



# Online Banking

RESOURCE GUIDE

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## Getting Started

Welcome to Online Banking with American Savings Bank, F.S.B.! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at (800) 272-2566.



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# Getting Started

## New User Enrollment

If you're new to Online Banking with American Savings Bank, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type [www.asbhawaii.com](http://www.asbhawaii.com) into your browser and click the "Enroll" link.
2. Click the **Enroll** button for the type of account you want to enroll in.
3. Fill out the Online Banking Enrollment Form with the required information and click the **Continue** button.



**Note:** The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at (800) 272-2566 to update your profile.

4. A confirmation message appears. You are given a temporary password to use during your first-time login. Memorize the password and click the "Click Here" link to be redirected to the American Savings Bank Home page.
5. Enter your new login ID and click the **Log In** button.
6. Choose the contact method that allows American Savings Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
7. Enter the SAC and click the **Submit** button.
8. Choose whether to register your device for future logins. If you click the **Register Device** button, you will never need to request SACs from that device.



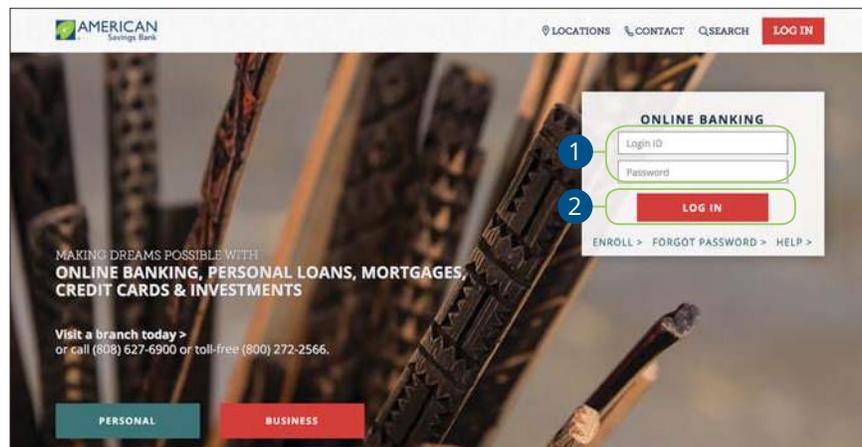
**Note:** For additional security, we strongly suggest that you do not register your devices.

9. Review the Online Banking Services Agreement on the Disclaimers page and click the **I Accept** button to agree to the terms and conditions.
10. A view-only profile page appears. Review the information and click the **Submit** button.
11. Change your password by using your old temporary password.
12. Congratulations! You have successfully logged in to Online Banking!  
If you have any questions or concerns, call us at (800) 272-2566.

## Getting Started

### Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).



1. Enter your login ID and password.
2. Click the **Log In** button.



**Note:** If you enter an incorrect password too many times, your account will be temporarily locked. Call us at (800) 272-2566 for assistance.

### Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



## Getting Started

### Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the American Savings Bank Home page—no need to call us!



1. Click the "Forgot Password" link.
2. Enter your login ID and click the **Submit** button.
3. Choose the contact method that allows American Savings Bank to reach you immediately with a 6-digit Secure Access Code (SAC).



**Note:** You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.

The image contains two screenshots of the American Savings Bank website. The top screenshot shows the 'Enter your Secure Access Code' step. It features the American Savings Bank logo at the top left, followed by the heading 'Enter your Secure Access Code'. Below this is a text input field labeled 'Secure Access Code' and two buttons: 'Back' and 'Submit'. A blue circle with the number '4' is positioned to the right of the 'Submit' button, with a line pointing to it. The bottom screenshot shows the 'Please set your new password' step. It also features the American Savings Bank logo at the top left, followed by the heading 'Please set your new password:'. Below this are two text input fields: 'New Password' and 'Confirm New Password'. Underneath these fields are four lines of password requirements: 'Password must be at least 8 characters long.', 'Password can be no more than 32 characters long.', 'Password must contain a minimum of 1 number.', and 'Password must contain a minimum of 1 lower case character.'. At the bottom of this section is a 'Submit' button. A blue circle with the number '5' is positioned to the right of the 'Submit' button, with a line pointing to it.

4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.

# Home Page

## Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in your American Savings Bank accounts, see your account summaries and more!

The screenshot shows the American Savings Bank Home Page. The interface includes a left-hand navigation menu with options: Home, Messages, Transactions, Locations, Services, Help, Settings, and Log Off. The main content area is divided into several sections:

- Accounts:** A list of accounts with their balances. Callout letters point to:
  - A:** The 'Accounts' section header.
  - B:** The 'Available Balance' for the 'Statement Savings 5355' account (\$0.00).
  - C:** The 'Kalo Simple Checking 8499' account card, which includes a 'View Activity' and 'Quick Transfer' link.
  - D:** A 'More' menu icon (three vertical lines) next to the 'Statement Savings' account.
  - E:** A 'More' menu icon (three vertical lines) next to the '12-23 Month CD 3597' account.
- Group:** A section labeled 'Group' with a 'Mortgage Loan 100' card. Callout letter **F** points to a curved arrow icon next to the mortgage card.
- Asset Summary:** A section featuring a donut chart showing '\$28 Total Assets' and a breakdown of 33% and 64%. Callout letter **A** points to the 'Asset Summary' header.
- Right Sidebar:** Contains a 'HOME LOANS FROM AMERICAN SAVINGS BANK' banner and a 'Hawaii Home Buyers: Save on Closing Costs!' advertisement. Callout letter **G** points to the 'Welcome Marketing Tester' header in the top right corner.

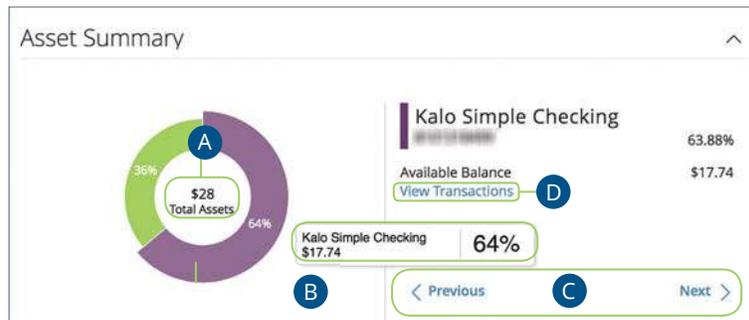


**Note:** The letters correspond to several available features on the Home page.

- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your American Savings Bank accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

## Asset Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to the Asset Summary graphic on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



- A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- B. Each colored piece represents one of your American Savings Bank or linked accounts and displays its percentage of total funds as well as the balance.
- C. Clicking "Next" or "Previous" lets you view different accounts and details.
- D. You can click the "View Transactions" link for more information.

## Home Page

### Account Details Overview

Selecting a American Savings Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.

The screenshot displays the 'Account Details Overview' for two savings accounts. The first account, 'REGULAR SAVINGS XXXX', has a current balance of \$43,270.48. The second account, 'SAVINGS XXXX', has a current balance of \$118,547.75.

Below the account summaries, the 'REGULAR SAVINGS XXXX' account details are shown, including the last update time (8/25/2017 3:36 PM). A search bar and filters are available. The transaction list includes:

Date	Description	Amount
AUG 23 2017	CHECK	(\$10,000.00)
AUG 21 2017	CHECK	(\$465.00)
AUG 18 2017	AUTO LOAN PMT	(\$17,562.30)
AUG 18 2017	INT RATE SWAP PAYMENT	(\$286.83)
AUG 15 2017	CHECK	(\$1,000.00)

The selected transaction (AUG 15 2017 CHECK) is expanded to show details: Description: CHECK, Date: 8/15/2017, Type: Debit - Check. An image of the check is displayed, dated 10/15/2018, for \$1500.00, payable to Utility Inc. for utilities, signed by Paul Persons.

Home Page: Account Details Overview

- A. On the Home page, you can click on an account name to view the Account Details screen. You can also click the right side of an account card and click the **View Activity** button.
- B. The available balance of that account is displayed in the top right corner.
- C. You can find transactions within that account using the search bar.
- D. Transactions can be sorted by time, type, amount or check number. Click the  **Filters** icon for more options.
- E. More information about your transactions is available by clicking the  **Details** icon.
- F. The  **Options** icon lets you print a list of transactions. You can also export your transactions into a different format by clicking the  icon.
- G. The  icon indicates how the Date, Description and Amount columns are sorted.
- H. You can view more details about a transaction by clicking on it.
- I. After clicking a transaction, the  **Options** icon lets you print the transaction.

## Home Page

### Quick Transfer

No need to run to a branch to move money from one account to another! If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.



Quick Transfer

From

To

---Select To Account---

Amount \$0.00 Earliest Available 5/8/2017

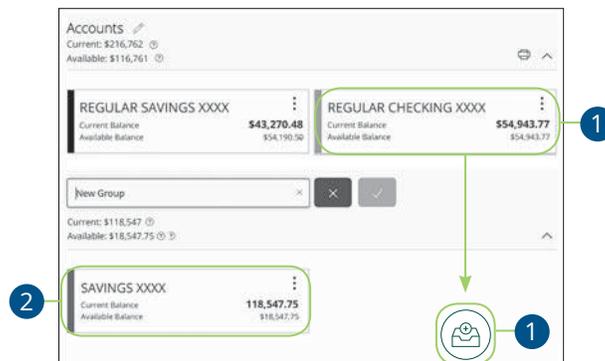
Advanced Options Transfer Funds

1. Click the  icon right side of an account card and select Quick Transfer.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the "Advanced Options" link to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

## Home Page

### Account Grouping

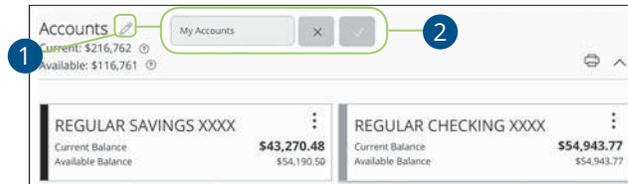
You can organize your accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  pop-up icon.
2. Create a group nickname and click the check mark when you are finished.

## Editing a Group Name

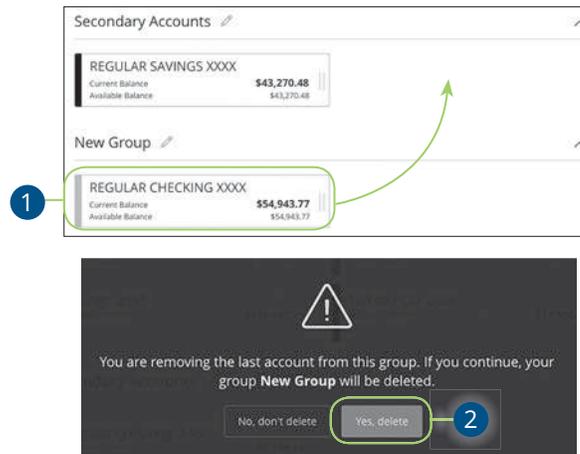
The names of existing groups can be edited in just two easy steps.



1. Click the  icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

## Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

# Security

## Protecting Your Information

Here at American Savings Bank, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

### General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

### Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

### Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at (800) 272-2566.

## Security

### Security Preferences

We take security very seriously at American Savings Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



### Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

 A screenshot of the 'Change Password' form. It contains three input fields: 'Old Password \*', 'New Password \*', and 'Confirm New Password \*'. Below the fields are instructions: 'The New Password and Confirm New Password fields must match', 'Password must be at least 8 characters long.', 'Password can be no more than 15 characters long.', 'Password must contain a minimum of 1 numbers.', 'Password must contain a minimum of 1 lower case characters.', 'Password must contain a minimum of 1 upper case characters.', and 'Password may not be the same as last 24 passwords.' A legend indicates '\* - Indicates required field'. A 'Change Password' button is at the bottom right. Numbered callouts (2, 3, 4, 5) point to the input fields and the button respectively.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

## Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember and that follows our required guidelines.



The screenshot shows a form titled "Change Login ID". At the top, it says "Type your desired new Login ID in the field below." Below this is a text input field labeled "New Login ID \*". A blue circle with the number "2" points to this field. Below the input field, there are two lines of text: "Login ID must be at least 8 characters long." and "Login ID must be no more than 32 characters long." Below that is a small asterisk with a line pointing to it, saying "\* - Indicates required field". At the bottom right of the form is a "Submit" button, which is circled in blue with a blue circle containing the number "3".

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Submit** button when you are finished making changes.

## Security

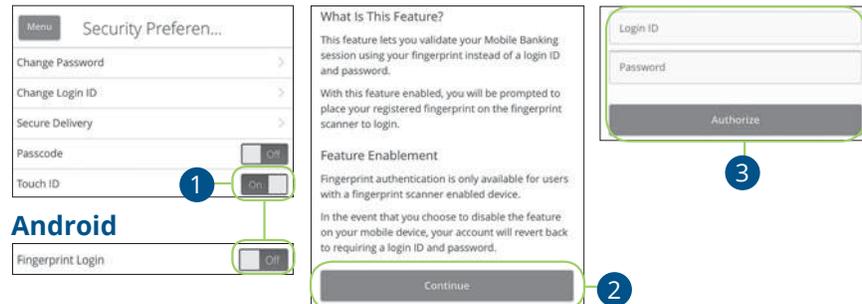
### Mobile Security Preferences

Within American Savings Bank's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

#### Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device, to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

#### iOS



#### Android

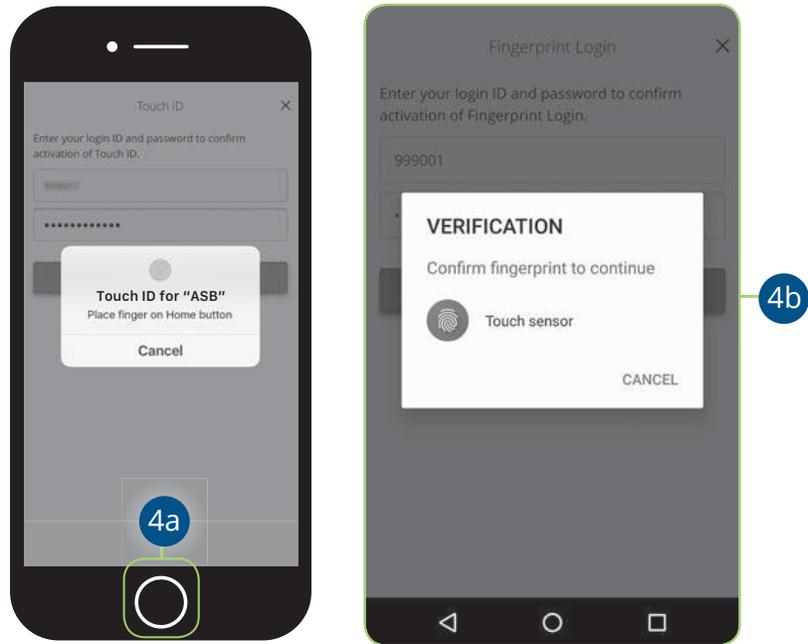
Fingerprint Login  Off

Sign in to American Savings Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.



**Note:** You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.

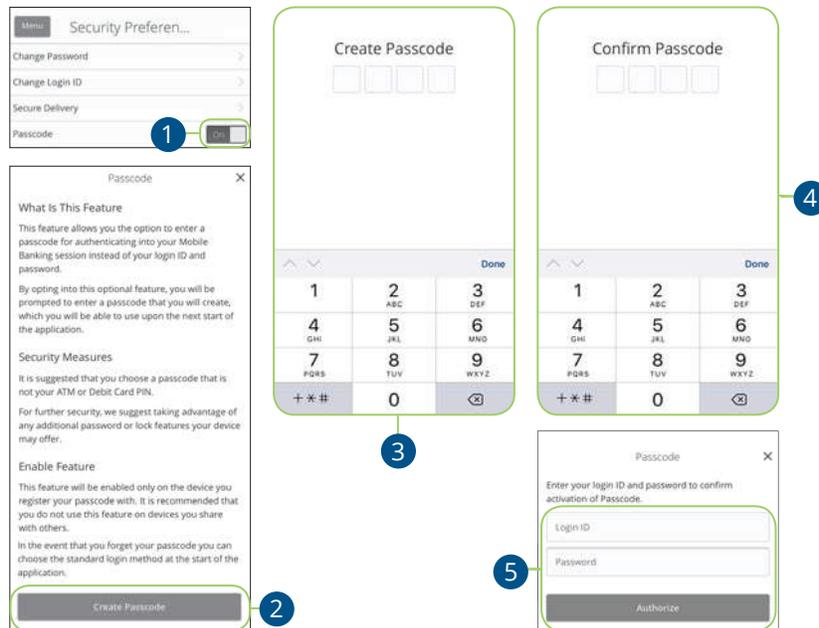


#### 4. Scan your fingerprint

- a. **iOS Device:** Place your finger on the Home button to enable Touch ID.
- b. **Android Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

## Enabling Passcode Authentication

Create a unique passode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!



Sign in to American Savings Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your 4-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password and tap the **Authorize** button.

## Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.

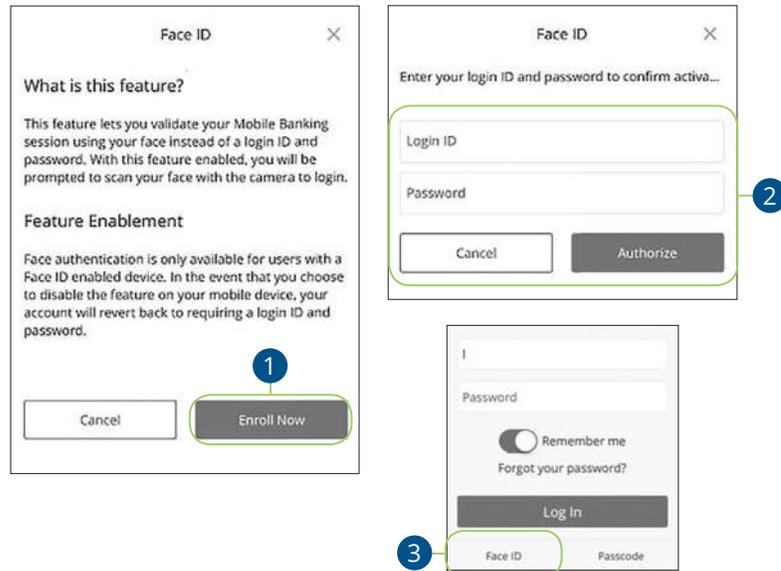


Sign in to American Savings Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

## Enabling Face ID

Face ID is a feature which utilizes facial recognition to allow you to unlock your iOS device using your face instead of a login ID and password.



Open American Savings Bank's Mobile app and tap the **Face ID** button.

1. Review the information about using a Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password and tap the **Authorize** button.
3. Face ID is now set up. During your next login, tap the **Face ID** button to log in using Face ID.

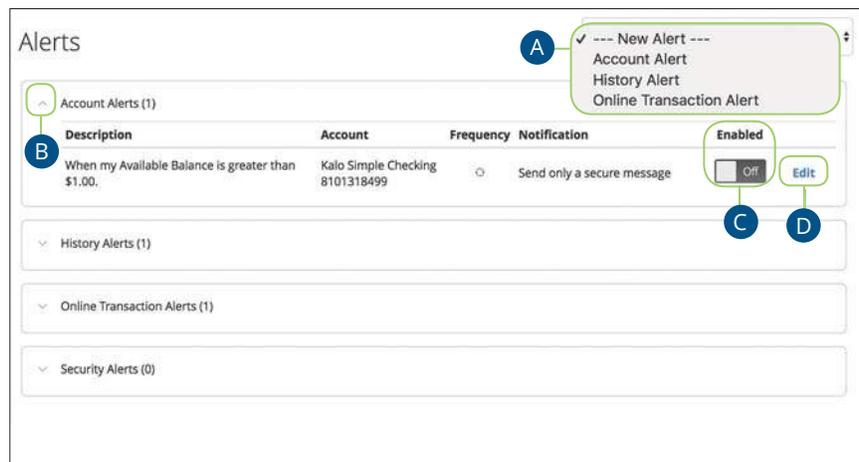


**Note:** You must have Face ID enabled on your mobile device before enabling it through our Online Banking Mobile app.

## Security

### Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** tab, click **Alerts**.

- A.** The "New Alert" drop-down lets you create a date, account, history or transaction alert.
- B.** The  icon allows you to collapse or expand alert details for each category.
- C.** Toggling the "Enabled" switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



**Note:** All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

## Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

The image shows a sequence of eight steps for setting up an account alert:

1. Select "Account Alert" from the "New Alert" dropdown.
2. Check the box next to "COMMERCIAL CHECKING: XXXX6789" under "Select an account".
3. Check the box next to "AVAILABLE BALANCE" under "Select a field".
4. Check the box next to "GREATER THAN" under "Select a comparison".
5. Enter "0.00" in the "Enter an amount" field and click the "Save" button.
6. Select "Secure Message Only" from the "Select a delivery method" dropdown.
7. Check the box next to "Every Occurrence" under "FREQUENCY".
8. Click the "Save" button at the bottom of the "New Account Alert" summary screen.

In the **Settings** tab, click **Alerts**.

1. Use the "New Alert" drop-down and select "Account Alert."
2. Check the box next to an account name.
3. Check a box to select a field.
4. Check a box to select a comparison.
5. Enter an amount and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

## History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

The image shows a sequence of eight steps for creating a History Alert:

1. Select "New Alert" and "History Alert" from the dropdown menu.
2. Select an account (e.g., "COMMERCIAL CHECKING: XXXX6789").
3. Select a transaction type (e.g., "DEBIT TRANSACTION").
4. Select a comparison (e.g., "GREATER THAN").
5. Enter an amount (e.g., "0.00") and a check number using numeric keypads.
6. Select a delivery method (e.g., "Secure Message Only").
7. Choose a frequency (e.g., "Every Occurrence").
8. Click the "Save" button.

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Check the box next to an account name.
3. Select a transaction type by checking a box.
4. Check a box to select a comparison. These options vary depending on the chosen transaction type.
5. Enter an amount or check number and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

## Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The image illustrates the process of creating a new online transaction alert through a series of steps:

- 1**: Selecting the alert type from a dropdown menu. The options are Account Alert, History Alert, and Online Transaction Alert.
- 2**: Selecting a transaction type. The options are External Transfer and Funds Transfer.
- 3**: Selecting a status. The options are DRAFTED and AUTHORIZED.
- 4**: Selecting a delivery method. The options are Secure Message Only, Email, Phone, and Text Message.
- 5**: Selecting a frequency. The options are Every Occurrence and a radio button for a different frequency.
- 6**: Clicking the Save button to complete the alert creation.

In the **Settings** tab, click **Alerts**.

1. Click the “New Alert” drop-down and select “Transaction Alert.”
2. Check the box next to a transaction type.
3. Select a status by checking the appropriate box.
4. Select a delivery method using the drop-down.
5. Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.
6. Click the **Save** button when you are finished.

# Security

## Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

The screenshot displays the 'Security Alerts (28)' section. A list of alerts is shown with descriptions such as 'Alert me when an address is changed' and 'Alert me when my password is changed'. A modal titled 'Delivery Preferences' is open, containing fields for 'Email Address', 'Phone Number', and 'SMS Text Number'. The 'Enabled' toggle is currently turned off. Callout 1 points to the 'Edit Delivery Preferences' link, callout 2 points to the 'Email Address' field, callout 3 points to the 'Save' button, callout A points to the 'Enabled' toggle, and callout B points to a grayed-out alert description.

In the **Settings** tab, click **Alerts**, then **Security Alerts**.

- A. You can turn an alert on or off by toggling the **Enabled** switch.
- B. If an alert is grayed-out, you cannot edit or disable it.

### Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

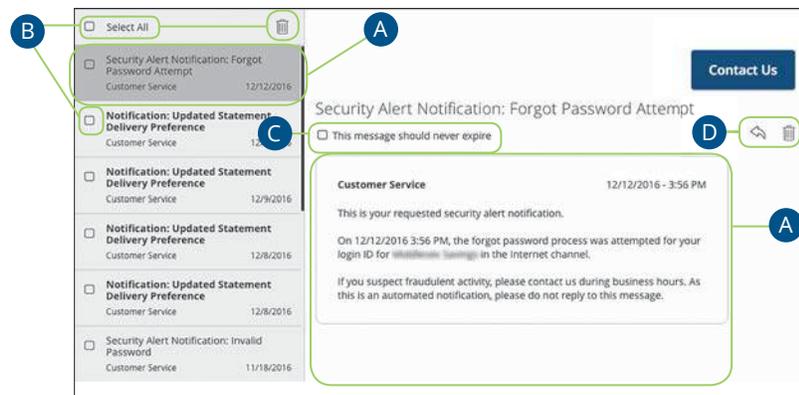
In the **Settings** tab, click **Alerts**, then **Security Alerts**.

1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

## Security

### Secure Message Overview

If you have questions about your accounts or need to speak with someone at American Savings Bank, Secure Messages allows you to communicate directly with a American Savings Bank customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



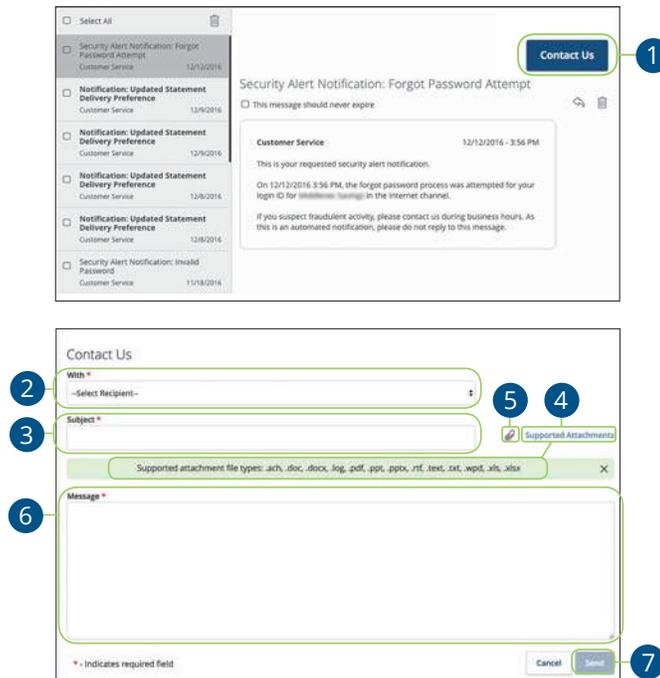
Click the **Messages** tab.

- A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- B.** Delete multiple messages by checking the box next to the corresponding messages or check the box next to "Select All" and click the .
- C.** Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- D.** Delete an opened message by clicking the  icon or reply by clicking the  icon.

## Security

### Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

1. Create a new message by clicking the **Contact Us** button in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. (Optional) Click the “Supported Attachments” link to see if your file is supported.
5. (Optional) Attach a file by clicking the  icon.
6. Enter your message.
7. Click the **Send** button when you are finished.

Security: Sending a Secure Message

## Transaction Types

### Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of American Savings Bank, there are various features that help you transfer funds in different ways.

- **Transfer Money:**  
Move money between your personal American Savings Bank accounts.

Funds Transfer

FROM \*

----Select From Account----

TO \*

----Select To Account----

- **External Transfer after adding and verifying external accounts:**  
Move money after linking your external accounts.

Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Verify External Account

Please choose an account to verify using the amounts that were deposited to your account.

Account Number	Account Type	Status
<input type="radio"/> 123456789	Checking	Funds have <u>not</u> been sent to the target account yet. This request can not be selected.

Funds Transfer

FROM \*

----Select From Account----

- **Loan Payment:**

Move money to a loan at American Savings Bank or at another financial



Loan Payment

From Account \*

---Select From Account:---

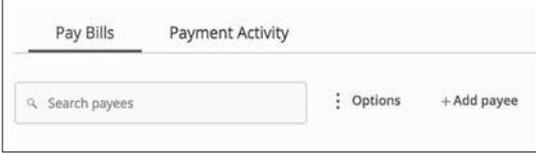
To Loan Account \*

---Select To Account:---

institution.

- **Bill Pay:**

Move money to someone's external account or a company's account.



Pay Bills    Payment Activity

Search payees    Options    + Add payee

## Transactions

### Transfer Money

When you need to make a one-time or recurring transfer between your personal American Savings Bank accounts, you can use the Transfer Money feature. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows a 'Transfer Funds' form with the following fields and callouts:

- 1** Callout points to the 'From' field, which is a dropdown menu with the text '----Select From Account--'.
- 2** Callout points to the 'Amount' field, which contains '\$0.00' and a checkbox labeled 'Make this a recurring transaction'.
- 3** Callout points to the 'Date' field, which contains '6/2/2017' and a calendar icon.

In the **Transactions** tab, click **Transfer Money**.

1. Select the accounts to transfer funds between using the "To" and "From" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.

The screenshot shows a form for creating a recurring transaction. It includes the following elements:

- Amount:** A text input field containing "0.00". To its right is a checkbox labeled "Make this a recurring transaction" with a callout "4a".
- How often should this transfer repeat?:** A drop-down menu with the text "---Select Transaction Frequency---" and a callout "4b".
- Start Date:** A text input field with the placeholder "Please select a Frequency" and a calendar icon, with a callout "4c".
- End Date:** A text input field with the placeholder "Please select a Start Date" and a calendar icon.
- Repeat Forever:** A checkbox labeled "Repeat Forever" with a callout "4d".
- Memo (optional):** A text input field with the placeholder "Enter letters and numbers only" and a callout "5".
- Buttons:** A "Clear" button and a "Transfer Funds" button with a callout "6".

4. If you would like to set up a recurring transfer, follow the steps below.
  - a. Check the box next to "Make this a recurring transaction" to repeat the transfer.
  - b. Use the "How often should this transfer repeat?" drop-down to specify how often the transfer should occur.
  - c. Enter a start and end date for this transaction using the calendar features.
  - d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
5. Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



**Note:** You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.



## Transactions

### Verifying A Personal External Account

As soon as American Savings Bank makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.

The screenshot shows a web form titled "Verify External Account" with the instruction: "Please choose an account to verify using the amounts that were deposited to your account." Below this is a table with three columns: "Account Number", "Account Type", and "Status". A single row is visible with the account number "123456789", type "Checking", and status "Funds have not been sent to the target account yet. This request can not be selected." Below the table is a section titled "Verify Deposit Amounts" containing two input fields labeled "Amount #1:" and "Amount #2:". At the bottom left of the form is a "Submit" button. Three blue circular callouts with white numbers 1, 2, and 3 are overlaid on the form: callout 1 points to the radio button next to the account number, callout 2 points to the "Amount #1:" input field, and callout 3 points to the "Submit" button.

Account Number	Account Type	Status
<input type="radio"/> 123456789	Checking	Funds have <u>not</u> been sent to the target account yet. This request can not be selected.

Verify Deposit Amounts

Amount #1:

Amount #2:

In the **Transactions** tab, click **Verify External Account**.

1. Select the account you would like to verify.
2. Enter the amounts of the two micro-deposits that have been made into your external account.
3. Click the **Submit** button when you are finished.

## Transactions

### Loan Payments

When you need to make a one-time or recurring payment to your loans with American Savings Bank or with another FI, you can use the Loan Payment feature.

The screenshot shows a 'Loan Payment' form with the following fields and callouts:

- 1**: A callout pointing to the 'From Account \*' dropdown menu, which currently displays '---Select From Account:---'.
- 2**: A callout pointing to the 'Payment Type \*' dropdown menu, which is currently empty.
- 3**: A callout pointing to the 'Amount \*' input field, which contains '\$0.00' and has a checkbox labeled 'Make this a recurring transaction' to its right.
- 4**: A callout pointing to the 'Date \*' input field, which contains '06/02/2017' and has a calendar icon to its right.

In the **Transactions** tab, click on **Loan Payments**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the "Payment Type" drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

The screenshot shows a web form for setting up a recurring transaction. The form includes the following fields and controls:

- Amount \***: A text input field containing "\$0.00".
- 5a**: A checkbox labeled "Make this a recurring transaction" which is checked.
- 5b**: A dropdown menu labeled "How often should this transaction repeat?\*" with the text "----Select Transaction Frequency----".
- 5c**: Two date selection fields: "Start Date +" (containing "06/02/2017") and "End Date +" (containing "Select Date").
- 5d**: A checkbox labeled "Repeat Forever" which is checked.
- 6**: A text area labeled "Memo" with the placeholder text "Enter letters and numbers only".
- 7**: A "Submit" button.
- A "Clear" button is also present.
- A note at the bottom left states "\* - indicates required field".

5. If you would like to set up a recurring payment, follow the steps below.
  - a. Check the box next to "Make this a recurring transaction" to repeat the transfer.
  - b. Use the "How often should this transfer repeat?" drop-down to specify how often the transfer should occur.
  - c. Enter a start and end date for this transaction using the calendar features.
  - d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Click the **Transfer Funds** button when you are finished.

# Transactions

## Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All single and recurring transactions as well as deposited checks show in the Activity Center along with stop payments and check reorders.

The screenshot shows the 'Activity Center' interface. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar labeled 'Search transactions' and a 'Filters' button. A 'Favorites' dropdown menu is also visible. The main area displays a table of transactions with columns for 'Created', 'Status', 'Transaction Type', 'Account', and 'Amount'. The table contains several rows of transaction data. One transaction is highlighted, and its details are shown below the table. The details include 'Tracking ID: 27266', 'Created By: joe', 'Will process On: 12/9/2016', 'From Account:', 'To Account:', 'To Account Type: Checking', 'Amount: \$2,000.00', 'Recipient Wire Name: AT&T', 'Recipient Address 1: 2222 Testing Way', 'Recipient Address 2: Suite 200', 'Recipient City: Atlanta', and 'Recipient State: GA'. An 'Actions' dropdown menu is open for the highlighted transaction, showing options: 'Cancel', 'Inquire', 'Copy', and 'Print Details'.

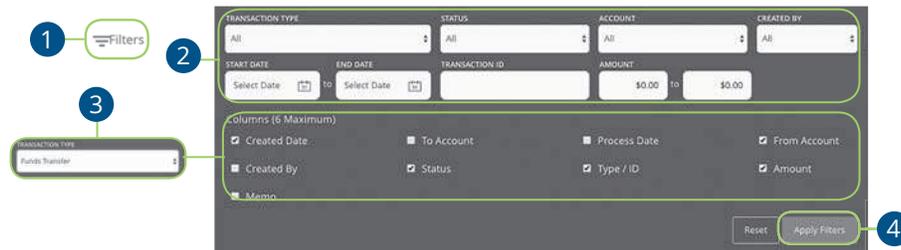
Created	Status	Transaction Type	Account	Amount
12/13/2016	Authorized	Funds Transfer - Tracking ID: 27331	Regular Checking	\$100.00
12/8/2016	On Hold	Domestic Wire - Tracking ID: 27275	Regular Checking	\$3,333.33
12/8/2016	Authorized	External Transfer - Tracking ID: 27274	Regular Checking	\$20,000.00
12/8/2016	Cancelled	ACH Collection - Tracking ID: 27267		\$2,500.00
12/8/2016	Drafted	Domestic Wire - Tracking ID: 27266		\$2,000.00

In the **Transactions** tab, click **Activity Center**.

- Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.
- Use the search bar to find transactions within that account.
- Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.
- Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click on a transaction to view more details.
- Select **Actions** to perform additional functions.

## Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.



In the **Transactions** tab, click **Activity Center**.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

## Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

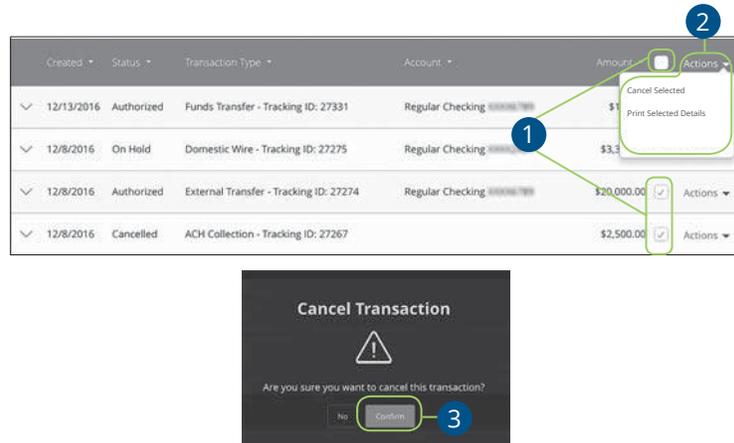


In the **Transactions** tab, click **Activity Center**.

1. Apply filters and click the "Favorites" link.
2. Click the + icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

## Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.



In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the "Actions" drop-down and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Cancelled" on the Activity Center page.



**Note:** If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

## Pay A Bill

### Bill Pay Overview

Sending payments to companies and individuals has never been easier! Pay A Bill with American Savings Bank helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.



**Note:** The first time that you click the **Pay A Bill** tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. You cannot remove or delete this account after it is enrolled.

### Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



In the **Transactions** tab, click **Pay A Bill**.

1. Click the "Add Payee" link.

The screenshot shows a mobile application interface for adding a payee. The form is titled "Add Payee" and includes the following fields and controls:

- 2**: A text input field for "Name \*".
- 3**: A group of four text input fields for "Address 1 \*", "Address 2", "Address 3", and "City \*".
- A "State \*" dropdown menu with "Select State" as the current selection.
- A "ZIP \*" text input field.
- 4**: A "Area Code \*" text input field.
- 5**: A "Phone \*" text input field.
- 5**: A "Payee Account #" text input field.
- 6**: "Cancel" and "Save" buttons at the bottom right.

2. Enter the new payee's name and add an optional nickname.
3. Enter the payee's street address, city and zip code and choose the state using the "State" drop-down.
4. Enter the payee's area code and phone number.
5. Enter the payee's account number.
6. Click the **Save** button when you are finished.

## Editing a “Pay From” Accounts

You can change which accounts are your default “Pay From” accounts.

Select accounts you will use to pay bills:

<input checked="" type="checkbox"/>	TCU SHARE DRAFT	\$646.44
<input type="checkbox"/>	PERFORMANCE CHECKING	\$665.81
<input type="checkbox"/>	RELATIONSHIP MM CHECKING	\$181,088.69
<input type="checkbox"/>	TCU COMMERCIAL PLUS	\$38,866.80
<input type="checkbox"/>	TCU SHARE DRAFT	\$338.43
<input type="checkbox"/>	PERFORMANCE CHECKING	\$49.89
<input checked="" type="checkbox"/>	TCU SHARE DRAFT	\$1,571.94

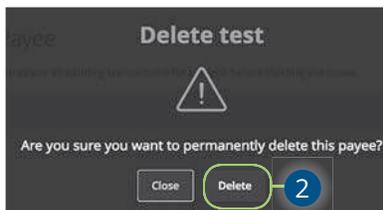
Cancel Save

In the **Transactions** tab, click **Pay A Bill**.

1. Select which accounts you wish to pay bills with by checking the appropriate box.
2. Click the **Save** button when you are finished making changes.

## Deleting a Payee

If you no longer need a payee and wish to remove them from your Bill Pay, you can do so from the Bill Payment page.



In the **Transactions** tab, click **Pay A Bill**.

1. Use the "Options" drop-down and choose "Delete a Payee."
2. Click the **Delete** button next to the payee you want to remove.

## Pay A Bill

### Making a Single Payment

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.

The screenshot shows a 'Pay A Bill' form with five numbered callouts:

- 1**: A card for the payee 'Washington Gas' with a last payment of '\$105.00 on 5/23/2017' and a three-dot menu icon.
- 2**: The 'Amount' input field, currently showing '\$0.00'.
- 3**: The 'Pay from account' dropdown menu, currently showing ':XXXX498'.
- 4**: The 'Deliver on' date field, currently showing '2/28/2019' with a calendar icon.
- 5**: The 'Submit Payment' button.

In the **Transactions** tab, click **Pay A Bill**.

1. Select a payee.
2. Enter an amount.
3. Select the account to take funds from using the drop-down.
4. Select the delivery date using the calendar feature.
5. Click the **Submit Payment** button.

## Pay A Bill

### Paying Multiple Bills

You can schedule different payments for multiple payees at the same time, so you can pay all your bills in one go!

The screenshot shows the 'Pay Bills' interface with the following components:

- Search and Options:** Search payees, Options, and Add payee buttons.
- Table:** A table with columns: Payee, Pay from (1), Amount (2), and Date. The 'Pay from' column has a dropdown menu, the 'Amount' column has a text input, and the 'Date' column has a calendar icon.
- Payees:** Brian, NOVEC VA (Last Paid: \$26.83 on 6/14/2017), and Washington Gas (Last Paid: \$105.00 on 5/23/2017).
- Total:** Total for 0 payments: \$0.00
- Buttons:** Review Payments (4)
- Review Payments Section:** A table with columns: Payee, Pay from, Amount, and Date (5).
- Review Table Data:**

Payee	Pay from	Amount	Date
Brian	Direct Pay Checking: [account]	\$0.10	9/29/2017
NOVEC VA	Direct Pay Checking: [account]	\$0.01	9/29/2017
Washington Gas	Direct Pay Checking: [account]	\$0.10	9/29/2017
- Total:** Total for 3 payments: \$0.21
- Buttons:** Edit Payments, Submit Payments (6)

In the **Transactions** tab, click **Pay A Bill**.

1. Choose the accounts funds will be taken from using the "Pay From" drop-downs.
2. Enter amounts for each bill.
3. Select the dates to pay bills using the calendar.
4. Click the **Review Payments** button.
5. Review your payment information and click the **Submit Payments** button when you are finished.

## Pay A Bill

### Payment Activity

You can delete a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed in the right sidebar for your convenience.



In the **Transactions** tab, click **Pay A Bill**.

- A. Click the Payment Activity tab.
- B. Use the search bar to find transactions within that account.
- C. Click the **Filters** icon to create a custom view of your transactions.
- D. Print the Activity Center page by clicking the  icon.
- E. Click the  icon next to the Date, Status, Payee, Pay from or Amount columns to sort transactions.
- F. Click on a transaction to view more details.



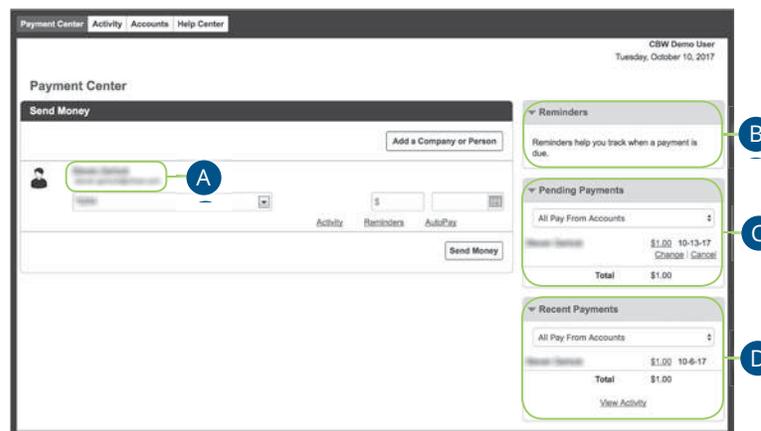
**Note:** Scheduled pending payments also appear under the Status column in green.

## Advance Bill Pay

### Overview

Bill Pay with American Savings Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Pay A Bill** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



In the **Transactions** tab, click on **Pay A Bill**. Click the "Options" drop-down and select **Visit Bill Pay Site**.

- A. All your payees are listed on the left side of your screen.
- B. All your existing reminders appear in the right side panel.
- C. Your pending transactions appear in the right side panel under "Pending Payments."
- D. You can view your transaction history for the last 45 days in the right side panel under "History Payments."

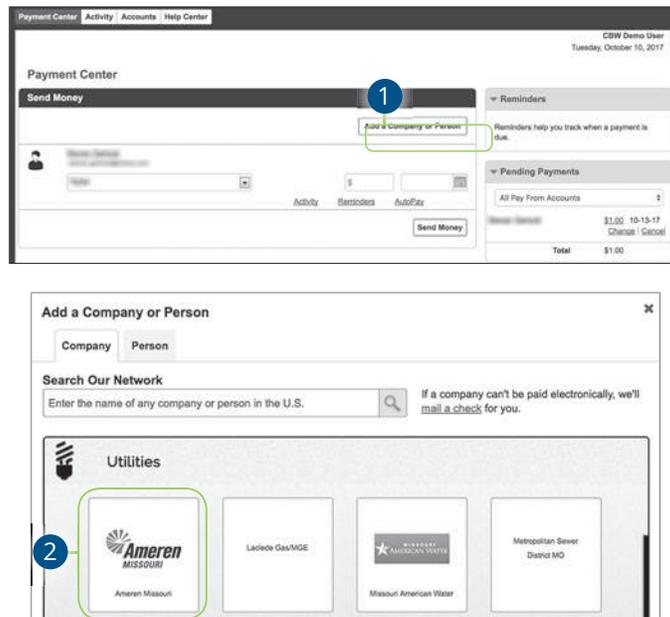
## Advance Bill Pay

### Creating a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, loan or account using our bill pay system. The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

#### Known Company

If the company you need to pay is preloaded in our database, you have the option to sign up for eBills. For more information, visit page 62.



Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Select your company from the list.

The screenshot shows a dialog box titled "Add a Company or Person" with two tabs: "Company" and "Person". The "Company" tab is selected. On the left, there is a logo for Ameren Missouri. On the right, there are four input fields: "Ameren Missouri Account Number", "Confirm Account Number", "Nickname", and "Ameren Missouri ZIP Code". A green box highlights the "Confirm Account Number" field, with a blue circle containing the number "3" next to it. At the bottom left, there is a blue circle containing the number "4" next to the "Add" button. A "Cancel" button is located to the right of the "Add" button.

3. Enter the required information. Fields may vary depending on which company you are adding.
4. Click the **Add** button when you are finished.

## Unknown Company

If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills.

The image shows two screenshots from a web application. The top screenshot is the 'Payment Center' interface. It has a navigation bar with 'Payment Center', 'Activity', 'Accounts', and 'Help Center'. The user is identified as 'CBW Demo User' on 'Tuesday, October 10, 2017'. The main section is 'Send Money', which includes a dropdown menu for 'Pay To', a dollar amount input field, and a 'Send Money' button. A blue circle with the number '1' highlights the 'Add a Company or Person' button. To the right, there are sections for 'Reminders' and 'Pending Payments'. The bottom screenshot is a modal dialog titled 'Add a Company or Person'. It has two tabs: 'Company' and 'Person'. Below the tabs is a search bar labeled 'Search Our Network' with the placeholder text 'Enter the name of any company or person in the U.S.' and a magnifying glass icon. A blue circle with the number '2' highlights a link that says 'If a company can't be paid electronically, we'll mail a check for you'.

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the “mail a check” link.

The screenshot shows a web form titled "Add a Company or Person" with two tabs: "Company" and "Person". The "Company" tab is active. On the left, there is an icon of a factory and a building labeled "Other Company". The form fields are as follows:

- Company Name**: A text input field.
- Account Number**: A text input field.
- Nickname**: A text input field.
- Address Line 1**: A text input field.
- Address Line 2**: A text input field.
- City**: A text input field.
- State**: A drop-down menu with "State" selected.
- ZIP Code**: Two text input fields separated by a hyphen.
- Phone Number**: Three text input fields separated by hyphens.
- Mobile Number (Optional)**: Three text input fields separated by hyphens.
- Email Address (Optional)**: A text input field.

At the bottom, there are two buttons: "Add" and "Cancel".

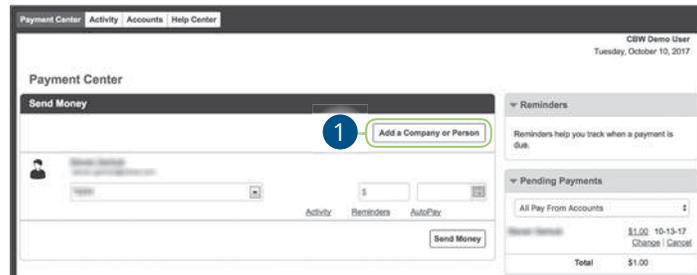
Numbered callouts in the image:

- 3**: Points to the "Company Name", "Account Number", "Address Line 1", and "City" fields.
- 4**: Points to the "State" drop-down menu.
- 5**: Points to the "ZIP Code", "Phone Number", "Mobile Number", and "Email Address" fields.
- 6**: Points to the "Add" button.

3. Enter the company name, account number, street address and city.
4. Select the state from the drop-down.
5. Enter the zip code, phone number, mobile number and email address.
6. Click the **Add** button when you are finished.

## Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.



Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the **Person** tab.

The screenshot shows a web form titled "Add a Company or Person" with two tabs: "Company" and "Person". The "Person" tab is selected. On the left, there is a placeholder for a person's profile picture with the label "Person". The form fields are as follows:

- 3**: "First and Last Name" text input field.
- "Nickname" text input field.
- 4**: "Address Line 1" text input field.
- "Address Line 2" text input field.
- "City" text input field.
- 5**: "State" dropdown menu with "State" selected.
- 6**: "ZIP Code" section with two input fields separated by a hyphen.
- "Phone Number" section with three input fields separated by hyphens.
- "Mobile Number (Optional)" section with three input fields separated by hyphens.
- "Email Address (Optional)" text input field.
- 7**: "Add" button and "Cancel" button.

3. Enter the payee's first and last name.
4. Enter their street address and city.
5. Select the state from the drop-down.
6. Enter their zip code, phone number, mobile number and email address.
7. Click the **Add** button when you are finished.

## Advance Bill Pay

### Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

Click the **Payment Center** tab.

1. Select a payee.
2. Make the necessary changes.
3. Click the **Save Changes** button when are you finished making changes.

# Advance Bill Pay

## Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.

The screenshot illustrates the process of deleting a payee in three steps:

- Step 1:** A dropdown menu is open, showing "Metropolitan Sewer District MO" selected. A blue circle with the number "1" highlights this selection.
- Step 2:** The payee details page for "Metropolitan Sewer District MO" is displayed. At the bottom right, a link labeled "Remove Metropolitan Sewer District MO" is highlighted with a blue circle and the number "2".
- Step 3:** A confirmation dialog box asks, "Are you sure you want to remove Metropolitan Sewer District MO?". It includes the text "When you remove Metropolitan Sewer District MO, your pending payments are canceled." At the bottom, the "Remove Metropolitan Sewer District MO" button is highlighted with a blue circle and the number "3".

Click the **Payment Center** tab.

1. Select a payee.
2. Click the "Remove" link.
3. Click the **Remove** button to permanently delete your payee.

## Advance Bill Pay

### eBills

You can go paperless and receive your bills electronically within our bill pay system. Major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.

The top screenshot shows the 'Request eBills' link highlighted with a red circle and the number 1. The bottom screenshot shows the 'Available Bills' section with the 'Add' button highlighted with a red circle and the number 2, and the 'Submit' button highlighted with a red circle and the number 3.

Click the **Payment Center** tab.

1. Click on the **Request eBills** icon or “eBills” link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. Click the **Submit** button when you are finished.

## Advance Bill Pay

### Schedule Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot displays the 'Advance Bill Pay' interface. The top section, titled 'Details', shows a 'Pay From' dropdown menu with '\*5254' selected and an 'Available Balance: \$43.28' below it. To the right, there are 'Amount' and 'Deliver By' fields. A 'Send Money' button is located at the bottom right of this section. The bottom section, titled 'Review Payments', shows a preview of the payment with 'Pay From \*5254', 'Amount \$1.00', and a 'Memo' field. A 'Submit Payments' button is located at the bottom right of this section. The interface also includes tabs for 'Activity', 'Reminders', and 'AutoPay'.

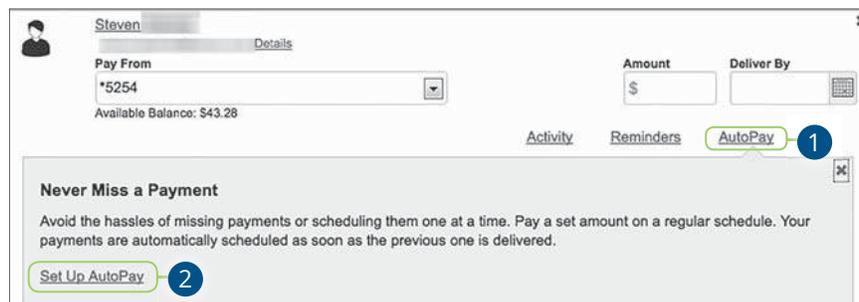
Click the **Payment Center** tab.

1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill and use the calendar feature to select the payment due date.
3. Click the **Send Money** button.
4. Review the payment information.
5. Click the **Submit Payments** button when you are finished.

## Advance Bill Pay

### Automatic Payments

Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



The screenshot shows a user interface for a bill pay service. At the top, there is a user profile for 'Steven' with a 'Details' link. Below this, there is a 'Pay From' dropdown menu showing '\*5254' and an 'Available Balance: \$43.28'. To the right, there are input fields for 'Amount' (with a '\$' symbol) and 'Deliver By' (with a calendar icon). Below these fields are three tabs: 'Activity', 'Reminders', and 'AutoPay'. The 'AutoPay' tab is highlighted with a green circle and a blue '1' next to it. Below the tabs is a section titled 'Never Miss a Payment' with a sub-heading 'Avoid the hassles of missing payments or scheduling them one at a time. Pay a set amount on a regular schedule. Your payments are automatically scheduled as soon as the previous one is delivered.' At the bottom of this section, there is a 'Set Up AutoPay' link highlighted with a green circle and a blue '2' next to it.

Click the **Payment Center** tab.

1. Click the "AutoPay" link
2. Click the "Set Up AutoPay" link.

The image shows a screenshot of a bill pay form with several fields and a button. The fields are grouped into two main sections. The left section contains: 'Pay From' (a drop-down menu with '\*5254' selected, callout 3), 'Amount' (a text input field with a '\$' symbol, callout 4), 'First Delivery Date' (a date picker with a calendar icon and the text 'Numeric date starting with the month', callout 4), and 'Frequency' (a drop-down menu with 'Select a frequency', callout 5). The right section contains: 'Duration' (a drop-down menu with 'Select a Duration', callout 6), 'Email Notifications' (a section header), 'Email Address' (a text input field with 'test@test.com', callout 7), three checkboxes for notifications: 'Email me when my payment is pending', 'Email me when the payment has been sent' (callout 8), and 'Email me before sending the last payment', and a 'Start Sending Payments' button (callout 9).

3. Use the drop-down and select an account to withdraw from.
4. Enter the amount of your bill and use the calendar feature to select the payment due date.
5. Use the drop-down to select the frequency.
6. Select the duration of the payments using the drop-down.
7. Enter your email address.
8. Check the appropriate boxes indicating when you would like to be notified.
9. Click the **Start Making Payments** button when you are finished.

## Advance Bill Pay

### Editing Pending Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Pending Payments		
All Pay From Accounts		
Steven	\$1.00	10-13-17 Processing
Steven	\$1.00	10-16-17 <a href="#">Change</a> <a href="#">Cancel</a>
<b>Total</b>	<b>\$2.00</b>	

Change Payment

Confirmation: MSLCF-RXPFR1

CHECK DELIVER BY Oct 16

Pay From: \*5254 Available Balance: \$43.28

Amount: \$ 1.00

Deliver By: 10/16/2017

Memo: Printed on Check

[Save Changes](#) [Don't Save Changes](#) [Cancel Payment](#)

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Change" link.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.

## Advance Bill Pay

### Cancel Pending Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Pending Payments		
All Pay From Accounts		
Steven [redacted]	\$1.00	10-13-17 Processing
Steven [redacted]	\$1.00	10-16-17 <a href="#">Change</a> <a href="#">Cancel</a>
<b>Total</b>	<b>\$2.00</b>	

Cancel Payment		
[Redacted]	Pay From: [Redacted]	DELIVERY Oct 16
	Amount: \$1.00	
	Withdraw On: When Check Cashed	
	Confirmation: MSLCF-RXPR1	
	<a href="#">Cancel Payment</a>	<a href="#">Do Not Cancel Payment</a> <a href="#">Change Payment</a>

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Cancel" link if you do not wish to process the payment.
2. Click the **Cancel Payment** button to permanently delete your payment.

## Advance Bill Pay

### Viewing Transaction Details

#### Single Transaction

You can view the details of a single transaction within the Recent Payments panel on the Payment Center page.

Recent Payments		Sort
All Pay From Accounts		
Steven	Canceled	10-16-17
Steven	Canceled	10-16-17
Steven	\$1.00	10-6-17
<b>Total</b>		<b>\$1.00</b>
<a href="#">View Activity</a>		

Canceled

Payment canceled Oct 11, 2017.

Payment Detail

Pay From [Redacted]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation M5LCF-RXPR1

CHECK

DELIVER BY

Oct 16

[Print](#)

Click the **Payment Center** tab and locate the **Recent Payments** box.

1. Click the status of the payment.
2. View payment details.
3. (Optional) Click the "Print" link to print payment details.

## Multiple Transactions

You can view all of your previous transactions or transactions sent to a specific payee from the Payment Center page.

Recent Payments			<a href="#">Sort</a>
All Pay From Accounts			
Steven	<a href="#">Canceled</a>	10-16-17	
Steven	<a href="#">Canceled</a>	10-16-17	
Steven	<a href="#">\$1.00</a>	10-6-17	
<b>Total</b>		<b>\$1.00</b>	
1a <a href="#">View Activity</a>			

**Test User** [Details](#)

Pay From:  Amount: \$  Deliver By:

Available Balance: \$43.28

[Activity](#) [Reminders](#) [AutoPay](#)

Recent Payments	Pending Payments
None	10-16-17 <span style="float: right;">\$1.00</span>
1b <a href="#">More Activity</a>	

Click the **Payment Center** tab and locate the **Recent Payments** box.

1. You can view all previous payments or payments that are sent only to a specific payee.
  - a. Click the “View Activity” link under the Recent Payments panel to view all payments.
  - b. Click the “Activity” link then the “More Activity” link under a specific payee to view all payments sent to that payee.

**Activity**

**Reminders**  
Reminders help you track when a bill is due.

**Payments**

Date Range: Past 12 months Oct 11, 2016 and future

Filter By: Recipient Name: Test User

Showing Test User payments. Clear Filter

Showing 1 - 1 of 1 payments

Withdraw On	Description	Category	Amount	Deliver By	Status
When Check Cashed	Test User		\$1.00	10-16-17	Pending Cfm # MSLNN-7L26K
Total			\$1.00	Pending, Processing, and Delivered payments only, including any fees	

Showing 1 - 1 of 1 payments

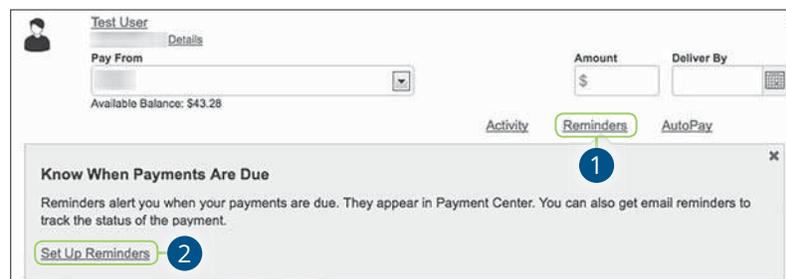
Download Payment List Print

2. View your reminders set for this transaction.
3. Use the filters to help locate a specific transaction.
4. Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
5. Click the  icon to view details of a specific transaction.
6. Click the **Download Payment List** button to keep a documented list of your transactions

## Advance Bill Pay

### Creating a Reminder

Setting up a reminder within your online bill pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.



Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Set Up Reminders" link.

The screenshot shows a web form titled "Manage Reminders for Test User". The form is divided into several sections, each with a numbered callout (3-8) pointing to a specific element:

- 3:** Points to the "Typical Due Date" section, which includes a text input field with a calendar icon and the instruction "Numeric date starting with the month".
- 4:** Points to the "Typical Amount Due" section, which includes a text input field with a dollar sign (\$).
- 5:** Points to the "Bill Received" section, which includes a drop-down menu with the text "Select a frequency".
- 6:** Points to the "Remind Me in Advance" section, which includes a drop-down menu with the text "Select From List".
- 7:** Points to the "Email Address" section, which includes a text input field containing "test@test.com".
- 8:** Points to the "Send Reminders" button, which is located at the bottom of the form next to a "Cancel" link.

Below the "Email Address" section, there are three unchecked checkboxes:

- Email me when my payment is due.
- Email me when the payment has been sent.
- Email me if not paid by the due date.

3. Use the calendar feature to select the typical due date and the amount due.
4. Use the "Bill Received" drop-down and select the frequency of the bill.
5. Use the drop-down and choose when to receive a notification.
6. Enter your email address.
7. Check the appropriate boxes indicating when you would like to be notified.
8. Click the **Send Reminders** button when you are finished.

# Advance Bill Pay

## Managing Reminders

You can manage which reminders you would like sent to your email.

The screenshot shows the 'Reminders' tab in the Advance Bill Pay interface. It features a 'Payment Center Reminders' section with details like 'Reminders appear 3 days before the payment is due.', 'Frequency: Monthly', and 'Typical Amount: \$1.00'. The 'Email Reminders' section indicates that reminders are sent when the payment is due. A 'Manage Email Reminders' link is highlighted with a blue circle labeled '2'.

The 'Manage Email Reminders for' dialog box contains the following elements:

- Email Address:** test@test.com (highlighted with a blue circle labeled '3')
- Email me when my payment is due.
- Email me when the payment has been sent.
- Email me if not paid by the due date.
- Buttons:** Save Changes (highlighted with a blue circle labeled '4') and Cancel.

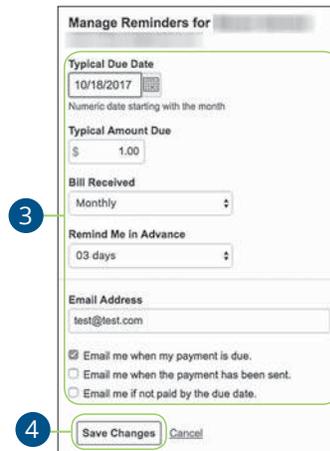
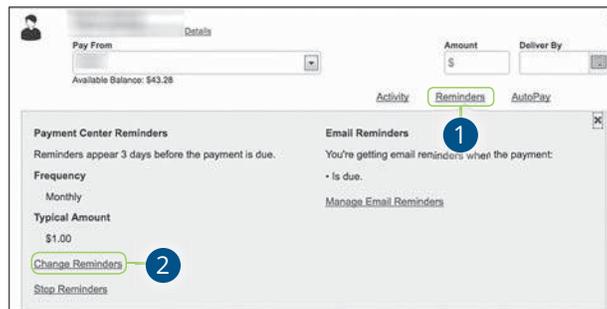
Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Manage Email Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

## Advance Bill Pay

### Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.



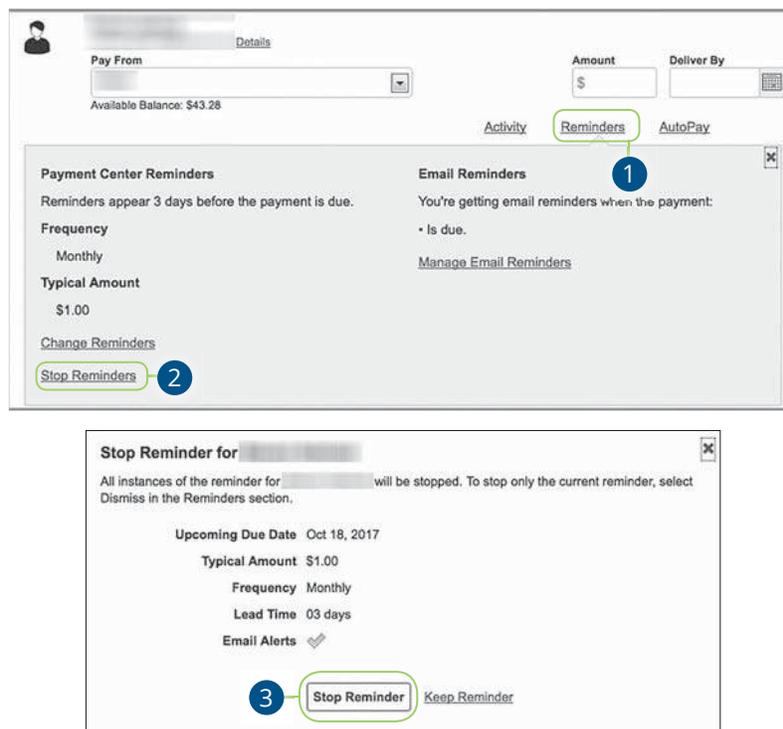
Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Change Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

# Advance Bill Pay

## Deleting Reminders

You can remove an existing reminder if it is no longer needed.



Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Stop Reminders" link.
3. Click the **Stop Reminder** button when you are finished making changes.

## Advance Bill Pay

### Moving Payments

You can change the account a pending payment is applied to, if needed.

**Manage Accounts**

Account	Account Number	Available Balance	Used for ...
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
			<a href="#">Move Payments</a>   <a href="#">Change Name</a>   <a href="#">Delete Account</a>
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
			<a href="#">Change Name</a>   <a href="#">Delete Account</a>

**Move Payments** | [Change Name](#) | [Delete Account](#)

All pending payments, including any automatic payments, move to the account you select. Payments currently in process don't move.

Current From Account ZB, NA DBA THE COMMERCE BANK O

Move to This Account

Available Balance: \$0.00

[Move Payments](#) | [Cancel](#)

**Confirm Moving These Payments**

The following bill payments will be paid from ZB, NA DBA THE COMMERCE BANK O

Biller Name	Account	Amount	Pay Date
Test User		\$1.00	10/16/2017

[Yes, Move the Payments](#) | [Cancel](#)

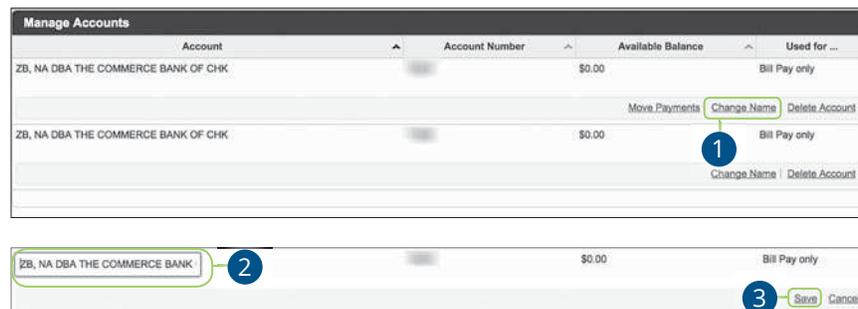
Click the **Accounts** tab.

1. Click the "Move Payments" link.
2. Click the **Move Payments** button.
3. Click the **Yes, Move the Payments** button to confirm.

## Advance Bill Pay

### Editing Account Name

Within the Account tab, you can edit an account nickname at anytime.



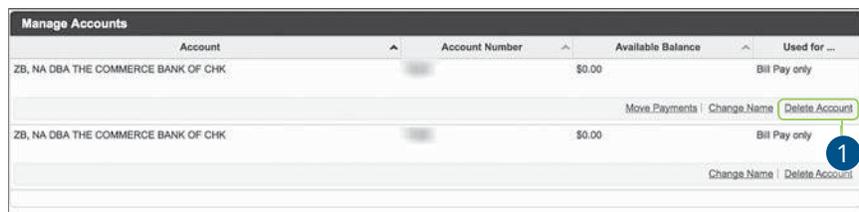
Click the **Accounts** tab.

1. Click the "Change Name" link.
2. Make the necessary changes.
3. Click the "Save" link when you are finished making changes.

## Advance Bill Pay

### Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account, but it does not erase data from an existing payment using this account.



Account	Account Number	Available Balance	Used for ...
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
Move Payments   Change Name   <b>Delete Account</b>			
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
Change Name   Delete Account			

**Are you sure you want to delete ZB, NA DBA THE COMMERCE BANK OF CHK** ✕

If you have any pending transactions from this account, including any that are scheduled automatically, they will be canceled. Email reminders you've set up for this account will also be canceled.

 This action cannot be undone.

**2**

Click the **Accounts** tab.

1. Click the "Delete Account" link.
2. Click the **Delete Account** button to permanently remove an account.

## Services

### Stop Payment Request

#### Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at (800) 272-2566.

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Are you requesting to stop payment on one or multiple checks?
ACCOUNT *	Single Check Multiple Checks
NOTE	* - Indicates required field

Back Send Request

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Select an Account
ACCOUNT *	Commercial Checking XXXX6789 \$7,800.88 Commercial Loan XXXX7890 \$12,150.00
CHECK NUMBER *	Commercial Checking XXXX5678 \$8,430.21 Certificate of Deposit XXXX3456 \$54,943.77
PAYEE	Consumer Checking XXXX1234 \$1,750.32
AMOUNT	Savings XXXX2345 \$118,547.75 120 day CD XXXX2508 \$17,500.00
DATE	Regular Checking XXXX2431 \$7,789.19
NOTE	* - Indicates required field

Back Send Request

In the **Services** tab, click **Stop a Payment**.

1. Select "Single Check."
2. Select the appropriate account.

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the check number		
ACCOUNT Commercial Checking XXXX5678 *	<input type="text"/>		
CHECK NUMBER *	1	2	3
PAYEE	4	5	6
AMOUNT	7	8	9
DATE	Delete	0	Save

3

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the payee		
ACCOUNT Commercial Checking XXXX5678 *	<input type="text"/>		
CHECK NUMBER *	Payee Name		
PAYEE	<input type="button" value="Set"/>		

\* - Indicates required field

Back Send Request

4

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the check amount		
ACCOUNT Commercial Checking XXXX5678 *	<input type="text" value="\$ 0.00"/>		
CHECK NUMBER #12 *	1	2	3
PAYEE test	4	5	6
AMOUNT	7	8	9
DATE	Delete	0	Save
NOTE			

\* - Indicates required field

Back Send Request

5

3. Enter the check number and click the **Save** button.
4. (Optional) Enter the payee and click the **Set** button.
5. (Optional) Enter the amount and click the **Save** button.

Services: Stop Payment Request

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

<b>REQUEST TYPE</b> Single Check *	<div style="border: 1px solid gray; padding: 5px;"> <p>Enter the date of the check</p> <table border="1"> <thead> <tr> <th colspan="7">December 2016</th> </tr> <tr> <th>Sun</th> <th>Mon</th> <th>Tue</th> <th>Wed</th> <th>Thu</th> <th>Fri</th> <th>Sat</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> <tr> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> </tr> <tr> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> </tr> <tr> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> </tr> </tbody> </table> </div>	December 2016							Sun	Mon	Tue	Wed	Thu	Fri	Sat					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
December 2016																																																		
Sun		Mon	Tue	Wed	Thu	Fri	Sat																																											
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18		19	20	21	22	23	24																																											
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<b>PAYEE</b> test																																																		
<b>AMOUNT</b> \$0.12																																																		
<b>DATE</b>																																																		
<b>NOTE</b>																																																		

\* - Indicates required field

Back Send Request

**6**

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**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

<b>REQUEST TYPE</b> Single Check *	<div style="border: 1px solid gray; padding: 5px;"> <p>Enter a brief note to include with this request</p> <div style="border: 1px solid gray; padding: 2px;">Description</div> <div style="text-align: right; margin-top: 5px;">Set</div> </div>
<b>ACCOUNT</b> Commercial Checking XXXX5678 *	
<b>CHECK NUMBER</b> #12 *	
<b>PAYEE</b> test	

\* - Indicates required field

Back Send Request

**7**

**8**

6. (Optional) Enter the date of the check using the calendar.
7. (Optional) Enter a description under "Note" and click the **Set** button.
8. Click the **Send Request** button when you are finished.



**Note:** You can view the approval status of a stop payment in the Activity Center.

## Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at (800) 272-2566.

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Are you requesting to stop payment on one or multiple checks?
ACCOUNT *	Single Check Multiple Checks
NOTE	* - Indicates required field

Back Send Request

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Select an Account
ACCOUNT *	Commercial Checking XXXX6789 \$7,800.88 Commercial Loan XXXX7890 \$12,150.00
STARTING CHECK NUMBER #	Certificate of Deposit XXXX3456 \$54,943.77
ENDING CHECK NUMBER #	Commercial Checking XXXX5678 \$8,430.21 Consumer Checking XXXX1234 \$1,750.32
START DATE	Savings XXXX2345 \$118,547.75
END DATE	120 day CD XXXX2508 \$17,500.00 Regular Checking XXXX2431 \$7,789.19
NOTE	* - Indicates required field

Back Send Request

In the **Services** tab, click **Stop Payment**.

1. Select "Multiple Checks."
2. Select the appropriate account.

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

**REQUEST TYPE** \* Multiple Checks

**ACCOUNT** \*

**STARTING CHECK NUMBER #** \*

Starting Check Number		
1	2	3
4	5	6
7	8	9
Delete	0	Save

**ENDING CHECK NUMBER #** \*

**START DATE**

**END DATE**

**NOTE**

\* - Indicates required field

Back Save Request

3

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

**REQUEST TYPE** \* Multiple Checks

**ACCOUNT** \*

**STARTING CHECK NUMBER #1** \*

Ending Check Number		
1	2	3
4	5	6
7	8	9
Delete	0	Save

**ENDING CHECK NUMBER #2** \*

**START DATE**

**END DATE**

**NOTE**

\* - Indicates required field

Back Save Request

4

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

**REQUEST TYPE** \* Multiple Checks 11

**ACCOUNT** \*

**STARTING CHECK NUMBER #1** \*

**ENDING CHECK NUMBER #12** \*

**START DATE**

Enter the start date of the checks						
June 2017						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

**END DATE**

**NOTE**

\* - Indicates required field

Back Save Request

5

3. Enter the starting check number and click the **Save** button.
4. Enter the ending check number and click the **Save** button.
5. (Optional) Enter the start date of the checks using the calendar.

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

**REQUEST TYPE** \*  
Multiple Checks 11

**ACCOUNT** \*

**STARTING CHECK NUMBER** \*  
#1

**ENDING CHECK NUMBER** \*  
#12

**START DATE**  
6/2/2017

**END DATE**  
6/3/2017

**NOTE**

Enter the end date of the checks

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

\* - Indicates required field

Back Send Request

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

**REQUEST TYPE** \*  
Multiple Checks 11

**ACCOUNT** \*

**STARTING CHECK NUMBER** \*  
#1

**ENDING CHECK NUMBER** \*  
#12

**START DATE**  
6/2/2017

**END DATE**  
6/3/2017

**NOTE**

Enter a brief note to include with this request

Description

Set

\* - Indicates required field

Back Send Request

6. (Optional) Enter the end date of the checks using the calendar.
7. (Optional) Enter a description under "Note" and click the **Set** button
8. Click the **Send Request** button when you are finished.

## Services

### Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

**E-Documents**

1 **ACCOUNT \*** --Select Account-- 2 **START DATE \*** 12/1/2015 3 **END DATE \*** 6/1/2016 4 **Continue**

\* - Indicates required field

**E-Documents**

**ACCOUNT \*** X6659 - Analyzed Business Checking **START DATE \*** 12/1/2015 **END DATE \*** 6/1/2016

4 **DOCUMENT TYPE \*** --Select Document Type-- 5 **DOCUMENT \*** --Select Document-- **Reset** **View Document**

\* - Indicates required field

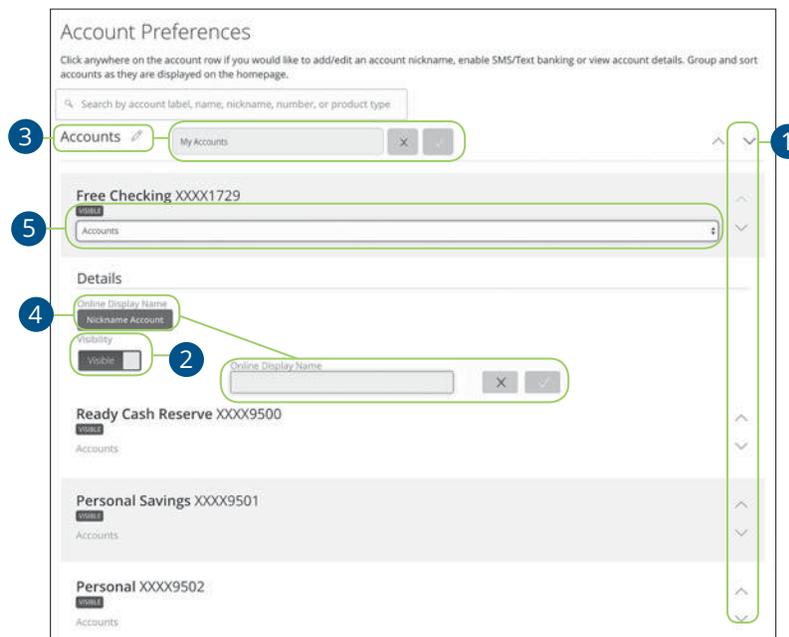
In the **Services** tab, click **Statements**.

1. Choose an account to work with using the "Account" drop-down.
2. Specify a start and end date for your statement.
3. Click the **Continue** button.
4. Use the "Document Type" and "Document" drop-downs to select a file format.
5. Click **View Document** to view your statement in a new browser window.

# Settings

## Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Select the "Account" drop-down to change the group that account is in.

Services: Account Preferences

## Settings

### Manage Contact Information

It is important to keep American Savings Bank updated with your most current personal contact information. That's why we've made it so simple to edit your personal data!

The screenshot shows a web form titled "Manage Contact Information". At the top, there is a paragraph of text: "Please review the following contact information currently on file. If this has changed, please provide updated information. To update your secure access code delivery information, please visit Security Preferences and choose the Security Delivery tab." A blue circle with the number "2" points to this text. Below the text is a section titled "Other Information" with a minus sign icon. This section contains four input fields: "Email Address\*" (with a red asterisk), "Home Phone Number\*" (with a red asterisk), "Mobile Phone Number\*" (with a red asterisk), and "Business Phone Number". A blue circle with the number "1" points to a plus sign icon to the left of the "Home Address" section below. At the bottom of the form, there is a "Submit" button with a red asterisk, and a blue circle with the number "3" points to it. To the right of the "Submit" button is the text "Indicates required field".

In the **Settings** tab, click **Manage Contact Information**.

1. Click the **+** icon to access the fields for each category.
2. Update your information.
3. Click the **Submit** button when you are finished making changes.

## Settings

### Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

The first screenshot, titled "Text Enrollment", shows a form with the following elements: a mobile phone icon (1), a text input field for "SMS TEXT NUMBER" (2), a checkbox for "Agree To Terms" (3), and a "Save" button (4). Below the input field, it says "\* - indicates required field".

The second screenshot, titled "Enrollment Successful", shows a confirmation screen with a checkmark icon and the text: "You have successfully enrolled in text banking. Before you can view your accounts on your text device, you must configure your accounts. Would you like to do so now?". At the bottom, there are two buttons: "Close" and "Visit Preferences" (5).

In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



**Note:** Once you've signed up for Text Banking you should receive a text confirmation.



6. Select an account you want to enroll in text banking.
7. Click the SMS/Text tab.
8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
9. (Optional) Click the  icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to	226563 for the Following Information:
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

## Settings

### Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.

The screenshot shows the 'Statement Preferences' section. It includes a table with columns for 'Account', 'Delivery Type', and 'Email Notifications'. Two rows are visible, both for 'Kalo Simple Checking'. The first row has 'eStatements' selected in the 'Delivery Type' column and an 'Add/Update E-mails' button. The second row also has 'eStatements' selected and an 'Add/Update E-mails' button. A callout box highlights the 'Add/Update E-mails' button in the first row with a '2'. Below this, a callout box highlights the 'Add/Update E-mails' button in the second row with a '2'. A second callout box highlights the 'Add/Update E-mails' button in the second row with a '2'. A third callout box highlights the 'Add/Update E-mails' button in the second row with a '2'. A fourth callout box highlights the 'Add Email' button in the second row with a '4'. A fifth callout box highlights the 'Add Email' button in the second row with a '4'. A sixth callout box highlights the 'Close' button in the second row with a '4'. A seventh callout box highlights the 'Add Email' button in the second row with a '4'. An eighth callout box highlights the 'Close' button in the second row with a '4'. A ninth callout box highlights the 'Add Email' button in the second row with a '4'. A tenth callout box highlights the 'Close' button in the second row with a '4'. A eleventh callout box highlights the 'Add Email' button in the second row with a '4'. A twelfth callout box highlights the 'Close' button in the second row with a '4'. A thirteenth callout box highlights the 'Add Email' button in the second row with a '4'. A fourteenth callout box highlights the 'Close' button in the second row with a '4'. A fifteenth callout box highlights the 'Add Email' button in the second row with a '4'. A sixteenth callout box highlights the 'Close' button in the second row with a '4'. 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A seventy-second callout box highlights the 'Close' button in the second row with a '4'. A seventy-third callout box highlights the 'Add Email' button in the second row with a '4'. A seventy-fourth callout box highlights the 'Close' button in the second row with a '4'. A seventy-fifth callout box highlights the 'Add Email' button in the second row with a '4'. A seventy-sixth callout box highlights the 'Close' button in the second row with a '4'. A seventy-seventh callout box highlights the 'Add Email' button in the second row with a '4'. A seventy-eighth callout box highlights the 'Close' button in the second row with a '4'. A seventy-ninth callout box highlights the 'Add Email' button in the second row with a '4'. An eightieth callout box highlights the 'Close' button in the second row with a '4'. An eighty-first callout box highlights the 'Add Email' button in the second row with a '4'. An eighty-second callout box highlights the 'Close' button in the second row with a '4'. 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In the **Settings** tab, click **Statement Delivery**.

1. Use the drop-down to choose your "Delivery Type."
2. Edit or add a delivery destination by clicking the **Add/Update E-mails** button.
3. Add or change your email address.
4. Click the **Add Email** button when you are finished.

## Locations

### Branches and ATMs

If you need to locate a American Savings Bank branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.

The screenshot shows the 'Branches' screen in the American Savings Bank mobile app. It features a map of Hawaii with red pins indicating branch locations. A search bar is located at the top right, and a list of branches is displayed on the right side. A callout box for the Honolulu Walmart Branch is open, showing its address, phone number, and lobby hours.

**Honolulu Walmart Branch**

Address: 700 Keeaumoku St.  
Honolulu, HI 96814  
(808) 973-5300

[Get Directions](#)

**LOBBY HOURS**

MON	TUE	WED	THU	FRI	SAT	SUN
9:00am 7:00pm	9:00am 7:00pm	9:00am 7:00pm	9:00am 7:00pm	9:00am 7:00pm	10:00am 4:00pm	10:00am 3:00pm

Click on the **Locations** tab.

- A. Details about branches or ATMs are displayed on the right-hand side.
- B. You can locate a American Savings Bank branch or an ATM by clicking the appropriate button.
- C. The search bar allows you to find specific American Savings Bank branches.
- D. American Savings Bank locations or ATMs are marked along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.



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