# Internet Banking

# Table of Contents

# Introduction

Internet Banking allows Credit Union member's 24-hour access to their accounts through a secure internet link from the Credit Union's web page.

Some individual customizing may be done to the Internet Banking pages.  These can be setup by the credit union's web vendor.
- Colors displayed in the internet banking windows.
- Font used in the internet banking windows.
- Credit Union logo added.
- Hyperlink options.

Basic Features
- Summary window
- Detail window
- Draft Clearing window
- History window
- 2-Factor Authentication security features added
- Transfer window (with cross account capability)
- Change Password window
- Logout window
- User Name to login - wording defined by credit union

Other Features
☆ Complex Password Security setup option.
☆ Summary window includes the interest rate for CD, CD-IRA and loan suffixes.  Also on the Summary window, when a suffix is selected by a member, the Recent Activity will be displayed with the most recent transaction listed first and on down.
☆ "Pay Now" link on the Summary window for loan suffixes which takes user to the Transfer window.
☆ Year to Date window.  This displays Year to Date Dividend and Interest information for current and prior year.
☆ Download capability.  Three formats are available.
- Comma Separated Values (CSV)
- Microsoft Money (OFX) - 250 line maximum counting description lines also.
- Quicken (QFX) **\*\*\***
- QuickBooks (QBO) **\*\*\***
- Quicken 2004 and older (QIF)
**\*\*\*To offer these download options to their members, the credit union will need to purchase the licensing from Quicken plus pay a quarterly maintenance fee to Quicken based on users.**
Members will have the following selections when using the download feature:
- Loan Suffixes - Must be a Visa or Line of Credit loan.
- Share Suffixes - All suffixes included except for CD, CD-IRA and IRA suffixes.
- Share Suffixes coded as a Health Savings Account (HSA).
☆ Bill Pay capability.  A third party vendor required.  Contact Datamatic for vendor interface details.
☆ Draft Images capability.  A third party vendor required.  Contact Datamatic for vendor interface details.  **\*\*Note:** The length of time that the draft images are available is determined by the vendor used by the credit union for draft images.

☆ Visa information capability.  A third party vendor required.  Contact Datamatic for vendor interface details.

☆ History window - The history window displays history for approximately 250 transactions.  This has "start" and "end" date fields that can be filled in.  Closed and locked share suffixes are available in the suffix selection list on the History window.

☆ For Cross Account Transfers, when the "Transfer" option is selected, the "Transfer To" field will display the cross member as follows:

All the suffixes for the member will be listed then the first cross account will show:

--------MEMBER'S NAME--------

The Account Base, Check Digit and suffixes for that cross account will be displayed individually.  The Confirm Transfer window will display the Account Base, Check Digit and Suffix along with the suffix title.

☆ Mandatory *"Change Password"* for first time logins.  Set Internet Banking Password wizard - For credit unions licensed for the new Internet Banking product, after completing the wizard, the "Internet Banking" field under Member Information will automatically be changed to **"Temporary Password"**.  This is regardless which password type (Voice PIN, Social Security Number or Other) is selected.  The **"Temporary Password"** status will cause internet banking to prompt the members to change their password the next time they log into internet banking.

☆ If the online system is not running and a member attempts to log into Internet Banking, the following message will be displayed - "We apologize for the inconvenience, but the system is down for **maintenance** at this time, please try again later".

☆ The system will automatically change the Internet Banking **"Access"** option to "disabled" under the Internet Banking folder for Internet Banking users after 180 days (or number of days chosen by the credit union) of internet banking inactivity.  For secondary users, their **"Access"** option is located in their secondary user record.  This is for security purposes so that the individual users will be required to either login to Internet Banking and request a PIN (using Forgot My Password - if the credit union has made this available in Internet Banking.) or contact the credit union to reset their password, if they want to use Internet Banking again.

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**Maximum Session Time:**
For security purposes, the Maximum Session Time is on the Web Server, and is set to 20 minutes.  After 20 minutes of inactivity, the member will be logged out of Internet Banking by the system.

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**Internet Banking User Name information:**

User names <u>must</u> start with a letter and may contain letters, numbers and/or these symbols (@ . - _). User names cannot contain spaces and the maximum length is 40 positions.  This is a required field.  If the member has not entered a User Name and enters their Account Base and Check Digit, Internet Banking will display a window to prompt the member to select a User Name.

**To reset the User Name for the primary member,** the staff can file maintain the User Name field under Internet Banking on the Member Summary, if needed.  The member will need to use the new User Name assigned the next time he/she logs into Internet Banking.  The field cannot be reset to none. **\*\*Note:**  The credit union can customize the wording for the field used when logging into Internet Banking using the "Online ID" field on the Internet Banking server.

A message of **"User Name is already in use"** will be displayed if a duplicate user name (name already used) is entered in the User Name field in the Internet Banking folder.  This same message will be displayed in Internet Banking if members are attempting to change the User Name and a duplicate user name is entered.

If the **"Internet Banking"** field under Member Information is changed to **"Never"**, this will allow/force the member (and all secondary users) to start the process over of signing up for Internet Banking.  Set a Temporary Password (under Tools on the Menu Bar) for the member to use the next time they login to Internet Banking.  The member will use the Account Base and Check Digit for the User Name with the next login and will be prompted to change this, as well as, change the password and go through the security features.
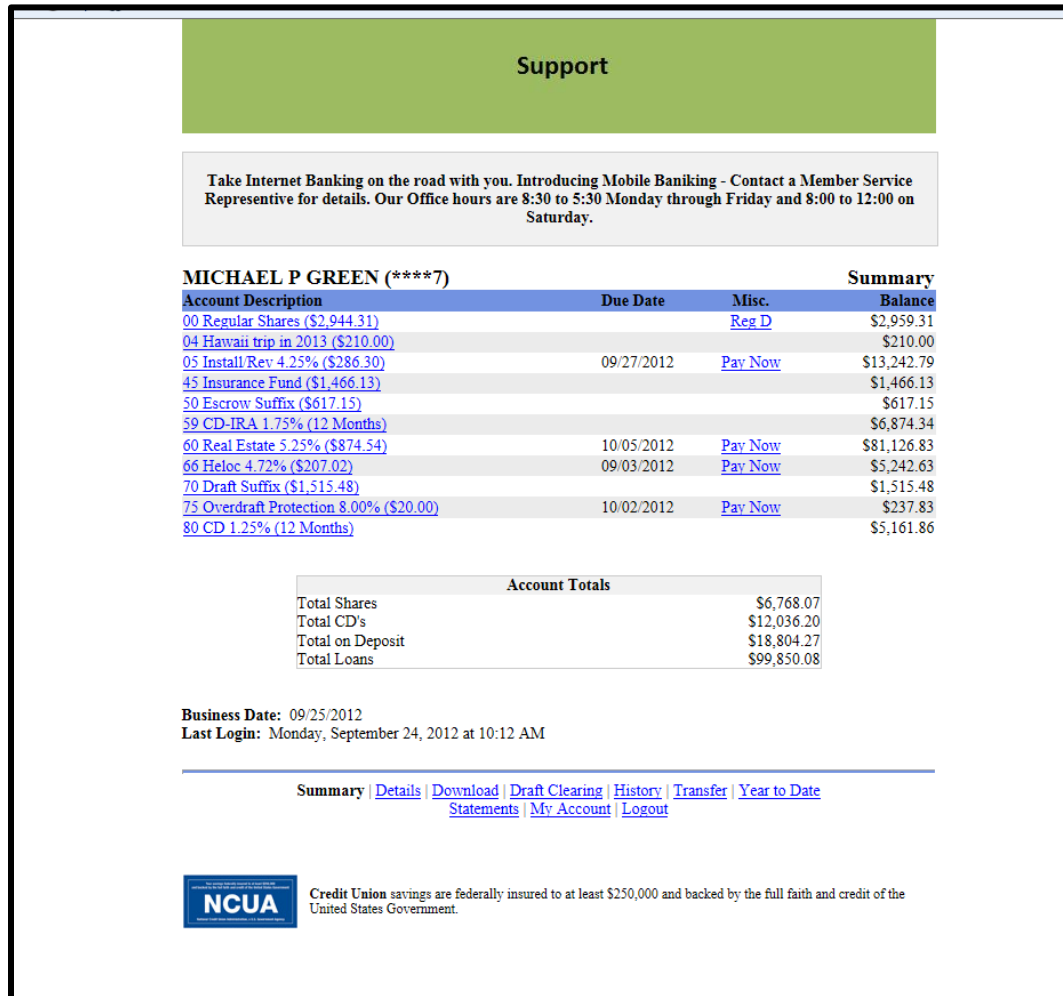
Example of the **Summary** window.



**Support**

Take Internet Banking on the road with you. Introducing Mobile Baniking - Contact a Member Service Represenive for details. Our Office hours are 8:30 to 5:30 Monday through Friday and 8:00 to 12:00 on Saturday.

MICHAEL P GREEN (****7)                                                                 Summary

| Account Description | Due Date | Misc. | Balance |
| --- | --- | --- | --- |
| 00 Regular Shares ($2,944.31) | | Reg D | $2,959.31 |
| 04 Hawaii trip in 2013 ($210.00) | | | $210.00 |
| 05 Install/Rev 4.25% ($286.30) | 09/27/2012 | Pay Now | $13,242.79 |
| 45 Insurance Fund ($1,466.13) | | | $1,466.13 |
| 50 Escrow Suffix ($617.15) | | | $617.15 |
| 59 CD-IRA 1.75% (12 Months) | | | $6,874.34 |
| 60 Real Estate 5.25% ($874.54) | 10/05/2012 | Pay Now | $81,126.83 |
| 66 Heloc 4.72% ($207.02) | 09/03/2012 | Pay Now | $5,242.63 |
| 70 Draft Suffix ($1,515.48) | | | $1,515.48 |
| 75 Overdraft Protection 8.00% ($20.00) | 10/02/2012 | Pay Now | $237.83 |
| 80 CD 1.25% (12 Months) | | | $5,161.86 |

**Account Totals**

| | |
| --- | --- |
| Total Shares | $6,768.07 |
| Total CD's | $12,036.20 |
| Total on Deposit | $18,804.27 |
| Total Loans | $99,850.08 |

**Business Date:** 09/25/2012
**Last Login:** Monday, September 24, 2012 at 10:12 AM

Summary | Details | Download | Draft Clearing | History | Transfer | Year to Date Statements | My Account | Logout

NCUA **Credit Union** savings are federally insured to at least $250,000 and backed by the full faith and credit of the United States Government.

**Figure 1**

**IMPORTANT:**    Teller security must be given to an employee for setting up an Internet Banking Password on the member. [Main Ribbon > System Settings > Tellers > Select Specific Teller]. The Basic option for the employee for **"Voice PIN and Internet Banking Password"** must be marked which means **"permitted"**.

> The balance figure (in parenthesis) to the right of the suffix and account description is the **"available balance"**. Debit card holds will be reflected in the **"available balance"**. The balance on the right side of the window (in the balance column) is the **"current balance"** in the suffix. This balance is changed as transactions are posted.

Closed and locked suffixes are not displayed on the Summary window in Internet Banking. These suffixes (share only) are available on the History window.

## Security Features for Risk Activity

The Challenge PIN will be required when logging into Internet Banking from an **un-authorized device**, or when performing a Credit Union defined high risk activity (see page 14).

Members will be prompted <u>one time</u> to enter and confirm their Challenge PIN e-mail address. The Challenge PIN e-mail address is a requirement for Internet Banking, so members will not be able to login until this step is completed.

**\*\*Note:** The Challenge PIN e-mail address can be directed to a mobile phone, or to a home e-mail address:



**ANNABELLE MEMBER (\*\*\*\*2)**        **Challenge PIN Setup**

Challenge PIN's are required when you log into your account from a device that has not been authorized, as well as anytime a **high risk** activity occurs.

For best security, we recommend that you use the "**Use my Mobile Phone**" option. If your carrier is not listed, use the "Use my E-mail" option and enter your carrier specific Text Message E-Mail Address.

As part of this one-time setup, we will send you a test Challenge PIN, that you will need to confirm **after** clicking on **Continue**.

⦿ **Use my Mobile Phone** [1]
     Mobile # [ ]    Carrier [ Select a Carrier... ▾ ]

⦾ **Use my E-mail**
     E-mail [ ]

[ Continue ]

[1] I understand that fees for messages may be assessed by my wireless provider based on my wireless plan.

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**\*\*Note:** If the Mobile Phone "Carrier" is <u>not</u> listed in the drop down list, the member will need to contact their carrier and get their text message address. After obtained, enter the text message address in the **E-mail** space.

**Figure 2**

After the member enters the address, a text or e-mail will be sent to confirm that the member can receive the PIN.  The member will be required to enter that PIN in order to complete the setup:



**ANNABELLE MEMBER (****2)**                    **Challenge PIN Confirm**

A Challenge PIN was sent to your E-mail (mheist@datamatic.net), please enter the pin you received in the Challenge PIN box below.

**Do not close this browser window/tab while checking your e-mail for the Challenge PIN.**

If you did not receive the Challenge PIN, please check your **junk folder or spam filter**.  If you still have not received the Challenge PIN, use your browser's back button to check that you have entered your information correctly.

**Challenge PIN**

[ Confirm Challenge PIN ]

Click here to open a new tab/window to access your e-mail account

**Credit Union** savings are federally insured to at least $250,000 and backed by the full faith and credit of the United States Government.

**Figure 3**

After the member has confirmed the Challenge PIN address, the standard Internet Banking summary screen will be displayed.

From this point forward, when the member accesses Internet Banking from an **un-authorized device**, a text or e-mail message with a Challenge PIN will be received, and the member will be required to enter that PIN in internet banking before being allowed to continue:



**Figure 4**

The Challenge PIN will replace the Challenge Questions, and will be a different five digit number each time the member attempts to login to an un-authorized device.

**Display Alert Log**

The Display Alert Log can be used if there are delays with the members receiving their Challenge Pins for Internet and Mobile Banking or delays in receiving alerts sent out by the credit union.  This log can be displayed to check for errors and will tell the credit union if the Alert Process is running.  This will always be running if the credit union is doing any type of alerts.

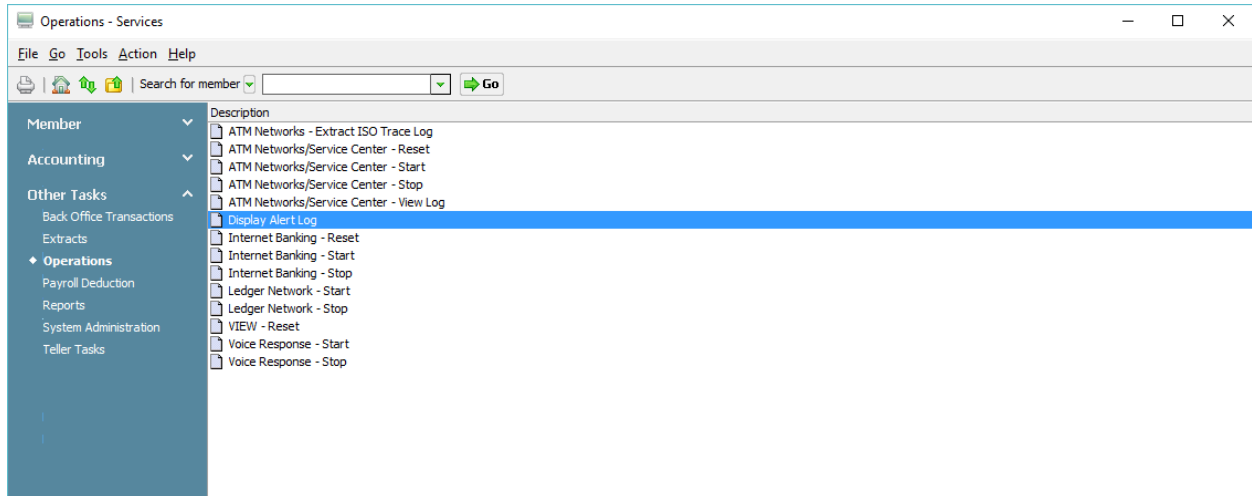Select [Main Ribbon > Opertions > Services > Display Alert Log].



**Figure 5**

After selecting **"Display Alert Log"**, the system displays.
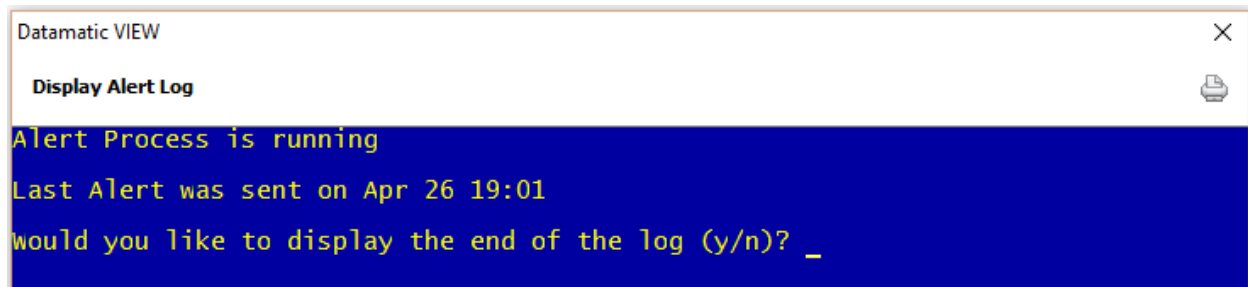


**Figure 6**

Enter a "Y" after the question **"Would you like to display the end of the log (y/n)?"**.

The last 20 lines of the log will be displayed.  Here is an example.



```
CU        : 01
Trace     : /z/smtp01.debug
SMTP Host : server.datamatic.local
SMTP Port : alertsmtp01
Send Max  : 10
Send Sleep: 5

Waiting...
Home Banking Alert (12:11:53 02-20-2015)...
Connecting...
Reading SMTP Banner...
Sending:  5175552222@txt.att.net: Challenge PIN (12:13:33 02-20-2015)

Waiting for Alert file...
Home Banking Alert (12:13:33 02-20-2015)...
Connecting...
Reading SMTP Banner...
Sending:  5175552222@txt.att.net: Challenge PIN (12:13:33 02-20-2015)

Waiting for Alert file...
```

**Figure 7**

This is what the alert log should look like.  This one shows two alerts.  It shows the e-mail address, alert type, time and date.  No errors.  Even though a credit union called to report that Challenge Pins were not being received, everything was being sent just fine from the Datamatic side.  Look at the date and time of the last alert.  It should be fairly recent, based on how often people login to their Internet and Mobile Banking.  If the log shows that the last alert time was two days ago, this would be a cause for concern.  If it shows one hour ago, it is most likely that not many people use Internet or Mobile Banking.

If the Alert Process is running, then the problem is most likely with the SMTP server.  Contact the Exchange or SMTP provider used by the credit union and tell them what is happening.  They can then check into the possible issues to resolve.

Internet Banking

If there is an error sending an alert, it looks something like this:


```
Waiting for Alert file...
Home Banking Alert (15:20:39 01-05-2012)...
Connecting...
Reading SMTP Banner...
Sending:   5174442222@txt.att.net: Challenge PIN (12:13:33 01-05-2015)

Waiting for Alert file...
Home Banking Alert (15:26:15 01-05-2012)...
Connecting...
Reading SMTP Banner...
Sending:   : Challenge PIN (15:26:15 01-05-2012)
Error 501 (RCPT TO:< >): 501 5.5.4 Invalid Address^M

Waiting for Alert file...
Home Banking Alert (15:28:10 01-05-2012)...
Connecting...
Reading SMTP Banner...
Sending:   : Challenge PIN (15:28:10 01-05-2012)
Error 501 (RCPT TO:< >): 501 5.5.4 Invalid Address^M

Waiting for Alert file...
```

**Figure 8**

Another possibility is that their Exchange or SMTP provider is refusing to accept the mail relays. In that case EVERY message will have an error and it should say something like **"mail relay not allowed"**. Datamatic does not control those messages, since they come from the SMTP server, not from Datamatic. In this circumstance, contact the credit union's Exchange or SMTP provider.

Another error message that is common.

**Insufficient system resources** - This could mean that there is a problem with the SMTP server. It could also be out of disk space, or memory or something else.

When the error gets fixed, a bunch of alerts go out at once, instead of one at a time. This is also what happens when E-statement alerts are sent out, which is a high volume of alerts at one time.

Datamatic only sends 10 alerts per connection, so if the alerts have a very high volume this process will be repeated until all the alerts are sent. Datamatic connects, send 10 alerts, pause for a few seconds, and repeat…

**\*\*Note:** For In-House credit unions, the Alert Log can also be displayed at the main console in the Operations Box using keyword - alert.

## Change Challenge PIN E-mail/Text Message Address

The member can change the Challenge PIN E-mail/Text Message Address in Internet Banking.  First, select the **"My Account"** link at the bottom of the window in Internet Banking.

**\*\*Note:**   Secondary users can also change their Challenge PIN E-mail/Text Message Address in the same manner.

Internet Banking displays:



**ANNABELLE MEMBER (\*\*\*\*2)**                                        **My Account**

Your **security image** associated with your account is shown to the right.   This will display everytime you login on an authorized computer, **before** you enter your password.  If you would like to change your **security image** click on it and select a new one.

| User Name | Apple123 |
| Password | Change my Password |
| Challenge PIN's | mheist@datamatic.net |
| Alerts | Change my Alerts |
| E-mail Address | Change my E-mail Address |

Summary | Details | Download | Draft Clearing | History | Transfer | Year to Date
Statements | **My Account** | Logout

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**Figure 9**

Next, select the **Challenge PIN's** link.

After selecting the **Challenge PIN's** link, Internet Banking displays the "Challenge PIN Setup" window.



**ANNABELLE MEMBER (****2)**                    **Challenge PIN Setup**

Challenge PIN's are required when you log into your account from a device that has not been authorized, as well as anytime a **high risk** activity occurs.

For best security, we recommend that you use the "**Use my Mobile Phone**" option. If your carrier is not listed, use the "Use my E-mail" option and enter your carrier specific Text Message E-Mail Address.

As part of this one-time setup, we will send you a test Challenge PIN, that you will need to confirm **after** clicking on **Continue**.

● **Use my Mobile Phone** [1]
   Mobile #  [            ]    Carrier  [ Select a Carrier... ▼ ]

○ **Use my E-mail**
   E-mail  [                              ]

[ Continue ]   Cancel

[1] I understand that fees for messages may be assessed by my wireless provider based on my wireless plan.

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**Figure 10**

After completing the Challenge PIN Setup window to change the Challenge PIN E-mail /Text Message address, select the "Continue" button to save the changes.

## Alert Disclosure

If the credit union requires the member to agree to a disclosure prior to signing up for an Alert(s) in Internet Banking or Mobile Banking **or** contacting the member using their cell phone, this is available. After the credit union creates the disclosure, this must be uploaded by Datamatic to the Internet Banking site, if applicable.

The Alert Disclosure will display if a Mobile number or a Text Message Address is found (and no date in the Alert Disclosure field) for the member after logging in **or** after the Alert Menu is selected and no date in the Alert Disclosure Date field.

The date is filled in automatically for the **Alert Disclosure Date** and **Mobile Consent Date** fields under Member Information by the system when the member accepts the terms and conditions for receiving an Alert(s) or calls/texts on cell phone.  Also, a **green** checkmark will display on the Name Information window next to the Mobile phone field.  This applies to primary members only.

## Internet Banking High Risk Activity Setup

The Internet Banking High Risk Activity Setup selection is used to flag certain activities that may occur in Internet Banking as being determined by the credit union to be high risk activities.  This will provide another layer of security for members using Internet Banking for certain activities.  If any of the listed activities is marked as being high risk, the members doing these activities in Internet Banking will be sent a **"Challenge PIN"** via either a text message or e-mail <u>each time</u> the activity is selected that meets the high risk criteria.  The **"Challenge PIN"** rather than the normal Password will need to be used in order to continue.

Each credit union will need to do their own risk analysis to determine if any of the activities should be flagged as high risk.



**Figure 11**

To flag an activity as high risk, click on the box next to the activity.  For the **"Transfers of _____ and higher"** activity, enter the dollar amount in order for a transfer to be considered high risk.  For the **"Transfers made _____ times or more in 1 business day"** activity, enter the number of times to be considered high risk.

Select Save, to Save the changes.

By default, all of these options are turned off, so that the Credit Union can determine which activities should require additional authentication by the member.  Until the Credit Union activates one of these options, the members will not be prompted for their Challenge PIN, except when logging into an <u>un-authorized device</u>.

## Cross Accounts

The Cross Account Number(s) must be established on the member from whom the funds will be withdrawn.

To code the member for cross member transfers (transfer to other member numbers) in Internet and Mobile Banking, open the Member Summary window for the member in VIEW and select Internet Banking.  Next, locate the **"Cross Account"** options.  Select the first available **"Cross Account"** option and press enter or double click on the next available **"Cross Account"**.  Use in order such as Cross Account 1, 2, 3, etc.

**\*\*Note:**  The "Cross Account 1-10" fields are also under Member Information.  Fields 1-5 are used for Voice Response also.  Fields 6-10 are for Internet and Mobile Banking only.  If one of the Cross Account fields is changed under Internet Banking, the field will also be changed under Member Information and vice-versa.

The system displays.



**Figure 12**

Enter the Account Base and Check Digit of the member numbers that the member displayed can transfer to.  Select "Save" to save the change.

**Example:**  In the example pictured above, Marvin Member will be able to transfer to suffixes under member numbers 555555-2 and 32786-6.  The "from" member must have the Account Base and Check Digit entered in the Cross Account field(s) of the members to which they can transfer to using Internet and Mobile Banking.

## Deactivate Member

To remove a member's access to Internet Banking, with the member displayed select "Member Information".  Next, select "Internet Banking".
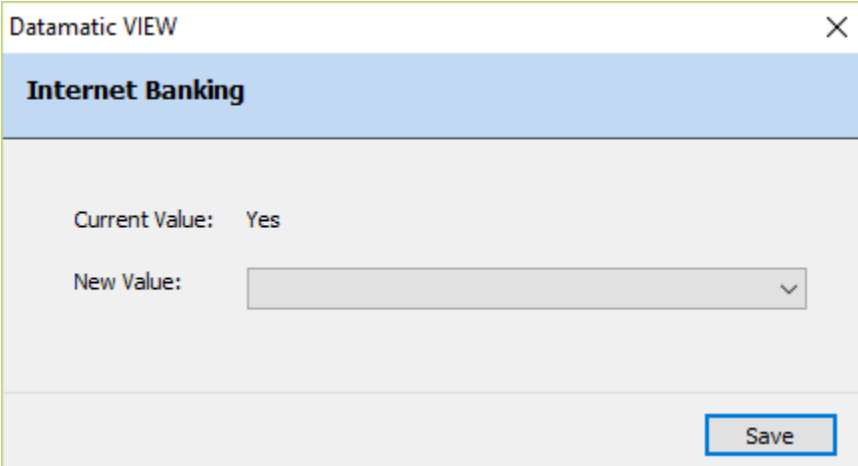
The system displays.



**Figure 13**

Select "No" as the New Value.  Select "Save" to save the change.  The member (and any secondary users) will not have access to Internet and Mobile Banking now.

Also, the Internet Banking folder under Member Information will no longer be displayed when this option is set to "No".

## Forgot My Password option

If the member or secondary user forgets their Internet Banking Password, they can use the **"Forgot My Password"** option on the Internet Banking Login window.  The only requirements are that the user has either authorized the PC or has entered a Challenge PIN successfully **and** has their e-mail address entered in the Name Information window.

If the member selects the "Forgot My Password" option, after being prompted to enter the password, internet banking will generate a Challenge PIN.  The "Internet Banking" field under Member Information will be set to "Expired", so that the member will be required to select a new password after the next successful login.

**Example of e-mail message sent to user:**

> You have been assigned a temporary password of 8Bp8Na2C.

The temporary password will consist of 8 random characters.

The user will be required to enter a new password the next time they successfully log into Internet Banking.

**\*\*Note:**   The message that is displayed, if **"Forgot My Password"** is selected in Internet Banking and the member does not have an e-mail address on the Name Information window is *"Unable to reset your password, please call for assistance"*.

If the credit union does not have the special mail server settings, the **"Forgot My Password"** option will not even be displayed in Internet Banking.

## Personal Suffix Titles - Nicknames

Internet Banking offers a way for the member to assign a **"Nickname"** to one or more of their suffixes. See the "Nickname (optional)" option at the bottom of the Details window in Internet Banking.

**\*\*Note:**  If the member enters a nickname for a specific suffix, the nickname will be carried forward to the "Nickname" field on the suffix inquiry.  Also, if the credit union fills in the nickname on the suffix inquiry for a specific suffix, the nickname will be displayed on the Details and Summary windows and in the "Nickname (optional)" field in Internet Banking.

The nickname, if applicable, will show on the member statements.

Example of Internet Banking - **Details window** (when a nickname has been entered).



**GEORGE R MILLER (\*\*\*\*6)**                                    **Details**

If you want to view detailed information for an account you may do so below.  Select an account, once the account details are showing, you will have an option for adding a 'Nickname' to this account.

**Account:**  Ford Focus 6.00% ($246.91)

| | |
|---|---|
| Balance | $10,080.53 |
| Date of Last Activity | 09/01/2004 |
| Next Payment Date | 10/01/2004 |
| Payment Amount | $246.91 |
| Payoff Amount | $10,083.84 |
| Payoff Interest | $3.31 |
| Transfer Amount | $300.00 |
| Transfer Donor | (none) |
| YTD Interest | $107.14 |
| YTD Interest (Previous Year) | $0.00 |

Nickname (optional):  Ford Focus        Save

Summary | **Details** | Download | Draft Clearing | History | Transfer | Year to Date
eStatements | My Account | Logout

**Figure 14**

Example of Internet Banking - **Summary window** (when a nickname has been entered).



**GEORGE R MILLER (****6)**      **Summary**

| Account Description | Due Date | Misc. | Balance |
|---|---|---|---|
| *Testing hb message to member.* | | | |
| 00 Regular Share ($6,132.71) | | Reg D | $6,157.71 |
| 02 Special Deposit ($75.00) | | | $75.00 |
| 03 Traditional IRA ($1,000.00) | | | $1,000.00 |
| Ford Focus 6.00% ($246.91) | 10/01/2004 | Pay Now | $10,083.84 |
| 50 HSA Single CD 3.25% (1 Year) | | | $3,000.00 |
| 70 Drafts ($2,672.00) | | | $2,672.00 |
| 76 Line Of Credit Loan 16.25% ($21.69) | 10/15/2004 | Pay Now | $530.87 |
| 80 Certificate Of Deposit 3.00% (5 Years) | | | $10,000.00 |
| 81 Certificate Of Deposit 3.25% (2 Years) | | | $12,000.00 |

**Figure 15**

Example of Suffix Inquiry for suffix 11 for above member.



**GEORGE R MILLER (OVER 50)**

Papers on file naming Julia A Miller as POA for George Miller 6-26-04

| Description | Value |
|---|---|
| Locked | Unlocked |
| Maturity Date | 07-01-2008 |
| Member Service Representative | (none) |
| Next Payment Due Date | 10-01-2004 |
| Nickname | Ford Focus |
| Number of Payments | 48 |
| Number of Payments Remaining | 46 |
| Open / Close Flag | Open |
| Original Amount | $10,512.30 |
| Ownership Type | Individual |
| Paid Ahead Amount | $53.09 |
| Paid Ahead Option | Allowed |
| Paid Ahead Payments | 0.22 |
| Paid to Date | $546.91 |
| Passbook Printing | No Passbook |
| Payment Amount | $246.91 |

**Figure 16**

## Quick Switch Option

This allows the member to switch from one member number to another member number without needing to logoff and log back into Internet Banking. The **"Quick Switch 1-10"** fields under Member Information are used to enter the member numbers to which the member can switch.



**This is a sample message on the summary screen that is bolded**

**ANNABELLE MEMBER (****2)**  Switch Account                                **Summary**

| Account Description | Due Date | Misc. | Balance |
|---|---|---|---|
| 00 Regular Share ($7,531.18) | | | $7,556.18 |
| 02 Special Deposit ($0.00) | | | $0.00 |
| 03 Traditional IRA ($4,425.00) | | | $4,425.00 |
| 05 Installment Loan 6.75% ($269.17) | 08/03/2005 | Pay Now | $7,789.09 |
| 06 Installment Loan 5.10% ($280.38) | 09/05/2004 | Pay Now | $14,954.61 |
| 45 Term Share Account1 7.35% (24 Months) | | | $2,000.00 |
| 50 Roth CD-IRA 2.25% (36 Months) | | | $3,000.00 |
| 70 Drafts ($4,072.45) | | | $4,072.45 |
| 75 Overdraft Protection 15.75% ($100.00) | 08/01/2008 | Pay Now | $366.44 |
| College Fund CD 4.50% (90 Days) | | | $5,000.00 |

**Figure 17**

After clicking on the **"Switch Account"** link, a window will be displayed to select the member number to switch to. Only the member numbers that are entered in the Quick Switch 1-10 fields will be displayed. This allows the member doing the switch <u>full access</u> to the member number being switched to.



If you want to switch to another account (without having to login again) you may do so below. After clicking on the account you want to switch to you will be redirected to the summary.

JOSHUA L MEMBER (612-2)

GLORIA P MEMBER (614-8)

SILLY GOOSE-SMITH (554422-6)

Summary | Details | Download | Draft Clearing | History | Transfer | Year to Date
My Account | Logout

**Figure 18**

If a member has never signed up for Internet Banking access (no Internet Banking folder and the Internet Banking option under Member Information = Never), the ability to Quick Switch to this member through the "Internet Banking" option will not be allowed and a message of **"Unable to switch accounts at this time"** will be displayed in Internet Banking when attempting to switch to the member number.

To set up the system so that the member cannot have access to Internet Banking but another member can use the Quick Switch feature, file maintain the Internet Banking option under Member Information to "no". Even though the member will not have an Internet Banking folder, the Quick Switch feature will work as long as the member number is entered in one of the Quick Switch fields under Internet Banking for the member doing the switching. (This might be the case for minor accounts when a parent/guardian would like access to a minor's accounts and they do not want the child to have access.)

This same concept will work for members that had access to Internet Banking at one time and decided later not to have access (or they had the privilege taken away by the credit union). As long as the **"Internet Banking"** option under Member Information for the member is set to "no", the Quick Switch feature can be used as long as the member number is entered in one of the Quick Switch fields under Member Information for the member doing the switching.

> If member A is authorized to do a Quick Switch to member B, member A will be able to do a Quick Switch back to member A even though their member number may not be listed in one of the Quick Switch fields under member B.

**\*\*Note:**   It is up to each credit union to decide whether or not to allow their members to utilize this option, what the requirements will be, and if any authorization forms will need to be signed.

**Example of the Member Information window for member on the previous page.**

| Description | Value |
|---|---|
| Message to Member | (none) |
| Password | **** |
| Password Last Changed | 01-15-2010 |
| Quick Switch 1 | 612-2 |
| Quick Switch 2 | 614-8 |
| Quick Switch 3 | 554422-6 |
| Quick Switch 4 | (none) |
| Quick Switch 5 | (none) |
| Quick Switch 6 | (none) |
| Quick Switch 7 | (none) |
| Quick Switch 8 | (none) |
| Quick Switch 9 | (none) |
| Quick Switch 10 | (none) |
| Remote Deposit | Yes |
| Statement Last Accessed | Never |

**Figure 19**

## Suffix Options for Internet Banking

There are a couple options on a Suffix Inquiry **for both Share and Loan Suffixes** that may affect Internet Banking.  These options are described below.

**Internet Banking - Transfers** – The Internet Banking - Transfers field allows the Credit Union to restrict transfers at the member level.  This option must be file maintained <u>after</u> the suffix is built.  This field supplements the existing transfer restrictions at the credit union level and should only be used when those features do not provide enough control.

> Note that this does <u>not</u> override the credit union wide options.  For example, if the credit union blocks withdrawals then setting an individual suffix to "Allowed" will NOT override that.  The credit union wide options take effect first.  This allows capabilities to be taken away from the credit union wide restrictions not added to them.

> Examples of this would be as follows:  If Christmas Club withdrawals are allowed at the credit union level, but certain special types of Christmas Clubs are not allowed to withdraw, this would be setup with this option.  Similarly, if certain types of loans require payments to be made in person at the credit union (for additional documentation), these could be setup here with a "Not Allowed" selection.

The selections for this option are:
> Allowed  (default)
> From Only
> Not Allowed
> To Only

**Internet Banking - Visible** – The Internet Banking - Visible field allows the credit union to block a specific suffix(s) for a member from appearing in Internet Banking at all.  The selections for this option are:
> Yes  (default)
> No

## Datamatic "E-Statements" option

This option is for credit unions that do not use an e-statement vendor. This option should be considered very carefully, if the credit union wants to use this as an official e-statement option. There are some possible legal issues that might need to be considered that this option may not satisfy.

Datamatic E-Statement criteria:

- The Internet Banking server option for E-Statements must be set to **"Datamatic E-Statements"**.
- The Enrollment process starts when a member selects the **"e-statements"** link in Internet Banking. (See Figure 20)
- The **"e-statements"** link takes the member to the Datamatic VIEW statement after enrollment process completed.

With the Datamatic E-statements, this is a viewing issue and not a statement printing issue, so Internet Banking will show the e-statements for everyone after the server option is turned on. If the credit union does not want to print the statements for members using E-Statements, then the member must be coded for E-Statements, and skip them when printing. ***The member will be automatically coded for E-Statements after completing the Enrollment process in Internet Banking.***

After deciding to use the Datamatic E-Statements, Online credit unions can contact the Data Center to request that members coded for E-Statements not be included on the Statement file, if statements are not to be mailed to members signed up for E-Statements.

Skipping the printing is the step that has potential compliance issues for the credit union.

An Alert can be generated to inform the members that their e-statement is ready to be viewed. See the Member Services manual – **Alerts Chapter** for more information.

# Enrollment Process:

After the Internet Banking server option for E-Statements is set to **"Datamatic E-Statements"**, when a member clicks on the E-Statements link in Internet Banking (see Figure 20), one of the following scenarios will happen.

⇨ For members that are either not coded for E-Statements **OR** if their E-Statement Disclosure Date is blank, the enrollment page will be displayed. (See Figure 21) This will walk the member through the process.

⇨ For members that are already coded for E-Statements **and** the E-Statement Disclosure Date is not blank, then the system will go directly to the E-Statement window in Internet Banking. (See Figure 23)

Example of Summary window in Internet Banking.



**MARVIN M MEMBER (****6)**        **Summary**

| Account Description | Due Date | Misc. | Balance |
|---|---|---|---|
| 00 Regular Shares ($4,931.04) | | | $4,946.04 |
| 02 Christmas Club ($10.27) | | | $10.27 |
| 03 Traditional IRA ($2,142.70) | | | $2,142.70 |
| 07 Install/Rev 4.85% ($288.57) | 10/10/2012 | Pay Now | $14,472.83 |
| 58 CD-IRA 3.65% (24 Months) | | | $14,843.76 |
| 60 Real Estate 7.00% ($989.67) | 10/15/2012 | Pay Now | $59,677.76 |
| 67 Heloc 5.60% ($200.53) | 10/22/2012 | Pay Now | $8,627.89 |
| 70 Draft Suffix ($2,125.45) | | | $2,125.45 |
| 71 College Fund ($8,765.34) | | | $8,765.34 |
| 80 CD 1.25% (12 Months) | | | $10,000.00 |
| 81 CD 4.50% (36 Months) | | | $6,824.18 |
| 90 CD-IRA 4.10% (24 Months) | | | $6,520.16 |

| Account Totals | |
|---|---|
| Total Shares | $17,989.80 |
| Total CD's | $38,188.10 |
| Total on Deposit | $56,177.90 |
| Total Loans | $82,778.48 |

**Business Date:** 10/09/2012
**Last Login:** Monday, October 08, 2012 at 5:01 PM

Summary | Details | Download | Draft Clearing | History | Transfer | Year to Date
Bill Pay | eStatements | Wire Transfer | My Account | Logout

**Figure 20**

After clicking on the **"e-Statements"** link, this window will be displayed for members that are either not coded for E-Statements **OR** if their E-Statement Disclosure Date is blank.



**Figure 21**

Step 1: Click on the **"Click Here"** to view the Adobe Acrobat document with the passcode.
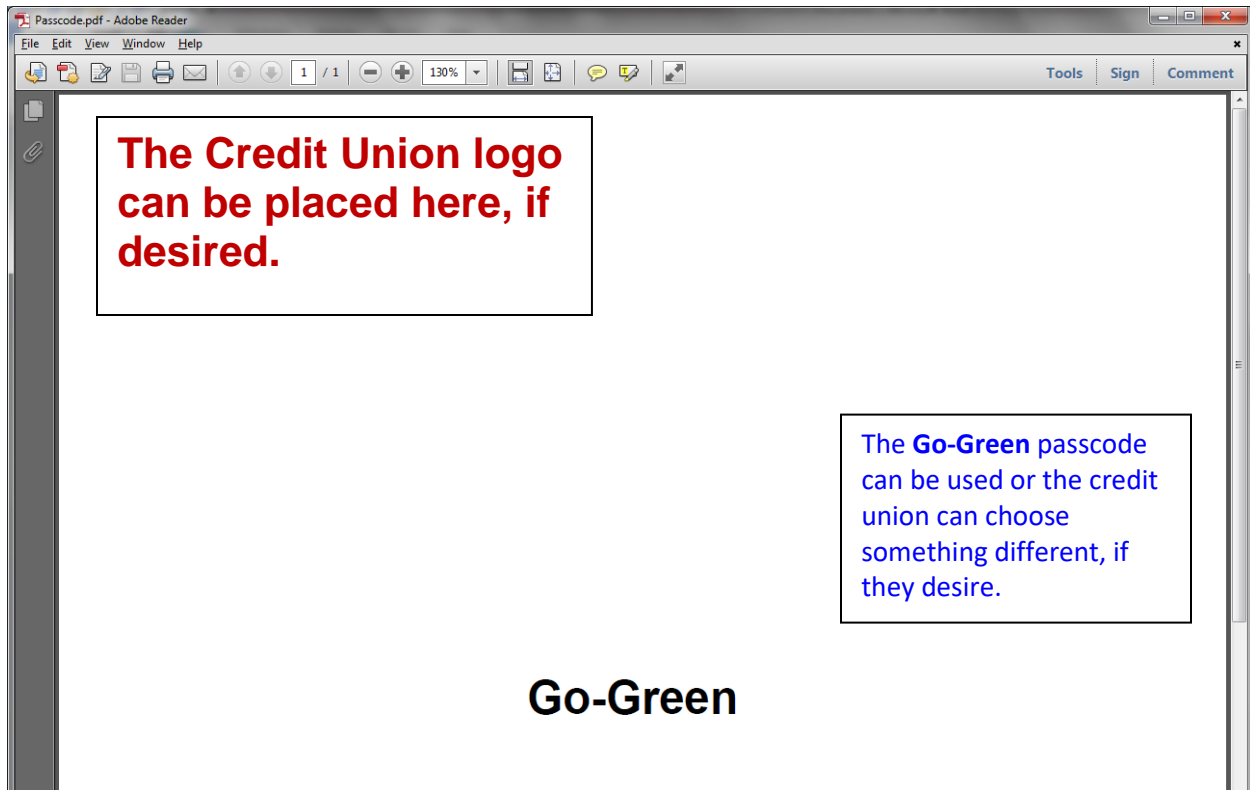
The system displays.



**Figure 22**

This verifies that the member can view an Adobe Acrobat (.pdf) file.  Enter the passcode in the area provided.  In this example, the passcode is **Go-Green**.  Close the .pdf file.

Step 2:  Read the disclosure.

Step 3:  An e-mail address is required for all members receiving e-statements.  Either enter the appropriate e-mail address or update the e-mail address, if needed.

Lastly, if the member agrees with the disclosure and wants to continue, click on the **"I agree"** button.  The system displays the E-Statements window with links to the E-Statements that are available in Internet Banking.  The member can click on the **"Cancel"** button, if they choose not to continue.

After the E-Statement enrollment process has been completed, the following fields will be updated in VIEW on the member.  Both of these fields are located in the Member Information window.

- **E-Statement** field will be changed to **"Yes"**.
- **E-Statement Disclosure Date** field will be changed to **Today's Date**.

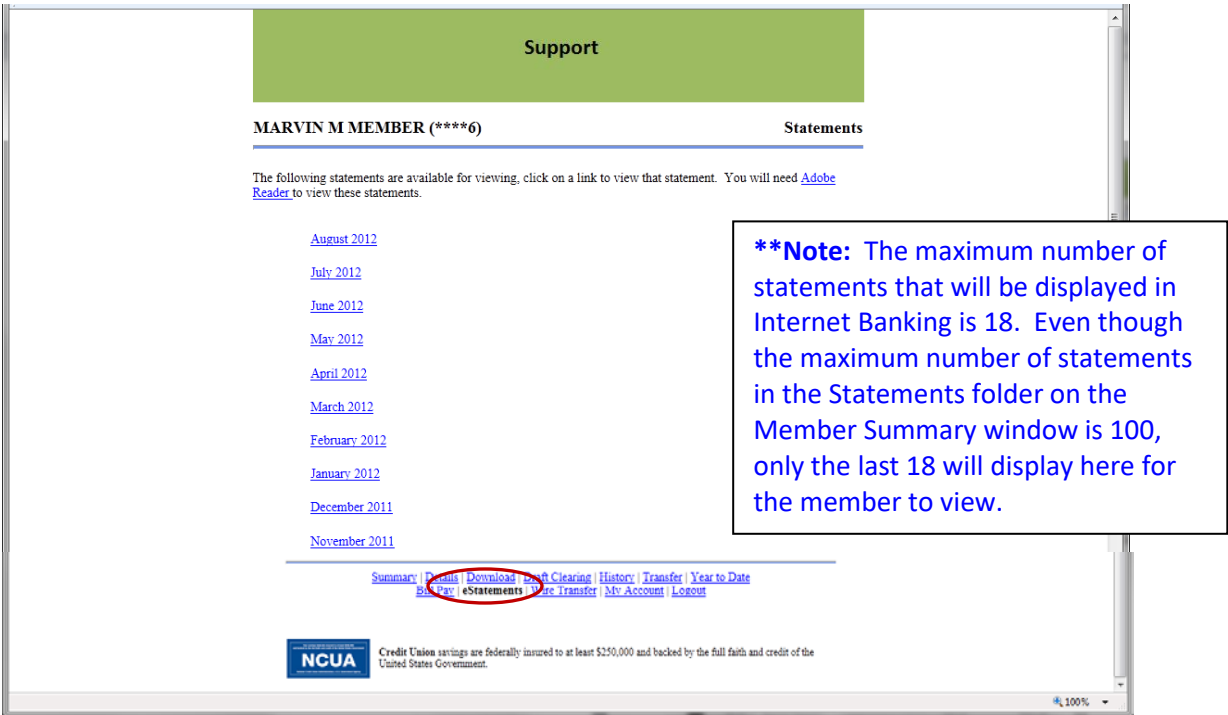Example of "Statements" window in Internet Banking window.



**Figure 23**

Select one of the statement links to view a statement.  See example below.



**Figure 24**

Internet Banking

To display the information on the back of the statement, click on the **"Back of the Statement"** link at the bottom of the window.  **\*\*Note:**  In order for the members to be able to view the back of the statement in Internet Banking, the credit union must add the statement background page to their website and a link must be created to the Statement page.  The URL address of the web page will be needed to complete this.  Contact Datamatic Customer Support at 1.800.825.3854 for assistance in setting this up.

Also, contact Customer Support to request that a .pdf file of the standard back of the statements be e-mailed to you for this purpose.
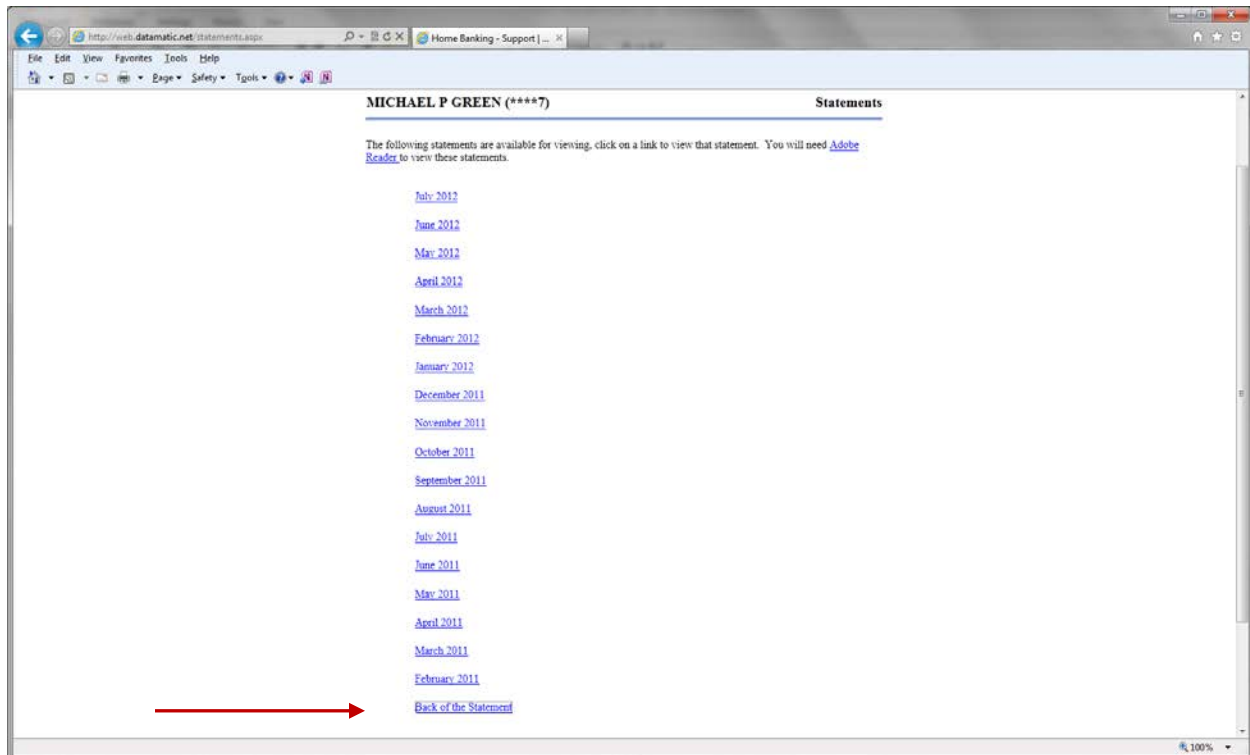


**Figure 25**

Internet Banking

## Third Party E-Statements

The credit union can use a third party e-statement vendor to offer e-statements to the members. Contact Datamatic Customer Support, if the credit union is interested in offering e-statements through a third party vendor, for a list of the vendors supported by Datamatic. If a new vendor is being considered that is currently not supported by Datamatic, provide us with a contact name and phone number (or e-mail), so we can contact them.

**Information after setup has been completed:**

If the credit union uses a third party e-statement link, then the e-statement link in Internet Banking will take the users to the third party site. This appears ONLY if the member is CODED for e-statements (under Member Information). The "E-Statement" option under Member Information must be "Yes".

For third party vendor E-statements:
- Member must be coded to see the link.
- Link takes you to the third party E-statement.

With third party e-statements there is an external signup process that needs to be completed, so Internet Banking does not necessarily show the link for everyone. (See "E-Statement Vendor" options below.)

**Internet Banking server options for third party e-statements.**

⊙ **E-Statement User -** This is used to enter the E-Statement User assigned by the E-Statement vendor for the credit union. This field will only be activated, if required by the vendor selected. For e-statement users only.

⊙ **E-Statement Key -** This is used to enter the E-Statement Key assigned by the E-Statement vendor for the credit union. This field will only be activated, if required by the vendor selected. For E-Statement users only.

⊙ **E-Statement Link Title -** This is used to enter a unique title for the E-Statement link in Internet Banking. This can be up to 20 characters in length. The default title is "E-Statement", if a unique title is not entered. For E-Statement users only.

⊙ **E-Statement Password -** This is used to enter the E-Statement Password assigned by the E-Statement vendor for the credit union. This field will only be activated, if required by the vendor selected. For E-Statement users only.

⊙ **E-Statement Vendor -** Select the appropriate E-Statement vendor option. For E-Statement users only. The currently supported vendors are:
> None
> Digital Mailer (single signon)
> Digital Mailer (Always Show Link) ***
> Sage Direct (single signon)

*** This option allows for the E-Statements link at the bottom of the Internet Banking window to be displayed regardless if the member is coded for E-Statements (on the Member Information window).  (See "Digital Mailer (Always Show Link)" below.)

**Additional Information:**  For the (single signon) selections, the member must be coded with "Yes" by the credit union for the "E-Statement" field (on the Member Information window) to see the "E-Statement" link to the e-statement vendor on the Internet Banking window.

**Digital Mailer (Always Show Link)** - With this vendor selection, the "E-Statement" link to Digital Mailer on the Internet Banking window will be displayed for all members.  If the "E-Statement" field (on the Member Information window) is <u>not</u> set to "yes", a box will display in Internet Banking (after the member clicks on the "E-Statement" link) to prompt the member to sign up for E-Statements.  Digital Mailer will need to contact or send the information to the credit union, so that the "E-Statement" field can be changed to "Yes", as member's signup.  This will allow their statement information to be included on the next statement file sent to Digital Mailer.  If already signed up for E-Statements, after the member clicks on the "E-Statement" link, Digital Mailer will display the statement information based on the member number logged in.

Under Member Information on the Member Summary window, the "E-Statement" field must be set to "Yes" for members who want to receive E-Statements.  As far as members being included on the statement file sent to the E-Statement vendor, only the members with "Yes" in the "E-Statement" field will be included.
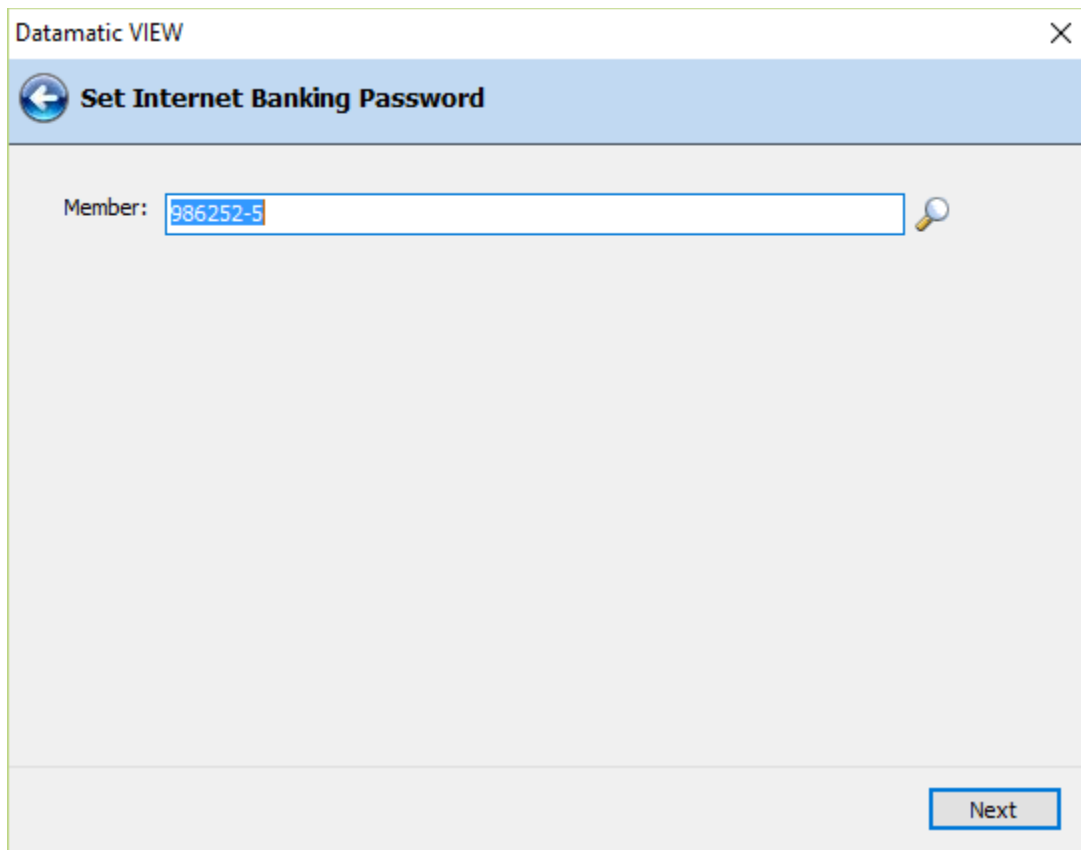
## Password

**Note:** For convenience, the Internet Banking chapter from the Member Services Manual is included in this manual.

To enter an internet banking password for a member, select one of the following:

- Tools on the Menu Bar then Set Internet Banking Password.
- With the member displayed, select Member Information. Next, select Internet Banking Password.

The Set Internet Banking Password window is used to create the initial internet banking password for a member. It can also be used to reset the member's password, if necessary.

**Figure 26**

If a member is displayed prior to this option being selected, the member number will be filled in automatically. Otherwise, enter the member number.

Continue to the next window.

The system displays.



**Figure 27**

Select the appropriate password type.  If "Other" selected, enter the password.  This can be 1-14 characters in length - Alpha or Numeric.

If the credit union has chosen one of the **"Password Complexity"** options (on the Internet Banking server) that require a complex password to be used, the following criteria will need to be used when entering a password:

>At least one alpha and one numeric/symbol character are required in the password.  A message will display, if an attempt is made to change the password to one that does not meet the requirements.

The "Voice PIN" option will <u>not</u> be active, if the member does not have a voice pin on the system.

Continue to the next window.  The system displays a window to preview the information entered in the wizard.  If necessary, select the arrow in the upper left corner of the window to return to any of the previous windows and make changes.

Select Next to preview the changes made.  Select Finish to add the Internet Banking Password on the system.

**\*\*IMPORTANT:**
The first time that the member logs into Internet Banking, it will be necessary to use a PC.  The Mobile Banking product cannot be used for the first login.  Mobile Banking is a companion product of Internet Banking and does not have all of the functions of Internet Banking.   The security picture and authentication process must be done through Internet Banking.  **\*\*Note:**  It is possible, however, to use a smart phone with access to Internet Banking for the first login.

The "Set Internet Banking Password" option can be used even if the Internet Banking option under Member Information is set to "no".

After completing the window, the **"Access"** field in the Internet Banking folder will automatically be changed to **"Temporary Password"** and the Internet Banking field under Member Information will be changed to **"yes"**.   This will happen regardless of which password type (Voice PIN, Social Security Number or Other) is selected.  The **"Temporary Password"** status will cause internet banking to prompt the members to change their password the next time they log into internet banking.  After the member changes their password, the **"Access"** field in the Internet Banking folder will be changed to **"Allowed"**.

If the member enters an incorrect Internet Banking password, a message of "Invalid Account or Password" will be displayed.  After 5 invalid login attempts by the member, the **"Access"** field (under the Internet Banking folder) for the member (or secondary user) will automatically be changed to "**Disabled**".  The user will need to contact the credit union, if their **"Access"** field is changed to Disabled, and be assigned a temporary password **or** the member/user can reset their password using the "Forgot My Password" option in Internet Banking.

See **"Internet Banking Setup"** (see pages 54-55) for the days of inactivity until user is disabled, days of inactivity until temporary password disabled **and** days until a password is expired for a user.  These three items are determined by the credit union using this option.

# File Exchange

## Remote Capture

The Remote Capture option in Internet Banking allows a (business) member to deposit checks through Internet Banking and send it securely to the credit union to process.  There are several things that need to be setup before a business member will be able to use this process.

**General Information**

The member needs a special scanner and software program (see two paragraphs down) on PC that has access to the internet.  A selection called **"Remote Deposit"** will display for the member to select in Internet Banking.   The member will browse for the check file created when they scanned the checks on the PC and click on the **"Upload Now"** button.

Remote Capture allows credit unions who utilize Check 21 to enable their business accounts to scan deposit items at the business and upload the images through internet banking.  The credit union will then import those scanned check images into their Check 21 system and process the deposit manually using the new 45 method code and entering the deposit amount in as "Checks Received".  The scanned check images take the place of the physical check deposit.  The member's copy of the remote capture deposit receipt should be placed in the teller drawer with their checks received and counted as a check. These transactions can be processed using a dedicated "remote capture" teller or intermixed with regular teller transactions.  Each credit union will decide on the procedures to be followed for their credit union.

The credit union would need to provide the business account with the same type of **Check 21 hardware and software** that is compatible with what is used at the credit union.  The member needs to produce a Check 21 file that can be delivered to the credit union, and then the credit union can process with their Check 21 system.

**Note:**    Datamatic is just the transport mechanism of the intermediate file.  The CU's Check 21 vendor provides them with the hardware and software to scan the checks and export/import the files.


**Options in VIEW to be setup**

⇨   Internet Banking folder for the business member:  Remote Deposit must be set to "yes".  This determines which members are authorized to do Remote Deposits.

⇨   Any secondary users need to be setup for security for Remote Deposits.  This is done under the Internet Banking folder then selecting the Secondary Users folder then selecting the specific secondary user.

⇨   File Exchange E-mail Notification (primary) and (secondary) needs to be filled in.  This is under [Main Ribbon > System Settings > Internet Banking Setup].  This determines who on the staff will be sent an e-mail when a Remote Deposit transaction is received by the credit union.

⇨ Security for File Exchange (Remote Deposit) needs to be marked which means "permitted". This is under [Main Ribbon > System Settings > Tellers > Basic tab]. This determines who on the staff can process Remote Deposit transactions.

⇨ See the **Remote Deposit** type under [Main Ribbon > System Settings > Hold Types], if check holds are to be done on remote deposits.

Example of the process from the member side.

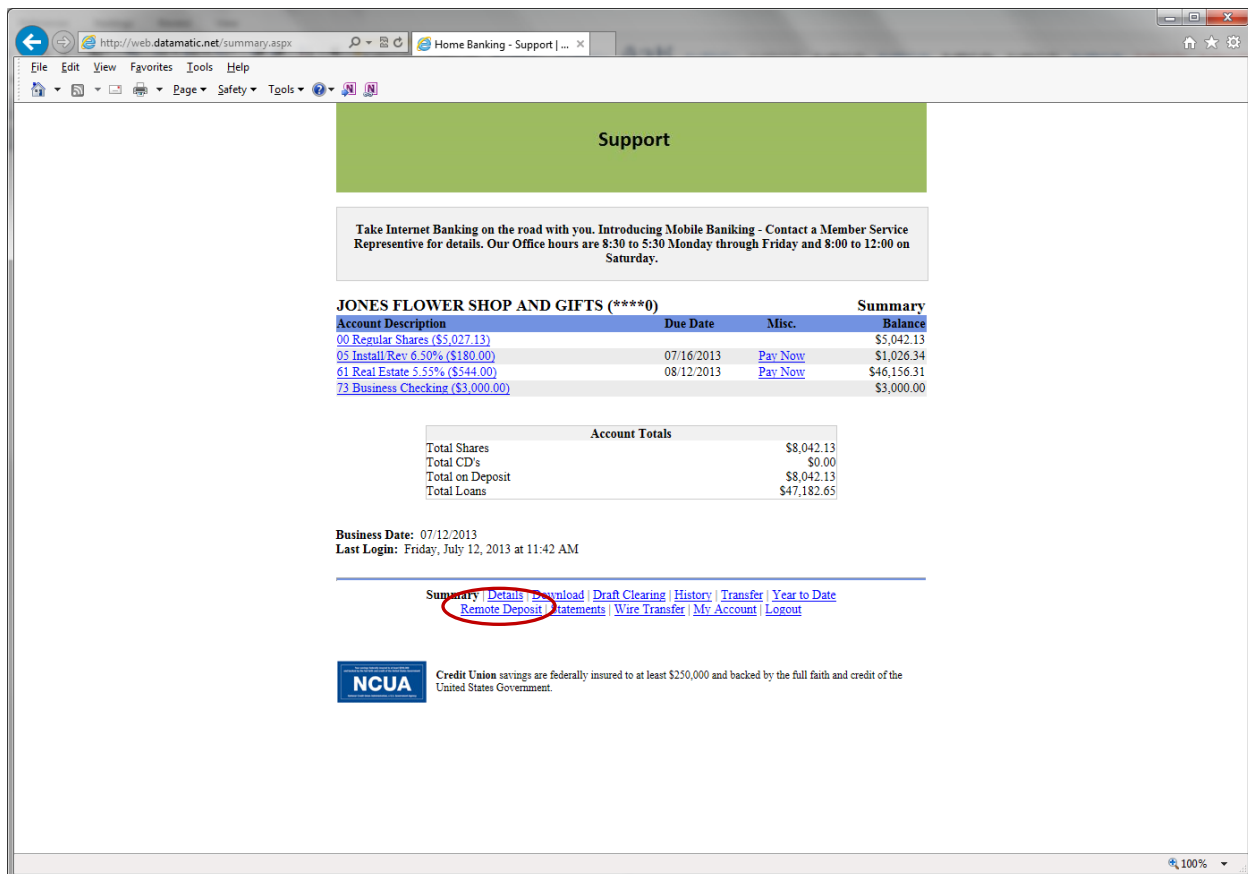After logging in to Internet Banking, the window displays.



**Figure 28**

Internet Banking

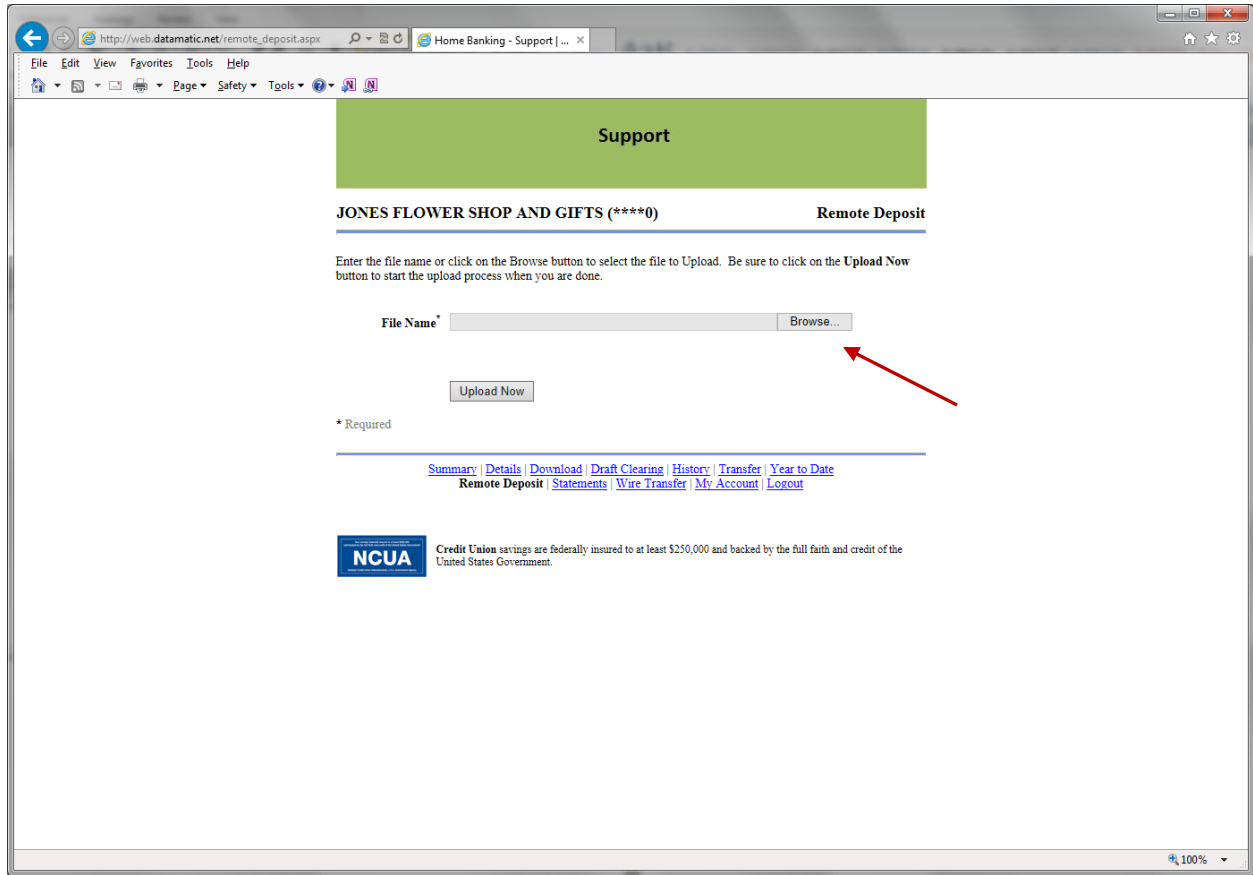After selecting "Remote Deposit", the window displays.



**Figure 29**

Next, click on "Browse" and find the Check 21 file that was created by the business. After the file is located, double click on the file. The directory and file name will be inserted in the "File Name" space. The system displays.
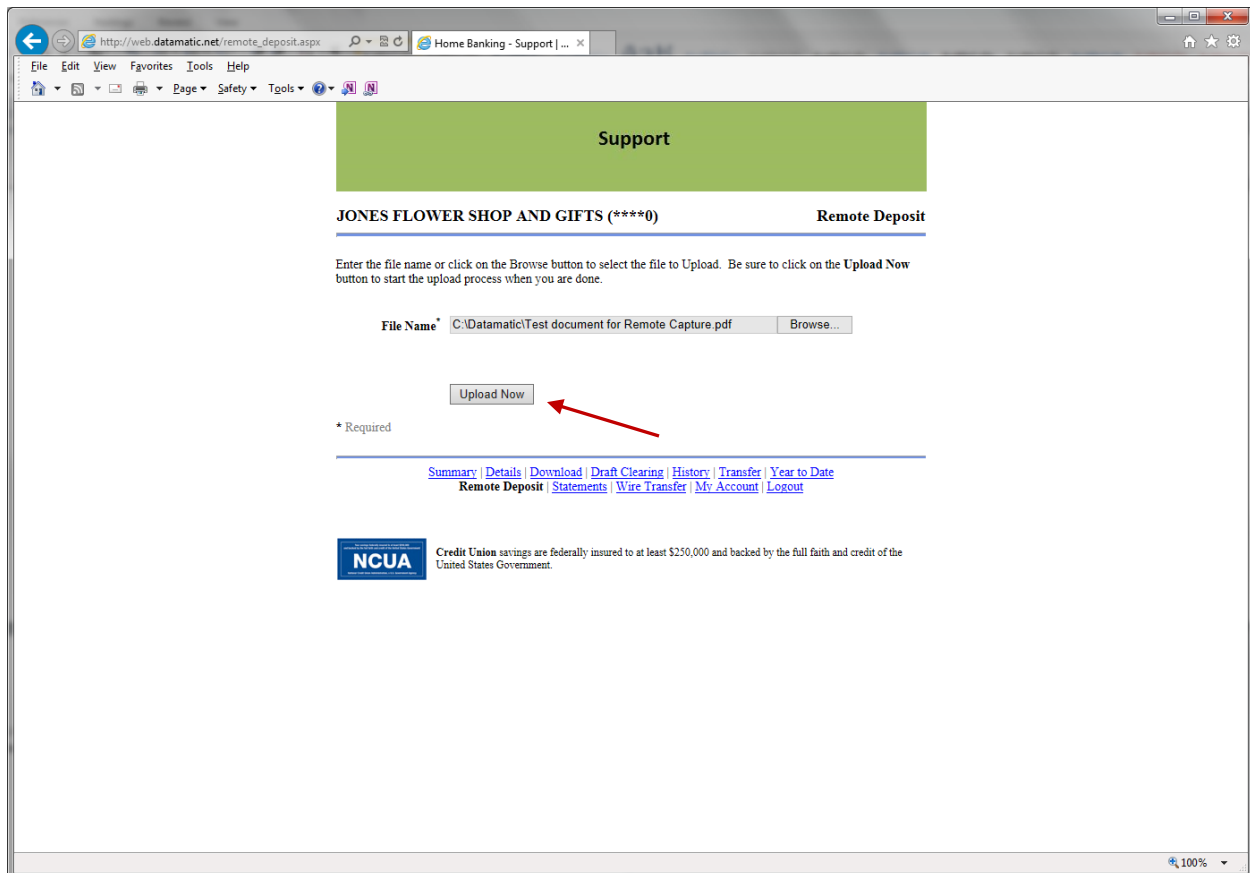


**Figure 30**

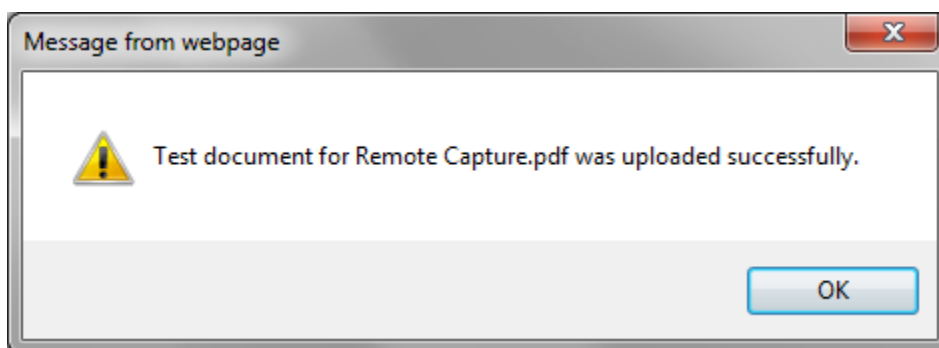Next, select the **"Upload Now"** button. The system displays.



**Figure 31**

After the member selects the OK button, the Summary window is displayed. That is all that is required by the member.

An e-mail will be sent to the e-mail address(es) in the File Exchange E-mail Notification fields under [Main Ribbon > System Settings > Internet Banking Setup].
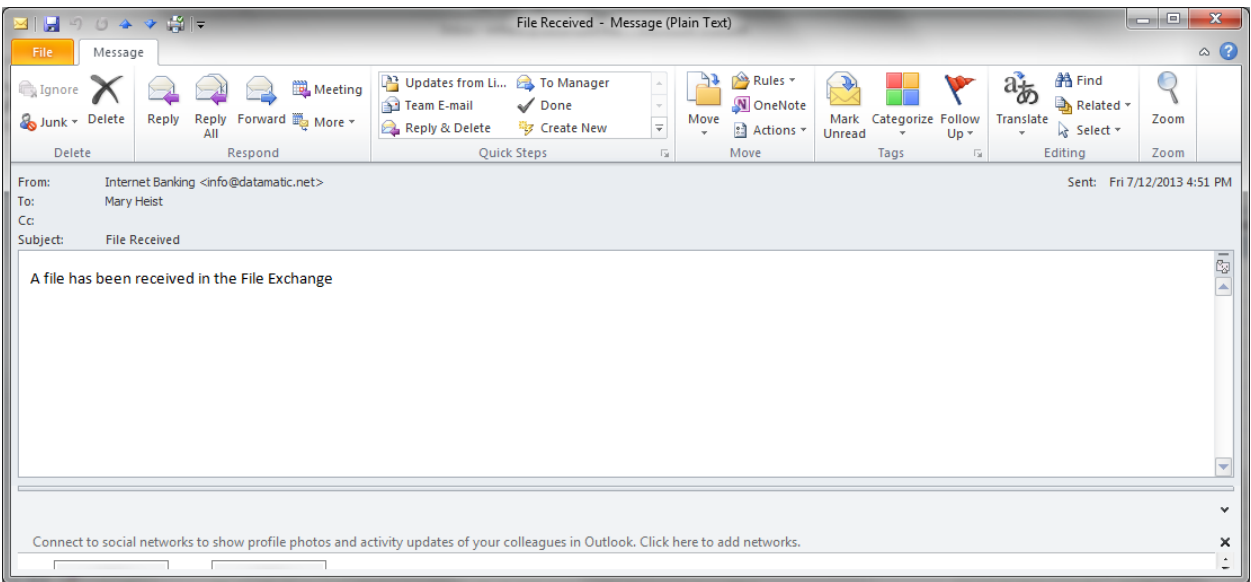


**Figure 32**

**Next is the Credit Union part of the process.**

Now, the Remote Deposit is in the File Exchange folder in VIEW.  An employee with security access for File Exchange (Remote Deposit) needs to process the deposit.  **\*\*Note:**  The file can only be downloaded ONCE.  It is automatically removed from file exchange after this, so do not lose the file on the PC.
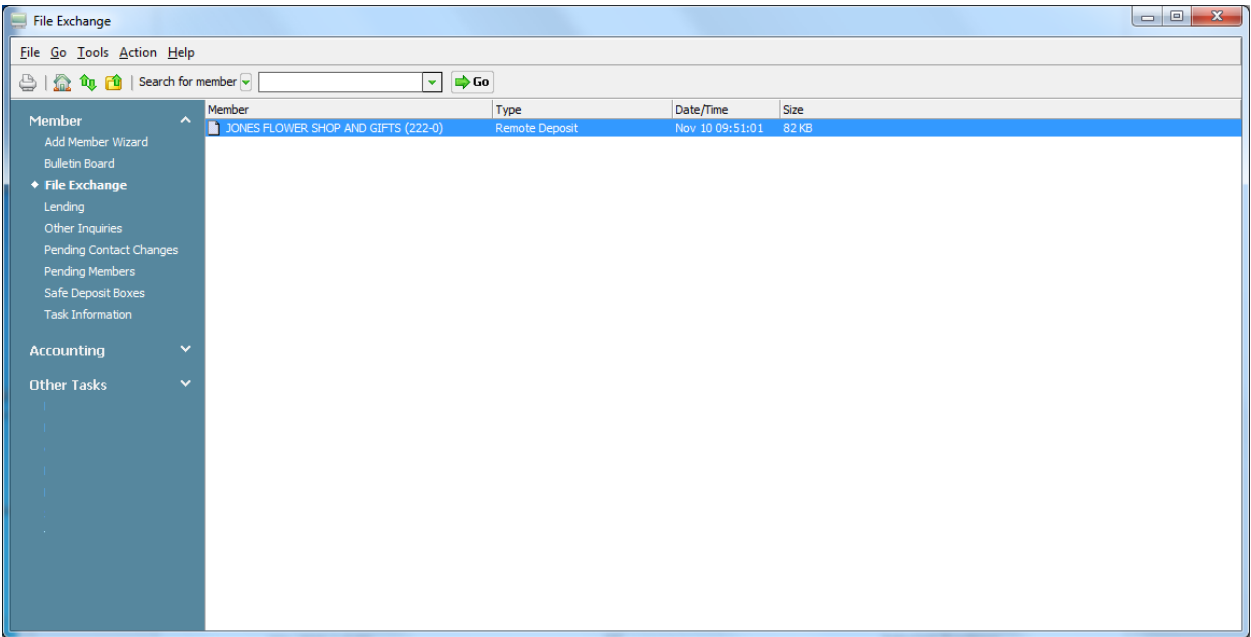


**Figure 33**

When ready to process the Remote Deposit, double click on the file in the File Exchange area.  If there is more than one, each must be processed separately.  The system displays.
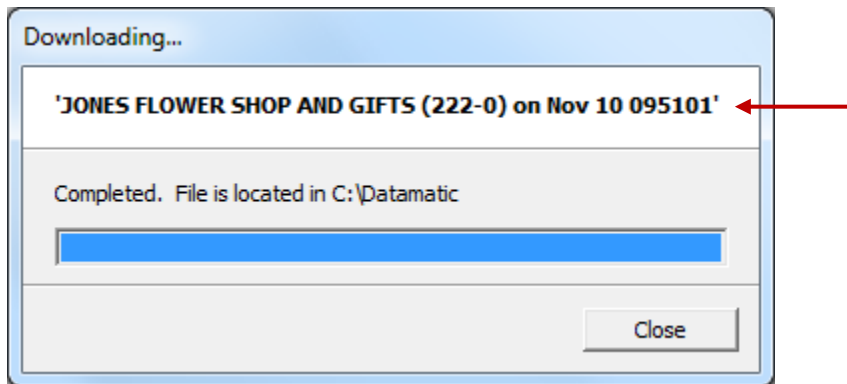


**Figure 34**

Select the "Close" button.  The file is now removed from the File Exchange area.

Next, go to the C:\Datamatic folder and find the file.  The file name shows at the top of the window above **(see red arrow above)**.  The check images scanned by the business member will be in the file. The credit union will process the Remote Deposit according to their procedures.  The file must be imported as is into the Credit Union's Check 21 software.  The file may need to be renamed first, depending on the Credit Union's Check 21 software…

**Wire Transfer Request**

The Wire Transfer option in Internet Banking allows a (business) member to fill out a Wire Transfer request and send it securely to the credit union to process. The credit union will need to setup the member to be able to use this feature. This is done by file maintaining the **"Wire Transfers"** field to "yes" in the Internet Banking option under Member Information. There is also a **"Wire Transfers Fee"** field to enter the fee amount that the member will be charged for wire transfers. After file maintaining the Wire Transfer field to "yes", the (business) member will see the "Wire Transfer" selection in Internet Banking. See example below of the Summary window.



**Figure 35**

After selecting the **"Wire Transfer"** selection in Internet Banking, the following window is displayed.



**Figure 36**

After the member enters the information for the Wire Transfer, the member would click on the **"Request Wire Transfer"** button. The Wire Transfer request will be transmitted to the credit union and

be placed in the **File Exchange** window under [Main Ribbon > Accounting > File Exchange].  The member will see a message displayed of "Wire Transfer Request was submitted successfully", if done correctly.

File Exchange window in VIEW.
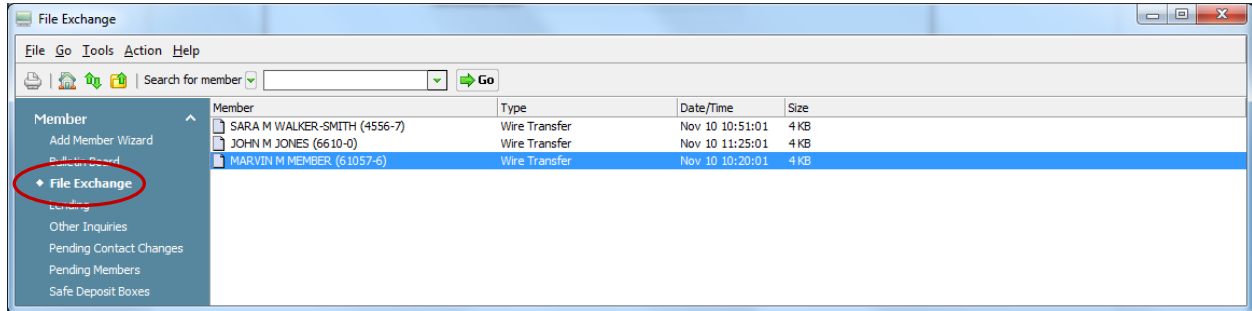


**Figure 37**

To view the Wire Transfer request, first double click on the member's name.  The file (.pdf) will be transferred to the C:\Datamatic folder.  The file can then be opened from the C:\Datamatic folder so that the Wire Transfer can be processed.  The file name will start with the member's first name.   See example below after opening the .pdf.



**Figure 38**

The wire transfer would need to be authenticated and processed based on procedures of the credit union.  The wire transfer fee will also need to be withdrawn from the member's suffix and the appropriate general ledger account credited.

In order to have access to the File Exchange window to process wire transfers, the employees will need the **"File Exchange (Wire Transfer)"** marked which means "permitted".  This is done under [Main Ribbon > System Settings > Tellers > Basic tab] for each specific employee.

After a file in the File Exchange area (see Figure 37) is downloaded, the file will no longer appear in this area.  If a downloaded file is misplaced or deleted in error and needs to be downloaded again, programming can restore the file today (if it was downloaded today) or for a past date if the credit union has the End of Day backup tape for the day the file was downloaded.  Contact Customer Support for assistance.

## Internet Banking Folder
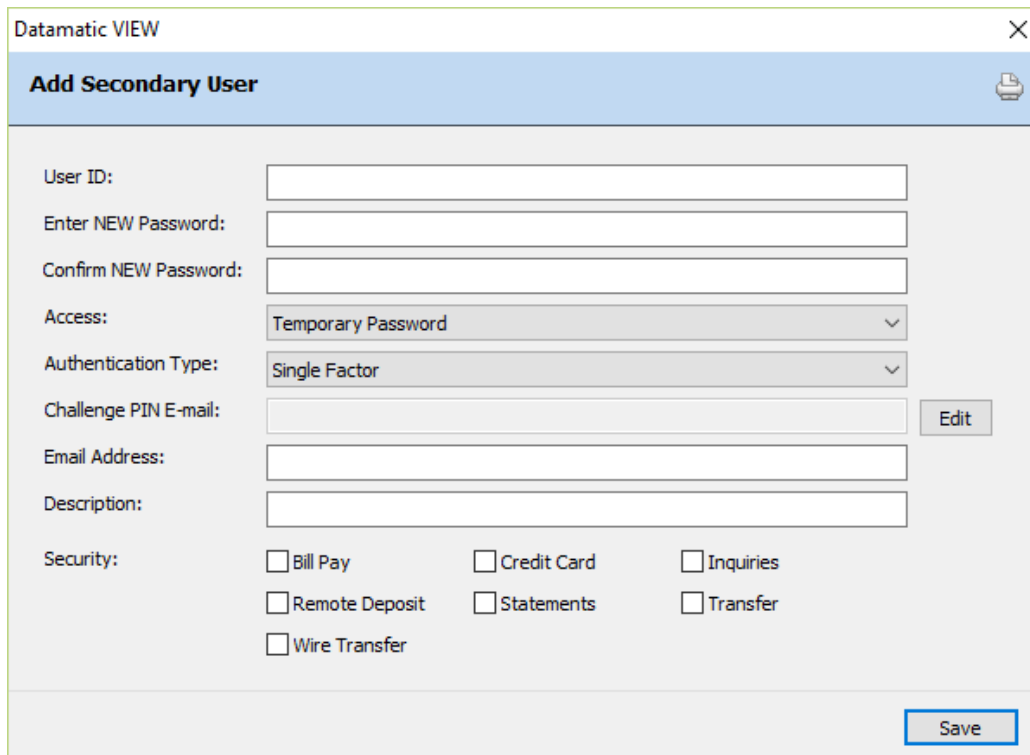
The following are descriptions of the fields in the Internet Banking folder under the Member Summary. This folder will only display when the **Internet Banking** field under Member Information is set to "Yes".



**Figure 39**

**Secondary Users:** This folder can be used by the credit union to set up additional internet banking users for the member number. Different levels of security can be assigned to the additional users, as well as, each will have their own User ID and Password to gain access to internet banking. After selecting the folder, the system displays "Double click here to add a new secondary user". Double click and the system displays:



**Figure 40**

- **User ID:** Enter the User ID to be used when the secondary user logs into Internet Banking. The maximum number of characters (including spaces) that can be entered is 40.

  A message of **"User Name is already in use"** will be displayed if a duplicate user name (name already used) is entered in the User Name field in the Internet Banking folder. This same message will be displayed in Internet Banking if members are attempting to change the User Name and a duplicate user name is entered.

- **Enter NEW Password:** Enter the password to be used by the secondary member.

- **Confirm NEW Password:** Re-enter the password.

- **Access:** Used to control access for the secondary user for Internet Banking. The options are:
  - ⇨ **Allowed**
  - ⇨ **Disabled** (Automatically changed to "disabled" after 5 invalid login attempts. Also displayed after a temporary password is disabled or after xx number of days of inactivity.)
  - ⇨ **Expired Password** (Displays after a password is expired.)
  - ⇨ **Temporary Password** (Displays after a temporary password is assigned by the credit union. This prompts the secondary user to change password with next login. Changes to "Allowed" after new password entered by the primary member.)

- **Authentication Type:** Used to identify the authentication type currently applicable to the secondary user. If the secondary user has completed the **"Challenge PIN Setup"**, this field will be set to "2 Factor (Challenge PIN)" automatically. Otherwise, "Single Factor" is displayed. The options are:
  Single Factor **
  2 Factor (Challenge PIN)
  2 Factor (Challenge PIN on every login) ***

  **Note:** The credit union can reset (delete) the security image, challenge PIN address and authorize computer options for a secondary user by file maintaining this option to **"Single Factor"**. The secondary user will need to go through the initialize Internet Banking steps again the next time they use Internet Banking. There will be no prompt to change the User Name when this is done.

  ***Note:** The credit union can file maintain a secondary user so that a **"Challenge PIN"** will be required each time Internet Banking is used, if deemed necessary. This can only be done after the Challenge PIN Setup has been done by the secondary user.

- **Challenge PIN E-mail:** Displays the e-mail address or text message address currently being used for sending a Challenge PIN. To change the Challenge PIN E-mail address, if necessary, select the "Edit" button to the right of the option. A window will be displayed to select either **Mobile Phone** and enter the ten digit cell phone number, as well as, select the carrier from the drop down list ** provided **or** select **E-mail Address** and enter the e-mail address to be used.

** If the carrier is not displayed in the drop down box, enter the <u>full</u> text message address in the E-mail Address area on this window.

***Note: The **"Challenge PIN E-mail"** address cannot be deleted. The **"Challenge PIN E-mail"** address is required for all members/secondary users that are using Internet Banking. If it really needs to be deleted, change the members/secondary user's Authentication Type to "Single Factor".

- **E-mail Address:** Optional. Enter the e-mail address for the secondary user, if applicable. This would be used if the user forgot their password and selected the "Forgot My Password" option in Internet Banking. See the **"Forgot My Password"** section, for more information.

- **Description:** This is an optional field that can be used to help identify the secondary user, if necessary. For example, on a business account, the description for a secondary user might be President, Secretary, etc. The maximum number of characters (including spaces) that can be entered is 25.

- **Security:** Click on the options that the secondary user will be able to access in Internet Banking. **\*\*Note:** If the security option for **"Transfer"** is not checked, the **"Pay Now"** option on the Summary window in Internet Banking will <u>not</u> be displayed.

Select "Save" to save the changes. The system displays.



The **"Last Challenge PIN"** field represents the last Challenge PIN sent out for the secondary user. The date and time the PIN was sent is also displayed. This might be used by the staff when assisting members/users having issues logging into Internet Banking and unable to receive the Challenge PIN.

**Figure 41**

The **"Activity Date"** field represents the most recent login to Internet Banking or Mobile Banking for the user. This is the same date as the most current date displayed for the user in the Internet Banking Inquiry (under Other Inquiries). The "Activity Date" also used for the # of days of inactivity before the user is disabled.

To make changes to a secondary user, either highlight the name and press enter or double click on the name. The Edit Secondary Name window is displayed.

To disable a secondary user, file maintain the "Access" field for the secondary user to "Disabled". Another way would be to remove the secondary user from the secondary user's folder. This is done by highlighting the secondary user's name and pressing the delete key. Select "yes" to confirm the removal of the secondary name or select "no" and the secondary name will not be removed.

Internet Banking

The remaining fields in the Internet Banking folder are as follows:

**Access:**  Used to control access for the primary member for Internet Banking.  The options are:
- ⇨ **Allowed**
- ⇨ **Disabled**  (Automatically changed to "disabled" after 5 invalid login attempts.  Also displayed after a temporary password is disabled or after xx number of days of inactivity.)
- ⇨ **Expired Password**  (Displays after a password is expired.)  **\*\*Note:**  This option is <u>not</u> displayed in the drop down list for file maintenance on the member.
- ⇨ **Temporary Password**  (Displays after a temporary password is assigned by the credit union in the "Set Internet Banking Password" wizard.  This prompts the member to change password with next login.  Changes to "Allowed" after new password entered by the primary member.)  **\*\*Note:**  This option is <u>not</u> displayed in the drop down list for file maintenance on the member.

**Activity Date (primary user):**  Represents the most recent login to Internet Banking or Mobile Banking for the user.  This is the same date as the most current date displayed for the user in the Internet Banking Inquiry (under Other Inquiries).  The "Activity Date" also used for the # of days of inactivity before the user is disabled.

**Authentication Type:**  Used to identify the authentication type currently applicable to the primary member.  After the member has completed the **"Challenge PIN Setup"**, this field will be set to "2 Factor (Challenge PIN)" automatically.  Otherwise, "Single Factor" is displayed.  The options are:

Single Factor **\*\***
2 Factor (Challenge PIN)
2 Factor (Challenge PIN on every login) **\*\*\***

---

**\*\***The credit union can reset (delete) the security image, challenge PIN address and authorize computer options for a member by file maintaining this option to **"Single Factor"**.  The member will need to go through the initialize Internet Banking steps again the next time they use Internet Banking.  There will be no prompt to change the User Name or Password when this is done.

**\*\*\***The credit union can file maintain a member or secondary user so that a **"Challenge PIN"** will be <u>required</u> each time Internet Banking is used, if deemed necessary.  This can only be done after the Challenge PIN Setup has been done by the member user.

---

**Bill Pay:**  Used to identify members for bill payer.  **\*\*Note:**  When a 00 suffix is closed (either by transaction or file maintaining the status to closed), this option will automatically be changed to "No".  The options are:

Yes
No (default for a new member)

**Challenge PIN E-mail Address:**  Displays the e-mail address or text message address currently being used for sending a Challenge PIN.  To change the Challenge PIN E-mail Address, if necessary, double click on the option.  A window will be displayed to select either **Mobile Phone** and enter the ten digit cell phone number, as well as, select the carrier from the drop down list \*\* provided <u>or</u> select **E-mail Address** and enter the e-mail address to be used.  See picture on the next page.

** If the carrier is not displayed in the drop down box, enter the <u>full</u> text message address in the E-mail Address area on this window.



**Note:** If the box is checked, a test message of **"(Test Alert) this is a Test Alert from the Credit Union"** will be sent to either the Mobile Phone as a text message or to the E-mail Address entered <u>after</u> selecting the "Save" button.

**Figure 42**

The **"Challenge PIN E-mail Address"** cannot be deleted.  The **"Challenge PIN E-mail Address"** is required for all members/secondary users that are using Internet Banking.  If it really needs to be deleted, change the members/secondary user's Authentication Type to "Single Factor".

**Challenge PIN Last Sent**:  Displays the last challenge PIN sent to the member.  The date and time the PIN was sent is also displayed.  This might be used by the staff when assisting members/users having issues logging into Internet Banking and unable to receive the Challenge PIN.

**Collect Email:**  This is for credit union information only.

**Credit Card:**  Used to determine if the member will have access to credit card information in Internet Banking.  The options are:
> Yes (default)
> No

**Cross Account 1 through 10 (allow transfers to):**  Used to enter the member numbers to which the member can transfer to through Internet Banking and Voice Response.  Enter the Account Base and Check Digit.  **Note:**  Fields 6-10 are for Internet Banking only.  Also, the Cross Account 1 through 10 fields are under both the Member Information and Internet Banking folders.  If one of these fields is file maintained, it will be changed in both places.

**Disclosure Date:**  For credit unions that require the member to agree to a disclosure prior to using Internet Banking.  This date is filled in by the system when the member accepts the terms and

conditions for Internet Banking.  (After the credit union creates the disclosure, this must be uploaded by Datamatic to the Internet Banking site, if applicable.)

**Message to Member:**  This can be used to enter a message that will be displayed in Internet Banking. The maximum space is 40 positions.  The message will be visible on the Member Summary window, will be in red and centered before the list of suffixes.

**Mobile Deposit:**  This will allow members to deposit checks by taking a picture with a smart phone using Mobile Banking.  **(Contact Alan Ross at Datamatic at aross@datamatic.net, if interested in more information on offering Mobile Deposits to the members.)**  The options are:
> Yes (default)
> No

**Mobile Deposit Disclosure Date:**  For credit unions that require the member to agree to a disclosure prior to using the Mobile Deposit feature in Mobile Banking.  This date is filled in by the system when the member accepts the terms and conditions for Mobile Deposits.  (After the credit union creates the disclosure, this must be uploaded by Datamatic to the Internet Banking site, if applicable.)

**Mobile Deposit Profile:**  This is used to assign a level or parameter for the member for using the Mobile Deposit feature, if applicable.  **\*\*Note:**  The different levels or parameters are setup under [Main Ribbon > System Settings > Internet Banking Deposit Profile Setup].

**Password:**  Used to enter a Internet Banking Password for the member.  Displays \*\*\*\* regardless if password entered or not.  (This can be 1-14 characters in length - Alpha or Numeric.)  **\*\*Note:**  If the credit union has chosen one of the "Password Complexity" options (on the Internet Banking server) that require a complex password to be used, the following criteria will need to be used when entering a password:

> At least one alpha and one numeric/symbol character are required in the password.  A message will display, if an attempt is made to change the password to one that does not meet the requirements.

**Password Last Changed:**  Displays the date that the member last changed their password through Internet Banking.  This is based on the system date not the credit union date.  This field cannot be file maintained. (For users of the Internet Banking product.)

**Quick Switch 1-10:**  Used to enter other member numbers for quick access to in Internet Banking.  Enter the Account Base and Check Digit.  This can be used to switch from one member number to another without needing to log out and back into Internet Banking.

**Remote Deposit:**  Used to indicate if a business member is using the "Remote Capture" feature of making a deposit through Internet Banking.  The options are:
> Yes
> No (default)

**IMPORTANT:**  The member will need a special scanner and software program on PC that has access to the internet.  A selection called **Remote Deposit** will display for the member to select in Internet Banking.   The member will browse for the check file created when checks are

scanned on the PC and click on the "Upload Now" button.  **\*\*Note:**  See the "Remote Capture" section in this manual for more details or contact Datamatic Customer Support for more information.

---

Remote Capture is an option for business Internet Banking users.  This allows credit unions who utilize Check 21 to enable their business accounts to scan deposit items at the business and upload the images through internet banking.  The credit union will then import those scanned check images into their Check 21 system and process the deposit manually using the **45 method code (Deposit - Remote Capture)** and entering the deposit amount in as "Checks Received".  The scanned check images take the place of the physical check deposit.  The member's copy of the remote capture deposit receipt should be placed in the teller drawer with their checks received and counted as a check.  These transactions can be processed using a dedicated "remote capture" teller or intermixed with regular teller transactions.  Each credit union will decide on the procedures to be followed for their credit union.

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**Statement Last Accessed:**  Displays the date that the member last displayed a statement in Internet Banking.  This only applies when the member uses the Datamatic statements/e-statements option to view or print a statement in Internet Banking.  **\*\*Note:**  This does not apply to members viewing statements thru an e-statement vendor.

**Statements:**  Used to determine if the member has statement access in Internet Banking.  This only applies if the credit union offers the Datamatic statements/e-statements option to the members to view or print a statement in Internet Banking.  **\*\*Note:**  This does not apply to members viewing statements thru an e-statement vendor.  The options are:        Yes (default)
                                                                                                                                No

**Transfers:**  Used to determine if the member will be able to do transfers in Internet Banking.  The options are:      Yes (default)
                      No

**User Name:**  Displays the user name chosen by the member in Internet Banking or entered by the credit union.  Otherwise, "none" is displayed, if a User Name has not been entered yet.  This allows for more security since the member enters the user name rather than their account base and check digit.  User names must start with a letter and may contain letters, numbers and/or symbols (@ . - _).  User names cannot contain spaces and the maximum length is 40 positions.  This is a required field.  If the member has not entered a User Name and enters their Account Base and Check Digit, Internet Banking will display a window to prompt the member to select a User Name. **To reset the User Name for Internet Banking,** the staff can file maintain the field if needed.  The member will need to use the new User Name assigned the next time he/she logs into Internet Banking.  The field cannot be reset to none.  **\*\*Note:**  The credit union can customize the wording for the field used when logging into Internet Banking using the "Online ID" field on the Internet Banking server.

A message of **"User Name is already in use"** will be displayed if a duplicate user name (name already used) is entered in the User Name field in the Internet Banking folder.  This same message will be displayed in Internet Banking if members are attempting to change the User Name and a duplicate user name is entered.

**Visa Statement Last Accessed:** (This only applies to credit unions using the VISA Processing optional software package.) Displays the date that the member last displayed a VISA statement in Internet Banking. This only applies when the member uses the Datamatic statements option to view or print a statement in Internet Banking. **\*\*Note:** This does not apply to members viewing statements thru an e-statement vendor.

**Wire Transfers:** Used to determine if the member will be able to authorize wire transfers in Internet Banking. The options are:      Yes (default)
                No

**Wire Transfers Fee:** Used to enter the wire transfer fee amount for the member.

**The following option is based on specific field options on either the Member Information or Internet Banking window in VIEW for each individual member.**

⇨ **Regulation D Count -** This is based on the "Regulation D" field under Member Information for the member. Internet Banking will check here to determine if the Reg D selection will show in Internet Banking under the Misc. Column (this is a link to the Detail page also) and if the Details page will show the "Regulation D (Month to Date)" field.

    **\*\*Note:** If a Transfer is completed through Internet Banking then the "Regulation D Count – Month To Date" field will be incremented on the Transfer From suffix, unless the member is set to "No" for the Regulation D field under Member Information.

## Internet Banking Message Setup

The Internet Banking Message Setup selection under [Main Ribbon > System Settings > Internet Banking Message Setup] allows the credit union to enter a message that will appear on the Summary window in Internet Banking.  The message can be changed as often as needed by the credit union.

The security option for **Set Receipt/Statement Message** under [Main Ribbon > System Settings > Tellers > System tab] for the employee must be marked which means "permitted", to be able to make changes on this window.
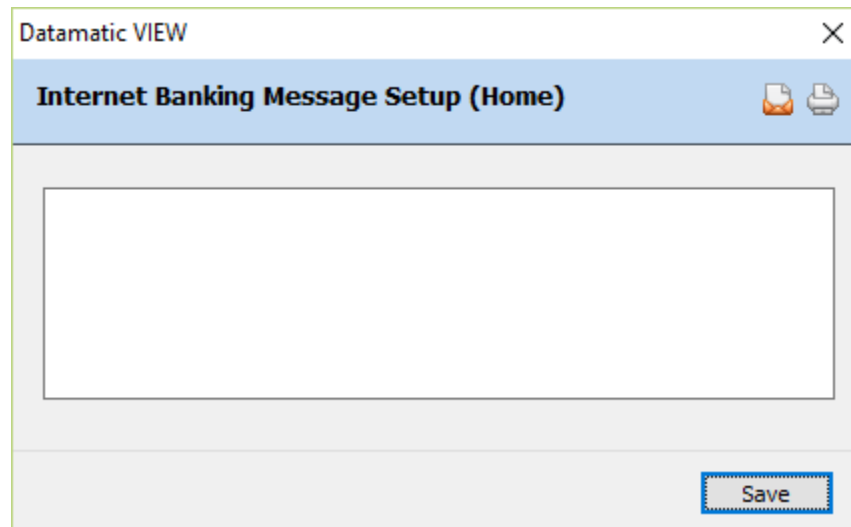
**Figure 43**

Enter the message to be displayed in Internet Banking.  The maximum message size is 255 spaces.

Select "Save" to save the message.

## Internet Banking Setup

**\*\*Note:**   For convenience, the **Internet Banking Setup chapter** from the System Settings Manual is included in this manual.

The Internet Banking Setup selection is used to determine the number of days to be used for the credit union for some specific Internet and Mobile Banking options.



**Figure 44**

**Days of Inactivity until User is Disabled:**  Enter the number of days of inactivity desired by the credit union before a <u>user</u> will be disabled in Internet and Mobile Banking.  The default is 180 days.

> After the number of days of inactivity has been reached, the **"Access"** field will be changed to **"Disabled"** for the member/user.  For security purposes, it will be necessary for the user to contact the credit union in order to have access to Internet and Mobile Banking again **or** the member/user can reset their password using the "Forgot My Password" option in Internet Banking.

**Days of Inactivity until Temporary Password is Disabled:**  Enter the number of days desired by the credit union after a temporary password is assigned before a temporary password is expired.  The default is 5 days.

> This is checked with End of Day processing.  When a temporary password expires for a specific user, the **"Access"** field for the member/user will be changed from **"Temporary Password"** to **"Disabled"**.  If the temporary password expires on the weekend or a holiday, this will be checked with the next End of Day.  The user will need to contact the credit union, if their **"Access"** field is changed to

Disabled, and be assigned another temporary password **or** the member/user can reset their password using the "Forgot My Password" option in Internet Banking or the "Reset Password" option in Mobile Banking.

**Days until Password is Expired:**  Enter the number of days until Internet and Mobile Banking passwords will be expired, if desired.  The default is blank which means never expire.

This would be for security purposes to force the members/users to change their passwords after a given amount of time.  When an Internet and Mobile Banking password expires, the **"Access"** field will be changed to **"Expired Password"** for the user.  The next time that the member/user attempts to login to Internet or Mobile Banking, a prompt will be displayed requesting that a new password be entered.  After the member/user enters a new password, the **"Access"** field will be changed to **"Allowed"**.

**File Exchange Email Notification (primary):**  This option can be used by credit unions that offer a File Exchange to members for Wire Transfers and/or Remote Deposits.  When the members use either of these File Exchange options, an e-mail will be sent to the address in this field.  In other words, this will notify an employee at the credit union that there is a wire transfer and/or remote deposit transaction(s) to be processed.

**File Exchange Email Notification (secondary):**  This option can be used by credit unions that offer a File Exchange to members for Wire Transfers and/or Remote Deposits in Internet Banking.  This allows a second employee to be notified of activity.  When the members use either of these File Exchange options, an e-mail will be sent to the address in this field.  In other words, this will notify an employee at the credit union that there is a wire transfer and/or remote deposit transaction(s) to be processed.

**Loan Application Email Notification (primary):**  This option can be used by credit unions that offer the ability for members to complete Loan Applications from Mobile Banking in Internet Banking.  When a member completes a Loan Application via Mobile Banking, an e-mail will be sent to the address in this field.  In other words, this will notify an employee at the credit union that there is a Loan Application to be processed.

**Loan Application Email Notification (secondary):**  This option can be used by credit unions that offer the ability for members to complete Loan Applications from Mobile Banking.  This allows a second employee to be notified of activity.  When a member completes a Loan Application via Mobile Banking, an e-mail will be sent to the address in this field.  In other words, this will notify an employee at the credit union that there is a Loan Application to be processed.

**Months before New Member can make Deposits:**  Enter the number of months a new member must wait until able to make deposits using Mobile Banking, if applicable.  If nothing is entered, new members will be able to make deposits after enrolling for Internet Banking and Mobile Banking.

Select "Save" to save the changes.

## Internet Banking Alert Setup

**\*\*Note:**  For convenience, the **Internet Banking Alert Setup chapter** from the System Settings Manual is included in this manual.

The Internet Banking Alert Setup selection is for credit unions using the Internet and Mobile Banking products.  This allows the credit union to determine which alert options will be displayed in Internet Banking (My Accounts window), as well as, the Mobile Banking (Alerts window) for the members to choose.  **\*\*Note:**  This does not enable or disable the alert process.



For more information on Alerts, see the **"Alerts"** chapter in the **Member Services Manual**.  This also contains information on creating and sending Alerts, as well as, which Alerts are automatically sent online real time.

**Figure 45**

Click on the alert options that the credit union would like to appear on the **"My Accounts"** window in Internet Banking and the **"Alerts"** window in Mobile Banking so that a checkmark appears in the box(es).  The members will be able to view these options and select which alerts they would like to receive.

For **Payment Reminders**, in addition to payment reminders xx number of days prior to the due date, a payment reminder can be sent after xx number of days delinquent.  This is setup by entering the desired number in the **"Payment Reminder (Days Delinquent)"** field.

**\*\*Note:**  This feature is only available for credit unions that offer Payment Reminder alerts and for members that have signed up for these alerts.  If the number of days in the **Payment Reminder (Days Delinquent)** field is blank, alerts will <u>not</u> be sent out for missed payments.

The members will not receive additional alerts in future months if they remain delinquent.  For example, once a payment has been missed, the member will be sent an alert for being xx days delinquent.  If another payment is missed, the member would <u>not</u> receive another alert because they are now 40 days delinquent. etc.  However, if the member makes a payment(s) and is no longer delinquent then misses another payment, an alert would be sent out after being the specified number of day delinquent.

Select "Save" to save the changes.


**Note:**   The E-statements alert is not listed on the above window.  This alert must be sent out manually by the credit union staff when the E-statements are available for the members to view.   Internet Banking Login Alerts are not listed here either, since these are always available to the members, if the credit union is set up to send them.

**Note:**    For the **"Low Balances (Checking)"** alert, if the member number has more than one draft suffix (70-74), the system will check each draft suffix individually.  Therefore, if the member has a $100 limit, the system would send an alert each time <u>ANY</u> of the draft suffixes goes below that limit.  The trigger of the Low Balance Alert is based off the **available** balance.


Upon checking any of the above options, the checked options will be available to the members in Internet and Mobile Banking.  The credit union can test the alert process by file maintaining some of the alert fields under Member Information for a few employees.  This way, the members will not see the opt-in choices during the testing period.

## Internet Banking Transfer Setup

**\*\*Note:** For convenience, the **Internet Banking Transfer Setup chapter** from the System Settings Manual is included in this manual.

The Internet Banking Transfer Setup selection is for credit unions using the Internet and Mobile Banking products. The selections on this window will determine how the transfer options of the product will function.

Changes to the Internet Banking Transfer Setup window will take place immediately. **\*\*Note:** If a member/employee is signed into Internet or Mobile Banking when the changes are made to the Internet Banking Transfer Setup window, the member/employee will need to logout of Internet or Mobile Banking and log back in to see the changes.



**Figure 46**

Each credit union will decide the selections and amounts that will be entered.

Enter the information that is applicable to the credit union's Internet and Mobile Banking product concerning transfers. The "HELOC Minimum Advance" field will only be activated, if "Allowed" is selected for "HELOC Advances".

**Christmas Club:** Make the appropriate selection for Christmas Club suffixes. The options are:
> Do not allow transfers to
> Allow transfers to

**Cross Account:** Make the appropriate Cross Account selection from the drop down list. This allows for the credit union to choose whether or not the interest rate and payment amount will display next to the suffix description for cross accounts. The options are:
> Do not show any sensitive information
> Show interest rate and payment amount

**HELOC Advances:** Make the appropriate HELOC Advances selection from the drop down list. The options are:
> Allowed
> Not Allowed

**HELOC Minimum Advance:** If the HELOC Advances option is set to allowed, enter the HELOC Minimum Advance amount, if applicable.

**LOC Maximum Days Delinquent:** Enter the appropriate number of days, if applicable. This will allow the credit union to set the number of days that a loan is delinquent before Line of Credit advances are stopped in Internet and Mobile Banking. In other words, how many days a loan(s) may be delinquent before the member can no longer make advances on a Line of Credit Loan in Internet and Mobile Banking.

**\*\*Note:** This is separate from the "Minimum Days Delinquent" option under [Main Ribbon > System Settings > Minimum and Available Setup]. This option controls the number of days a loan must be delinquent before a supervisor override is required when posting online transactions to ANY suffix on the member's account.

**LOC Minimum Advance:** Enter the LOC Minimum Advance amount, if applicable. This will affect any Line of Credit loan that is not in the 60-69 suffix range.

**Member to Member:** This determines if **"Member to Member"** transfers are allowed in Mobile Banking. This will allow a member to transfer money TO another member, as long as the member has the full account number (account base, check digit and suffix) and name (for verification that the account number is correct) of the member to which the funds are being transferred. This would be similar to transferring funds at a teller window by supplying the name and account number of the other member. The options are:
> Allowed
> Not Allowed  (default)

**\*\*Note:** This is an on-demand transfer across member accounts option. It is different from the Cross Account transfers in that the relationship does not have to be pre-setup by the credit union.

**Mortgage Payments:**  Enter the Mortgage Payments option desired.  ***This only applies to loans with one of the Payment Types of 360 day interest.***  The options are:

      Yes  (this means that members can make mortgage payments on any day of the month)
      Only the 1st thru the 15th of the Month

If set to "Only the 1st thru 15th of the Month", for Mortgage loans that use the Payment Type of 360, members will be allowed to make loan payments from the 1st through the 15th of the month.  If it is past the 15th of the month, the system will display the message "Mortgage payments must be made between the 1st and the 15th".  The member will need to make the payment by another method.

**\*\*Note:**  Partial payments (less than the payment amount) are not allowed on mortgage loans with one of the Payment Types of 360 day interest.  Also, members can make payments up to 1.5 times the payment amount.

**Pay Now Days Delinquent:**  Enter the number of day's delinquent before the system will add in the delinquent amount to the "Pay Now" amount in Internet Banking.  Leave this field blank, if the credit union does not want the delinquent amount added in to the "Pay Now" amount.

    **Example:**  If "10" is entered in this field and a loan is 5 days delinquent, the "Pay Now" amount will be just the payment amount.  However, if the loan is 11 days delinquent, the "Pay Now" amount will be the payment amount <u>plus</u> the delinquent amount.

**Revolving Credit Advances:**  Make the appropriate Revolving Credit Advances selection from the drop down list.  This will allow lines of credit for suffixes 30-39 to be available for advances in Internet and Mobile Banking, if set to allowed.  The options are:

      Allowed
      Not Allowed

**Transfers NOT Allowed FROM these Suffixes:**  If applicable, enter the suffixes **from which** transfers (withdrawals) are not allowed by the credit union.  **\*\*Note:**  The suffixes listed here affect Internet and Mobile Banking, as well as, Voice Response users.

**Transfers NOT Allowed TO these Suffixes:**  If applicable, enter the suffixes **to which** transfers (deposits) are not allowed by the credit union.  **\*\*Note:**  The suffixes listed here only affect Internet and Mobile Banking users.

---

Transfers are not allowed to or from CD or IRA suffixes using Internet or Mobile Banking.  These suffixes will not be displayed in the drop down box in the Transfer window.  Transfers are allowed to or from a suffix coded as an HSA (Health Savings Account), **unless** these suffixes are entered in the "Transfers NOT Allowed FROM these Suffixes" or "Transfers NOT Allowed TO these Suffixes" options.

---

The maximum amount for transfers completed through Internet Banking is $9,999,999.99.

Select "Save" to save the changes.

## Internet Banking Inquiry

From the "Other Inquiries" window (Ctrl + I), select "Internet Banking Inquiry". The Internet Banking Inquiry will display the last 20 successful logins for <u>each</u> user. This inquiry will also display successful logins through Mobile Banking. Unsuccessful logins will not be displayed. The Date, Time, User, Method, IP Address and Web Browser that was used to login will be displayed in the inquiry. This is for informational purposes only.

Enter a member number (account base and check digit) then press enter or click on Go. If the member number is not known, click on the magnifying glass to the right of the Member field to search for the member number.

The system displays.



**Figure 47**

To exit the window:            Click on the red X <u>or</u>
                               Press Esc

---

Click on the "printer icon" in the upper right corner of the window, to print the information in the window. A window will display to make a printer selection. Select the "print" button, after making a printer selection.

---

## Internet Banking Log

A log called **"Internet Banking Log"** CR219-01 will be generated with End of Day processing for credit unions using Internet Banking.  This report will show any error conditions such as too many invalid login attempts (both Internet and Mobile Banking), signing up for Mobile Banking or forgot user name ID or forgot password for Mobile Banking.  It also shows members who have not quite reached the limit for invalid login attempts, but may be getting close to too many invalid login attempts.

This report is intended for the credit union to review for security purposes (i.e. someone trying to get in that is guessing the login information or for member service (i.e. a member having trouble logging in).

These are the events that are logged on the daily Internet Banking Log.

| | |
|---|---|
| **Invalid PW limit** | 5 tries set access to Disable |
| | |
| **Reset PW Error** | |
| **Reset PW Trouble** | 3 tries |
| **Reset PW Limit** | 5 tries set access to No |
| | |
| **Forgot User Error** | |
| **Forgot User Trouble** | 3 tries |
| **Forgot User Limit** | 5 tries set access to No |
| | |
| **Signup Error** | |
| **Signup Trouble** | 5 tries |
| **Signup Limit** | 25 tries set access to No |

**IMPORTANT:**  The credit union should be reviewing this report daily and be proactive about contacting members who have issues and head off security issues.

Example of report.



Datamatic VIEW

Internet Banking Log (4 KB)

```
08/08/2017                                  Internet Banking Log                            PAGE    1
Support Credit Union           (  1)                                                REPORT NO.  CR219-01

   Account      Name                  Date     Time   Event                   User Name        IP Address
------------  ------------------    ----------  ------  ---------------------  ---------------  ----------------
     726-0-00 CLARE M     STEVENS   08-08-2017 10:23AM Forgot User Error                        10.1.1.232
                                                       SSN Mismatch: 333033030
     726-0-00 CLARE M     STEVENS   08-08-2017 10:24AM Forgot User Error                        10.1.1.232
                                                       SSN Mismatch: 303333333
     726-0-00 CLARE M     STEVENS   08-08-2017 10:27AM Forgot User Trouble                      10.1.1.232
     726-0-00 CLARE M     STEVENS   08-08-2017 10:27AM Forgot User Error                        10.1.1.232
                                                       SSN Mismatch: 333303333
     726-0-00 CLARE M     STEVENS   08-08-2017 10:27AM Forgot User Error                        10.1.1.232
                                                       SSN Mismatch: 300033333
     726-0-00 CLARE M     STEVENS   08-08-2017 10:28AM Forgot User Error                        10.1.1.232
                                                       SSN Mismatch: 333333030
     726-0-00 CLARE M     STEVENS   08-08-2017 10:28AM *** Forgot User Limi                     10.1.1.232
                                                       Member HB Access Removed
   38625-0-00 ERIC T      FOREMAN   08-08-2017 09:06AM *** Invalid PW Limit Foreman9            10.1.1.232
                                                       User Disabled
   61057-6-00 MARVIN M    MEMBER    08-08-2017 10:08AM Reset PW Error                           10.1.1.232
                                                       Member Mismatch: 0000610576
   61057-6-00 MARVIN M    MEMBER    08-08-2017 10:09AM Reset PW Error                           10.1.1.232
                                                       Member Mismatch: 0000610576
   61057-6-00 MARVIN M    MEMBER    08-08-2017 10:10AM Reset PW Error                           10.1.1.232
                                                       Member Mismatch: 0000610576
   61057-6-00 MARVIN M    MEMBER    08-08-2017 10:10AM Reset PW Trouble                         10.1.1.232
   61057-6-00 MARVIN M    MEMBER    08-08-2017 10:11AM Reset PW Error                           10.1.1.232
                                                       Member Mismatch: 0000610576
   61057-6-00 MARVIN M    MEMBER    08-08-2017 10:11AM Reset PW Error                           10.1.1.232
                                                       Member Mismatch: 0000610576
   61057-6-00 MARVIN M    MEMBER    08-08-2017 10:11AM *** Reset PW Limit                       10.1.1.232
                                                       Member HB Access Removed
```

**Figure 48**

# Internet Banking References

**Internet Banking Statistics Report** - See Reports manual.

**Member Services Manual** - Member Information chapter.  (See descriptions for the following fields under Member Information.)
- Internet Banking
- Internet Banking Last Access (Bill Pay)
- Internet Banking Last Access (Credit Card)
- Internet Banking Last Access (Home)
- Internet Banking Last Access (Mobile)

**Mobile Banking Manual**