

# Internet Banking (Optional Software)

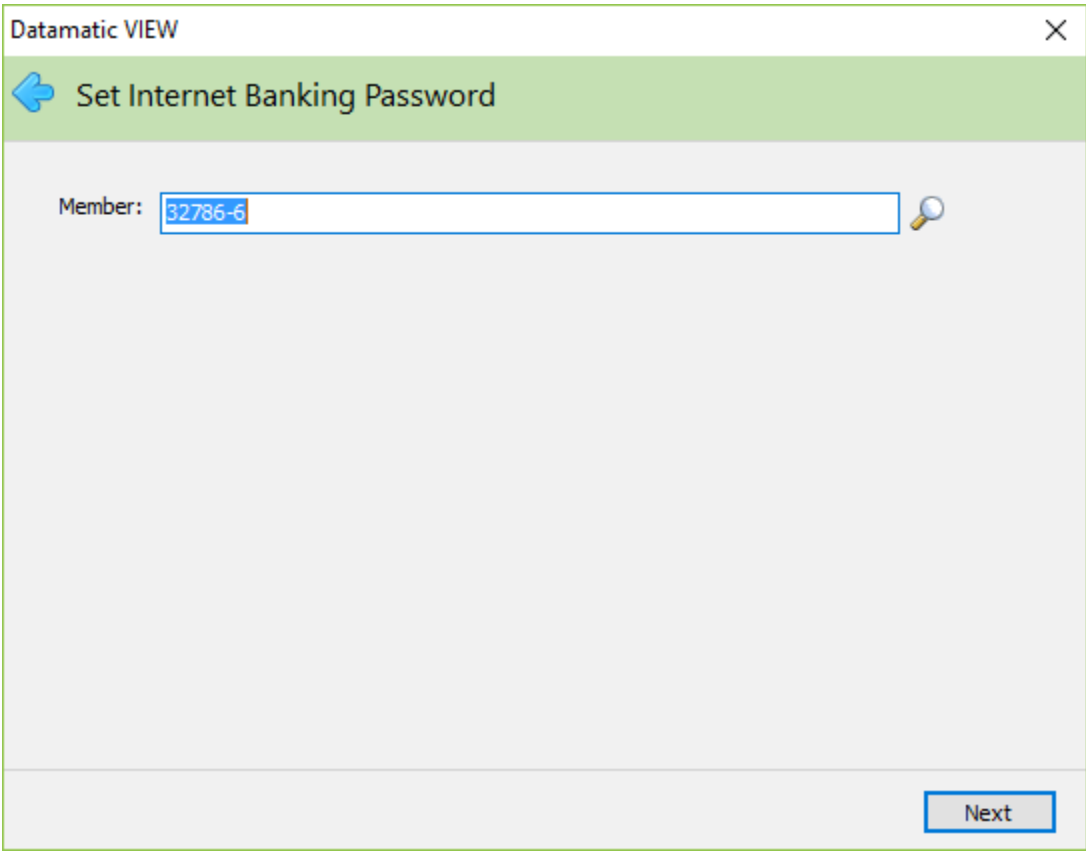
## Password

The Set Internet Banking Password wizard 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.

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

- [\[Main Ribbon or Member Ribbon > Tools > Set Internet Banking Password\]](#).
- [\[Member Ribbon > Internet Banking folder > Password\]](#).

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.

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 not be active, if the member does not have a voice pin on the system. Continue to the next window.

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 return to the preview window. Select Finish to add the Internet Banking Password on the system.

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 if the credit union has the special SMTP mail server settings, the member/user can reset their password using the Forgot My Password option in Internet Banking.

## Deactivate Member

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

Datamatic VIEW

Internet Banking

Current Value: Yes

New Value:

Reason:

Note:

Save

Select No as the New Value. Select Save to save the change. The member (and any secondary users) will not have access to Internet Banking now. Also, the Internet Banking folder under Member Information will no longer be displayed when this option is set to No.

## 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.

Internet Banking	
↑ Up One Level	
DESCRIPTION	VALUE
<b>Secondary Users</b>	
Access	Disabled
Activity Date (primary user)	08-17-2017
Authentication Type	2 Factor (Challenge PIN)
Bill Pay	No
Challenge PIN E-mail Address	mheist@datamatic.net
Challenge PIN Last Sent	#78244 sent on 08-09-2017 at 09:55 AM
Collect Email	Yes
Credit Card	Yes
Cross Account 1 (allow transfers to)	55555-2
Cross Account 2 (allow transfers to)	32786-6
Cross Account 3 (allow transfers to)	-
Cross Account 4 (allow transfers to)	-
Cross Account 5 (allow transfers to)	-

**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, select Add. The system displays:

×
Datamatic VIEW

🖨
Add Secondary User

User ID:

Name Type:

Enter NEW Password:

Confirm NEW Password:

Access:

Authentication Type:

Challenge PIN E-mail:  Edit

Email Address:

Description:

Security:

<input type="checkbox"/> Bill Pay	<input checked="" type="checkbox"/> Credit Card	<input checked="" type="checkbox"/> Inquiries
<input type="checkbox"/> Remote Deposit	<input checked="" type="checkbox"/> Statements	<input checked="" type="checkbox"/> Transfer
<input type="checkbox"/> Wire Transfer		

Save

- **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 in the Set Internet Banking Password wizard. 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) \*\*\*

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 or Password when this is done.

The credit union can file maintain a member or 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 member 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 full 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 in the Internet and Mobile Banking manual, 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. If the security option for Transfer is not checked, the Pay Now option on the Summary window in Internet Banking will not be displayed.

Select Save to save the changes. The system displays.

Internet Banking Users					
↑ Up One Level + Add ✖ Remove					
USER ID	ACCESS	ACTIVITY DATE	LAST CHALLENGE PIN	DESCRIPTION	
Margaret	Allowed	05-09-2018	#50300 sent on 05-09-2018 at 10:25 AM	spouse	...

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.

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.

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.

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. This option is not 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. This option is not 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 **\*\* see below**
- 2 Factor (Challenge PIN)
- 2 Factor (Challenge PIN on every login) **\*\*\* see below**

**\*\*Note:** 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 when this is done.

**\*\*\*Note:** The credit union can file maintain a member or 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 member or secondary user.

**Bill Pay:** Used to identify members for bill payer. 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 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 full text message address in the E-mail Address area on this window.

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 after selecting the Save button.

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:** Used for members who do not want to provide their e-mail address and do not want to be prompted to enter it every time they log into Internet Banking. If set to No, this will cause the prompt to enter an e-mail address not to be displayed, regardless of whether or not the Internet Banking server option is set to Required or Collect (not required). Internet Banking will look to this field to determine whether or not to prompt the member to provide an e-mail address, if one is not on the system for the member. The options are:

- Yes (default for a new member)
- No

If the Internet Banking server option is set to **Required** for collecting e-mail addresses and the option above for the member set to Yes, an e-mail address must be entered in Internet Banking when the



prompt is displayed. However, if the Internet Banking server option is set to Collect (not required) for collecting e-mail addresses and the option above for the member set to Yes, the member can click on the Summary option in Internet Banking to avoid entering an e-mail address, if they choose not to.

Also, if the member enters their e-mail address in Internet Banking, the e-mail address will be carried forward to the Name Information window in VIEW.

**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. If members are already using Internet Banking (before the disclosure was required), 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](mailto: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:** Depending on the Mobile Deposit vendor, this is used to assign a level or parameter for the member for using the Mobile Deposit feature, if applicable. The different levels or parameters are setup under [[Main Ribbon > System Settings > Internet Banking Deposit Profile Setup](#)].

**Password:** Used to enter an Internet Banking Password for the member. Displays \*\*\*\* regardless if password entered or not. (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.

**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 into 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)

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. [See the Internet and Mobile Banking 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.

**Statement Last Accessed:** Displays the date that the member last displayed a statement in Internet Banking. This only applies if the credit union offers the Datamatic statements/e-statements option (see the Internet and Mobile Banking manual for more information) to the members to view or print a statement in Internet Banking. 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. (See the Internet and Mobile Banking manual for more information.) 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. 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 (see Internet and Mobile Banking manual for more information) to view or print a statement in Internet Banking. 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.

## Internet Banking References

For more information on Internet Banking - **Refer to the Internet Banking Manual.**

**Internet Banking Log - Error Conditions** - Refer to Internet Banking Manual.

**Internet Banking Statistics Report** - Refer to 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)