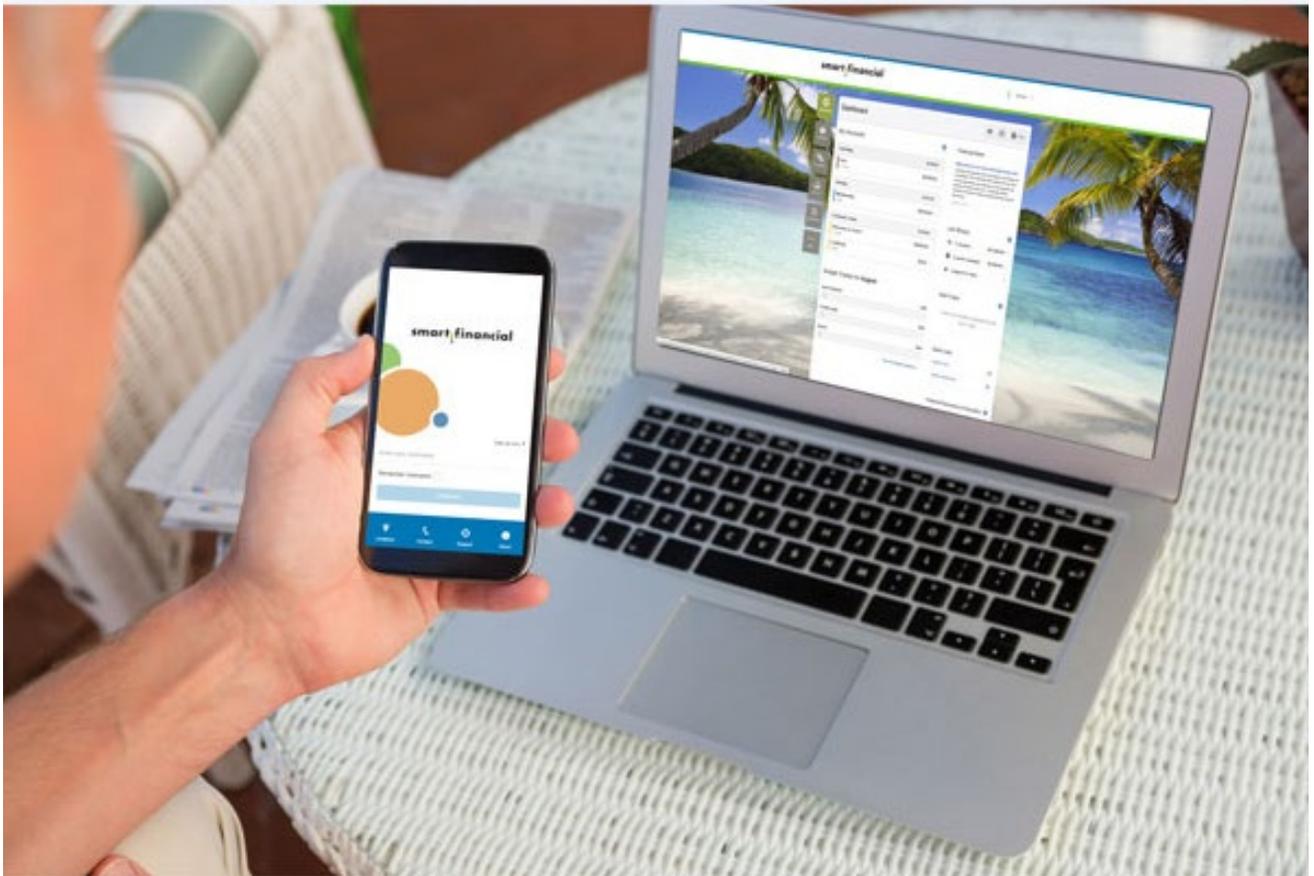


smart:financial



Online Banking User Guide

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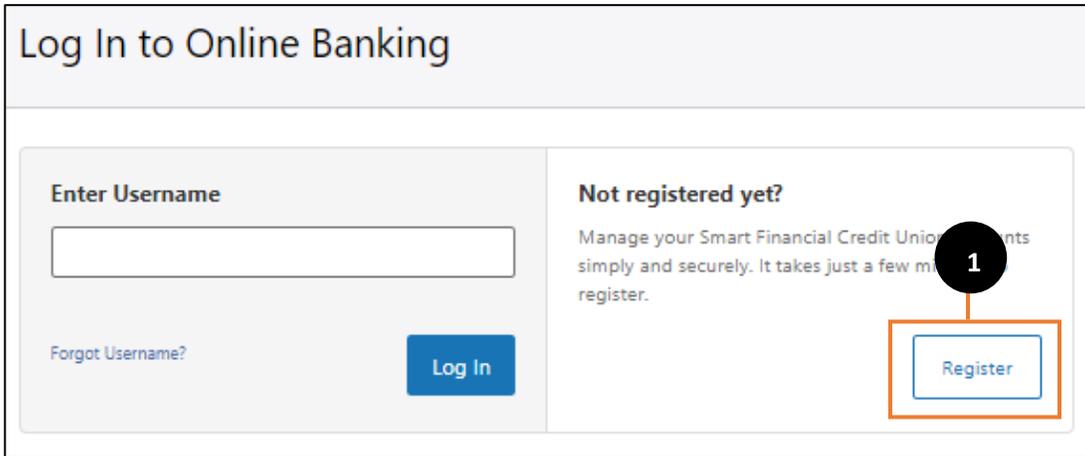
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Getting Started

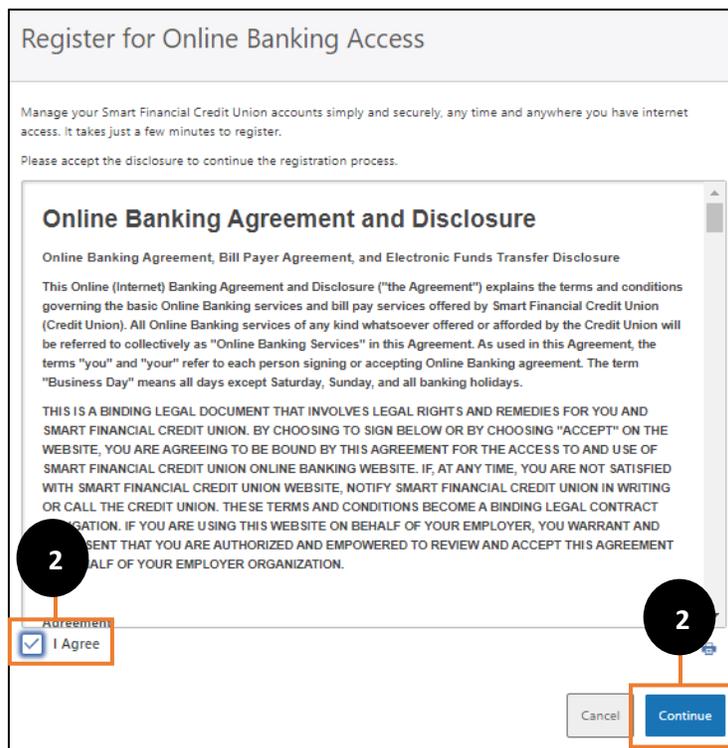
New User Enrollment

If you are new to Online Banking with Smart Financial, you will need to complete the enrollment process the first time you log in. Once you complete the following steps you will be able to access your account on the go!

1. Go to online.smartcu.org and click "Register".



2. Review the Online Banking Agreement and Disclosure. Check the box next to "I Agree" and click the Continue button.



3. Enter the required information to Register for Online Banking Access and click the **Continue** button.

Register for Online Banking Access

Confirm Your Identity

The following information is used to verify you have an account with Smart Financial Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with * are required and you must answer a total of 2 questions to continue. You will be locked out of the system after 3 invalid attempts.

Social Security Number (SSN/TIN) * show (No dashes please)

Account Number * show

Now answer any 2 of the questions below.

Date Of Birth Month Day Year

E-Mail Address

Zip Code

4. Choose a **Username**. It must be unique, between 8 and 15 characters in length, and alphanumeric.

Username

Choose a new Username. It must be unique, between 8 and 15 characters in length, and alphanumeric.

5. We will generate a **Temporary Password** and send it to you. You will have the option to have it sent via email or SMS (text message).

Password

We will generate a temporary password for you. Where should we send it?

EMAIL itest@smartcu.org

SMS 1234561045

Other

6. The temporary password will expire 24 hours after it has been sent. When you receive the temporary password, enter it in the Password field.
7. Click the **Log In** button.

The screenshot shows a web form titled "Temporary Password". It contains two paragraphs of text. The first paragraph says: "If you are an existing home banking user and you have NOT received an email containing a temporary password, please enter your current home banking password below." The second paragraph says: "If you are registering for the first time, it may take up to 5 minutes to receive your temporary password and it will expire 24 hours after it has been sent. If you have received your temporary password, please enter it below." Below the text is a "Password" input field with a callout circle containing the number "6". Below the input field is a "Resend Password" link. At the bottom right of the form is a "Log In" button with a callout circle containing the number "7".

8. Select a **New Password** to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.
9. Click the **Continue** button.

The screenshot shows a web form titled "Password Change". It contains a paragraph of text: "Please set a new password to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number." Below the text is a "New Password" input field with a callout circle containing the number "8". Below that is a "Confirm Password" input field with a callout circle containing the number "9". At the bottom right of the form is a "Continue" button.

10. You will be prompted to review your email address, phone number and time zone. If the information is incorrect contact Member Services at 713.850.1600. Click the **Continue** button.

Register for Online Banking Access

Email
jtest@smartcu.org

Phone Number
1234561045 Home

Time Zone
(UTC-06:00) Central Time (US & ...)

Cancel Continue

11. To get started you will have the option to Complete Profile, View Accounts or Customize Settings.

Register for Online Banking Access

Get Started with Online Banking

Complete Profile
Add your photo and other personal info to your profile.

View Accounts
View your accounts and balances.

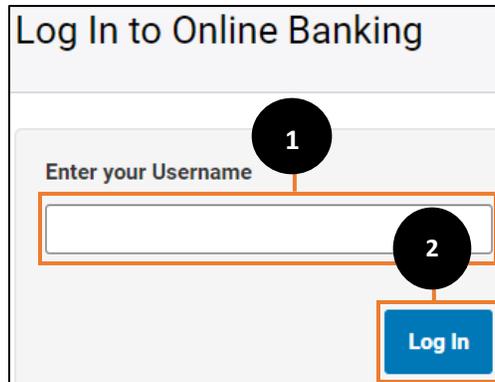
Customize Settings
Customize your online banking experience with your favorite theme.

12. You have successfully registered for Online Banking! If you have any questions or concerns, call Member Services at 713.850.1600.

Logging In

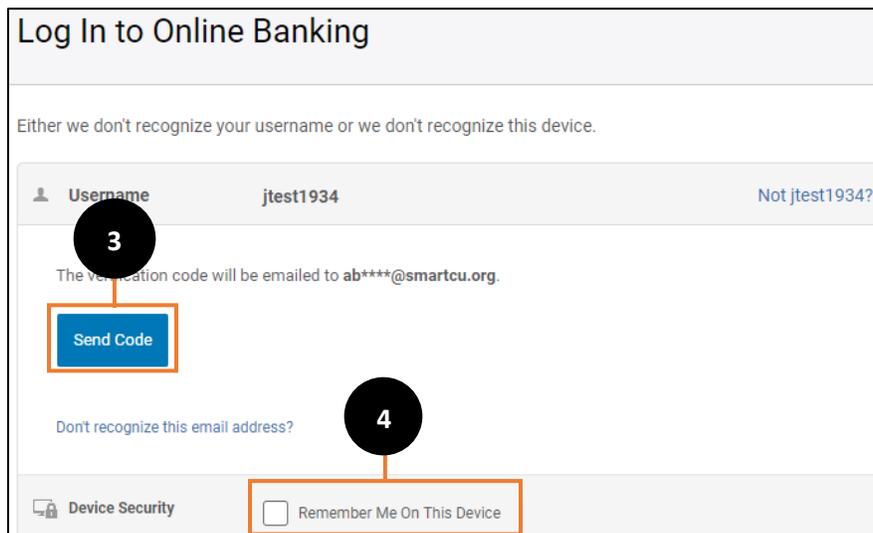
If you are already registered for Online Banking you are able to log in using your Username and Password. If you are logging in to a device that you don't normally use, or that hasn't been registered, you will have to request a verification code. The verification code can be received by email or SMS (text message).

1. Enter your **Username**.
2. Click **Log In**.



The screenshot shows the 'Log In to Online Banking' page. At the top, the title 'Log In to Online Banking' is displayed. Below the title, there is a section titled 'Enter your Username'. A black circle with the number '1' points to the text 'Enter your Username'. Below this text is a white input field with a thin border. A black circle with the number '2' points to the right side of this input field. Below the input field is a blue button with the text 'Log In' in white. The entire input field and the 'Log In' button are enclosed in an orange rectangular box.

3. Select how you would like to receive the verification code and click **Send Code**.
4. Clicking the box next to **Remember Me On This Device** will allow you to log in without having a verification code sent to you. You should only select this option for personal devices.



The screenshot shows the 'Log In to Online Banking' page. At the top, the title 'Log In to Online Banking' is displayed. Below the title, there is a message: 'Either we don't recognize your username or we don't recognize this device.' Below this message is a section with a user profile icon, the text 'Username', the value 'jtest1934', and a link 'Not jtest1934?'. Below this is a black circle with the number '3' pointing to the text 'The verification code will be emailed to ab****@smartcu.org.' Below this text is a blue button with the text 'Send Code' in white. Below the 'Send Code' button is the text 'Don't recognize this email address?' and a black circle with the number '4' pointing to a checkbox. Below the checkbox is the text 'Remember Me On This Device'. The checkbox and the text 'Remember Me On This Device' are enclosed in an orange rectangular box. At the bottom left, there is a 'Device Security' icon and text.

5. Enter the verification code and select **Continue**.

Log In to Online Banking

Either we don't recognize your username or we don't recognize this device.

Username jtest1934 [Not jtest1934?](#)

We sent your code to ab****@smartcu.org
The code will expire in 1441 minutes.

Enter code [Resend code](#)

Device Security Remember Me On This Device

Continue

6. Enter your **Password** and click **Log In**.

Log In to Online Banking

Username jtest1934 [Not jtest1934?](#)

Password [Forgot Password](#)

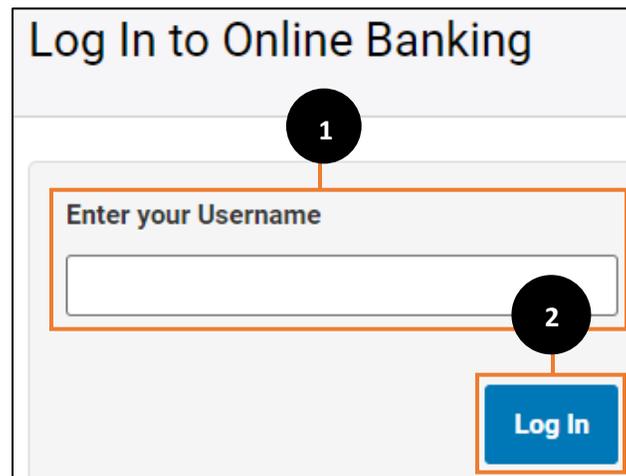
Log In

7. You have successfully logged in to Online Banking! If you have any questions or concerns, call Member Services at 713.850.1600.

Resetting a Forgotten Password

If you have forgotten your password there is a self-service feature within the online banking platform that allows you to re-set your password without calling Member Services or visiting a branch!

1. Enter your Username at the main login screen.
2. Click Log In.



Log In to Online Banking

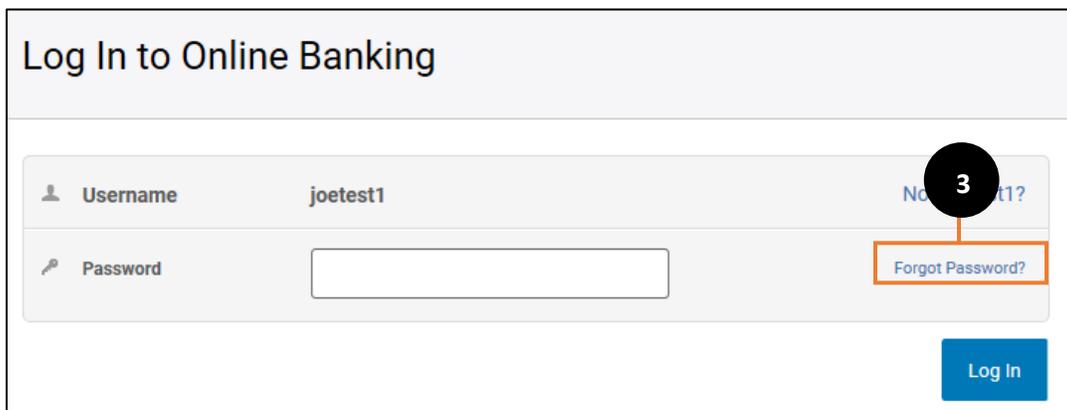
1

Enter your Username

2

Log In

3. Click [Forgot Password?](#)



Log In to Online Banking

3

Username joetest1

Password

Forgot Password?

Log In

4. Review the Online Banking Agreement and Disclosure. Check the box next to "I Agree" and click the Continue button.

Reset Your Password

Please accept the disclosure to continue the password recovery process.

Forgot Password Disclosure

You will be required to authenticate your identity to reset your password. A temporary password will be sent to you through the self-service option you chose at registration. We recommend that you create a password that utilizes both upper and lower case alpha and numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down. You accept responsibility for the confidentiality and security of your User ID and password, and agree to change your password regularly.

If you have not selected a method for self-service during registration, please call Member Services at 800-392-5084 during normal business hours to reset your password.

I Agree *

5. Enter required information to **Confirm Your Identity**.
6. Click **Continue**.

Reset Your Password

Confirm Your Identity

The following information is used to verify you have an account with Smart Financial Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with * are required and you must answer a total of 2 questions to continue. You will be locked out of the system after 3 invalid attempts.

UserName *

Social Security Number (SSN/TIN) * (No dashes please)

Account Number *

Now answer any 2 of the questions below.

Date Of Birth

E-Mail Address

Zip Code

7. Select the contact method to receive your temporary password.
8. Click **Continue**.

Reset Your Password

Where should we send your temporary password?

If you would like to use a different contact method, please call Smart Financial Credit Union at (713) 850-1600.

EMAIL SMS

jtest@yahoo.com (***)**.***.770

9. Enter your **Username**.

10. Click **Log In**.

Reset Your Password

Your temporary password has been sent to: (***).***.x770

Please enter **your username** below to continue.

Username

Log In

11. Enter the temporary password.

12. Click **Log In**.

Password Reset

It may take up to 5 minutes to receive your temporary password and it will expire 24 hours after it has been sent. If you received your password, please login below.

Password

Log In

13. Enter a New Password.

Password Change

Please set a new password to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.

New Password

Confirm Password

14. You have successfully changed your password! If you have any questions or concerns, call Member Services at 713.850.1600.

Home Page

Home Page Overview

Once you are logged in you will see a new and improved homepage. The Dashboard provides information about your accounts, announcements, alerts, and promotions. The dashboard is made up of many different content panels. Each content panel provides different sets of information.

The screenshot shows the Smart Financial home page dashboard. At the top left is the logo "smart:financial". At the top right is a user profile box labeled "D" containing a "Member" dropdown menu. Below the logo is a banner for a "Card Global Reach" with the text "Smart Financial has you covered." and a globe icon. A callout letter "A" points to the banner. Below the banner is a navigation bar with a "Dashboard" label (callout "H") and a "Help" button (callout "E"). On the left is a vertical sidebar with icons for "DASHBOARD", "ACCOUNTS", "TRANSFERS", "BILL PAY", "SAVINGS GOALS", and "MORE...". A callout letter "F" points to the "Help" button. The main content area is divided into several panels. The top panel is a "Payment Due" alert: "Your payment of \$440.00 is due in 7 days" with a "Pay Now" button and "Adjustable Signature" details. A callout letter "B" points to a "Contact Information" update prompt: "Is your contact information up to date?". Below this is the "Accounts" section (callout "C") with a settings gear icon. It lists: "Checking" (\$739.68), "Smart Choice Checking" (\$739.68), "Savings" (\$3,467.06), "Membership" (\$1,782.63), "Withholding fund" (\$1,684.43), "Consumer Loans" (\$35,967.78), "2017 Hyundai Hatchba..." (\$8,556.45), "Adjustable Signature" (\$27,411.33), and "External Credit Accounts" (\$0.00). To the right is the "Financial News" section (callout "G") with articles: "Confirming External Transfer Accounts" (dated September 14, 2018) and "Online Banking User Guide" (dated October 16, 2017). Below the news is a "Quick Links" section with "Apply for a Credit Card" and a "Last 7 days" summary showing "Logged in 10 times". A "Next 7 days" summary shows "1 transfer \$500.00" and "1 bill payments \$524.43".

Note: The letters correspond with the features available on the home page.

- A. Widgets are available to add to your online banking experience. Select a Widget to start using the functionality of that widget. You can add or remove widgets as needed.
- B. The Accounts panel provides balance information about your accounts. Selecting an account will take you to the transaction page where you can view detailed account information. Account available balance is listed first and current balance is listed second.
- C. Use Account Dashboard settings to choose which accounts you want to appear in the Accounts Panel. Accounts will not display in the Accounts Panel unless they are checked in the Accounts Dashboard settings. These settings do not affect the way the accounts are displayed in other parts of the application.
- D. Access messages, online banking settings, and log out of online banking.
- E. Educational articles area available using the  icon. Financial news and information are available using the  icon. Help is available by using the  icon.
- F. Financial News provides excerpts of important news and updates about Smart Financial. Select an excerpt to view the full contents of the news item.
- G. Recent Activity provides information about recent account related activities. Recent activities may include transfers, login activity, and bill payments. You can choose how many days of recent activity and what type of information you would like displayed on your dashboard using the setting icon .
- H. Actionable alerts appear above the Accounts panel of the dashboard to let you know when/if an action is needed on the following items:
 - a. Confirm Contact Information: Requests that you either confirm or update the contact information on your account. If update is selected, you will be able to update the information directly in the alert.
 - b. Payment due soon: The payment due soon alert will present for an approaching due date. Selecting *Pay Now* will navigate you to the Transfers widget. Multiple Due Soon alerts can be presented at one time, one per due date.
 - c. Payment past due: Displays past due alerts. Multiple past due actionable alerts can display if multiple payments are past due at the same time.

Accounts Overview

Transaction History

Transaction history allows you to view transaction history for a specific account. Pending transactions are separated and displayed above posted transactions. Pending transactions are reflected in the account's available balance but not the current balance.

Superior Superior Checking Current Balance \$767.79 Available Balance \$737.79

Transactions Account Details Analytics

Search [] Sort By: Default []

PRINT DOWNLOAD

PENDING TRANSACTIONS

Pending transactions may not be the final amount that posts to account.

| RELEASE DATE | DESCRIPTION | ACCOUNT | AMOUNT |
|--------------|---|----------|----------|
| JUN 2 2020 | Card Hold; Maxor Mail Order Pharm AMARILLO TXUS <small>Expires June 02 PointOfSaleWithdrawal</small> | Superior | -\$15.00 |
| JUN 2 2020 | Card Hold; Maxor Mail Order Pharm AMARILLO TXUS <small>Expires June 02 PointOfSaleWithdrawal</small> | Superior | -\$15.00 |

POSTED TRANSACTIONS

| DATE | DESCRIPTION | CREDITS | DEBITS | BALANCE |
|-------------|---|---------|----------|----------|
| MAY 30 2020 | Credit Interest <small>Add a category Interest</small> | \$0.06 | | \$767.79 |
| MAY 26 2020 | Check # [] <small>Add a category Check</small> | | -\$81.00 | \$767.73 |
| MAY 21 2020 | Point Of Sale Withdrawal CMSVEND*FIVE STAR STAFFORD TXUS <small>Food & Dining Debit Card</small> | | -\$1.85 | \$848.73 |
| MAY 19 2020 | External Deposit ALLSTATE INS CO ACH.SPL <small>Add a category ACH</small> | \$18.54 | | \$850.58 |

Note: The letters correspond with the features available on the home page.

- A. The account type heading is displayed with the current and available balances. The account nickname is also displayed to help identify the account
- B. Identifies the information that will show in the panels below.
- C. You can search, sort and filter transactions within the account.
- D. You can print the transaction list using the  icon, or export the transaction list by using the  icon.
- E. Pending transactions are separated and displayed above posted transactions.
- F. Transactions are listed by date and include a transaction description, credit/debit amount, and a running account balance.
- G. Click on a transaction to view more details.
- H. Account Details shows your full account number, account nickname, and the account ledger balance.

Transaction Details

Selecting a transaction's description or category displays the Transaction Details screen. The Transaction Details screen allows you to add notes to the transaction and categorize the transaction.

The screenshot shows the 'Transaction Details' screen for a 'Point Of Sale Withdrawal' of -\$5.77. The transaction is categorized as 'WHATABURGER 365 Q26 HOUSTON TXUS' and occurred on September 25, 2017. The account is 'Superior'. The transaction ID is 2. The 'TRANSACTION CATEGORIES' section includes a dropdown menu for 'Food & Dining', an 'AMOUNT' field with '5.77', and a 'Split' button. The total amount is \$5.77. The 'Save' button is highlighted with a blue box, and the 'Cancel' button is also visible.

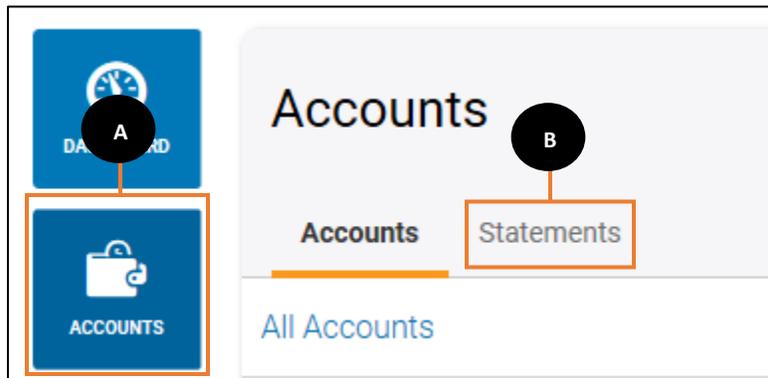
| TRANSACTION CATEGORIES | AMOUNT |
|------------------------|--------|
| Food & Dining | 5.77 |

Total amount: \$5.77

- Assign a category to the transaction by selecting a category from the drop-down list.
- The total amount lists the total transaction amount. If you split the transactions, the sum of the total assigned amounts must not exceed the total transaction amount.
- Assign a transaction to more than one category by selecting the Split button.
- Click Save to save all changes.

Account Statements

Account statements can be accessed through online banking.



- A. Click on the Accounts tab.
- B. Click Statements and a new window will open to access your statements.

Note: Popup blocker needs to be disabled

Welcome Training Test

You may access your Smart Financial CU eStatements by clicking on the links below.

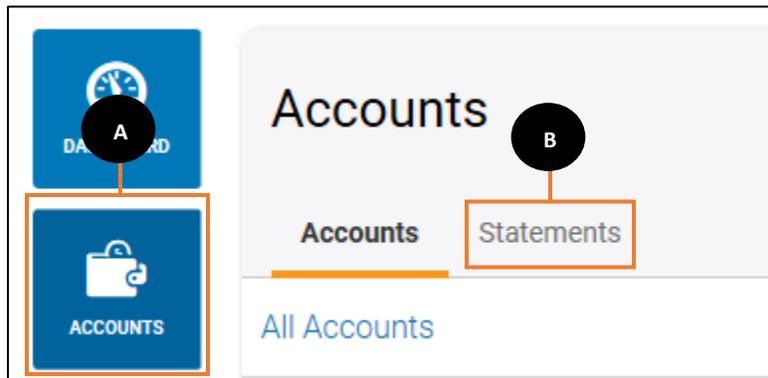
C

| Documents | Description |
|--|-------------|
| Historic Statements (19) | Membership |
| Statements (134) | Membership |

- C. Click on [Historic Statements](#) to view older statements. Click on [Statements](#) to view your most recent statements.

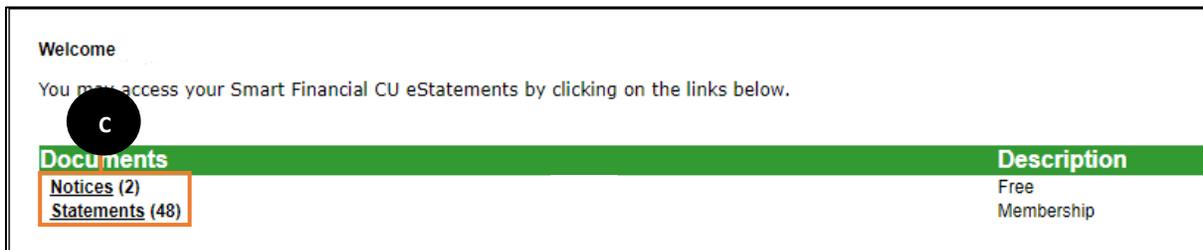
eNotices

eNotices can be accessed through online banking.



- A. Click on the Accounts tab.
- B. Click Statements and a new window will open to access your eNotices.

Note: Popup blocker needs to be disabled

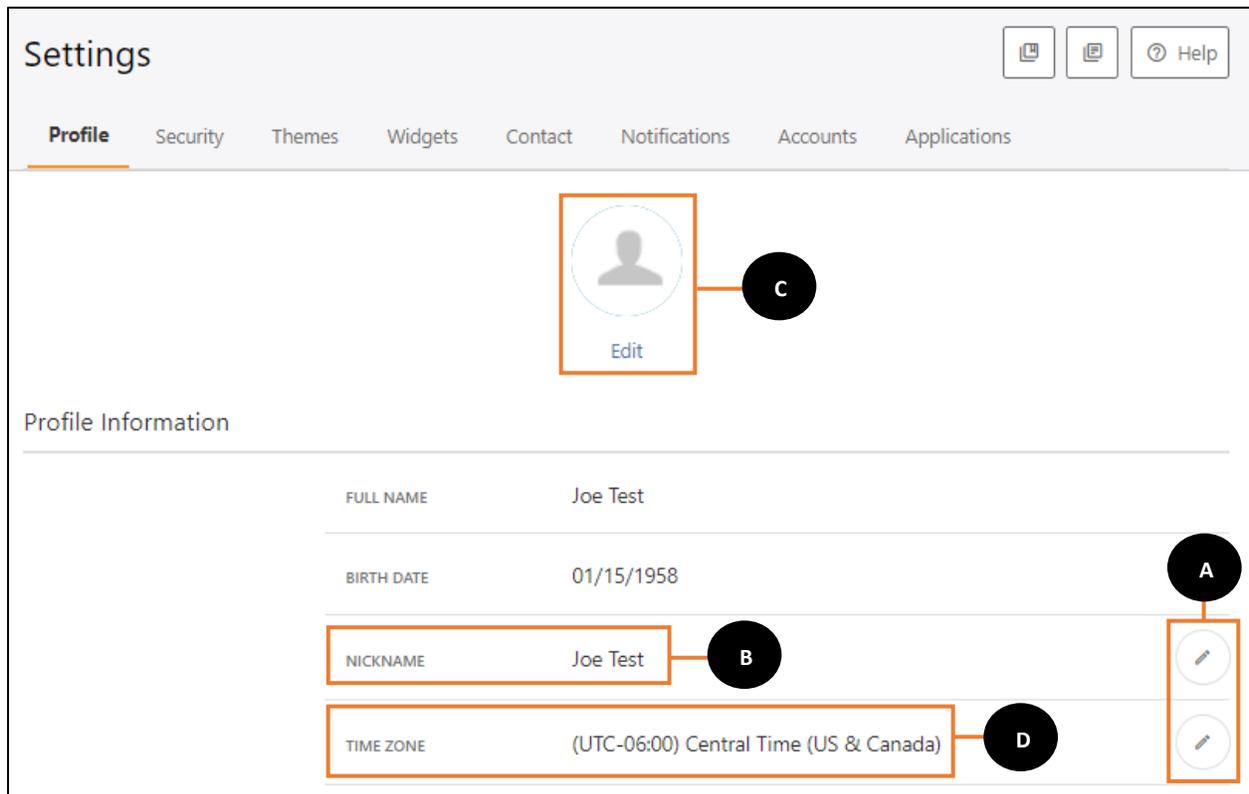


- C. Click on **Notices** to view your latest eNotice. Click on **Statements** to view your most recent statements.

Settings

Profile Settings

Use profile settings to personalize and secure your online banking experience.



- A. Select  to expand the section and edit the selected setting
- B. The **Nickname** is displayed at the top of every screen and is used to welcome you to online banking.
- C. Upload a **Profile Image** to personalize your online banking experience.
- D. The system uses the **Time Zone** setting to clearly communicate schedules, execute transfers, send alerts, and execute other events at the proper time.

Security

Within the Security setting tab you can configure your security information and maintain your list of enabled and authenticated devices.

The screenshot shows the 'Settings' application with the 'Security' tab selected. The page is divided into several sections: 'Security Information', 'Two-Factor Authentication', 'PIN Enabled Devices', and 'Remembered Devices'. Callouts A-F point to specific elements: A points to the edit icon for the Security Information section; B points to the Username field; C points to the Password field; D points to the Two-Factor Authentication toggle; E points to the edit icon for the Two-Factor Authentication section; and F points to the 'Remembered Devices' section header.

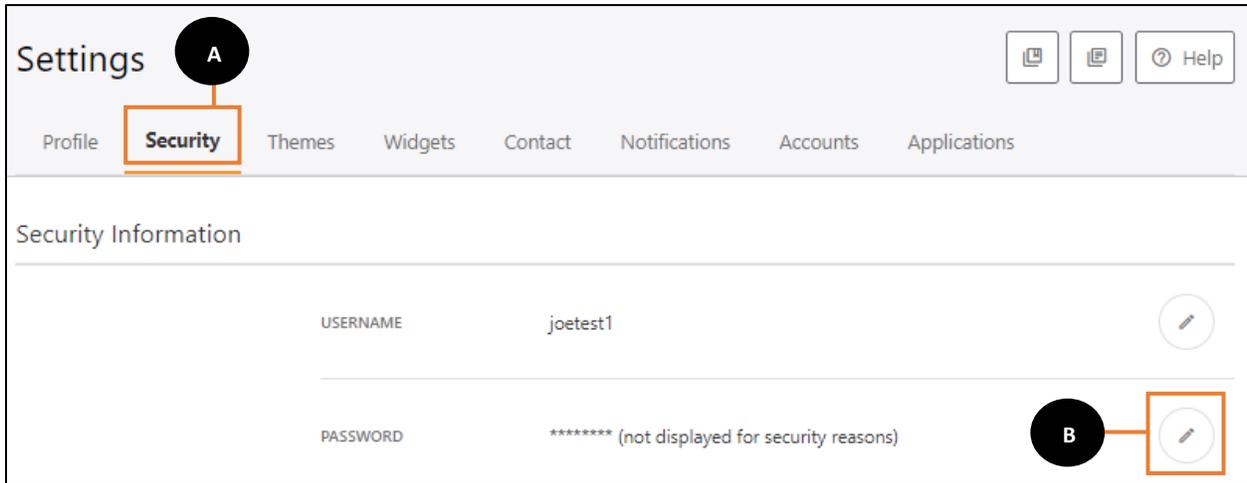
| Device Name | Status | Last Used | Action |
|-------------|------------|-----------------------------|---------|
| JOE'S PHONE | Registered | September 29, 2017 1:03 PM | [Trash] |
| | Last Used | September 29, 2017 4:06 PM | |
| JOESURF | Registered | September 29, 2017, 1:14 PM | [Trash] |
| | Last Used | October 2, 2017, 10:36 AM | |

- Select  to expand the section and edit the selected setting.
- Username is used as a part of the online banking authentication process. You will need to supply your username each time you log in. You are able to change your username by clicking the  button.
- Password is used as part of the online banking authentication process. You will need to supply your password each time you login. You are able to change your password by clicking the  button.
- Two-Factor Authentication allows you to enable email and text alerts, and set primary contact information.

- E. The  button allows you to expand the section and edit settings for the selected item.
- F. In the Remembered Devices section, you can see which devices you have authenticated. You can delete any remembered device listing, which will cause Online Banking to use stepped-up authentication the next time the device is used.

Change Your Password

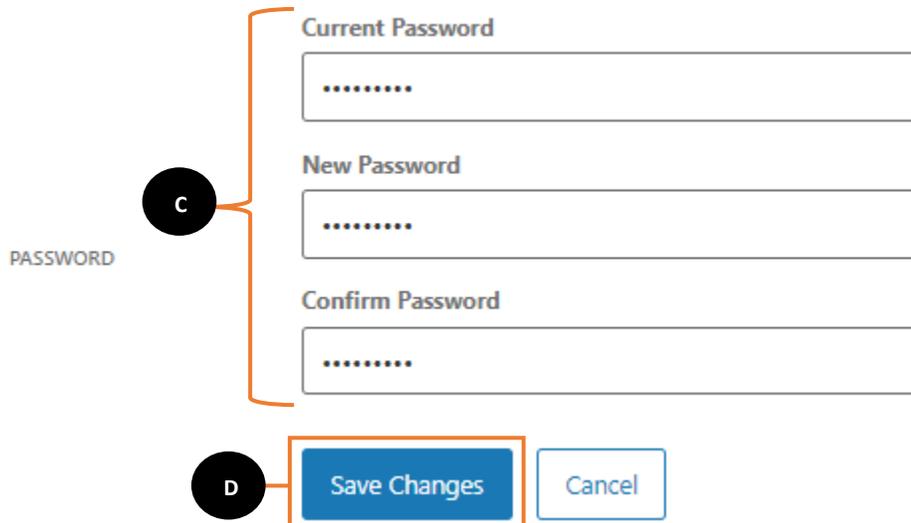
You are able to easily change your password for your online/mobile banking profile. The password change will be immediate and can be done at any time.



The screenshot shows the 'Settings' application with the 'Security' tab selected. Under 'Security Information', the 'PASSWORD' field is highlighted with a callout 'B' pointing to an edit icon. The 'USERNAME' field shows 'joetest1'.

A. Access **Security** settings

B. Click  next to Password

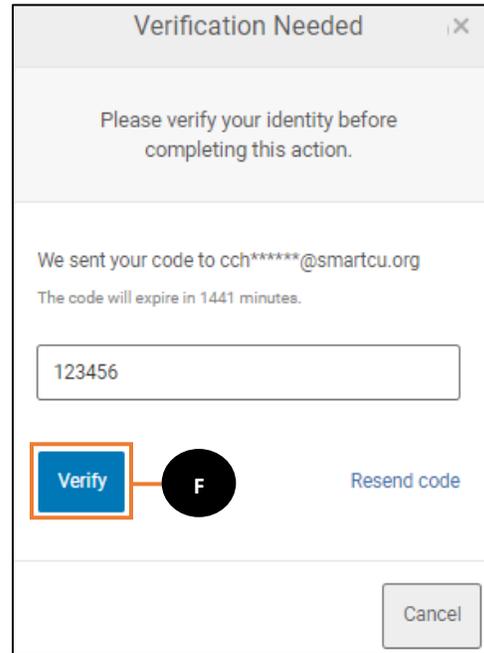
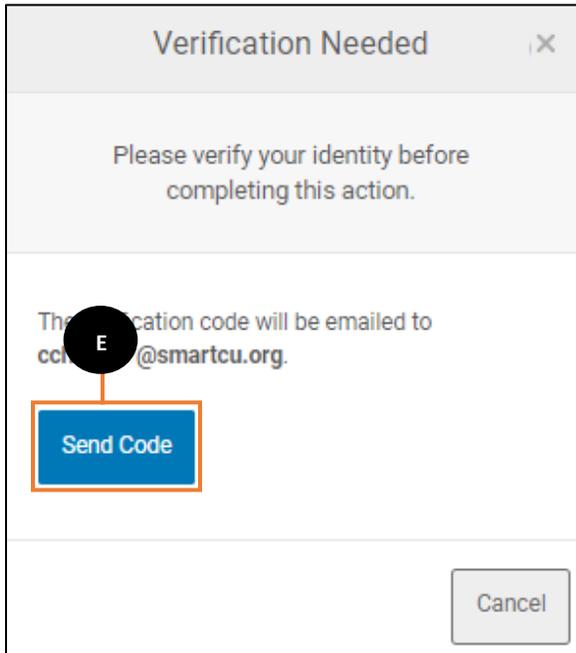


The screenshot shows the password change form with three input fields: 'Current Password', 'New Password', and 'Confirm Password'. A callout 'C' points to the 'New Password' field. Below the fields are 'Save Changes' and 'Cancel' buttons, with a callout 'D' pointing to the 'Save Changes' button.

C. Enter **Current Password**, enter **New Password** & enter the new password again to **Confirm Password**

D. Click **Save Changes**.

Verification will be needed to process the password change. You will have the option to have the verification code sent to your preferred contact method, either SMS (text) or email address.



- E. Select where you would like the verification code to be sent and click **Send Code**.
- F. Enter the code and click **Verify**.
- G. Once verification has been completed, the password has been changed. Use your new password the next time you log in to online or mobile banking.

Themes

Themes allow you to personalize the look and feel of online banking.

The screenshot displays the 'Settings' page with the 'Themes' tab selected. The current theme, 'Smart Financial', is shown at the top and is labeled 'A'. Below it, the 'Available' section lists four themes: 'Aurora Borealis', 'Basketball', 'Beach', and 'Camo'. Each theme has a 'Preview' button (labeled 'B') and an 'Activate' button (labeled 'C'). The 'Preview' and 'Activate' buttons for the 'Aurora Borealis' theme are highlighted with red boxes.

- A. The active theme is displayed at the top under the “Current” heading.
- B. You can preview themes by clicking the Preview button. Select **Exit Preview** to exit the theme preview.
- C. Select **Activate** to make the listed theme your current theme.

Widgets

Widgets are a collection of features in the online banking platform. Use the Widgets page to adjust what and how you access functionality within online banking.

Settings [Help]

Profile Security Themes **Widgets** Contact Notifications Accounts Applications

Active

[Reorder Favorites](#)

| | | | |
|-------------------|--|---|---|
| ACCOUNTS | | | |
| TRANSFERS | Transfer funds between your accounts. | | |
| BILL PAY | The Alkami bill pay widget | ★ | ⊗ |
| SAVINGS GOALS | Create goals and monitor your progress. | ☆ | ⊗ |
| MESSAGE CENTER | Send us secure messages with Message Center. | ☆ | ⊗ |
| CHECKING SERVICES | Order new checks, stop payment on a check, or request a withdrawal by check. | ☆ | ⊗ |

Available

| | | | |
|---------|--|--|--|
| BUDGETS | | | |
|---------|--|--|--|

[Add](#)

- A. Select **Reorder Favorites** to change the order the widgets are listed in the main online banking site navigation.
- B. A description of the functionality provided by the widget.
- C. Select  to move a widget from the Active widget list to the Available widget list. Widgets in the Active list are available for use within online banking. Widgets in the Available list are not available for use until added to the active list.
- D. A gold star  indicates a **favorite widget**. Favorite widgets display in the main navigation. You may only have 5 favorite widgets at a time. Select the gold star to remove a widget from the list of favorites. Select a gray star to make a widget a favorite.
- E. Choose **Add** to move an available widget into the Active list and make it available for use within online banking.

Contact

Use the Contact page to update your address, phone number(s), and email address.

The screenshot shows the 'Settings' page with the 'Contact' tab selected. The page is divided into three main sections: 'Addresses', 'Phone Numbers', and 'Email Addresses'. Each section has a list of entries with a pencil icon for editing. Callout A points to the pencil icon in the 'Addresses' section. Callout B points to the 'SMS' label in the 'Phone Numbers' section. Callout C points to the 'PREFERRED' label in the 'Email Addresses' section. Callout D points to the 'Add Email' button at the bottom of the page.

| Section | Type | Value | Feature |
|-----------------|--------|---------------------------------------|----------------------------|
| Addresses | HOME | P.O. Box 920719, Houston, Texas 77292 | Expand/Edit (A) |
| Phone Numbers | HOME | (713) 850-1600 | Expand/Edit |
| | WORK | | Expand/Edit |
| | MOBILE | (713) 850-1600 | Expand/Edit, SMS (B) |
| Email Addresses | EMAIL | noreply@smartcu.org | Expand/Edit |
| | IPHONE | noreply@smartcu.org | Expand/Edit, Preferred (C) |
| | | | Add Email (D) |

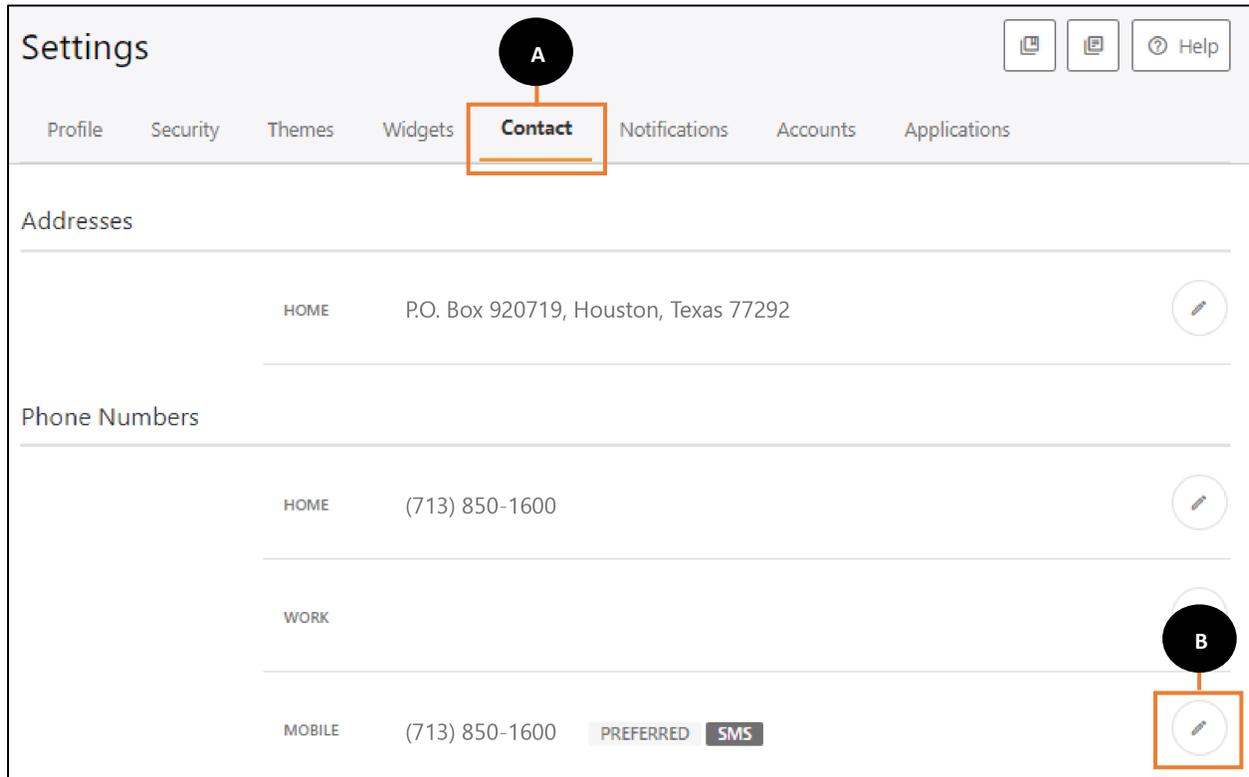
- Select  to expand the section and edit the selected setting.
- SMS** indicates the number is able to receive text messages. Standard text message rates apply.
- Preferred** indicates the primary phone number or email address that will be used for communications from Smart Financial.
- Select **Add Email** to add an additional email address.

Note: Changes are not saved until you select Save Changes.

Setting a Preferred Contact

You have the option to set a phone number and/or email address as the preferred contact method to receive verification codes, temporary passwords and account notifications (alerts).

Note: In order to receive account notifications (alerts) you will have to have preferred contact method selected.



A. Access **Contact** settings.

B. Click  next to Mobile.

- C. Enter your **Mobile** phone number
- D. Check the box next to **I would like to receive SMS text messages to this number.**
- E. Check the box next to **Set as preferred contact phone.**
- F. Click **Send a code via text.**

- G. Verification will be needed. Click **Send Code.**
- H. Enter the verification code and click **Verify**

- I. Enter the verification code and click **Confirm Code**

- J. The status will change to **Confirmed**.

- K. Click **Save Changes**.

- L. Preferred and SMS will show next to the Mobile number.

Notifications

Notifications alert you to different events related to online banking and your accounts. Notifications are available for accounts, transfers, budgets and savings goals. You are able to set and edit alerts at any time through online banking.

The screenshot shows the 'Settings' page with the 'Notifications' tab selected. The page is divided into two main sections: 'Accounts' and 'Transfers'. Each section lists various notification types with columns for delivery methods (Email, SMS) and a settings gear icon. Callouts A, B, and C are used to highlight specific features:

- A:** Points to the gear icon in the 'Transaction Alert' row, used for enabling or disabling alerts.
- B:** Points to the '@' (Email) and mobile phone (SMS) icons in the 'Transaction Alert' and 'Balance Alert' rows, indicating the delivery method.
- C:** Points to the text '1 account' in the 'Balance Alert' row, indicating the number of accounts selected for the notification.

| Section | Notification Type | Email | SMS | Settings |
|-----------|----------------------------|-------|-----|----------|
| Accounts | Transaction Alert | @ | | ⚙️ |
| | Balance Summary Alert | | | ⚙️ |
| | Balance Alert | | 📱 | ⚙️ |
| | Automatic Withdrawal Alert | | | ⚙️ |
| | Automatic Deposit Alert | | | ⚙️ |
| | Insufficient Funds Alert | | | ⚙️ |
| | Loan Payment Due Alert | | | ⚙️ |
| | Debit Card Purchase Alert | | | ⚙️ |
| Transfers | Transfer Fails | | | ⚙️ |
| | Transfer Succeeds | | | ⚙️ |

- To enable or disable alerts click the ⚙️ icon.
- For each notification type, icons are displayed to indicate which delivery method has been enabled. The @ icon indicates email delivery method. The 📱 icon indicates SMS (text) delivery method.
- The number of accounts you selected for the notification will show as well.

Accounts

Use Accounts to adjust the way accounts are displayed throughout the online banking.

Settings [Icons] [Help]

Profile Security Themes Widgets Contact Notifications **Accounts** Applications

Checking Link an External Account

| Account Name | Owner | Options |
|---|---------------|---------------|
| Smart Choice Checking Checking - 0000 | Primary Owner | [Edit] [Lock] |
| Smart Select Checking Checking - | Primary Owner | [Edit] |
| Free Checking - *** | Primary Owner | [Edit] |
| Smart Scholars Checking Checking - *** | Primary Owner | [Edit] |
| Freedom Checking Checking - *** | Primary Owner | [Edit] |
| Testing Name Change Checking - ** | Primary Owner | [Edit] |
| Bus Advantage Checking Checking - ** | Primary Owner | [Edit] [Lock] |

Savings

| | | |
|----------------------------|---------------|--------|
| Membership Savings - ** | Primary Owner | [Edit] |
|----------------------------|---------------|--------|

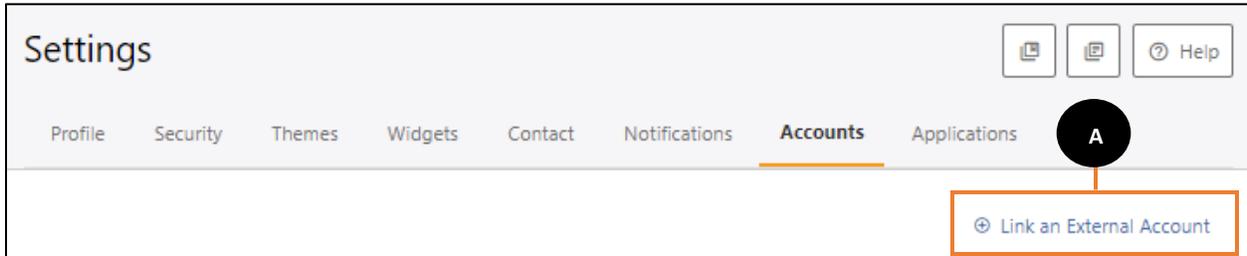
Callouts: A (Reorder Accounts), B (Smart Choice Checking), C (Primary Owner), D (Edit icon), E (Lock icon)

- A. Select **Reorder** to drag accounts and change the order in which accounts appear.
- B. The account name, or nickname, will display. The account type is listed just below the account name followed by the last 4 digits of the account number.
- C. Your role on the account (primary, joint etc.) will be displayed.
- D. Select  to adjust the account nicknames assigned to your account.
- E. If you have opted to hide an account from being viewed in your online banking profile, it will show the  icon. You will not see this account when you log in on your dashboard or by clicking the Accounts widget.

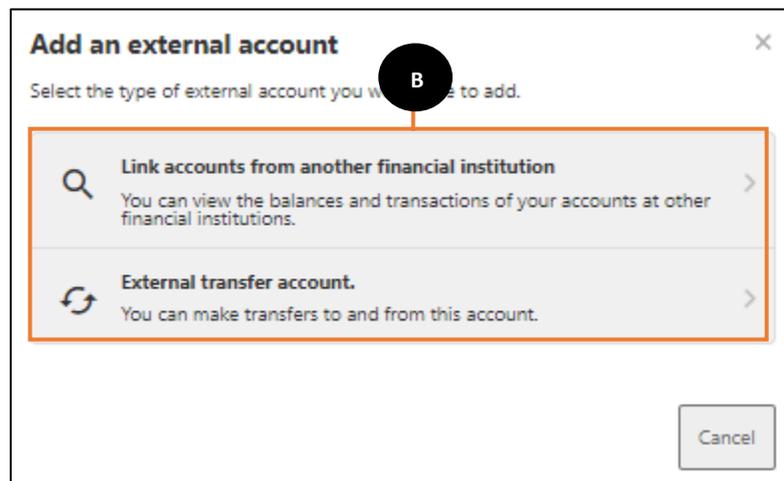
Linking an External Account

With the new online banking platform you are able to link an external, non-Smart Financial account, to your online banking profile and transfer funds to and from the external account. To add an external account to your online banking profile:

- A. Under the accounts tab, click [Link an External Account](#).



- B. Select the type of external account you would like to add. To link an external account, click **“Link accounts from another financial institution”**. To add an external transfer account, click **“External transfer account.”**.



- C. Enter the required information in the [Add Account at another bank](#) box:
 - a. Account Type: Checking or Savings
 - b. Routing Number
 - c. Account Number
 - d. Confirm Account Number
 - e. Nickname

D. Click **Save**.

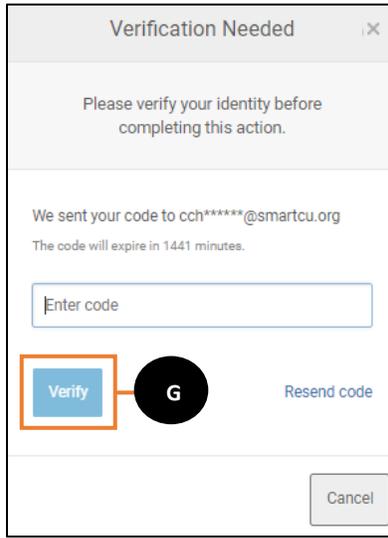
The screenshot shows a form titled "Add Account at another bank". It has several input fields: "Account Type" with a dropdown menu set to "Checking"; "Routing Number" with the value "111000025" and "BANK OF AMERICA, N.A." below it; "Account Number" with the value "1234567890"; "Confirm Account Number" with the value "1234567890"; and "Nickname" with a question mark icon and the value "External Account". At the bottom right, there are two buttons: "Cancel" and "Save". The "Save" button is highlighted with an orange border, and a black circle with the letter "D" is positioned above it.

E. Verification will be needed to complete the process. Select how you would like to receive the verification code.

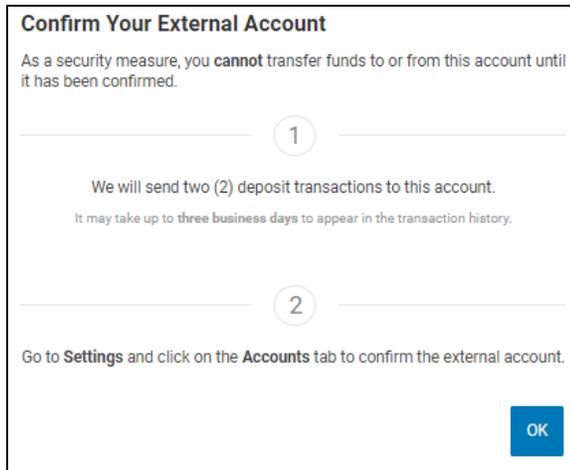
F. Click **Send Code**.

The screenshot shows a dialog box titled "Verification Needed". It contains the text "Please verify your identity before completing this action." Below this, there are two radio button options: "Text" (which is selected and underlined) and "Email". Below the options, it says "The verification code will be sent to your phone via SMS. Standard messaging rates apply." At the bottom right, there are two buttons: "Cancel" and "Send Code". The "Send Code" button is highlighted with an orange border, and a black circle with the letter "F" is positioned above it.

G. Enter the verification code and click **Verify**.

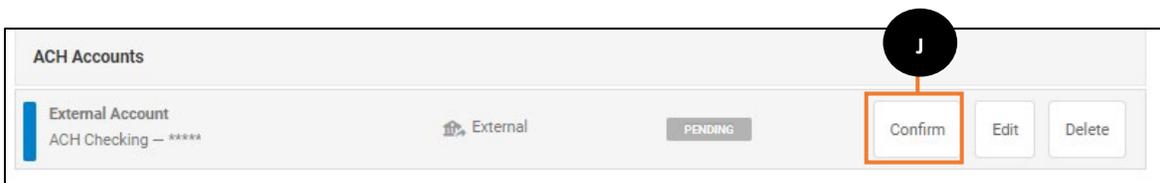


H. A message will appear to **Confirm Your External Account**. You will not be able to transfer funds from the account until it has been confirmed.



I. The external account will show in the Accounts Tab at the bottom of the page under **ACH Accounts**.

J. Once the trial deposits are received click on **Confirm** to enter the two transaction amounts that were sent to the external account.



- K. Enter the **First Deposit** amount.
- L. Enter the **Second Deposit** Amount
- M. Click **Confirm**.

Confirm Trial Deposits

As a security measure, we sent two transactions of different amounts to account #1234567890 at BANK OF AMERICA, N.A.. It may take up to three business days for those transactions to appear in your account.

We ask you to confirm the transaction amounts to ensure you're the owner of this BANK OF AMERICA, N.A. account.

| | | |
|------------------|----------------------|---|
| First Deposit * | <input type="text"/> | K |
| Second Deposit * | <input type="text"/> | L |
| | | M |

Once the trial deposits have been confirmed, the external accounts will show under ACH Accounts and will be available to transfer money to and from.

Bill Pay

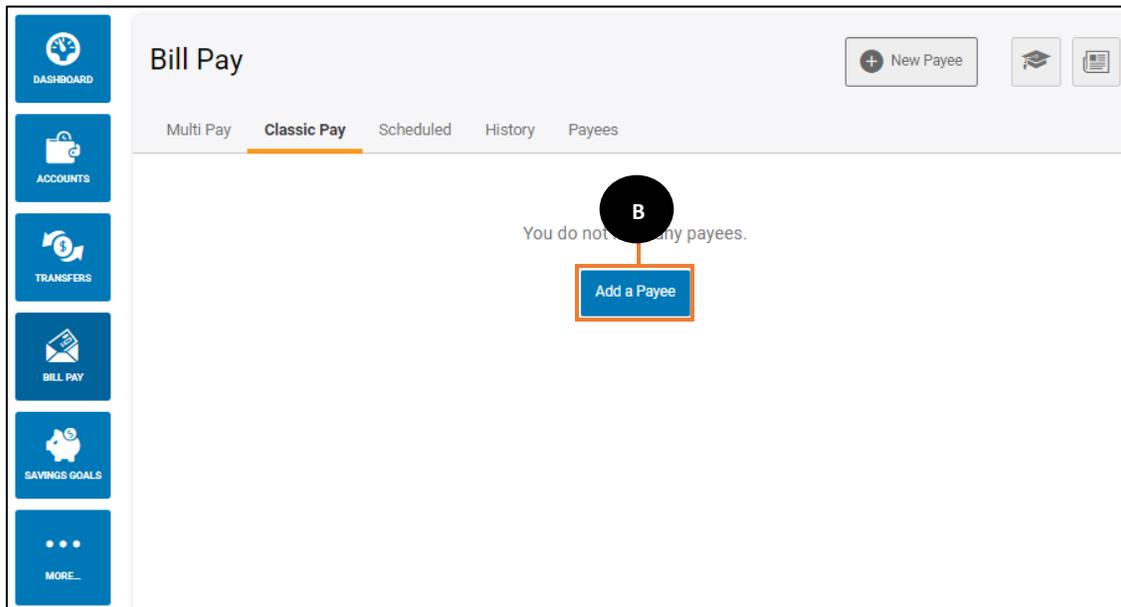
Adding a Payee

Bill pay allows you to easily send payments to companies without the hassle of writing and mailing paper checks. Bill Pay will simplify your life, allowing you to manage your payees and pay your bill on time! To access Bill Pay:

- A. Select the **Bill Pay** widget.



- B. If you are new to Bill Pay, you will have to **Add a Payee**.



- C. If you are paying a **Business**, enter the required information for the Business:
- a. Name of Business
 - b. Zip Code
 - c. Default Funding Account
 - d. Payee Category – this is an optional field that allows you to categorize your bills
 - e. Account Number
 - f. Confirm Account number
- D. Click **Next** to proceed to the next screen.

The screenshot shows the 'Add Payee' form with the following fields and annotations:

- I'm paying a...**: Two buttons, 'Business' and 'Person'. The 'Business' button is highlighted with an orange box and a line connecting to a black circle labeled 'C'.
- Name Of Business ***: Text input field with placeholder 'As it appears on a bill'. A line connects this field to the 'C' circle.
- Zip Code ***: Text input field with placeholder 'Zip code of the payee'. A line connects this field to the 'C' circle.
- Default Funding Account ***: Dropdown menu with 'Choose Account' selected. A line connects this field to the 'C' circle.
- Payee Category**: Dropdown menu with 'Choose Category' selected. A line connects this field to the 'C' circle.
- Account Number ***: Text input field with placeholder 'As it appears on a bill'. A line connects this field to the 'C' circle.
- Confirm Account Number ***: Text input field with placeholder 'Confirm Payee Account Number'. A line connects this field to the 'C' circle.
- Next**: A blue button at the bottom right, highlighted with an orange box and a line connecting to a black circle labeled 'D'.

- E. Enter additional information for the Payee:
 - a. Street Address
 - b. City
 - c. State
 - d. Zip code
 - e. Phone number
 - f. Payee Image – this is an optional field
 - g. Nickname

F. Click **Save**.

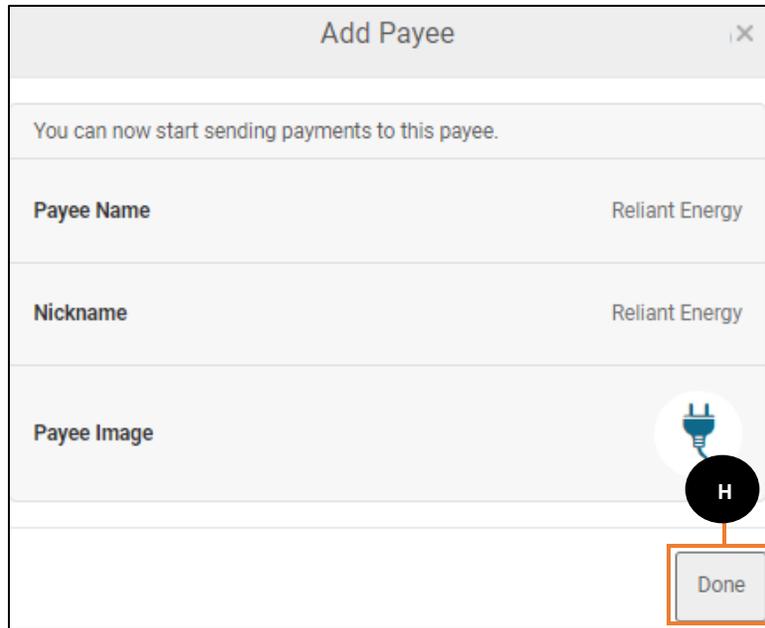
The screenshot shows a mobile application form titled "Add Payee". The form contains the following fields and controls:

- Payee Name:** Reliant Energy
- Account Number:** 123456789
- Street Address 1 *:** Payee Address Line 1
- Street Address 2:** Payee Address Line 2
- City *:** Payee City
- State *:** Alabama (dropdown menu)
- Zip Code *:** 77070
- Phone Number *:** (xxx) xxx-xxxx
- Payee Image:** Includes an image icon and an "Upload Image" button.
- Nickname *:** Reliant Energy

Annotations:

- E:** A black circle with the letter "E" is connected by an orange line to the "Street Address 1" and "Nickname" input fields.
- F:** A black circle with the letter "F" is connected by an orange line to the "Save" button at the bottom right of the form.

- G. You will receive confirmation that your payee has been added and you can start sending payments to this payee.
- H. Click **Done**.



Editing a Payee

If an existing payee's address, account number, or any other information has changed, you are able to make edits to update their information.

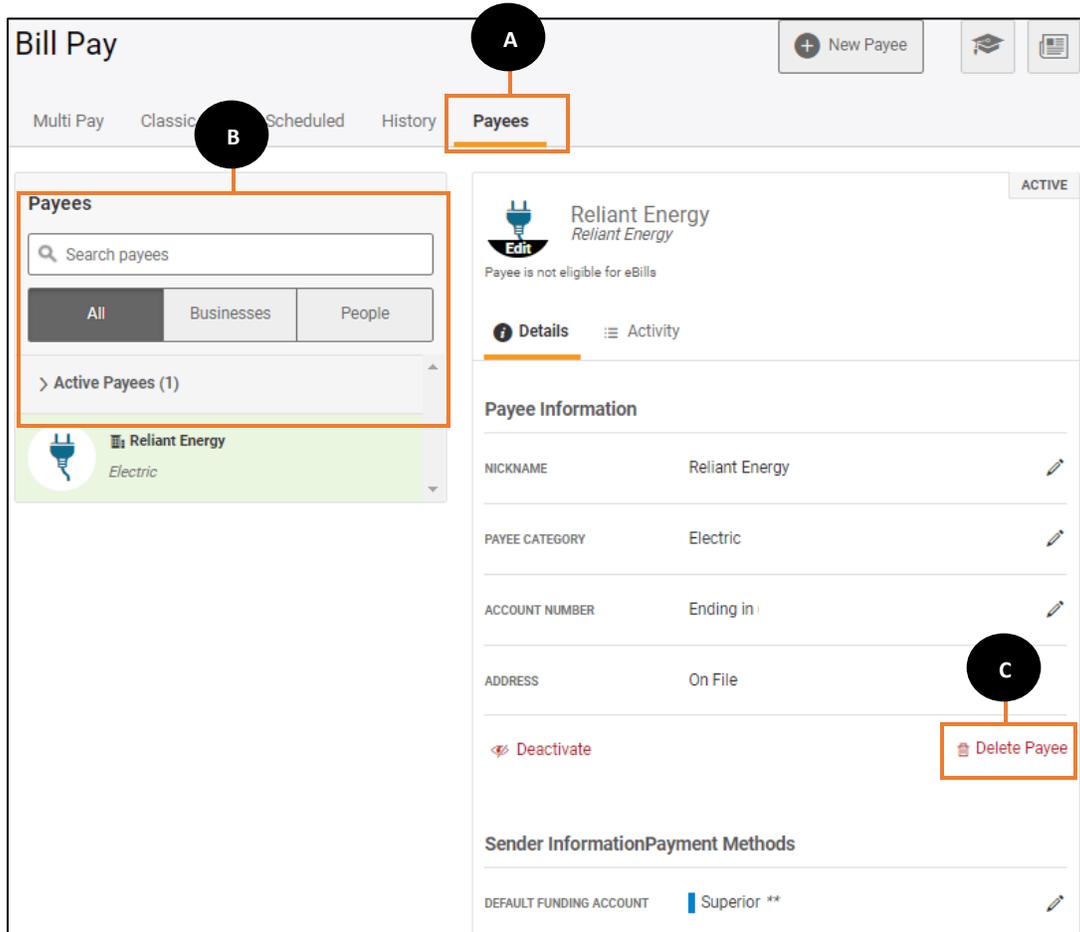
The screenshot shows the 'Bill Pay' interface. At the top, there is a 'New Payee' button and a 'Payees' tab highlighted with callout A. Below the tabs, there is a search bar and a list of 'Active Payees (1)' with callout B. The selected payee is 'Reliant Energy' (Electric). The details for this payee are shown on the right, with callout C pointing to the edit icon next to the 'NICKNAME' field. The details include: NICKNAME (Reliant Energy), PAYEE CATEGORY (Electric), ACCOUNT NUMBER (Ending in...), ADDRESS (On File), and DEFAULT FUNDING ACCOUNT (Superior). There are also buttons for 'Deactivate' and 'Delete Payee'.

- Access the Bill Pay widget and click **Payees**.
- Search for the Payee that needs to be edited, or select them from the Active Payee list.
- The Payee information will appear on the right side of the screen. Click the  icon next to the information that needs to be changed or updated.
- Enter the updated information and click **Save Changes**.

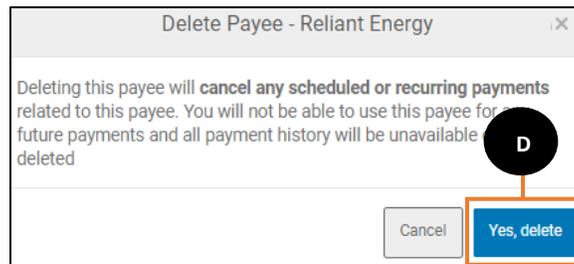
The close-up shows the 'ACCOUNT NUMBER' field with the text 'Edit Account Number.' and a callout D pointing to the 'Save Changes' button. There is also a 'Cancel' button.

Deleting a Payee

If you no longer need a Payee, you can delete them from your Bill Pay.

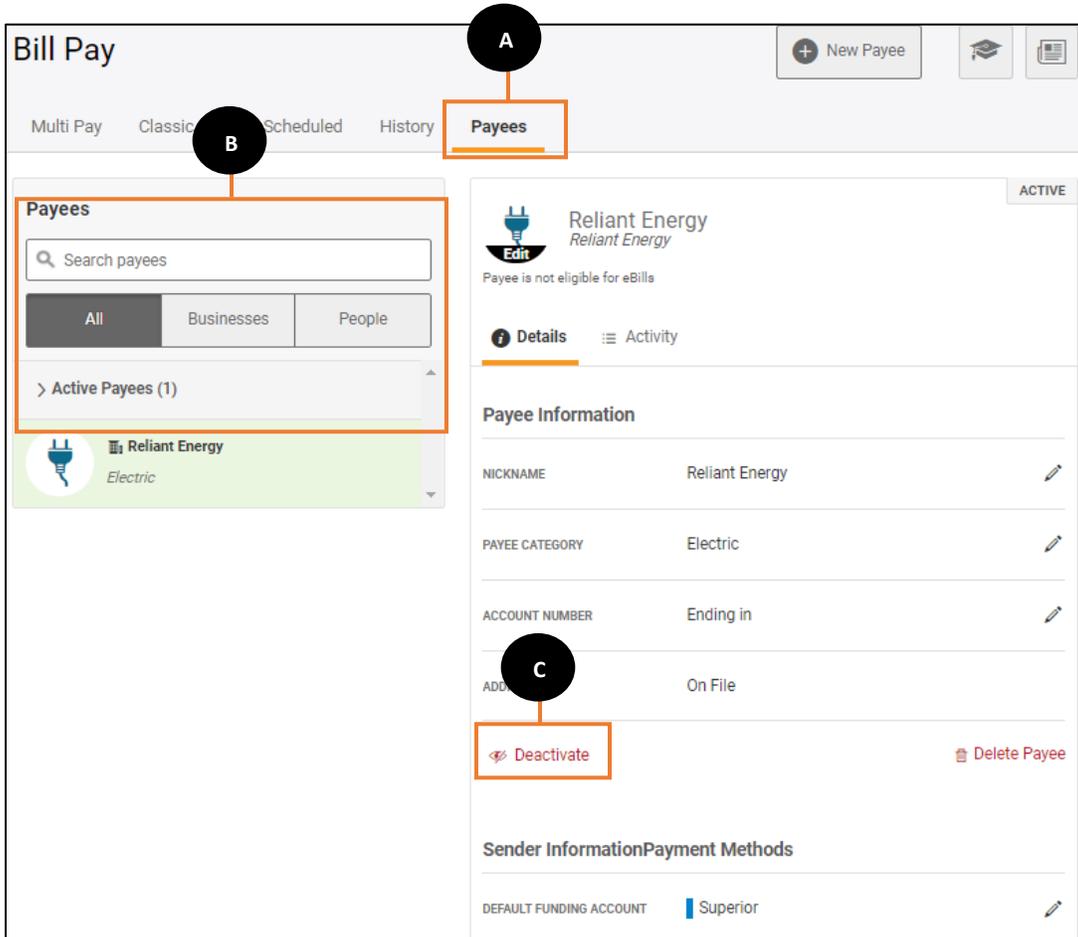


- A. Access the Bill Pay widget and click **Payees**.
- B. Search for the Payee that you would like to delete, or select them from the Active Payee list.
- C. Select the **Delete Payee** icon.
- D. A confirmation message appears. Click **Yes, delete** to permanently delete the payee.

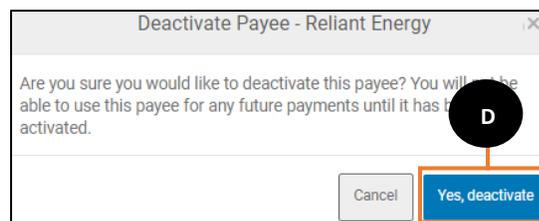


Deactivate a Payee

If you no longer need to send payments to an active payee, but you don't want to delete the payee information, you can deactivate the payee. This will save the payees information but will not make it available to view or send payments to.



- A. Access the Bill Pay widget and click **Payees**.
- B. Search for the Payee that you would like to deactivate, or select them from the Active Payee list.
- C. Select the **Deactivate Payee** icon.
- D. A confirmation message appears. Click **Yes, deactivate** to deactivate the payee.



Making a One-Time Payment

Once all of your payees are set up you are able to easily start paying your bills. You can make a single payment or schedule payments for the future in a few easy steps.

Bill Pay ⊕ New Payee 🎓 📄

Multi Pay **Classic Pay** Scheduled History Payees

Payment Details

Payee * Reliant Energy

Account * Superior

Amount * 10.00

Frequency One Time

Send On * 10/11/2017 📅

Payment

| | | |
|------------------------|------------|------------|
| Expedited Check | | |
| ADDITIONAL FEE | SEND ON | DELIVER BY |
| \$30.00 | 10/11/2017 | 10/12/2017 |

Memo

Payment Confirmation

PAYEE Reliant Energy

FROM ACCOUNT Superior ** \$5.50

AMOUNT \$10.00

OCCURS One Time

SEND ON 10/11/2017

PAYMENT METHOD Expedited Check

FEE \$30.00

MEMO

Submit Payment

- A. Access the Bill Pay Widget. It will default to the **Classic Pay** screen.
- B. Enter Payment Details:
 - a. Payee
 - b. Account to take funds from
 - c. Amount of the payment
 - d. Frequency
 - e. Send on Date
 - i. If you would like the payment expedited, it will show the fee and next available deliver by date
 - f. Memo is optional, but you can add a note for the bill payment.
- C. Payment Confirmation will display payment information. Review the details to make sure everything is correct.
- D. Click **Submit Payment** to schedule your payment.

Scheduled Payments

Once a payment has been scheduled it can be viewed, edited or deleted.

The screenshot displays the 'Bill Pay' interface with the 'Scheduled' tab selected. It shows three monthly calendars for October, November, and December 2017. A green dot is visible under the date 12 in the October calendar. Below the calendars, there are 'MONTHLY SCHEDULED TOTAL' values: \$1.00 for October, \$0.00 for November, and a partially visible value for December. A 'Scheduled Payments' section is visible at the bottom, showing a payment for 'Reliant Energy' on October 12, 2017, for \$1.00. The payment details include 'Testing Name Change - **' and a delivery date of 10/16/2017. There are 'Edit' and 'Delete' buttons for this payment, and a 'Show Search' button is also present.

- A. Access the Bill Pay Widget and click **Scheduled**.
- B. If a bill pay is scheduled there will be a green dot underneath the scheduled date.
- C. There will be a **Monthly Scheduled Total** for each month.
- D. Scheduled payments show in the **Scheduled Payments** section.
- E. Click **Edit** to make changes to the scheduled payment.
- F. Click **Delete** to delete the scheduled payment.
- G. **Show Search** allows you to search for a scheduled payment.

Bill Pay History

You are able to view the history of Bill Payments that have been sent out for delivery.

The screenshot shows the 'Bill Pay' interface. At the top, there is a 'New Payee' button and two icons (a graduation cap and a document). Below this is a navigation bar with tabs: 'Multi Pay', 'Classic Pay', 'Scheduled', 'History', and 'Payees'. The 'History' tab is highlighted with an orange box and labeled 'A'. Below the navigation bar is a 'Bill Payment History' section, also highlighted with an orange box and labeled 'B'. To the right of this section is a 'Show Search' button with a dropdown arrow, labeled 'C'. Below the 'Bill Payment History' section, a payment entry is shown for 'American Express Superior' on 'SEP 26 2017' for '\$160.00', delivered on '9/28/2017'. A checkmark icon is visible on the right side of the entry.

- A. Access the Bill Pay Widget and click **History**.
- B. **Bill Payment History** will show details on payments that have been processed.
- C. **Show Search** allows you to search for bill payments that have been processed.