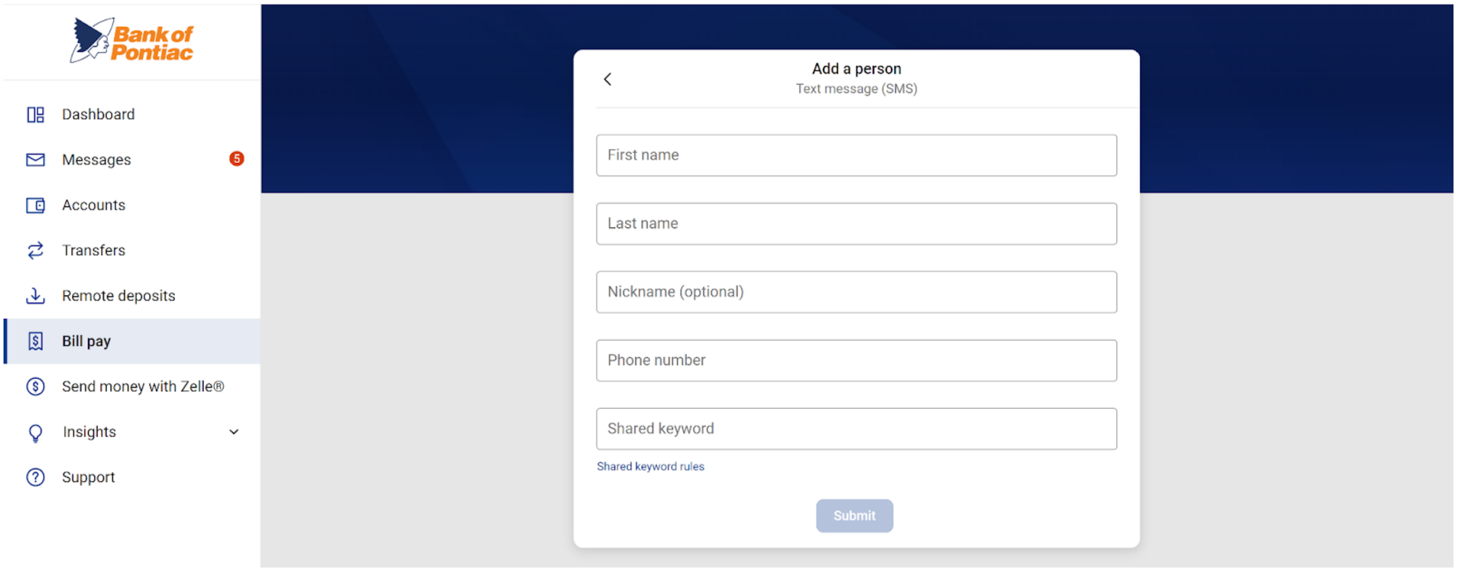
Direct Deposit



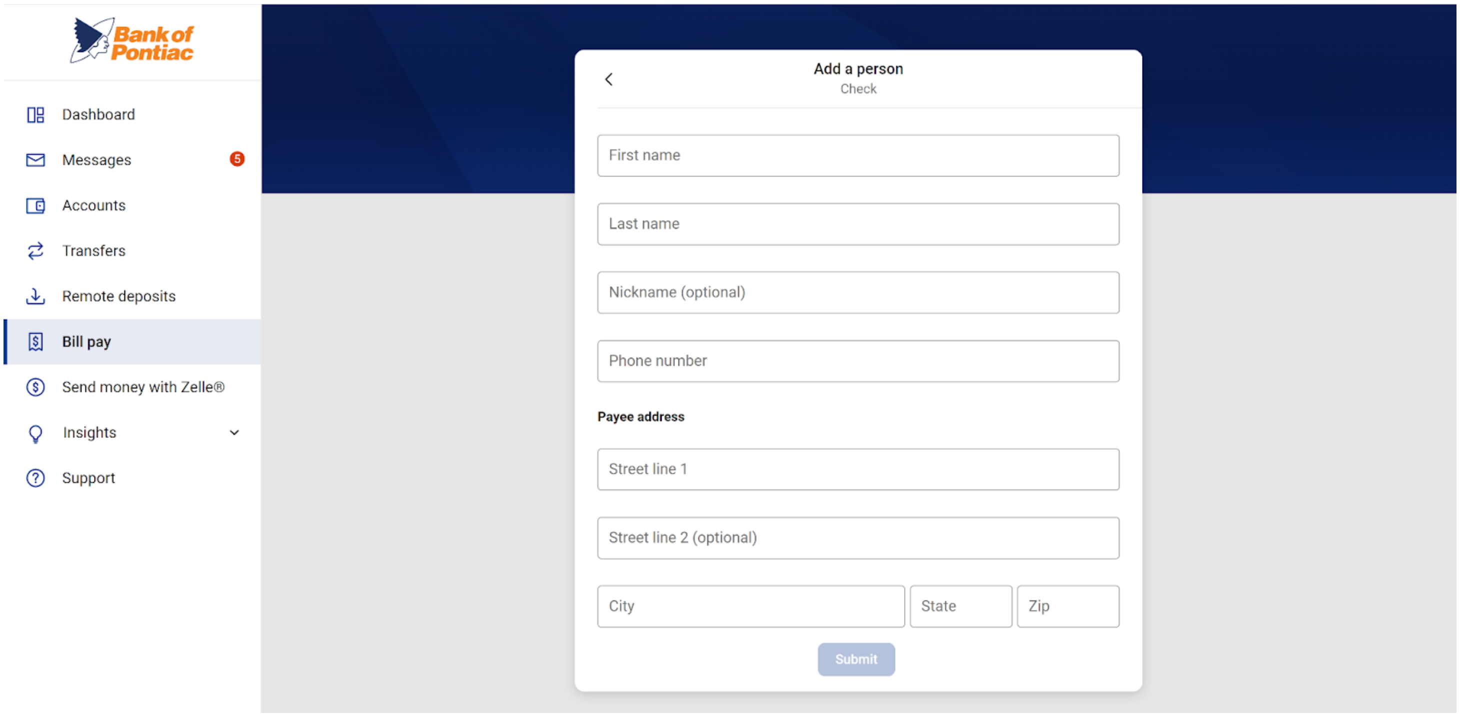
Email



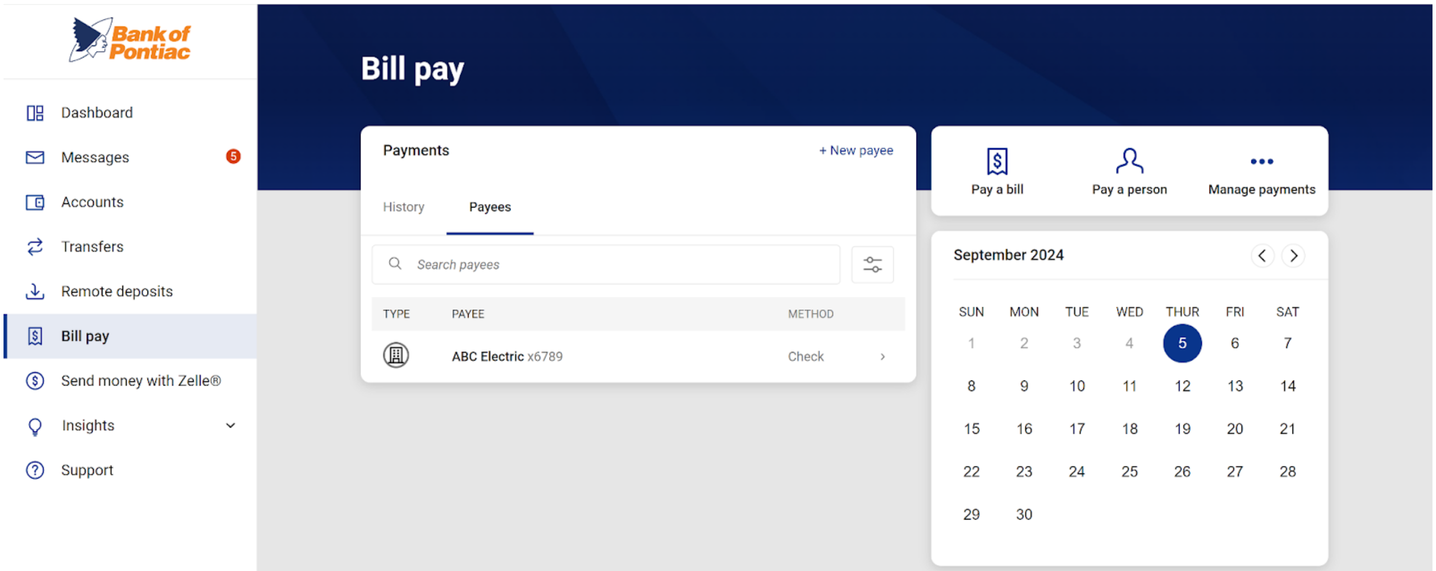
Text Message



Check



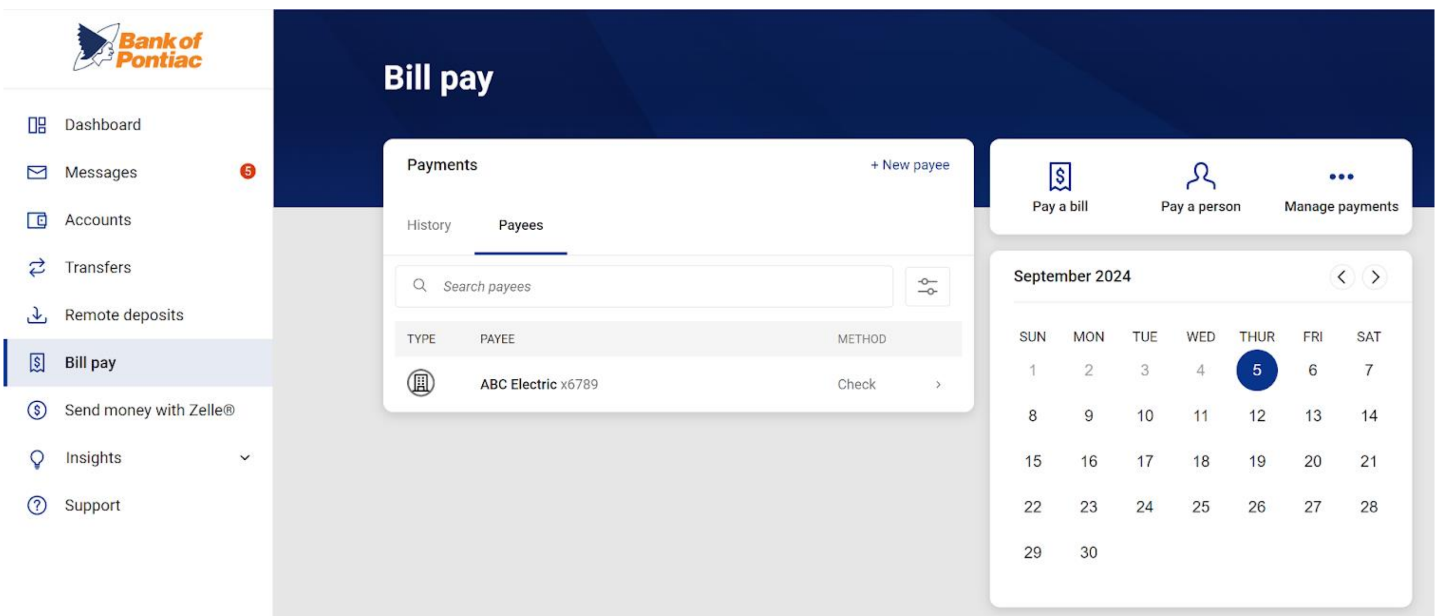
Payees appear under the Payees tab on the Bill pay page.



Edit or Delete a Payee

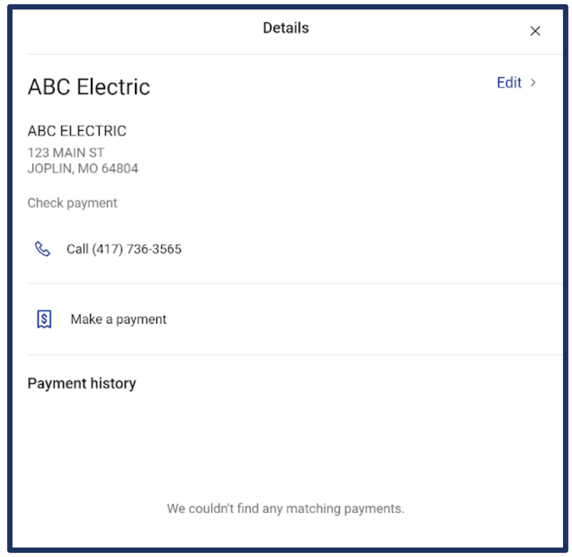
Step 1

Navigate to the Bill pay page and select the Payees tab.



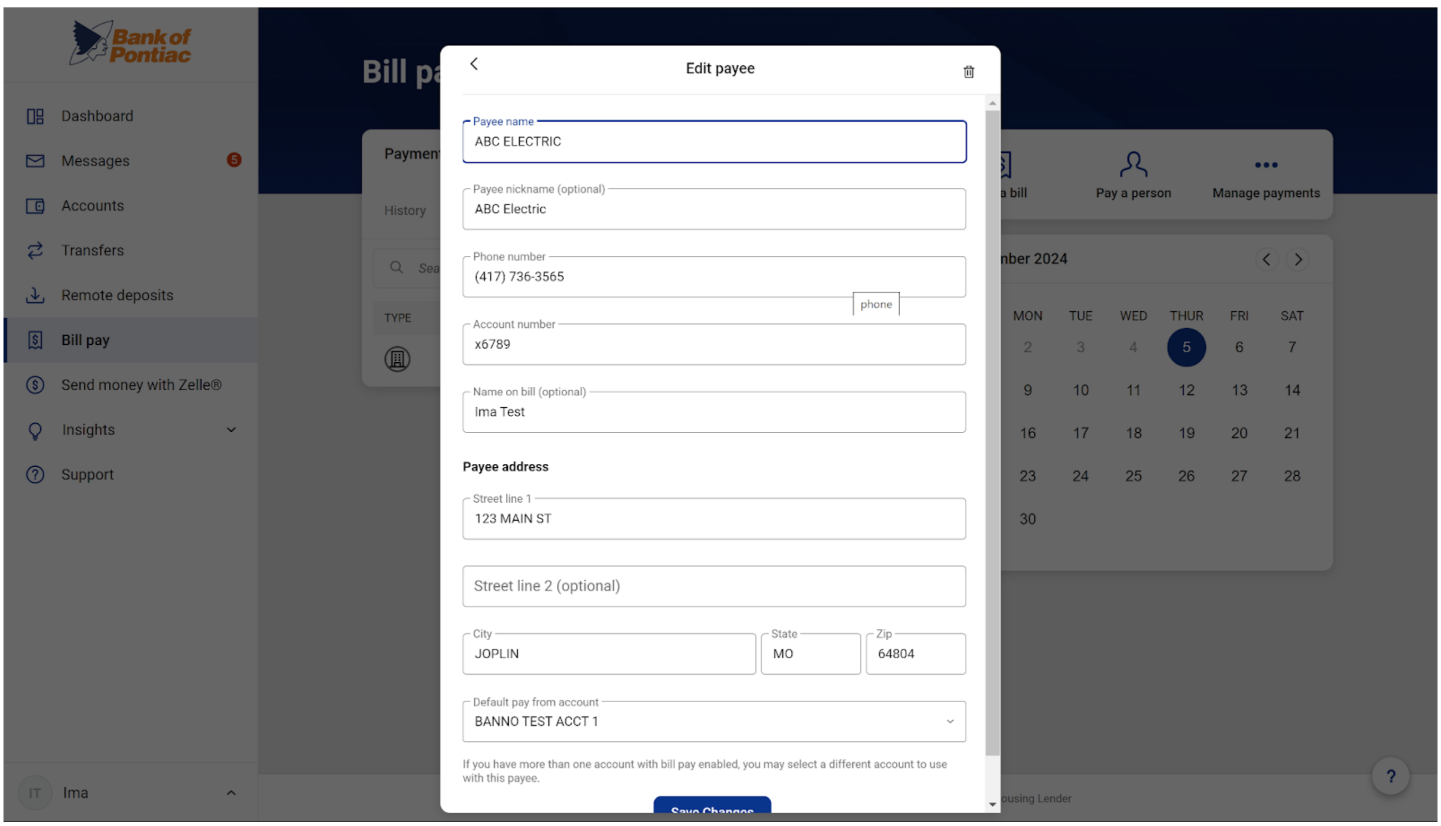
Step 2

Select the payee and click Edit. You may be prompted to enter your password to authenticate.



Step 3

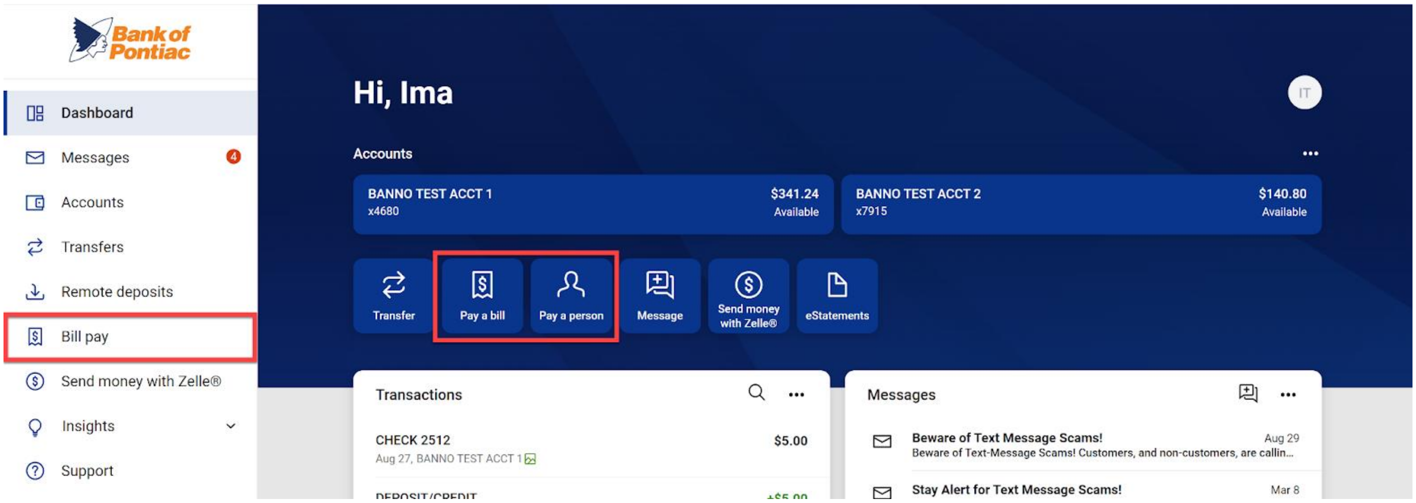
Modify the payee's information or click the trash can icon to delete.



Pay a Single Bill or Person

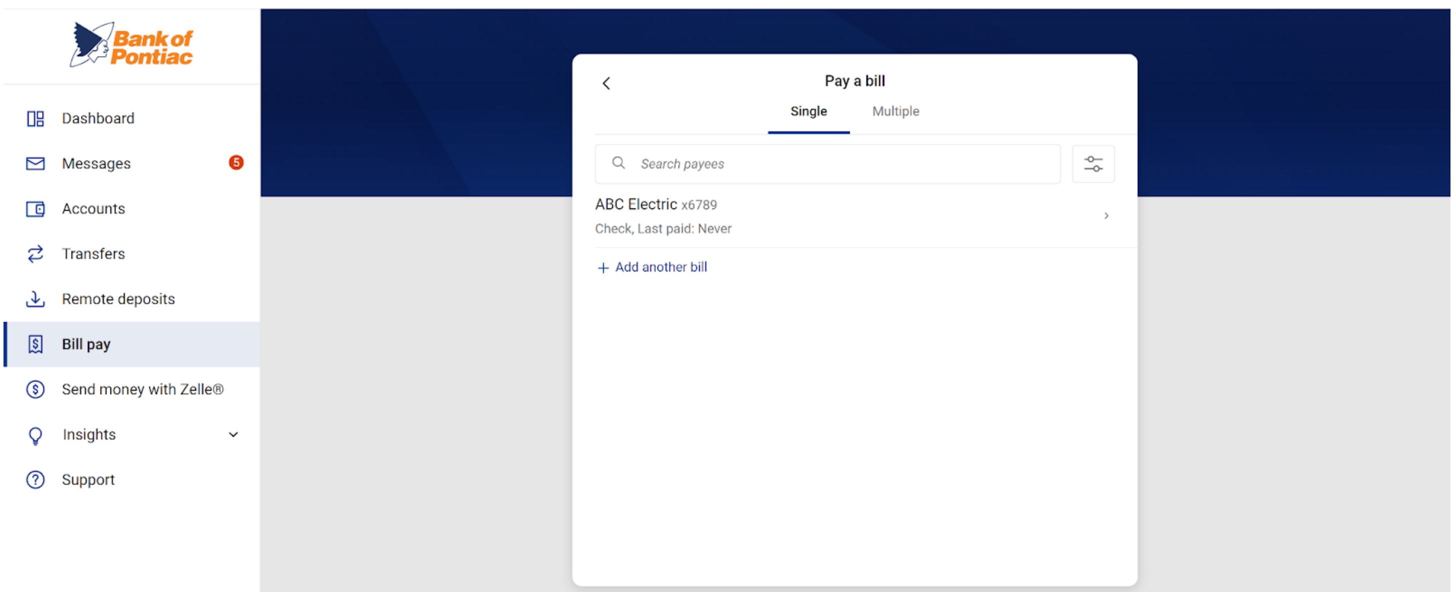
Step 1

Select Pay a Bill or Pay a Person from the Dashboard or the Bill pay page.



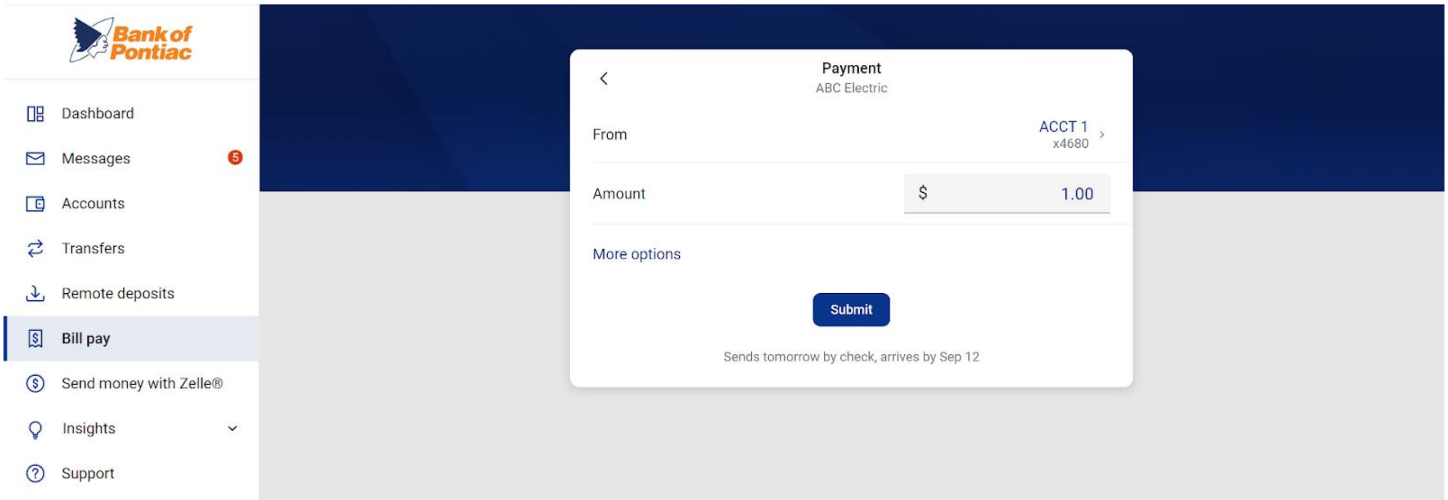
Step 2

Select the payee to send a payment to.



Step 3

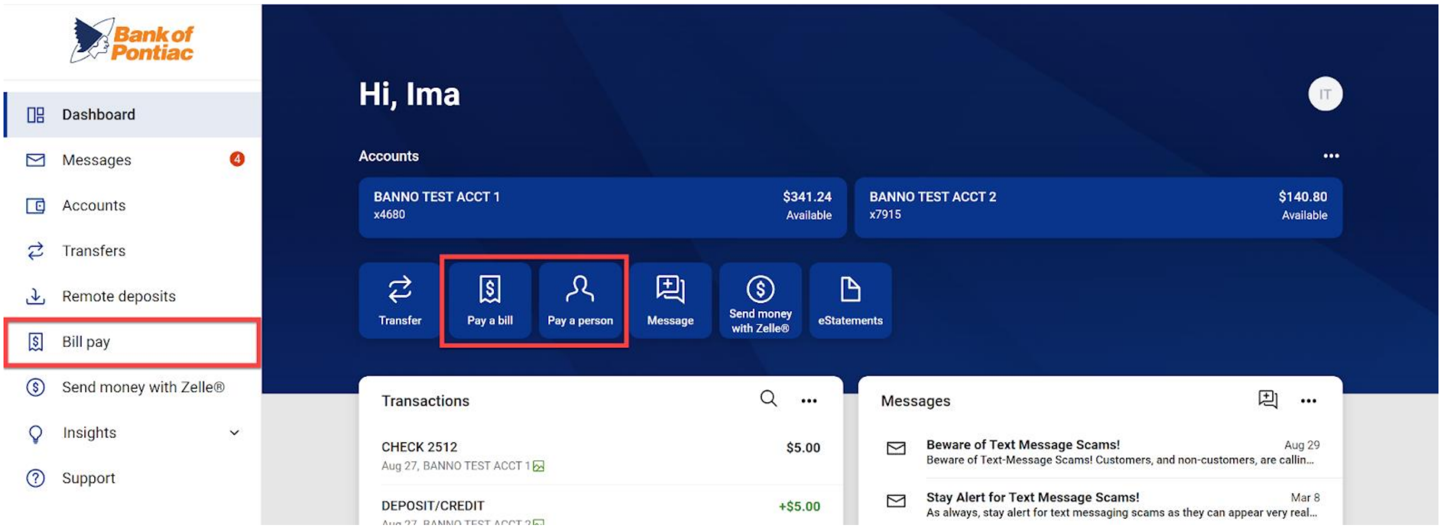
Select the account to pay from and enter the amount. Click More options to set a recurring frequency or schedule for a later date. Click Submit.



Pay Multiple Bills or People

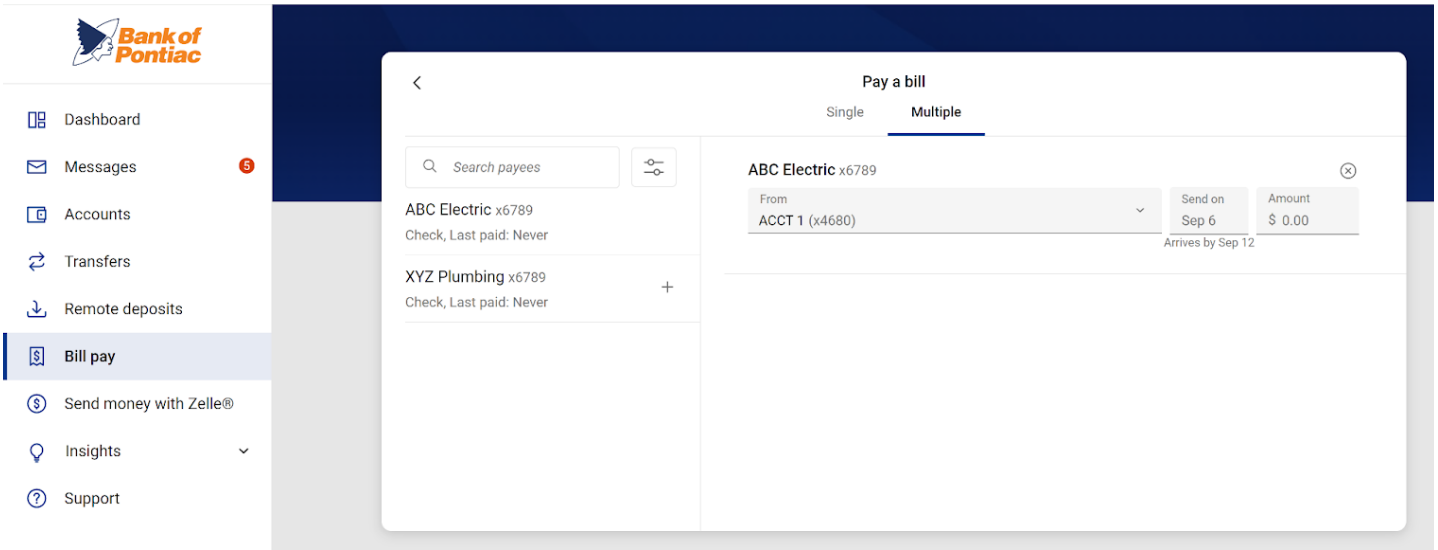
Step 1

Select Pay a Bill or Pay a Person from the Dashboard or the Bill pay page.



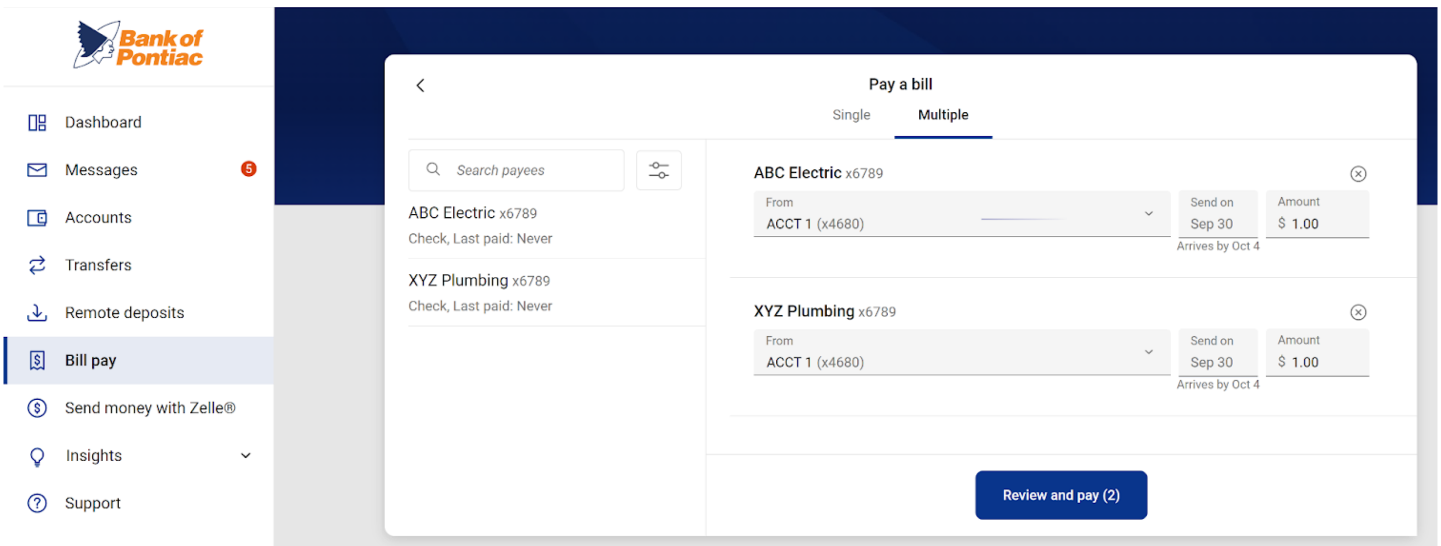
Step 2

Select the Multiple tab and click the + next to the payees to send payments to.

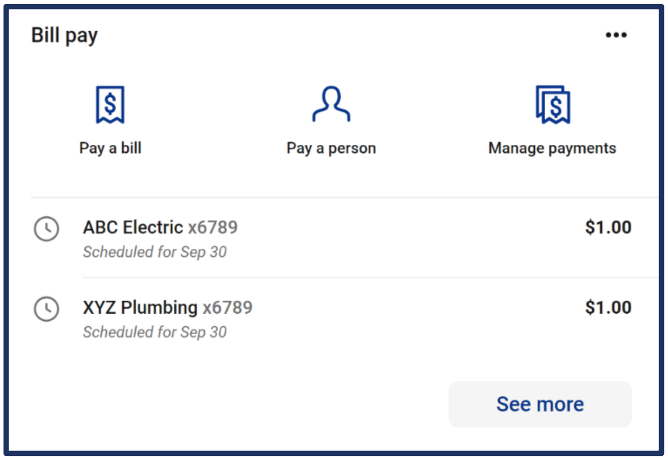


Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click Review and pay then Submit payments.



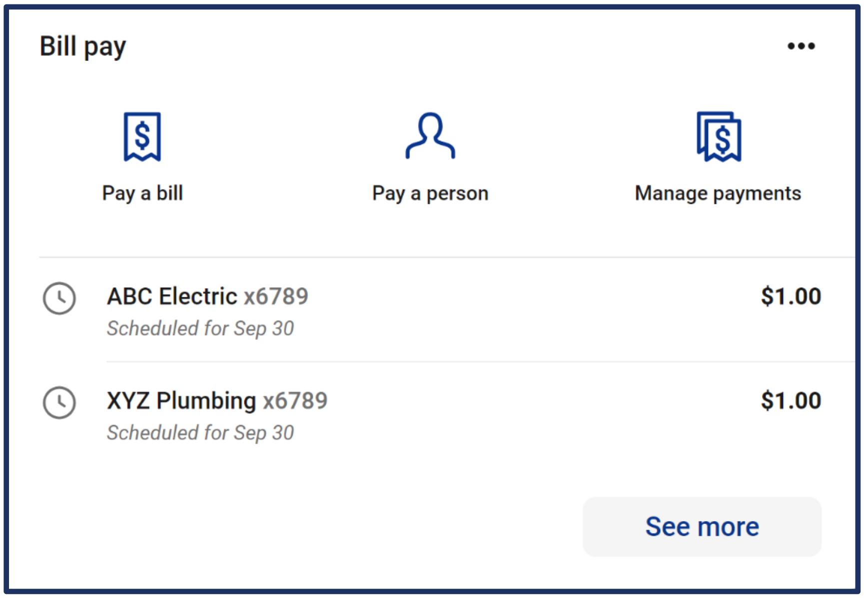
Scheduled payments can be reviewed on the Dashboard or on the Bill pay page.



Edit or Delete a Payment

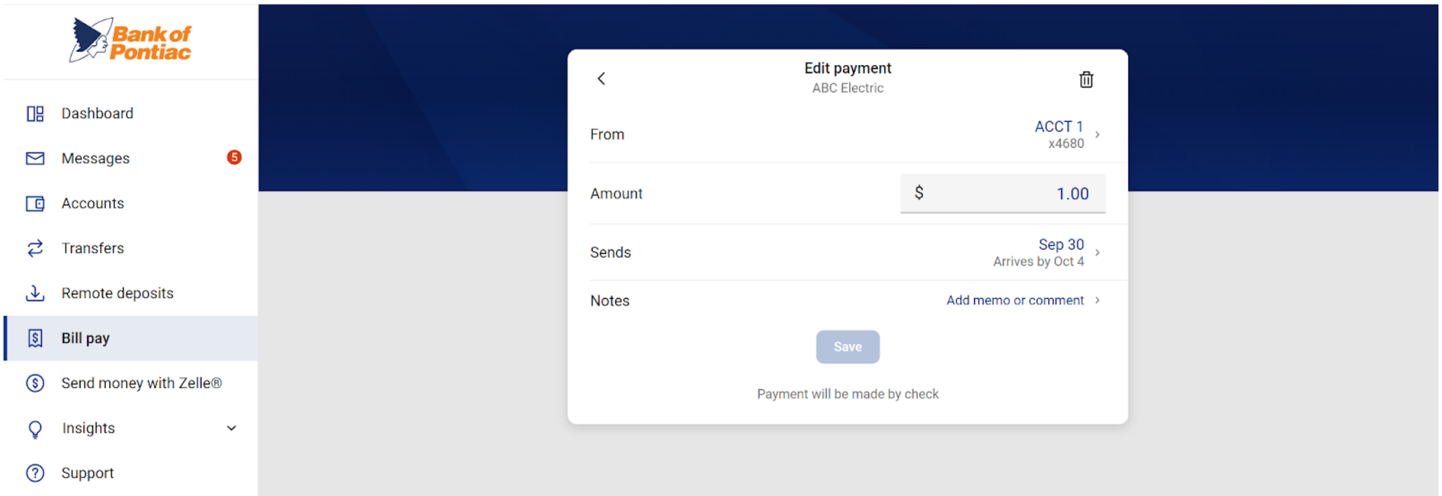
Step 1

Navigate to the Bill pay card on the Dashboard or to the Bill pay page and select the payment to edit or delete. Click Edit.



Step 2

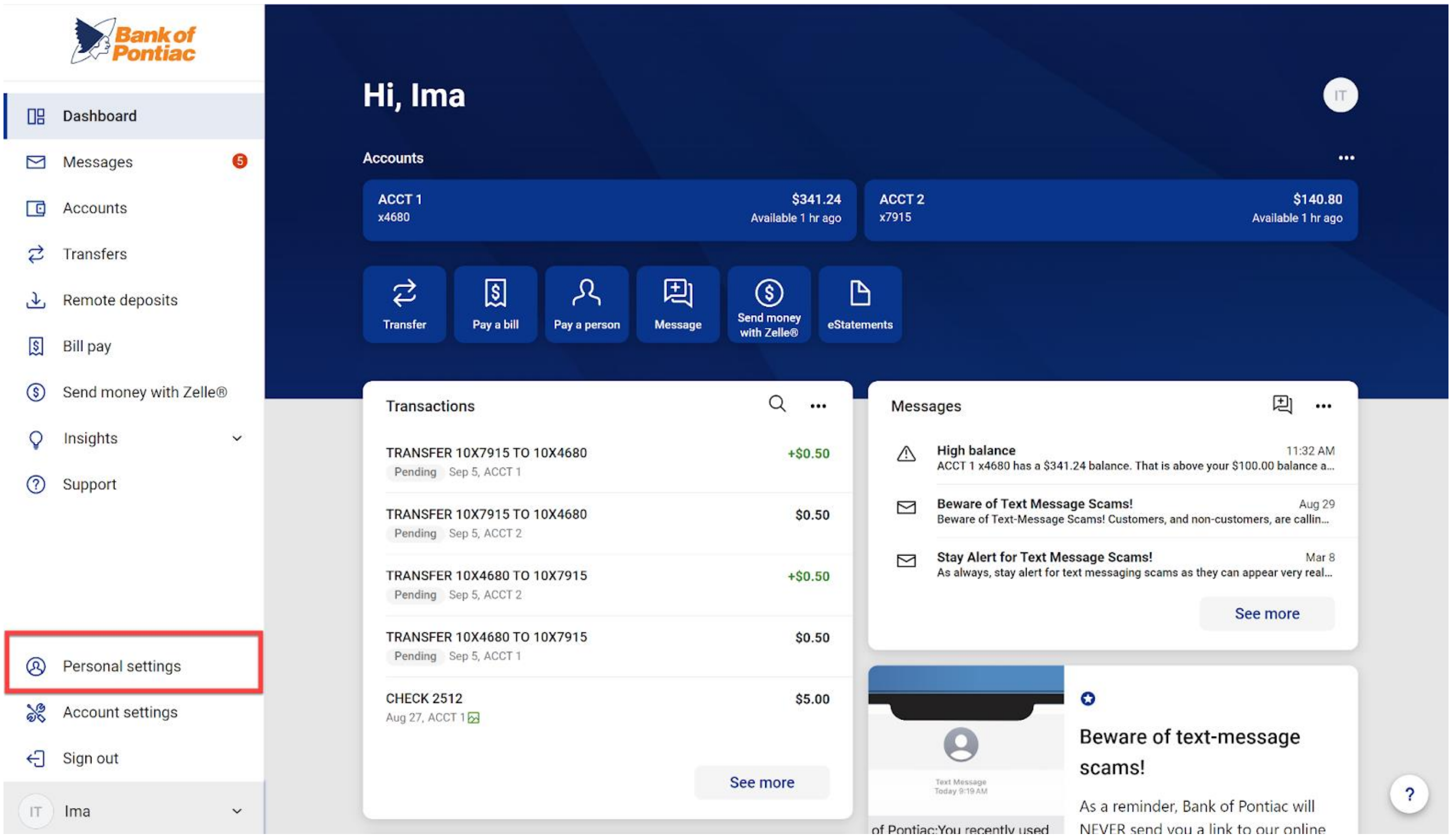
Modify the details or click the trash can icon to delete.



Settings

Manage your profile, security, and other features.

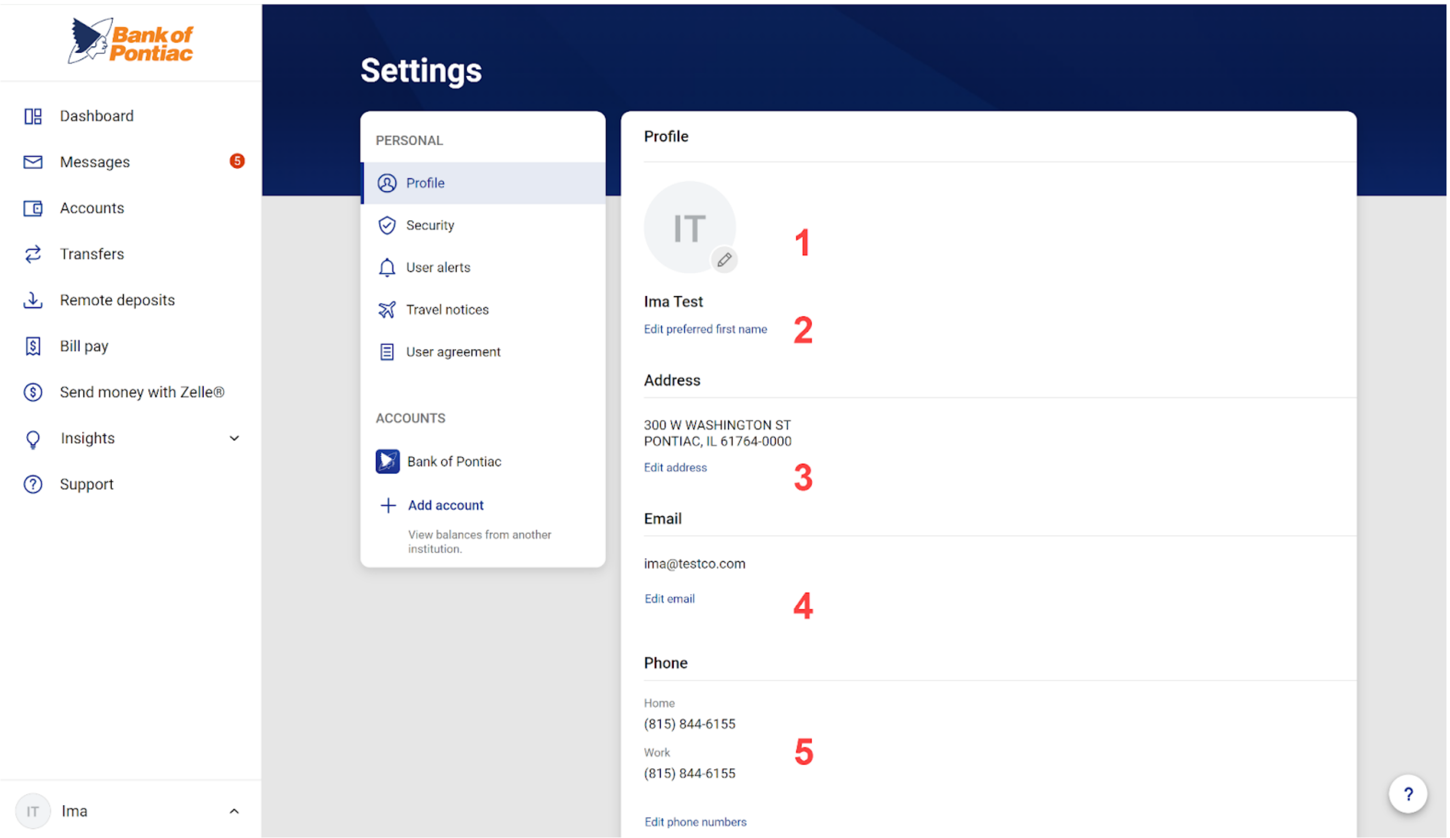
Click your name at the bottom left and select Personal Settings.



Profile

1. Photo - Click the pencil icon to upload a profile picture, if desired.
2. First Name - Click Edit preferred first name to change how your name is displayed in online banking.
3. Address - Click Edit address to send us a request to update your address.
4. Email - Click Edit email to change your email address.
5. Phone - Click Edit phone numbers to modify your phone number.

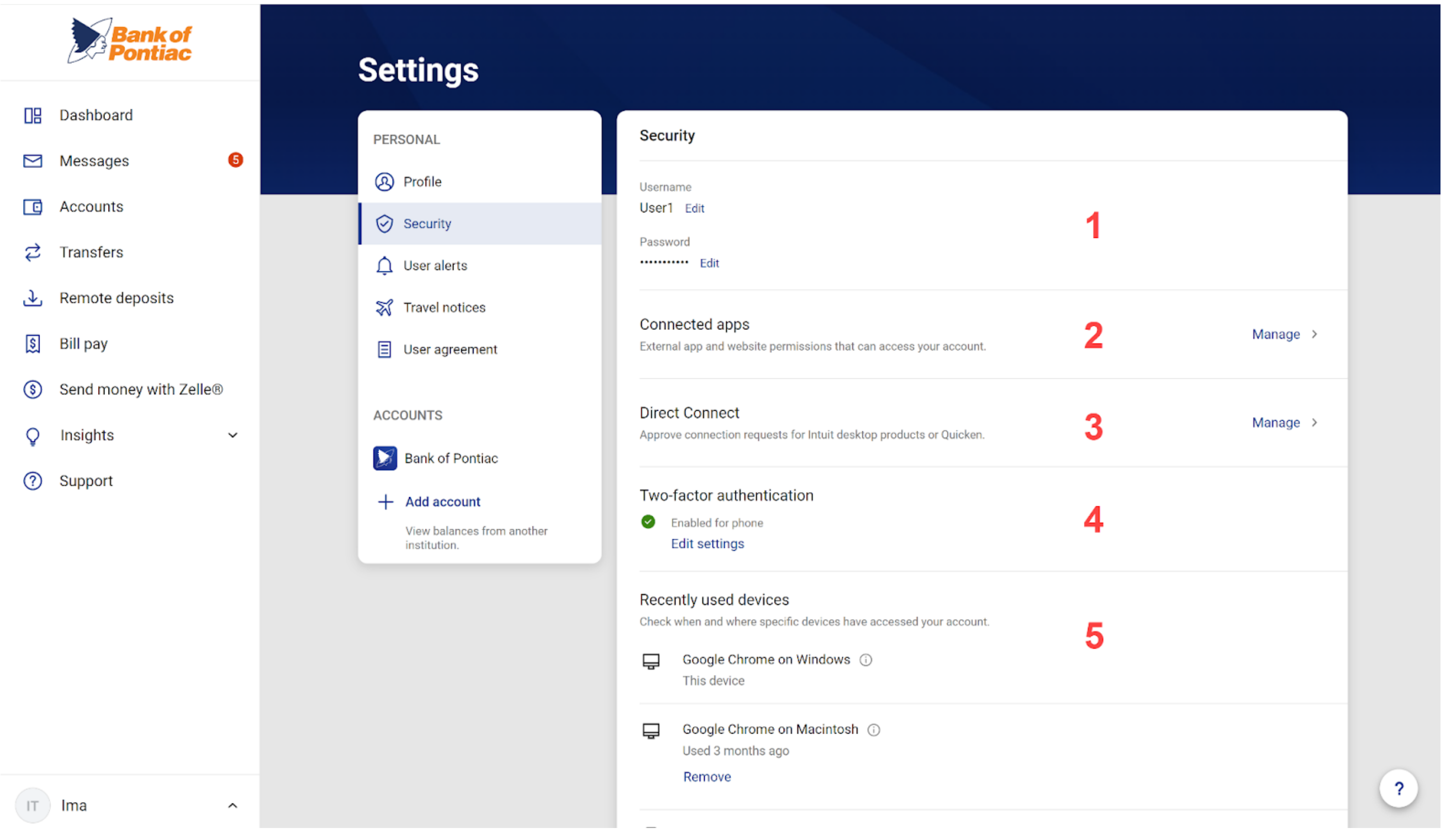
You may be prompted to enter your password in order to authenticate your identity.



Security

1. Credentials - Click Edit to update your username and or change your password.
2. Connected apps - Manage external apps and websites that can access your account.
3. Direct Connect - Approve connection requests for Intuit desktop products or Quicken.
4. Two-factor authentication - Remove or add additional authentication methods.
5. Recently used devices - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

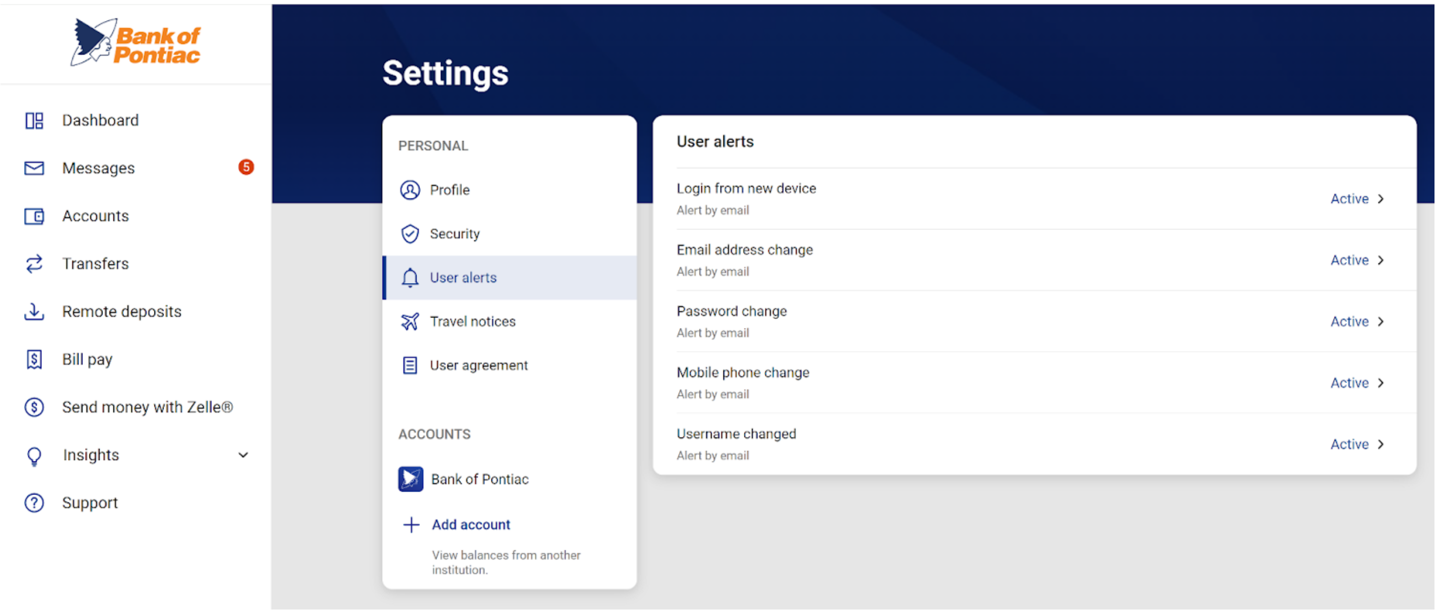
You may be prompted to enter your password in order to authenticate your identity.



User Alerts

The following alerts will automatically be sent to your email if triggered.

- Login from new device.
- Email address change.
- Password change.
- Mobile phone change.
- Username change.



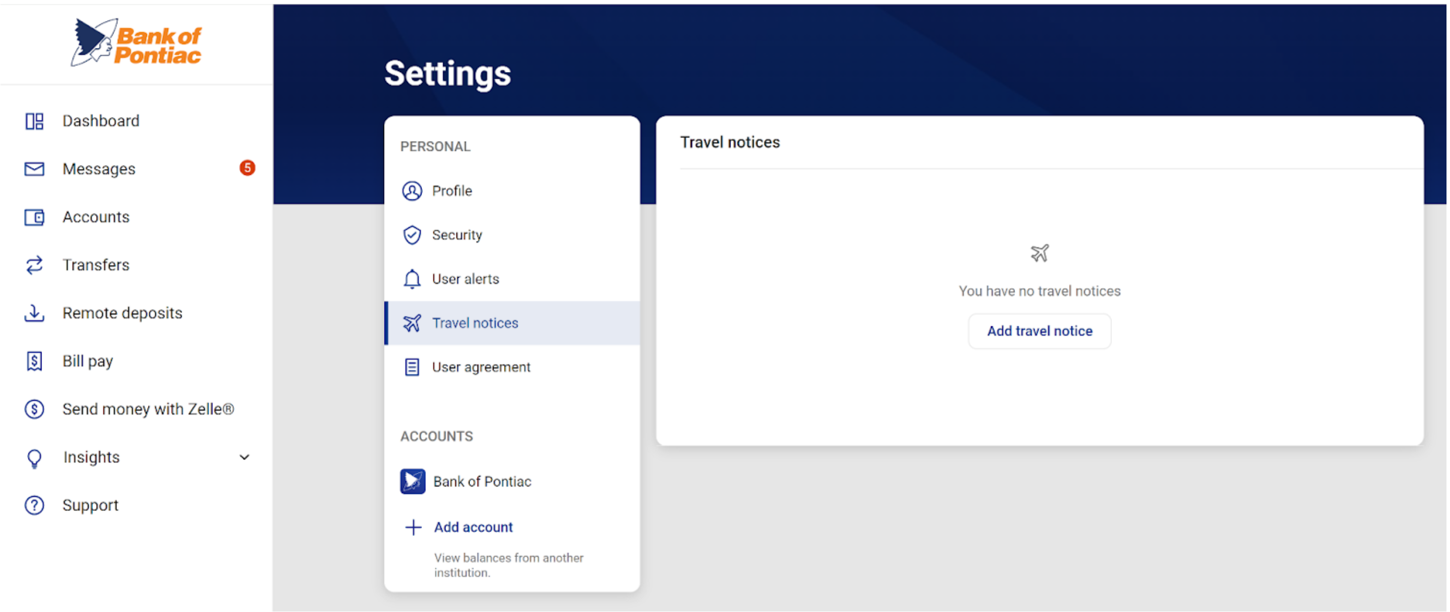
If desired, click an alert to toggle on text or in-app alerts as well.

Travel Notices

Prevent disruptions with your debit card by notifying us when you are traveling out of state or out of the country.

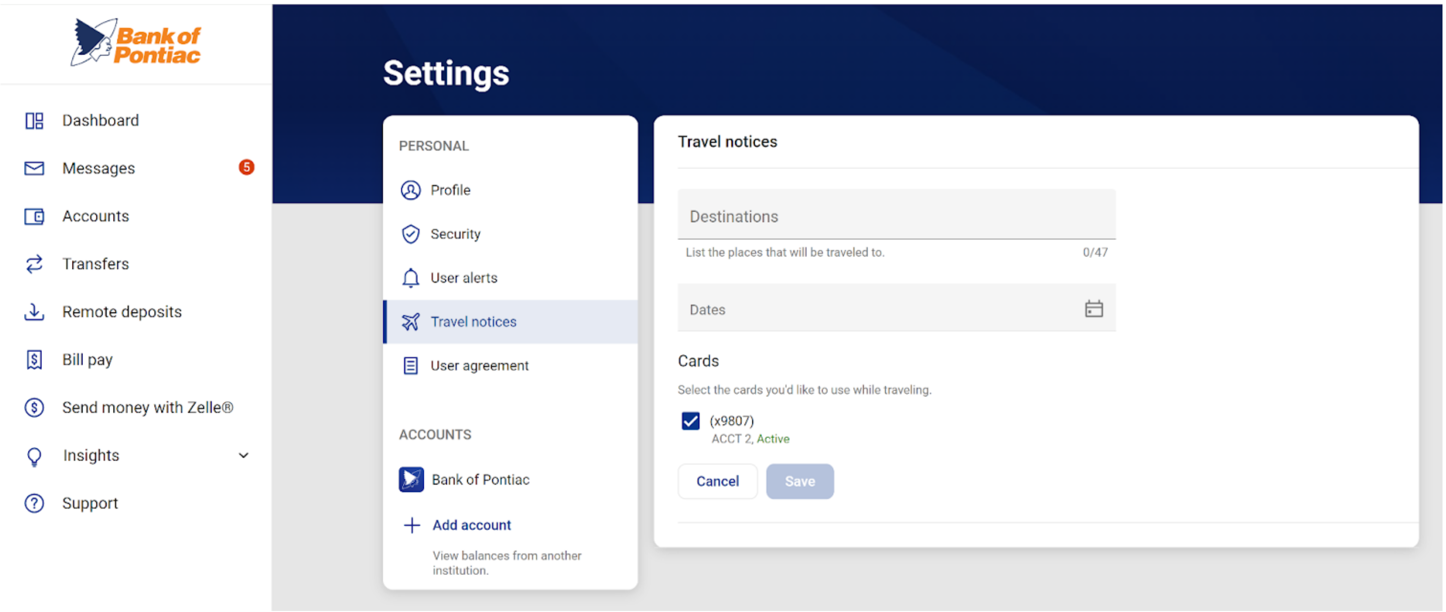
Step 1

Click Add travel notice.



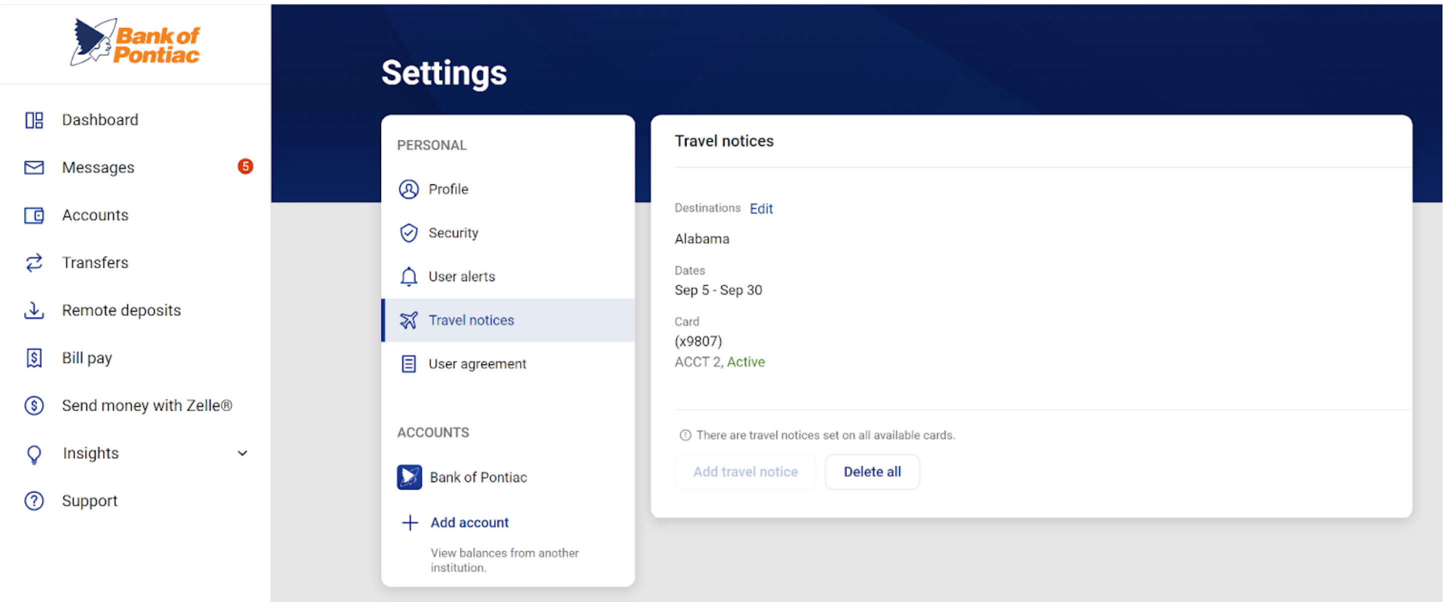
Step 2

Enter the states or countries you are traveling to along with the dates.
Select the cards you'd like to use while traveling and click Save.



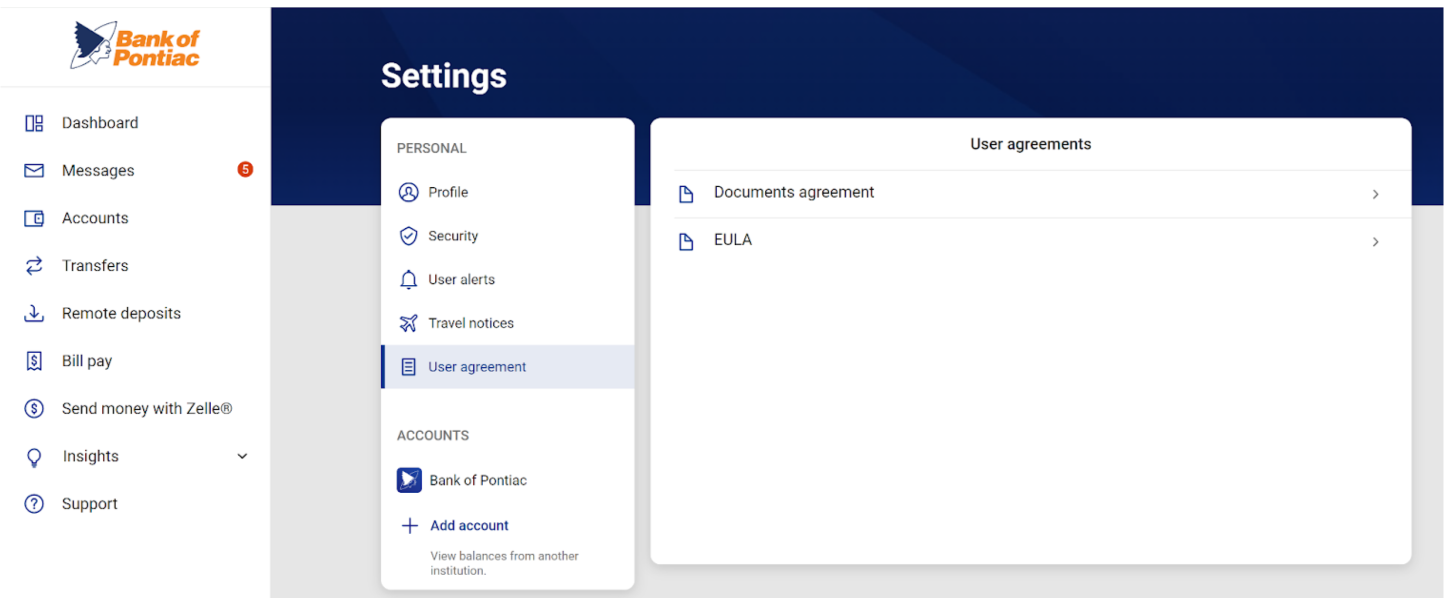
Step 3

Click Edit to modify destination details or click Delete all to delete all Travel notices for this card.



User Agreement

Click User agreement to review various documents you have accepted.



Support

Displays contact and information about our institution. A support card is also available on the Dashboard.