New Digital Banking Suite

Banno User Guide

ONESOURCE
FEDERAL CREDIT UNION

Contents

About Banno Online Digital Banking Suite

Banno Online is a browser-based banking solution that meets the needs of your institution's digital users. Your users can access Banno Online from a web browser, and the banking application scales based on the size of the screen, making it easy to use even on smaller mobile devices.

Users can complete the following actions in Banno Online:

- Configure settings
- View account balances and activity
- Complete transfers, including scheduled and recurring transfers
- Manage cards
- Pay bills and payees
- View messages
- View documents

Enrollment

This topic describes enrollment in Banno Online.

By selecting **First time user? Enroll now**, users will be able to walk through a process that helps them create credentials to use for online banking.

The end user has ten minutes to complete each step of the enrollment process. If more than ten minutes pass before the end user continues to the next step, your app returns the end user to the beginning of the entire process.

Enrolling in Banno Online

1. Select **First time user? Enroll now**.
2. Enter the information requested on the *Enroll* screen, and then select **Next**.

3. Banno, digital banking, for a more secure measure will ask for **2-Factor Authentication (2FA)**. This allows you to request a one-time access code to log in to digital banking. The code enhances the security by creating an added layer to top of your unique username and password. Enter the verification code sent either via SMS (text), email, or by phone, and then select **Verify**.

NOTE

You can also reset your two-factor authentication settings in the "*Security*" section of the "*Settings*" screen.

If you are already a NetTeller online banking user, the same username and password will work for our new digital banking suite.

4. Read the user agreement, and then select **Agree**.

5. Create a username and password by entering information in the **Username** and **Password** fields, and then select **Next**.

You may view username and password rules by selecting "*Show rules*" for either.

Your username **must begin** with a letter and **cannot** contain special characters. You cannot use your account number for security reasons.

The *Dashboard* screen for online banking appears.

Account recovery

If you forget your username or password, you may recover it by selecting **Forgot?**.

The **Forgot?** option allows you to recover your account by entering a code sent via SMS (text). If you have not yet used Banno or have not yet enrolled in the **2FA**, you can proceed with recovery by entering your email address and phone number, and the phone number is validated against our system. If you do not already have an online banking account, but select the **Forgot?** option anyway, you will be directed to the enrollment process instead.

Recovering a Banno Online account

Use these steps to recover a Banno Online banking account if you have forgotten your username or password.

1. At the Log in screen, select **Forgot?** beneath the **Username** and **Password** fields.
2. Complete the information in the form, including the **SSN** field (EIN and ITIN are also accepted) and the **Account number** field.
3. Select **Next**.
4. Choose situation and follow the corresponding steps.

Situations	Steps
You, the user are not an existing Banno user and **do not** have NetTeller credentials.	The app presents the user with the enrollment screen, and the user completes the enrollment process.
The user is not an existing Banno user, but **does** have NetTeller credentials.	1. Complete the information in the **Email** and **Phone** fields. 2. Select **Next**
The user is an existing Banno user and **is enrolled** in 2-Factor Authentication.	1. Enter the 2-Factor Authentication code sent via SMS (text), email or phone number and then select **Verify**.
The user is an existing Banno user and **is not enrolled** in 2-Factor Authentication.	1. Complete the information in the **Email** and **Phone** fields. 2. Select **Next**

5. Choose a situation and follow the corresponding steps.

Situations	Steps
The user selects **Log in**	Return to the Log in screen and **Enter** credentials.
User selects **Reset** password	1. Return to the log in screen and **Enter** credentials. 2, Select **Update**.

6. Read the User Agreement, and the select Accept.

The Dashboard screen appears.

Dashboard

The Banno Online dashboard is the hub where the end user can see their online banking information at a glance in categorized sections. The screen appears upon first logging on to Banno Online.

On the dashboard, users can view their account information, access money movement actions, view account activity, view remote deposits, and see messages and alerts.

Personalizing the dashboard layout

The Banno Digital Online banking dashboard is divided into sections that can be added, removed, resized, and reorganized to the end user's liking.

1. Find any section of the dashboard, and select the option ▪▪▪

2. Choose a situation and follow the corresponding steps

Situations	Steps
Resize the section	Select the desired option in the Size field: ● Small ● Large
Change the section's position	1. Select **Organize dashboard.** 2. Select the dots icon ▪▪▪ dragging and dropping the sections until the desired order is achieved. 3. Select **Done**.
Hide the section from the Dashboard	1. Select **Organize dashboard**. 2. Select the ✕ option next to the section to be deleted. 3. Select **Done**.
Add a different section to the Dashboard	1. Select **Organize dashboard**. 2. Select **Add a card**, and then select the new section to be added to the dashboard. 3. When finished, select **Done**.

Accounts

You can view account information by selecting **Accounts** from the main Banno Online menu on the left-hand side of the screen, or through the *Accounts* section of the dashboard.

1. Choose an option to view accounts.

   ● From the Banno Digital Online banking main menu, select **Accounts**.
   ● From the *Accounts* section of the dashboard, find the desired account.
   ● From the *Accounts* section of the dashboard, select an account category if your dashboard is set up to show account categories instead of individual accounts.

2. Select the desired account.

3. Find the relevant section and perform one of the following.

   ● View recent transactions in the *Activity* section.
   ● Select one of the action buttons to complete a task such as creating transfers or modifying account settings.
   ● View cards and card-related actions in the *Cards* section.

- View important information in the *Details* section, such as account number, routing number, and more.

Opening new accounts

Use this task to understand the process for adding accounts to Banno Online after the end user has already logged on to the app
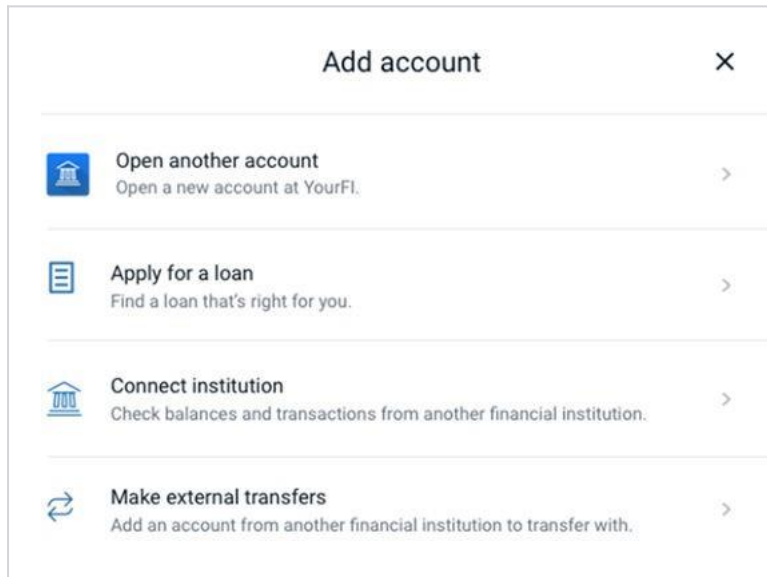
1. Choose a starting point.

- In the *Accounts* area pinned to the top of the *Dashboard*, select the icon symbol •••
- From the main Banno Online menu, select **Accounts**.

2. Select **Open an account** to add a new account.

3. Select **Add an account**.

4. Choose an option.

- **Open another account** - Open a new account at the primary institution.
- **Apply for a loan** - Apply for a loan if your institution has a vendor compatible with Banno Online.
- **Connect institution** - Check balances and transactions from another financial institution, other than the primary.
- **Make external transfers** - Add an account from another financial institution with the ability to make transfers.

5. Depending on the option chosen, the relevant single-sign-on site will appear, allowing the end user to complete the process for opening their new account.

Changing the order of accounts

Users with multiple accounts can prioritize some accounts over others in their list. With this feature, the user can choose the order in which they want accounts to appear in the *Accounts* section of the dashboard and on the *Accounts* screen.

1. From the *Dashboard*, select the three dots icon symbol in the *Accounts* section.
2. Select ⇅ **Organize accounts**.
3. Drag and drop an account by selecting   next to the account you want to move.
4. Select **Done**.

> **NOTE**
>
> Changes made to account order in Banno Online are also reflected if the end user logs on to Banno Mobile, creating a similar experience across both products.

Reorder checks

This feature is not available on the Banno Online digital banking. Reordering checks is only available via our website under the **eServices tab** or you can call 915-592-0223 or 1-800-532-0223 to speak to a One Source representative.

*Prime Time members remember to call to get your one free box of checks a year.

Remote deposit

Mobile deposit is available for all checking accounts, that are in good standing. **Mobile deposit can only be done through the mobile app.**

1. Log in
2. Click the "Remote deposits" link on the upper left-hand side of the dashboard **or** select "Deposit Check" from the slideout menu in the mobile app
3. Click **Enroll Account** and go through the sign-up steps
4. Once your request has been processed and approved, tap Deposit a Check
5. Enter the check amount
6. Tap Continue
7. Select the account to deposit to
8. Take a picture of the front of the check and tap continue
9. Take a picture of the back of the check and tap continue
10. Verify the information and tap Submit

Please note: *there will be a 2 to 3 business day hold on all checks when using mobile deposit.*

Transactions

With Banno Online digital banking, you can view transaction history and see additional transaction information. Banno Online can show end users the following details about their transactions:

● Transaction title

- Date
- Amount
- Similar transactions

When available, Banno Online shows location and merchant information for the transaction.

Viewing transactions

Users have several options for viewing transaction activity through both the dashboard and the main Banno Online menu.

Choose a situation and follow the corresponding step.

Situations	Steps
View an individual account's transactions from the Dashboard	1. Visit the **Banno Online Dashboard** 2. In the **Account** section, select the relevant account to view transaction activity.
View an individual's account's transactions from the Account screen	1. Visit the **Banno Online Main Menu** 2. Select Accounts, and then select the relevant account to view transaction activity.
View all activity on the all accounts	Refer to the Activity section. Select View all to see more transactions.

Transaction search

Users can locate transactions using the search feature on the *Activity* screen for an account.

Selecting the magnifying glass button takes the end user to the search bar.

Searching for transactions

Use these instructions to understand the process for an end user to search for transactions in Banno Online.

1. Choose an option.

   ● Select a singular account from the *Accounts* section of the dashboard or from the *Accounts* screen if you only want to search the transactions for a particular account, and then select the magnifying glass button Q.

   ● Select the magnifying glass button Q in the *Activity* section of the dashboard to search transactions for all accounts at once.

2. Choose a situation and follow the corresponding steps.

Situations	Steps
Perform a Simple Search	1. Enter the search term, amount, or date
	2. Press **Enter**
Perform an Advanced Search	1. Select **Search and Sorting options**.
	2. Complete the information in the form as desire.
	3. Select **Search**.

Tagging a transaction

Tags empower end users to create and assign categories to transactions, helping them locate certain types of transactions quickly.

1. Choose an option for finding the relevant transaction.

   ● Select a transaction from the *Activity* section of the *Dashboard* screen, which shows activity for all accounts at once.

   ● Select an account from the *Accounts* area of the *Dashboard* screen to view transactions for a specific account.

   ● Select an account from **Banno Online main menu** > **Accounts** to view transactions for a specific account.

2. Select a transaction.

3. In the *Transaction details* window, select **Add tags**.
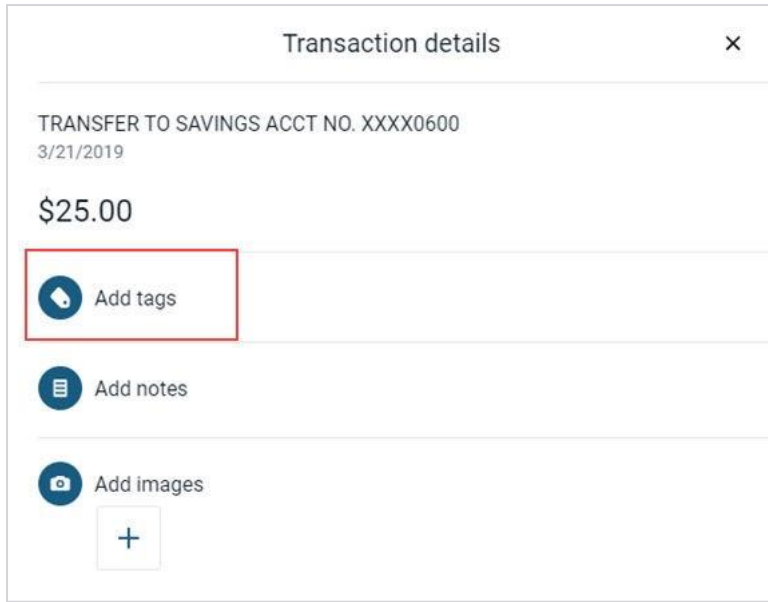
4. Choose a situation and follow the corresponding steps.

Situations	Steps
Create a NEW tag	1. Select + Add tag, 2. Using the keyboard entry that appears, input a tag name. 3. Select a tag from the list of previously created tags.
Assigning an existing tag	1. Select a tag from the list previously created tags.

After adding a tag to a transaction, the **Add tags** icon and text color turn green on the *Transaction details* screen, and any tags appear below the icon.

Adding notes to transactions

Users can use this feature to add notes to their transactions.

1. Choose an option for finding the relevant transaction.

- Select a transaction from the *Activity* section of the *Dashboard* screen, which shows activity for all accounts at once.
- Select an account from the *Accounts* area of the *Dashboard* screen to view transactions for a specific account.
- Select an account from **Banno Online main menu** > **Accounts** to view transactions for a specific account.

2. Select a transaction.

3. In the *Transaction details* window, select **Add notes**.

4. Enter the note, and then select **Done**.
   After adding a note to a transaction, the **Add notes** icon and text color turn green on the
   Transaction details screen, and the note appears below the icon.

Adding images to transactions

Users can use this feature to add images to their transactions.

1. Choose an option for finding the relevant transaction.

   ● Select a transaction from the *Activity* section of the *Dashboard* screen, which shows activity for all accounts at once.
   ● Select an account from the *Accounts* area of the *Dashboard* screen to view transactions for a specific account.
   ● Select an account from **Banno Online main menu** > **Accounts** to view transactions for a specific account.

2. Select a transaction.

3. In the *Transaction details* window, select **Attach image**.

4. Upload the image using the default upload option that appears.
   The default upload option varies depending on the device and browser used.

   After adding an image to a transaction, the **Attach image** icon and text color turn green on the *Transaction details* screen, and the image appears below the icon.

Deposit check images

Check images will appear on the *Transaction* screen for the associated transaction.

Any check image associated with a transaction appears in the *Images* section next to any user- uploaded images. The number of check images appears beneath the check images icon.

Transaction	✕

Check deposits
11/25/19

+$413,000.98

🏷 Add Tags

📋 Add notes

📷 Images

[400] [🗎] [+]

❓ Ask us about this transacction

Images uploaded by end user

Check images

Similar transactions

Feb 4, 2014	$104.80
Nov 2, 2013	$9.54
Nov 2, 2012	$9.54
Nov 2, 2011	$9.54

After clicking the check images icon, a searchable list of check images appears. Depending on the available data, the search can filter through item label, check number, amount, and index number. The search feature also supports partial matches.

Images
Q Search images
391. Check
392. Check
393. Check
394. Check
395. Check
396. Check
397. Check ✓
398. Check
399. Check
400. Check
401. Uploaded image
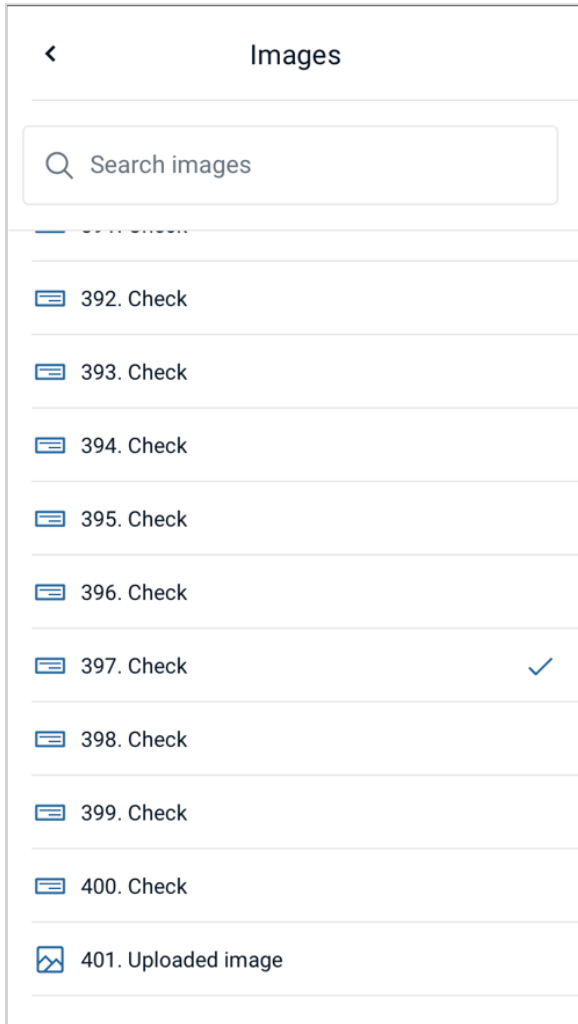
Tapping an individual check from this list brings up an image viewer where the end user can see the check and print the image, if desired.

If no image is found, the merchant may have converted the check to an electronic payment. If the check has been converted, a message of "retry" will appear. Contact the credit union for more information.

Downloading transactions

Users can use this process to export their transaction data from Banno Online to an external file.

1. Choose an option to begin.

- Go to the *Dashboard* screen, and select the relevant account from the *Accounts* section.
- From the main Banno Online menu, select **Accounts**, and then select the relevant account.

2. Select ⤓ to the left of the print icon on the *Activity* section.

3. Select the desired value for the **Date range** field.

4. Select the desired File type: (*some options may not be available*)

   - Open Financial Exchange (OFX)

   - Spreadsheet (CSV)

   - Quicken (QFX)

   - QuickBooks (QBO)

   - Text file (TXT)

5. Select Download.

   The file downloads.

Printing transactions

End users can use this process to print transactions directly from the *Activity* section while viewing an account in Banno Online.

1. Choose an option to begin.

   - From the *Dashboard* screen, select an account from the *Accounts* section.
   - From the main menu, select **Accounts** and then select an account.

2. In the *Activity* area, select **Print** 🖶.
   A *Print* screen appears with a print preview and print configuration options.

3. Using the dialog, configure the print settings and select **Print**.

Running balance

Running balance appears by default beneath the transaction amount for applicable transactions.

Users can hide running balances by going to the *Settings* screen, selecting their institution, and then selecting the toggle next to **Show running balance**.

Showing and hiding running balance

Use this procedure to change whether a running balance appears when viewing transactions.

1. Choose from one of the following options to access the *Settings* screen.

   - Select the end-user profile avatar in the Banno Online main menu.
   - Select an account from the *Accounts* card on the dashboard.

2. Select **Settings**.

3. Select the toggle next to **Show running balance**.

   If the toggle is green, running balance appears with transactions. If it

is gray, running balance does not appear with transactions.

Messages

In the *Messages* section of the dashboard, end users can view automatic notifications, such as a low funds notification, messages from your institution, and conversations with support representatives facilitated by the Banno Support product.

Messages can also be viewed by selecting the **Messages** option in the Banno Online main menu.
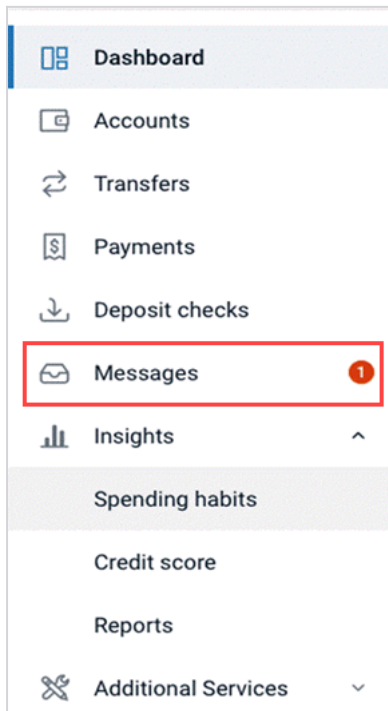
Conversations

If your institution has the Banno Support product, end users can start, view, and participate in conversations with your support agents in Banno Online.

Conversations appear in the *Messages* list with other messages from your institution.
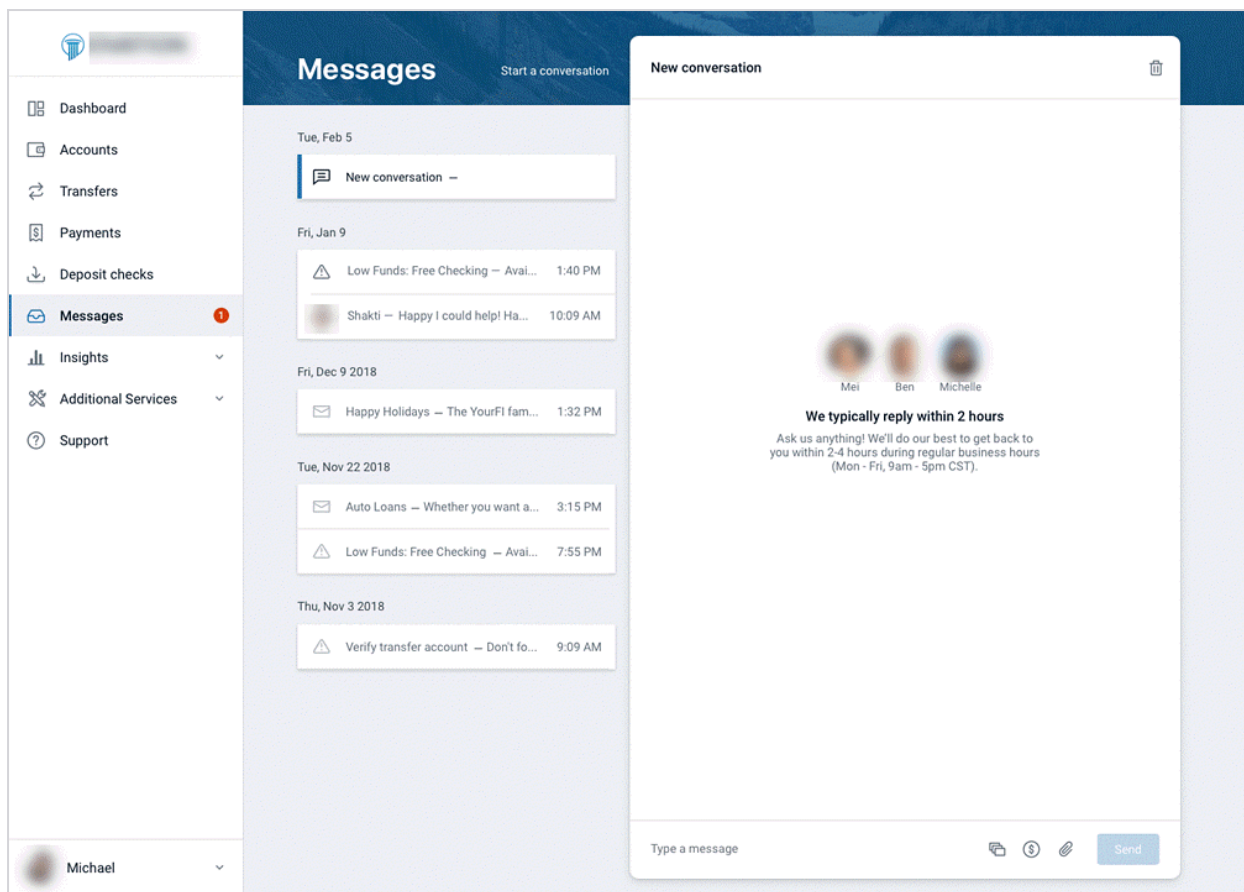
The *Messages* screen can be accessed from several locations, including the *Messages* card and the **Messages** option in the Banno Online main menu.

Starting conversations

A user can access the **conversation** feature from both the *Messages* screen and the *Support* screen by selecting **Start a conversation**.

Unread messages

When a user has unread messages, an orange dot with a tally number appears next to the **Messages** option in the Banno Online Digital banking main menu.

Viewing and starting Banno Support conversations

These instructions describe the process for viewing or starting a conversation with a One Source representative.

Conversations are a secure way to facilitate chat messaging between a One Source representative and our members using your online banking.

1. Choose a starting point.

   - Begin from the dashboard.
   - Begin from the *Messages* screen.
   - Begin from the *Support* screen.

2. Choose a situation and follow the corresponding step.

Situations	Steps
Beginning from the Dashboard	In the **Messages** section or the **Support** section, select the conversation option 💬
Beginning from the Messages screen	Select **Messages** from the main Banno Online menu, and then select **Start a Conversation.**
Beginning from the Support screen	Select **Support** from the Banno Online main menu, and then select **Start a Conversation**.

3. Type a message in the text box, and then select **Send**.
   The message appears in the chat area, ready for a support representative to respond.

Attaching transactions to a conversation

Use these instructions to understand how end users attach transactions to conversations in Banno Online.

The end user can also begin a conversation about a transaction or add a transaction to an existing conversation by going to **Accounts** > **[Account name]** > **Transactions** > **[Transaction details]** > **Ask us about this transaction**.

1. In an existing conversation, select the **$** transaction icon.

2. Use the search area to narrow down transaction results.

   TIP

   Select **Advanced search** to use additional search criteria on the *Advanced search* screen.

3. If using the advanced search, select **Search** to get results.

4. Select the desired transactions, and then select **Attach**.

5. When the transactions are attached and the message is written as desired, select **Send**.

Attaching payments to conversations

Use these instructions to understand how end users attach payments to conversations in Banno Online.

This information shows how to complete the task while within an existing, open conversation. However, the end user can also begin a conversation about a payment or add a payment to an existing conversation by navigating to **Payments** > **[Select payment]** > **Ask us about this payment**.

1. While in a conversation, select **$ Payments**, or choose **Select payments** within the conversation if the support agent has sent a prompt.

2. Use the **Search and sorting options** button to help find the relevant payments.

3. Select a payment to add it as an attachment to the conversation.

   NOTE

   Multiple payments can be selected and attached at a time.

4. Select **Send**.

Attaching accounts to conversations

Use these instructions to understand how end users attach accounts to conversations in Banno Online.

This information shows how to complete the task while within an existing, open conversation. However, the end user can also begin a conversation about an account or add an account to an existing conversation by navigating to **Accounts** > **[Select account]** > **Ask us about this account**.

1. While in a conversation, select **Accounts**.

2. Use the **Search accounts** field and the **Filters** option to find the relevant accounts.

3. Select the check boxes to choose one or more accounts to send as an attachment.

4. Select **Attach**.

5. Select **Send**.

Deleting messages

1. Select a message from the *Messages* section on the dashboard.

2. Select 🗑.

3. Select **Delete**.

Emails for high-risk actions

When a high-risk action takes place in Banno Mobile or Online, the end user gets notified by email to help keep their finances and accounts secure.

Here are some examples of high-risk actions in Banno Online or Banno Mobile that result in an email being sent to the end user:

- Password change
- User name change
- Signed in on new device
- Enrollment in two-factor authentication
- Email change (a message is sent to the previous email address and the new email address)
- Phone number change
- External transfer account added
- High-value transfer made
- Bill payee added

Email/support and contact us feature

In Banno Online, users can access support information through the main Banno Online Digital banking menu or through a **floating question mark icon** in the bottom right of each page.

If Banno Online is being accessed on a mobile device, tapping the question mark icon brings up your financial institution's phone number and, depending on your institution's implementation, either an email option or an option to begin a conversation with the Banno Support product. To access these sub options while accessing Banno Online on a desktop, the end user hovers over the question mark icon.
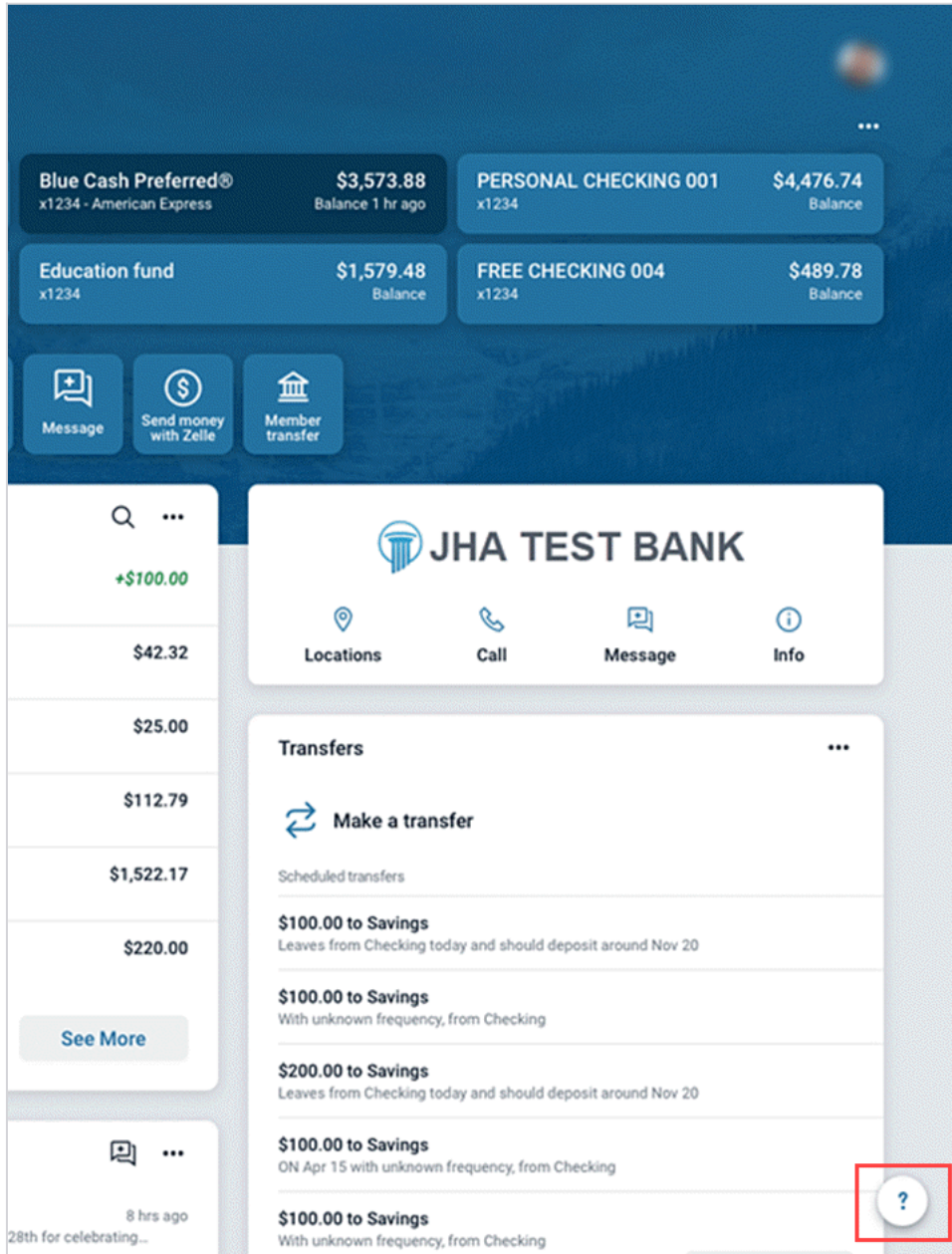
Support page

The *Support* page can be accessed using the following methods:

- Selecting the main Banno Online menu, and then selecting **Support**.
- Hovering over the floating question mark icon and selecting the additional question mark icon that appears in the menu.

NOTE

- The page also includes a customizable message from your financial institution and the option for the end user to call us anytime.

Settings

A user can view their profile information, change their password, manage devices, or manage their account settings from the *Settings* screen.

To access settings, select the user profile avatar at the bottom of the Banno Online Digital banking main menu, and then select **Settings**.

User profile update capabilities

Under **Settings** > **Profile**, users can change their profile details such as preferred name, physical address, email, and phone number.

Changing user profile information

Use these instructions to understand the process for changing user profile details such as preferred name, address, email, and phone number in Banno Online Digital banking.

1. Select the user profile avatar in the top right section of the screen.

TIP

If using a mobile device, a long tap on the user avatar presents a screen that allows you to switch or add profiles.

The *Profile* screen appears.

2. Select a piece of information to change.

- Select **Edit preferred name** beneath the name.
- Select **Edit** next to the street address.
- Select **Edit** next to an email.
- Select **Edit** next to a phone number.

3. Make the changes desired, and then select **Save**.

Profile photo

Banno Online users can use the *Profile* screen to add a profile photo and to see themselves in the app.

Access the *Profile* screen by selecting the user profile avatar at the top right of the Banno Online screen. To change the profile image, select the pencil.

Adding or Changing the profile photo

These instructions describe the process for inserting a profile photo in Banno Online.

1. Select the end-user profile icon in the top right of the screen.
2. Select the pencil icon next
   to the profile picture area.
   The default upload tool for
   the browser opens.
3. Upload the desired image, and then use the *Crop your photo* screen to adjust
   the crop area.
4. Select **Save**.

Changing the username

Use these instructions to change a username in Banno Online.

1. Select the end-user profile avatar from the main Banno Online menu.
2. Select **Settings**, and then select **Security**.
3. In the **Username** field, select **Edit**.
4. Type your password in the password field, and then select **Confirm password**.
5. Type the new name in the **Username** field, and then select **Save**.

Changing the account nickname

Use these instructions for understanding the process for changing an account
nickname in Banno Online.

1. Select an account from the *Accounts* section on the dashboard, or from the
   Accounts screen.
2. Select **Settings**.
3. Next to the account name, select **Rename**.
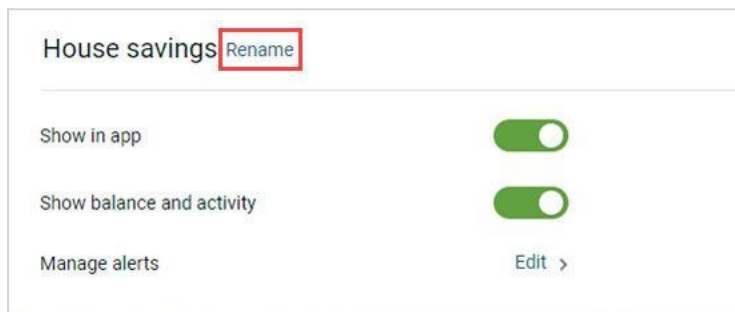
4. Type the new name, and then select **Save**.

Password options

Users can change their online banking password from Banno Online Digital banking.

A user can edit their password from the *Security* section of the *Settings* screen.

Password requirements

On the *Security* screen, the user can view the password requirements by selecting **Password rules**.

Banno Online Digital banking does not enforce its own separate password rules. Our institution uses NetTeller, then Banno will use NetTeller password requirements.

Changing a password

Use these instructions to change a password in Banno Online.

1. Select the end-user profile avatar from the main Banno Online menu.
2. Select **Settings** > **Security**.
3. In the **Password** field, select **Edit**.

Security

Username
sampleuser

Password
•••••••••• Edit

4. Enter the existing password, and then enter a new password.
5. Select **Save**.

Two-factor authentication

Two-factor authentication is an additional layer of security that Banno Online uses to keep your end users' information safe.

When an end user logs on to Banno Online for the first time, they set up two-factor authentication through a wizard that appears. They can also reset their two-factor authentication settings in the *Security* section of the *Settings* screen.

Resetting two-factor authentication

These instructions explain how to change the number associated with two-factor authentication in Banno Online Digital banking.

1. Select the end-user profile avatar from the main Banno Online menu.
2. Select **Settings** > **Security**.
3. Beneath *Two-factor authentication*, select **Reset**.
4. Enter the password for Banno Online, and then select **Submit**.
5. Select **Reset** when the confirmation dialog appears.
6. Change the number in the **Phone** field as needed.
7. Enter the code sent through two-factor authentication, and then select **Verify**.
8. Select the preferred method for receiving codes in the future, and then select **Next**.

NOTE

The end user can get codes through a call, a text message, or through an authenticator app.

9. Select **OK**.

Travel notices- coming soon

Travel notices are to let you, the user share trip details, such as the location and travel dates, to help ensure uninterrupted use of your cards as well as reduce support time.

Creating travel notices

To use this feature:

1. Select the end-user profile avatar from the Banno Online main menu.
2. Select **Settings** > **Travel notices**.
3. Select **Add travel notice**.
4. Enter the **Destinations** where you're traveling and the **Dates** for your trip.
5. Select one or multiple cards.
6. Select **Save**.
   Your travel notice is set.

Travel notices

Destinations Edit
Jamaica
Dates
Aug 1, 2019 - Aug 9, 2019
Card
Emma R (0000)
Checking, Active

Destinations Edit
Jamaica
Dates
Aug 1, 2019 - Aug 9, 2019
Card
Dylan R (0000)
Checking, Active

[Add travel notice] [Delete all]
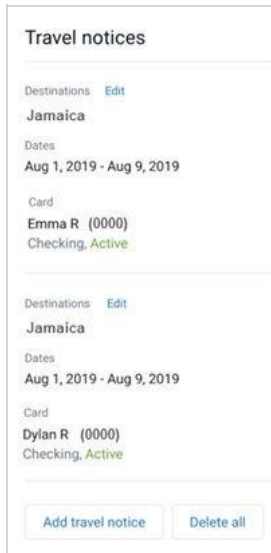
You are sent an automated email notification for the travel notice.

Managing travel notices

To use this feature:

1. Select the end-user profile avatar from the Banno Online main menu.
2. Select **Settings** > **Travel notices**.
3. Select **Edit** next to the desired travel notice.
4. Choose a situation and follow the corresponding steps.

Situations	Steps
Ending travel notices	1. Modify the **Destination** and **Dates**, as necessary. 2. Select **Save**.
Deleting travel notices	1. Select 🗑 **Delete.** The delete travel notice dialog box appears. 2. Select **Yes**. *The delete travel notice is removed from the Travel notices screen.* **TIP** *To delete all travel notices, select **Delete all** from the Travel notices screen.*

Device management

Devices that have been used to access Banno Online appear in the *Devices* section of the *Security* screen.

Users can have their devices deauthorized for Banno Online use in two ways: They can perform a self-service action in the Banno Online, or someone from your institution can deauthorize the device for them from Banno People.

If an end user loses a device or if someone steals their credentials, the end user can deauthorize the compromised device from a separate, authorized device. The option to remove a device is available by selecting the end user's profile icon in Banno Online and then selecting **Settings** > **Security**.
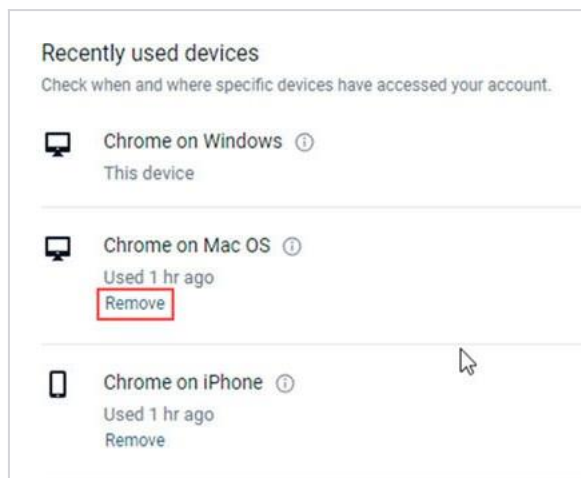
Managing devices from Banno Online

Use these instructions to view information or remove access for an end user's devices in Banno Online.

1. Select the end user's profile avatar from the main Banno Online menu.
2. Select **Settings** > **Security**.
3. Choose a situation and follow the corresponding steps.

Situations	Steps
View device information	Select ⓘ to view information such as device model, operating system, and app version
Remove a device's access to Banno Mobile to deauthorize and remove it from the list of devices	Select remove next to the appropriate device.

Alert management

Banno Online users can manage which alerts they view through the app, in SMS messages, and in email for their accounts.

To manage alerts, view the landing page for a specific account and select the **Alert Preferences** tab.

> ### NOTE
>
> On small screens, the **Alert Preferences** tab appears in a slide-down menu at the top of the screen rather than in the main screen area.

Managing transaction alerts

These steps outline the processes for adding and managing transaction alerts.

1. Select the end-user profile avatar from the main Banno Online menu.
2. Select **Settings**.
3. In the *Accounts* area, select the primary financial institution that has the account you want to manage transaction alerts for.
4. Under the relevant account's section, select **Manage alerts**.
5. Choose a situation and follow the corresponding steps.

Situations	Steps
Add an Alert	1. In the **Transaction alerts** section, select **Add alert.** 2. Select *Credit* or *Debit*, and then input an amount over which to generate an alert. 3. In the *Alert by* field, select Email, Text, or In-app message. 4. Select **Add alert** to save the alert.
Edit an existing Alert	1. Select **Edit** next to the transaction alert you want to edit. 2. Change the options as desired, and then select **Save** to save the changes and return to the *Manage alerts* screen.
Delete an existing Alert	1. Select **Edit** next to the transaction alert you want to delete. 2. Select **Remove** to delete the alert and return to the Manage alerts screen.

Managing balance alerts

These steps outline the processes for adding and managing balance alerts.

1. Select the end-user profile avatar from the main Banno Online menu.
2. Select **Settings**.
3. In the *Accounts* area, select the primary financial institution that has the account you want to manage transaction alerts for.
4. Under the relevant account's section, select **Manage alerts**.
5. Choose a situation and follow the corresponding steps.

Situations	Steps
Add an Alert	1. In the Balance alerts section, select **Add alert.**
	2. Select *Above* or *Below*, and then input a dollar amount.
	3. In the *Alert by* field, select Email, Text message, or In-app message.
	4. Select **Add alert** to save the alert.
Edit an existing Alert	1. In the Balance alerts section, select an existing alert.
	2. Change the options as desired, and then select **Save** to save the changes.
Delete an existing Alert	1. In the *Balance alerts* section, select an existing alert.
	2. Select **Remove** to delete the alert.

Manage debit cards

Banno Online allows users to have more control over their

debit cards. Banno Online allows for the following actions

to be taken:

- View card status
- Activate or deactivate card
- Report lost card
- Report stolen card
- Reorder card
- Activate new card

Managing debit cards from the Settings screen

Use these instructions to learn the steps for managing debit cards in Banno Online using the Settings area.

1. Select the end-user profile avatar from the main Banno Online menu.

2. Select **Settings**.

3. Under the *Accounts* heading, select the relevant institution name for the card you want to manage.

4. Select the drop-down menu for the relevant card.

5. Select the relevant option.

- Card on/off
- **Report lost/stolen**
- **Reorder card**
- **Activate new card** (if applicable)
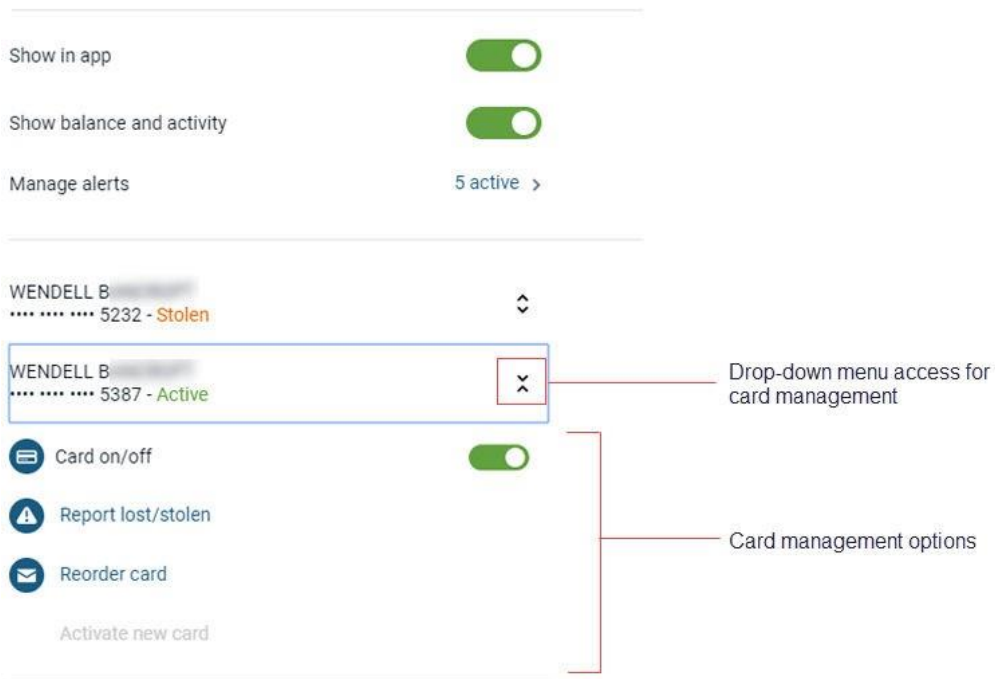
6. Confirm the decision when the dialog appears.

If a card is marked lost or stolen, it disappears from the app entirely after 30 days of being in that status.

Locking and unlocking cards from the dashboard

End users can unlock and lock their debit cards quickly by using the *Card management* area of the dashboard.

1. Find the *Card management* section of the dashboard.

2. Locate the desired card.

3. Select the toggle next to the card to lock or unlock it.

Card alerts and protections

On the *Card management* screen for a selected debit card, Banno Online users can select **Alerts and protection** to get access to a host of features related to the security of their cards.

Depending on what controls are available to modify, users may not see all possible control options. The following are controls that users can access for their debit cards.

- Notification settings
- The ability to be notified for all transactions
- Locations
- Merchant types
- Transaction types
- Spending limits

Creating transfers

Banno Online Digital banking can create one-time transfers, future-dated transfers, and recurring transfers.

The user must have at least two accounts **set up** with Banno Online Digital banking to complete a transfer. Future-dated transfers and recurring transfers are also available.

1. Select an option.

    - Select **Transfers** from the main Banno Online menu.
    - Select **Make a transfer** in the quick actions section of the dashboard.
    - Select **Make a transfer** or, for credit unions, select **Transfer to a member** from the *Transfers* section of the dashboard. The *Transfers* section of the dashboard only appears if your institution has enabled scheduled transfers. Similarly, the member transfer option only appears if your institution has member-to-member transfers enabled.

2. Select the account you want to transfer funds from, and then select an account for the destination.

3. Enter the transfer amount.

4. Choose a situation and follow the corresponding steps.

Member-to-member transfers

A One Source member can use Banno Online Digital banking to transfer funds to pay another One Source member.

Member-to-member transfers can be accessed by selecting the option from

Transfers in the Banno Online Digital banking main menu, or the **Transfer to a member** option in the *Transfers* section of the main dashboard screen.

Transferring funds from one member to another

Use these instructions to understand how a member of One Source can use Banno Online to transfer funds to another One Source member.

1. Choose a situation and follow the corresponding steps.

Situations	Steps
Accessing transfers from Banno Online main menu	1. Select **Transfers** from the Banno Online main menu 2. Select **Member transfer**.
Accessing transfers from the Transfers section of the dashboard screen	1. Locate the **Transfers** section of the dashboard screen. 2. Select **Transfer to a member**.
Accessing transfers from the quick actions section of the dashboard screen	1. Locate the quick actions section of the dashboard 2. Select **Transfer to a member.**

2. Complete the fields in the form.

From

Selecting this field makes a screen appear where the user can select from accounts to transfer funds from.

Member name

In this field, the user inputs the first three letters of the receiving member's name. Only three characters are allowed in this field.

Member #

The user enters the member number of the member they want to transfer funds to in this field.

Type

The user selects between *Share (S)* and *Loan (L)* to indicate the **Type**.

Share/Loan #

The user inputs the share or loan number for the receiving member's account, up to four characters.

Amount

The user inputs the transfer amount in the field. There is no character limit.

3. Select **Submit**.

4. Select **OK**.

Payments

Banno Online allows users to have the convenience of online bill pay.

The *Payments* screen can be accessed using several methods.

Payments section of the Dashboard

The *Payments* section of the dashboard contains **Pay a bill** and **Pay a person** options, along with a list of recent payments.

Quick actions section of the Dashboard

Select **Pay a bill** from the quick-action section at the top of the dashboard to access bill pay.

Main Banno Online Digital banking menu

Bill pay can be accessed by selecting the **Payments** from the main Banno Online menu

iPay Single Sign-On

With iPay Single Sign-On, users can access bill pay functionality by selecting **Manage payments** from the Banno online main menu or the quick actions section of the dashboard.

Attaching payments to conversations

End users can begin a conversation about a payment or add a payment to an existing conversation by navigating to **Payments** > **[Select payment]** > **Ask us about this payment**.

While in an open conversation, they can select 🖻 **Payments**, or choose **Select payments** within the conversation if the One Source representative has sent a prompt.

iPay Single Sign-On functionality

iPay Single Sign-On (iPay SSO) provides Banno Online users full iPay functionality without the user needing to sign in to another account or to create a separate iPay account.

Banno Online users who don't have a pre- existing iPay account can enroll in iPay Bill Pay without leaving Banno Online. This process allows them to use Bill Pay features through the *Payments* landing screen. When a user requests enrollment in iPay through Banno Online SSO feature, Banno Online autofills the required fields.

> *iPay SSO user experience*
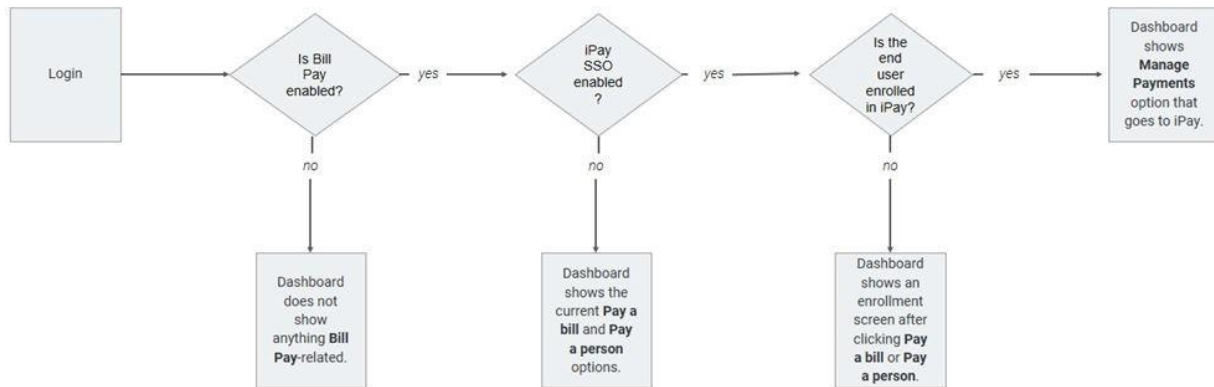
Selecting **Manage payments** within Banno Online opens an iPay iFrame within the Banno Online interface, allowing the user to retain access to the main Banno Online menu options.

Enrolling in payments

These instructions describe the process for enrolling in iPay using iPay SSO within Banno Online.

For this feature to be available, your institution must be configured to have the following items enabled.

- Bill Pay
- iPay SSO
- iPay enrollment

    1. Select **Payments** from the Banno Online main menu.
    2. On the *Payments* landing page, select **Enroll**.
       A dialog appears, allowing the end user to begin using the payments feature or return to the dashboard.
    3. Choose the relevant option.

        - Select **Manage payments** to open an iPay iFrame and begin using the payments feature.
        - Select **Return to dashboard** to go back to the dashboard area.

Adding a payee

Use these instructions to understand the process for an end user to add a payee from Banno Online.

    1. Select **Payments** from the Banno Online main menu.

2. In the *Payees* section, select
the plus sign .

3. Complete the fields to create a payee.
The new payee appears on the *Payments* screen with a payee
Details screen that appears when the payee is selected.

Deleting a payee (no edit option)

Use these instructions to learn how to delete a payee in Banno Online in a
situation where only deletion of payees has been enabled for the end user, and the
ability to edit payees is not enabled.

1. Go to the *Payments* landing page.
2. Select the **Payees** tab in the *Payments* section.
3. Select the payee you want to delete.
4. Select **Delete**.
5. When asked to confirm, select **Delete** again.
6. Select **OK**.

Editing and deleting payees

This task shows the process that an end user would go through to manage
payees if your institution has enabled both the ability to delete and to edit
payees.

1. Select **Payments** from the main Banno Online menu.
2. Select the **Payees** tab in the *Payments* section.
3. Select a payee, and then select **Edit**.
4. Choose a situation and follow the corresponding steps.

Situations	Steps
Delete a Payee	1. Select 🗑 **Delete.**
	2. When asked to confirm, select Delete again.
Edit a Payee information	1. Change the fields on the Edit payee screen as desired.
	2. Select Save.

Paying a single bill

1. Choose a situation and follow the corresponding steps.

Situations	Steps
Access bills through the Banno Online main menu	Select **Payments** from the Banno Online main menu
Access bills through the Quick actions section of the Dashboard	Select **Pay a bill** in the *quick actions* section of the dashboard
Access bills through the Payments section of the dashboard	Select **Pay a bill** from the *Payments* section.

NOTE

Users can also access iPay bill pay functionality through the **Manage payments** option in the Banno Online main menu, if your institution has that feature enabled.

2. Select a bill to pay.

3. On the *Single* bill tab, complete the details in the form.

TIP

If desired, the user can also include a note in the **Comment** field. For check payees only, the end user can place a note in the **Memo** field for the payee to see.

Based on your financial institution's funding model, the end user selects either the arrival date or the processing date for the payment. The app informs the end user of which date (arrival or processing) they are selecting.

4. If a recurring payment is desired, select the **Frequency** field, and then fill out the corresponding fields.

5. Choose an option.

- If the payment is a rush payment that requires an address to be completed, the end user selects **Next**.
- If the payment is not a rush payment, continue to the next step.

6. Select **Submit**.

7. Select **OK**.

If the payment requires approval, a message appears above the **OK** option telling the end user that approval is required before the payment will process.

Paying multiple bills

1. Choose a situation and follow the corresponding steps.

- To access bills through the Banno Online main menu, select **Payments** from the Banno Online main menu, and then select

Pay a bill.

- To access bills through the quick actions section of the Dashboard, select **Pay a bill** in the quick actions section of the dashboard.
- To access bills through the *Payments* section of the dashboard, select **Pay a bill** from the
  Payments section.

NOTE

End users can also access iPay bill pay functionality through the **Manage payments** option in the Banno Online main menu, if your institution has that feature enabled.

2. On the *Pay a bill* screen, select the **Multiple** tab.
3. Use the filters and the **Search payees** field to locate one or more payees.

TIP

You can search by payee names and bill pay nicknames.

4. Once one or more payees have been selected, choose the **From** account, **Send on** date for the payment, and the **amount**.

NOTE

The form allows you to choose different dates for each payee.

5. When all details are complete, select **Review and pay**.
6. Select **Submit payments**.
7. On the *Payments scheduled* screen, select **Done**.

Editing a recurring payment

Use these instructions to understand the process for an end user to edit a recurring payment in Banno Online.

1. Select **Payments** from the Banno Online main menu.
2. In the *Payees* section, select a payee that has a **Recurring** label next to it.
3. Select a payment from the payee *Details* screen.
4. Choose a situation and follow the corresponding steps.

Situations	Steps
Delete a recurring payment	1. Select **Delete**. 2. Confirm the decision by selecting **Delete** again.
Edit a recurring payment	1. Select Edit payment. 2. Configure the payment details as desired.

Skip payment

Users can skip loan payments from within Banno Online Digital banking.

The **Skip payment** option is available from **Payments** within Banno Online. Users can use it to skip a payment. After selecting the **Skip payment** option, the user selects an eligible loan, a share with which to pay the skip pay fee of $25 per loan, and then selects **Agree and confirm** > **Done** to complete the process.

Stop payments

End users can access stop payment functionality in Banno Online if your financial institution has this feature available.

To view or stop a check payment, select an account from the *Accounts* section of the dashboard or from the *Accounts* screen, and then select **Stop payments**.

Stopping a check payment

Use these instructions for understanding the process for stopping a payment on a single check or a range of consecutive checks in Banno Online.

1. In the *Accounts* section of the dashboard, or from the *Accounts* screen, select an account.
2. Select **Stop payments**.
3. Select **+ Stop a payment**.
4. Choose an option.
   - Select **A single check**, and then complete the **Check amount**, **Check #**, **Check date**, **Payee**, and **Reason** fields.
   - Select **A range of checks**, and then complete the **Start check #**, **End check #**, and
     Reason fields.
5. Select **Submit**.
6. Select **Confirm**.

Electronic documents

Users can view documents in your apps.

Some of the possible documents are statements, tax forms, and notices concerning accounts, but the types of documents available depend on your institution's document imaging provider.

To view the documents associated with an account in Banno Online, select **[Account name]** > **Documents.**

Enrolling in electronic documents

Users can enroll in electronic documents on a per-account basis or for all accounts at once.

Depending on the document imaging provider your institution uses, users might not need to enroll to see documents. If you have a provider that does not require enrollment, users see available account documents in the app automatically.

1. Choose a situation and follow the corresponding steps.

Situations	Steps
Enroll from an individual account	1. Select an account from the Accounts section. 2. Select **Documents**. 3. Select Enroll.
Enroll from the Settings screen	1. Select the user profile avatar from the main Banno Online menu. 2. Select **Settings**. 3. Beneath the *All accounts* section, in the Documents field of the relevant account, select **Enroll**.

2. Accept the service agreement terms if one is configured by your institution to appear.

3. If your institution's configuration allows the end user to be able to have more than one notification method, they can choose to be notified when new documents are available, or they can choose if they would prefer not to be notified at all.

4. Choose a situation.

   - If your institution offers the ability to choose enrolling all accounts or none, the end user selects **Enroll all accounts**.
   - If your institution supports the ability to enroll in documents on a per-account basis, the end user selects the check boxes next to the relevant accounts.

5. Select **Enroll**.

6. Select **OK**.

Downloading electronic documents

User must enroll in electronic documents before they become available for download.

1. Select an account from the *Accounts* section on the dashboard, or from the *Accounts* screen.

2. Select **Documents**, and then select the document you want to download.

   Use the *Statements*, *Taxes*, or *Notices* tab to view different document types. You can also use the drop-down menu to filter documents by year.

Statement download options

In addition to selecting date ranges when downloading statements, such as **Last month**, **12 months**, or **Custom range**, end users can also select to download a statement containing information **Since last download** or **Since last statement**.