

Mobile Banking (Web)

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Login

After selecting the Mobile Banking app, the system displays.

The screenshot shows the mobile banking login interface. At the top, the status bar displays 'AT&T', '5:02 PM', and '92%' battery. Below the status bar, the URL 'app.datamatic.net' is visible. The main header features the 'DATAMATIC CREDIT UNION' logo. The title 'Mobile Banking' is centered below the logo. The login form consists of two text input fields: 'User Name' and 'Password'. Below these fields is a checkbox labeled 'Save User Name' and a 'Login' button. At the bottom of the form, there are three links: 'Forgot User Name', 'Reset Password', and 'Sign Up'. A red arrow points to the 'Sign Up' link. At the very bottom of the screen, it says 'Federally insured by NCUA'.

To Login to Mobile Banking for members that are already signed up for Mobile Banking, do the following:

Select **“User Name”** and type in user name.

Select **“Password”** and type in password.

To **“Save User Name”** select the box, if desired. This causes the User Name to be filled in always.

Select **“Login”** button.

The **“Sign Up”** option only displays if the Auto Enrollment feature is enabled on the Internet Banking server.

Forgot User Name

The Forgot User name selection is used if the User Name has been forgotten by the member. Make the selection and Mobile Banking displays.

The screenshot shows a mobile banking interface for the 'Forgot User Name' option. At the top, there is a status bar with 'AT&T', '5:14 PM', and '90%' battery. Below that is a dark blue header bar with 'Cancel' on the left, 'Forgot User N...' in the center, and 'Done' on the right. A red arrow points to the 'Done' button. The main content area has a light gray background and contains three input fields: 'MEMBER #' with a white text box, 'SSN' with a white text box, and 'DATE OF BIRTH' with a white text box.

Enter the **“Member #”**, **“Social Security Number”** and **“Date of Birth”** then select **“Done”**.

****Note:** It is not necessary to enter the **“dashes”** when entering the **“Member #”**, **“Social Security Number”** and **“Date of Birth”**.

Mobile Banking fills in the User Name.

AT&T 5:15 PM 90%

app.datamatic.net

DATAMATIC CREDIT UNION

Mobile Banking

John1960

Password

Save User Name **Login**

[Forgot User Name](#)
[Reset Password](#)
[Sign Up](#)

Federally insured by NCUA

Next, enter the **“Password”** then select the Login button.

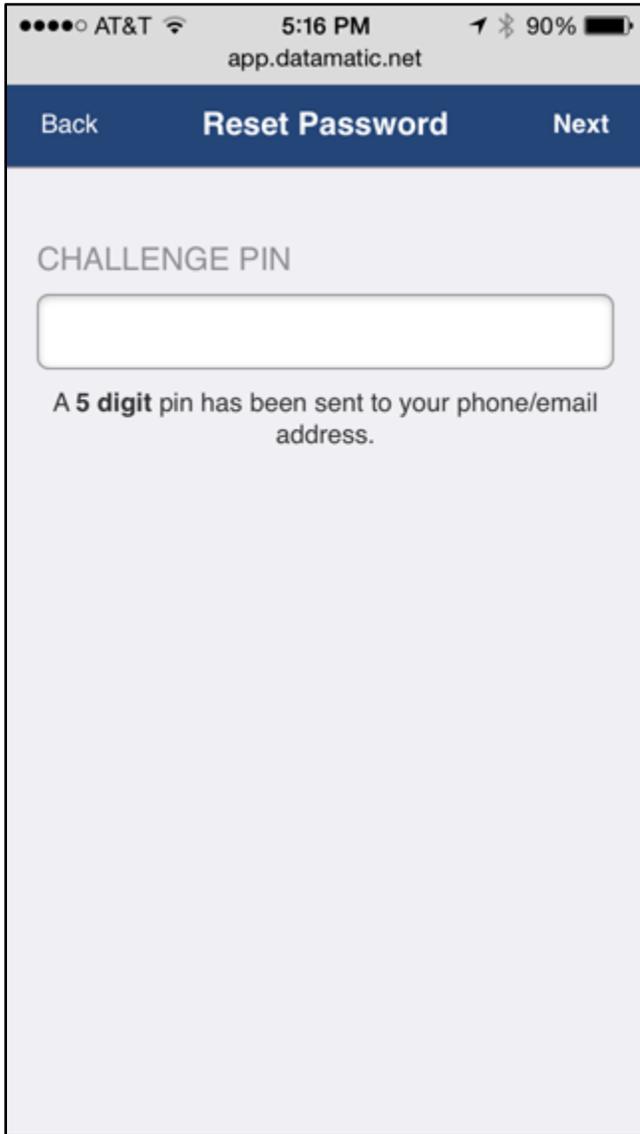
Reset Password

The Reset Password selection is used if the Password has been forgotten by the member. Make the selection and Mobile Banking displays.

The screenshot shows a mobile application interface for resetting a password. At the top, the status bar displays 'AT&T', '5:15 PM', and '90%' battery. Below the status bar, the URL 'app.datamatic.net' is visible. The main header is dark blue with three buttons: 'Cancel', 'Reset Password', and 'Next'. A red arrow points to the 'Next' button. Below the header, there are two input fields: 'USER NAME' and 'MEMBER #'. The 'USER NAME' field is empty, and the 'MEMBER #' field is also empty.

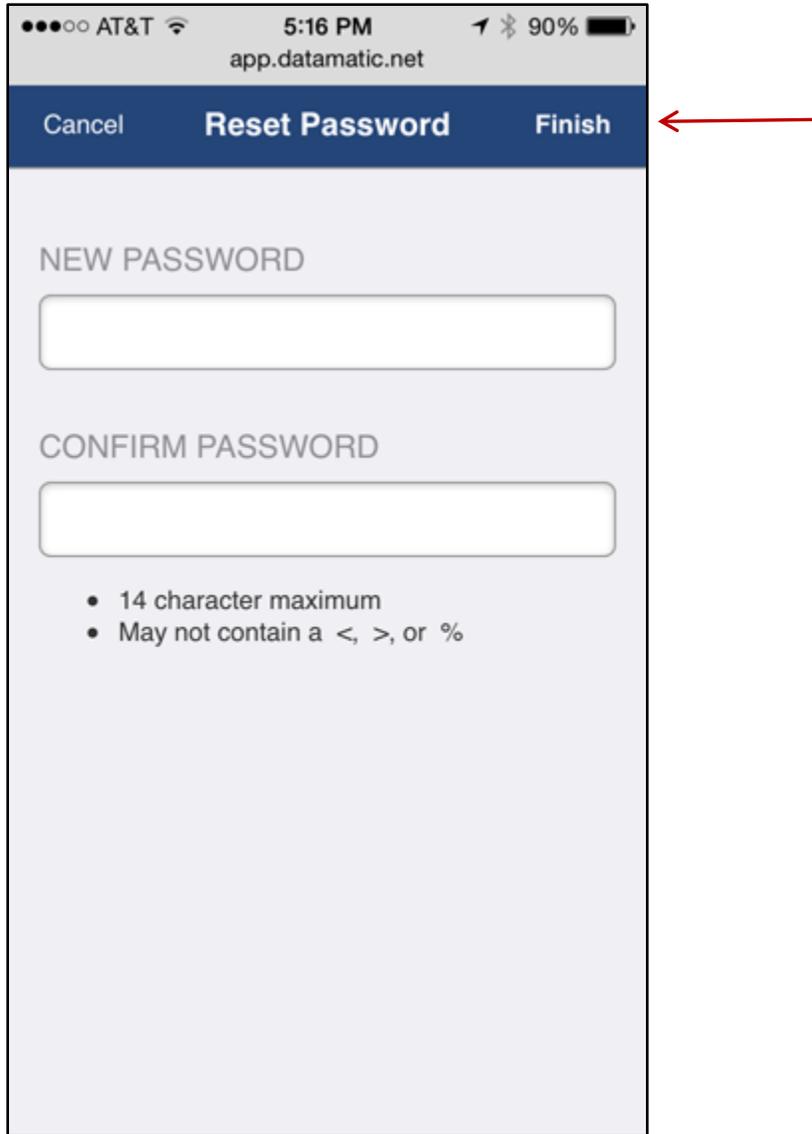
Enter the **“User Name”** and **“Member #”** then select Next.

Mobile Banking displays.



Enter the “**Challenge PIN**” sent to the member’s phone/email address then select Next.

Mobile Banking displays prompts to enter a new Password and to confirm the Password. Select Finish after typing in the information. Use the new Password to login to Mobile Banking. The Password entered will remain the Password until it is changed or reset.



Sign-up

This is used by members to sign-up for Mobile Banking for the first time. Enter the Member #, Social Security Number and Date of Birth then select Next.

****Note:** The option for members to sign-up for Mobile Banking is on the Internet Banking server. Contact Customer Support to have this disabled, if desired. The default is enabled.

Cancel Sign Up Next

MEMBER #

SSN

DATE OF BIRTH

Enter the **“Member #”**, **“Social Security Number”** and **“Date of Birth”** then select **“Next”**.

****Note:** It is not necessary to enter the **“dashes”** when entering the **“Member #”**, **“Social Security Number”** and **“Date of Birth”**.

Mobile Banking displays. Enter a User Name to be used when logging into Mobile Banking. Select Next.

AT&T 5:27 PM 88%

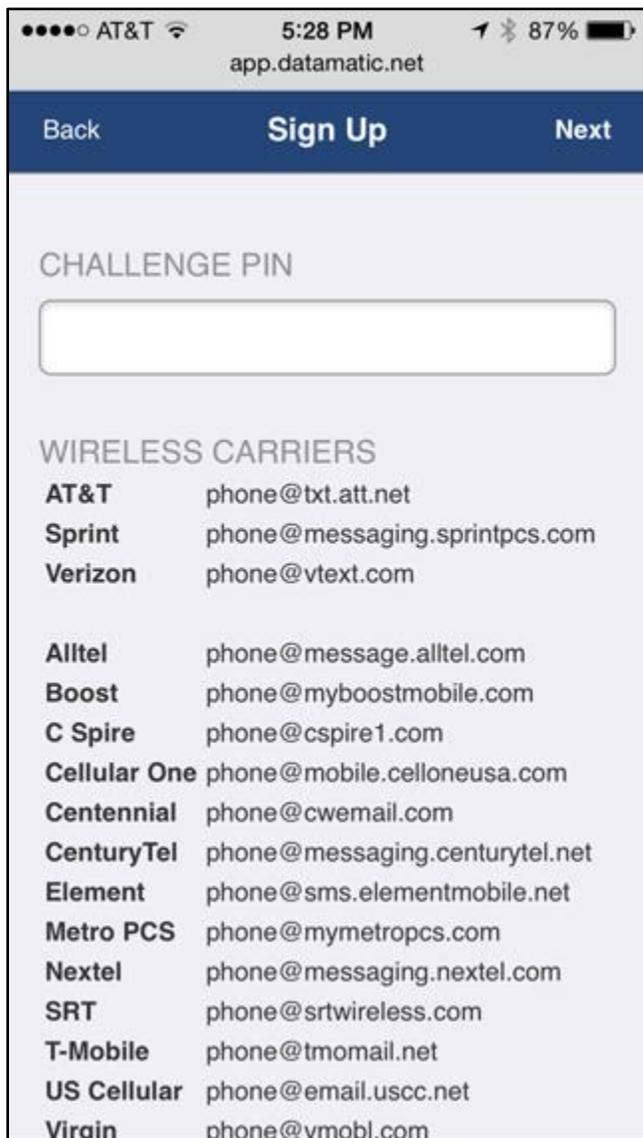
app.datamatic.net

Back Sign Up Next

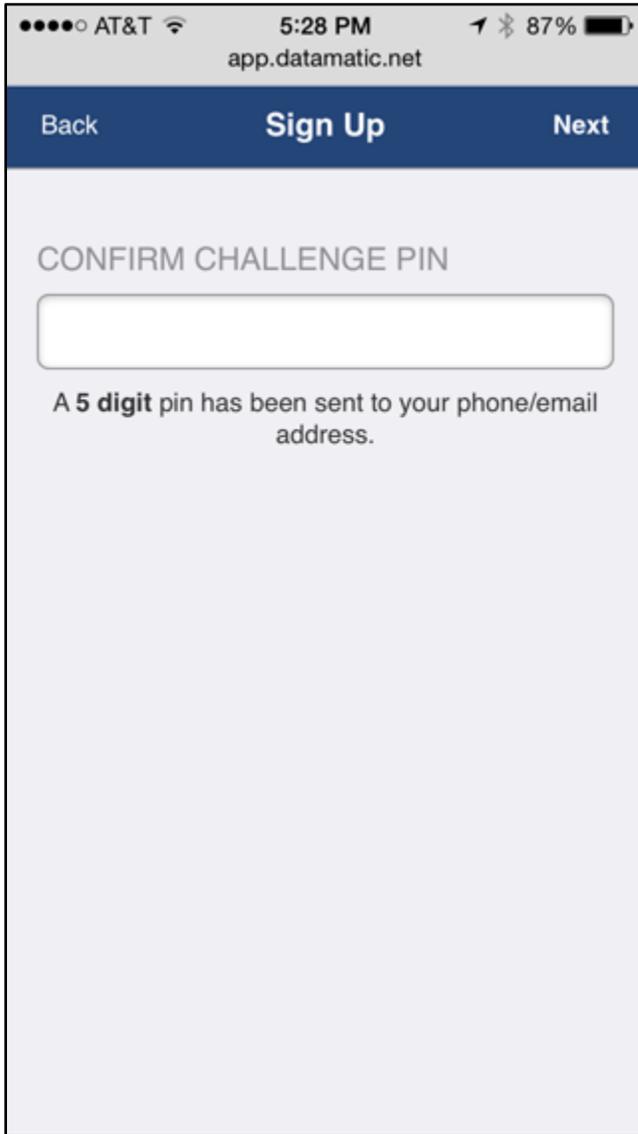
USER NAME

- 1 character minimum, 40 character maximum
- Must start with a letter
- May contain letters, numbers, and/or these symbols (@._-)

Mobile Banking displays. Enter the text message or e-mail address to be used to receive Challenge PIN's. For text messages, see list of common carriers for the format of the text message. Select Next.



Mobile Banking displays. Enter Challenge PIN just received. Select Next.



If members are contacting the credit union about not receiving Challenge Pins in a timely manner, the credit union can check the **Display Alert Log**. See pages 73-75 for more information on this log.

Enter a new Password then confirm the Password. Select Finish.

AT&T 5:29 PM 87%

app.datamatic.net

Cancel Sign Up Finish

NEW PASSWORD

CONFIRM PASSWORD

- 14 character maximum
- May not contain a <, >, or %

Mobile Banking displays the login window. Enter the User Name and Password setup to login to Mobile Banking.

The screenshot shows a mobile application interface for Datamatic Credit Union. At the top, the status bar displays 'AT&T', '5:02 PM', and '92%' battery. Below the status bar, the URL 'app.datamatic.net' is visible. The main header features the Datamatic Credit Union logo, which includes a red star and the text 'DATAMATIC CREDIT UNION'. Below the header, the title 'Mobile Banking' is centered. The login form consists of two input fields: 'User Name' and 'Password'. Below these fields is a checkbox labeled 'Save User Name' and a 'Login' button. Underneath the login form, there are three links: 'Forgot User Name', 'Reset Password', and 'Sign Up'. At the bottom of the screen, the text 'Federally insured by NCUA' is displayed.

Enter the Challenge PIN just received. If desired, touch the “**Authorize Device**” box. This will place a checkmark in the box. Select Next.

AT&T 9:16 AM 100%
app.datamatic.net

DATAMATIC CREDIT UNION

Mobile Banking

Challenge PIN

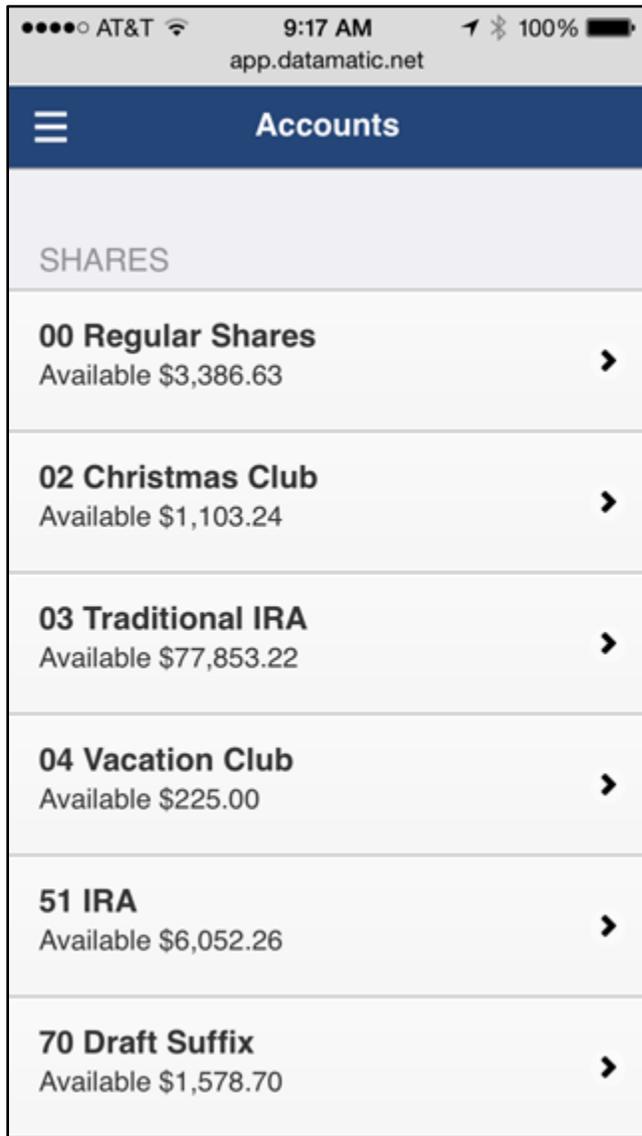
Authorize Device **Next**

A 5 digit pin has been sent to your phone/email address.

****Note:** If the device is not authorized, a **Challenge PIN** will be sent **each and every time** the member logs into Mobile Banking.

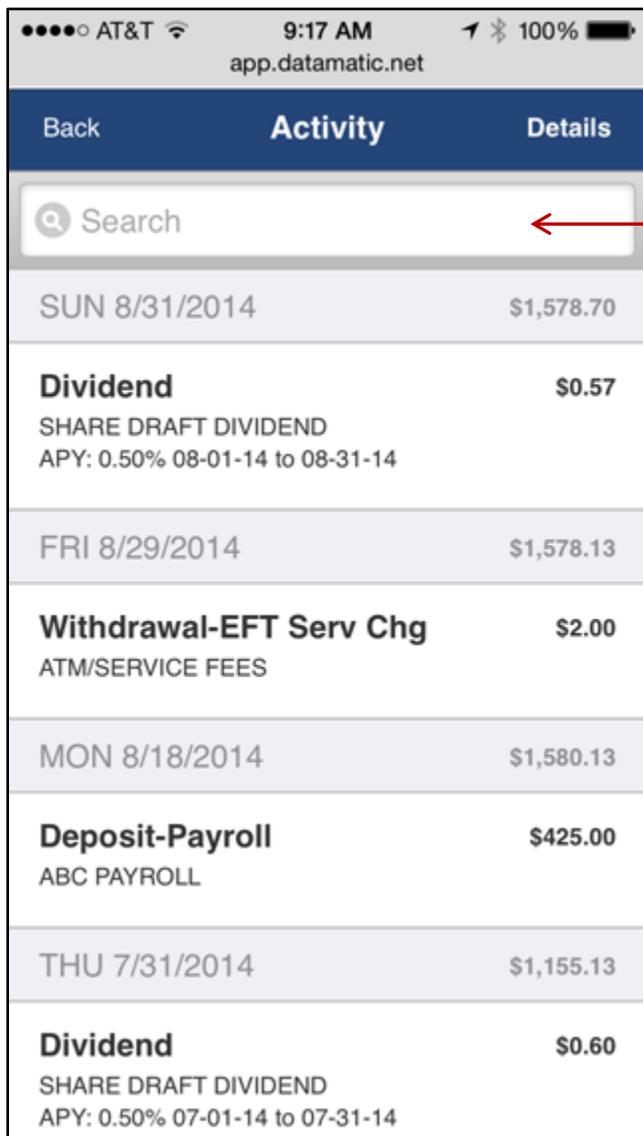
The “**Authorize Device**” box will display even if the credit union has it setup to always require a Challenge PIN. This is an option on the Internet Banking server.

Example after a successful login to Mobile Banking. The “Accounts” window is displayed.



****Note:** Touch the “>” to the right of a specific suffix to view transaction activity.

Example of 70 suffix. Scroll down to view additional transactions that do not fit in the window. The most recent 200 transactions can be viewed in Mobile Banking.



Use the "Search" area to enter a check number or amount, etc.

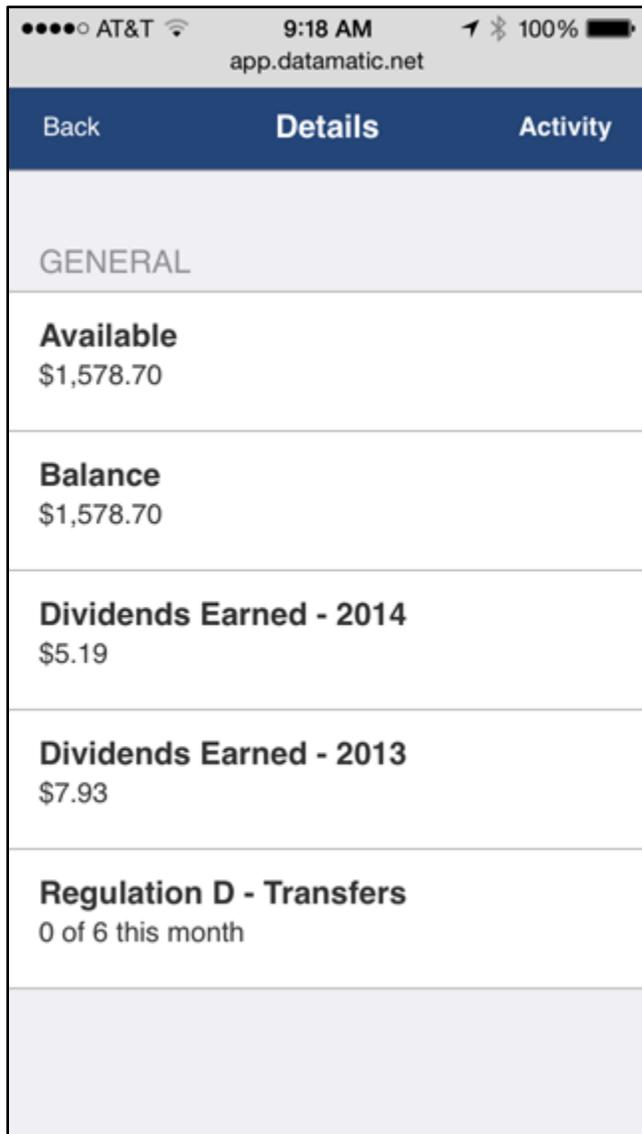
Touch "Details" and Mobile Banking displays more detail concerning the suffix. The detail will vary depending on if the suffix is a draft, share, CD or IRA. See example on the next page.

Debit Card Holds - display on Activity window

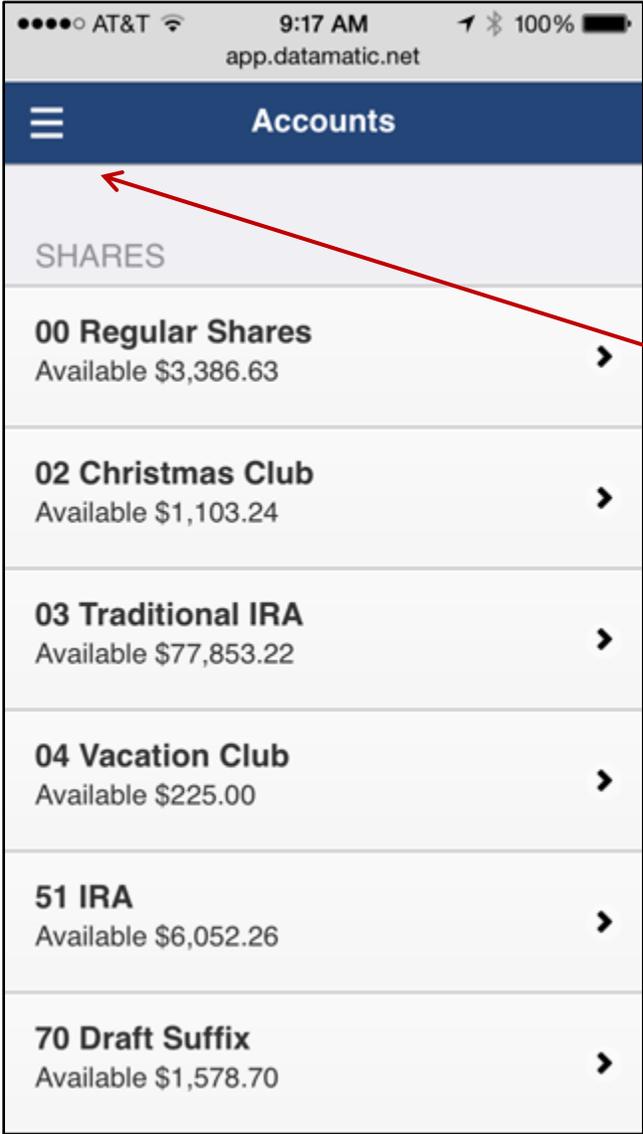
For Debit Card Transactions, the date that shows below the transaction description is the hold expiration date, if applicable. See example below.

ABC Furniture Store \$346.75
Date: 05/13/2015

Mobile Banking displays the following details about the suffix when the “Details” option is pressed. Use the “Back” selection to return to the Accounts window.

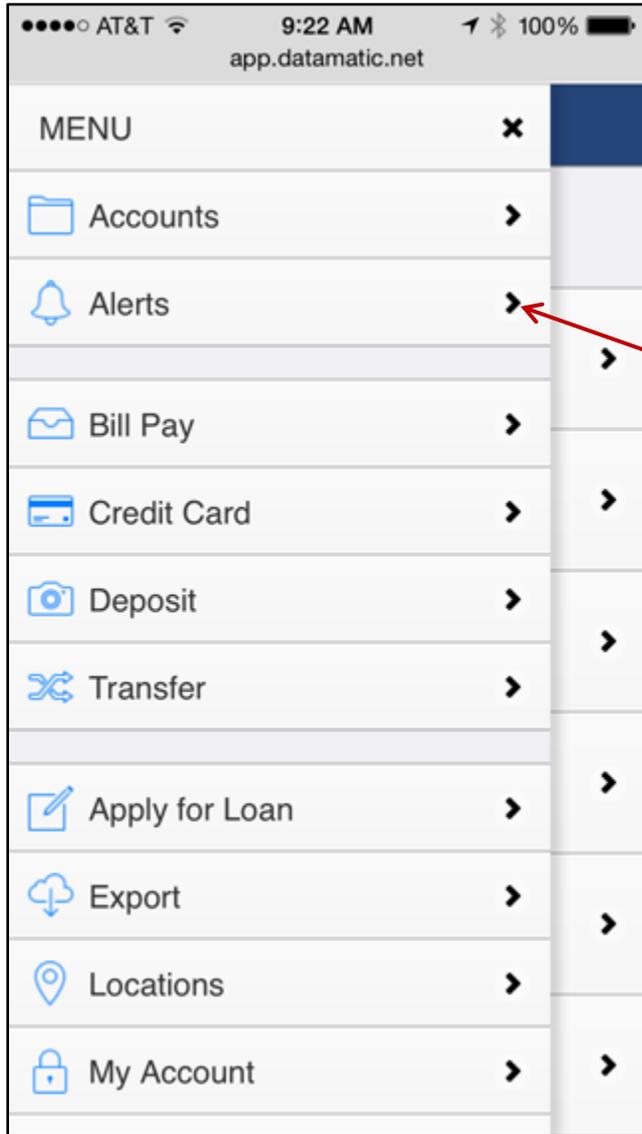


Menu



Touch the Menu (three bars) in the upper left corner of the window, to view a menu of selections.

Example of the “Menu” in Mobile Banking.



****Note:** Touch the “>” to the right of a specific selection in the Menu to view the information or options.

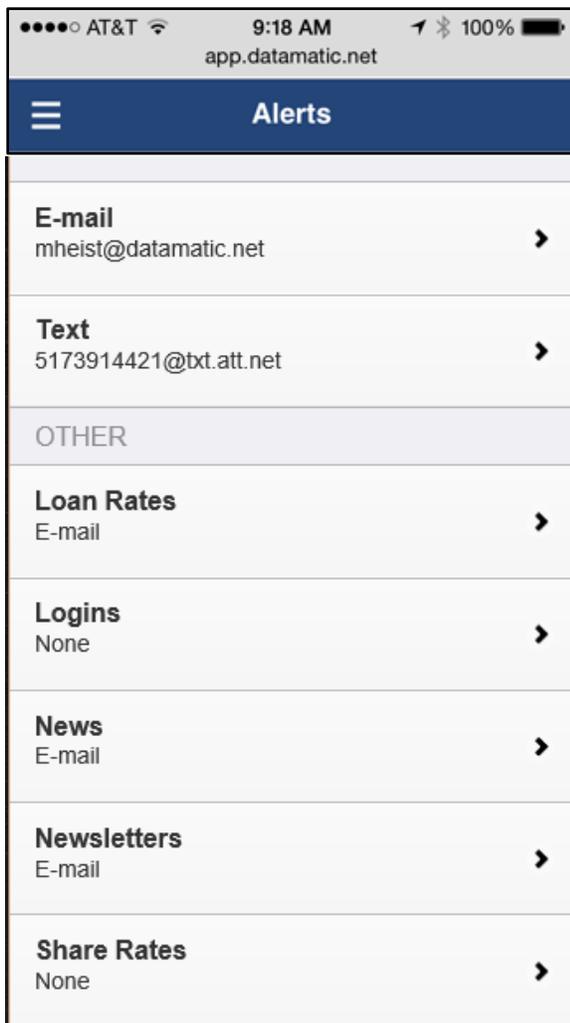
Alerts

The first two options are to enter the E-mail and / or Text message address to be used to send an Alert(s). The other selections under Transactions, Payments and Other, are to sign up to receive a specific type of alert and select how it will be received.

An Alert/Mobile Consent Disclosure can be displayed to update the Alert Disclosure and Mobile Consent date fields. The disclosure will display in these conditions:

- At Login Time:
For members with a blank Alert Disclosure date, and either:
 - A Text Message Address or
 - A Mobile Phone Number
- When Selecting Alerts:
For members with a blank Alert Disclosure date.

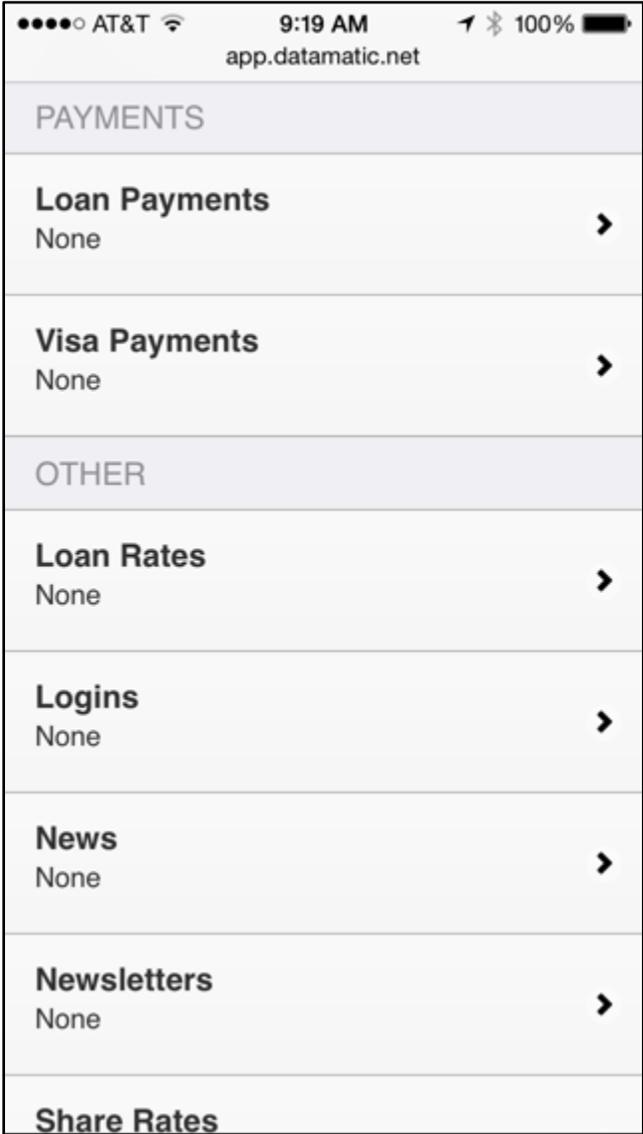
When the Member accepts the disclosure the Alert Disclosure and Mobile Consent dates will be set to the current date, and they will not see the disclosure again.



****Note:** Touch the “>” to the right of a specific option to sign-up for an alert.

The Alerts window displays the E-mail Address and/or Text Message address from the Name Information window in VIEW for the user. This will allow the user to change, if incorrect or not displayed.

Alerts con't.

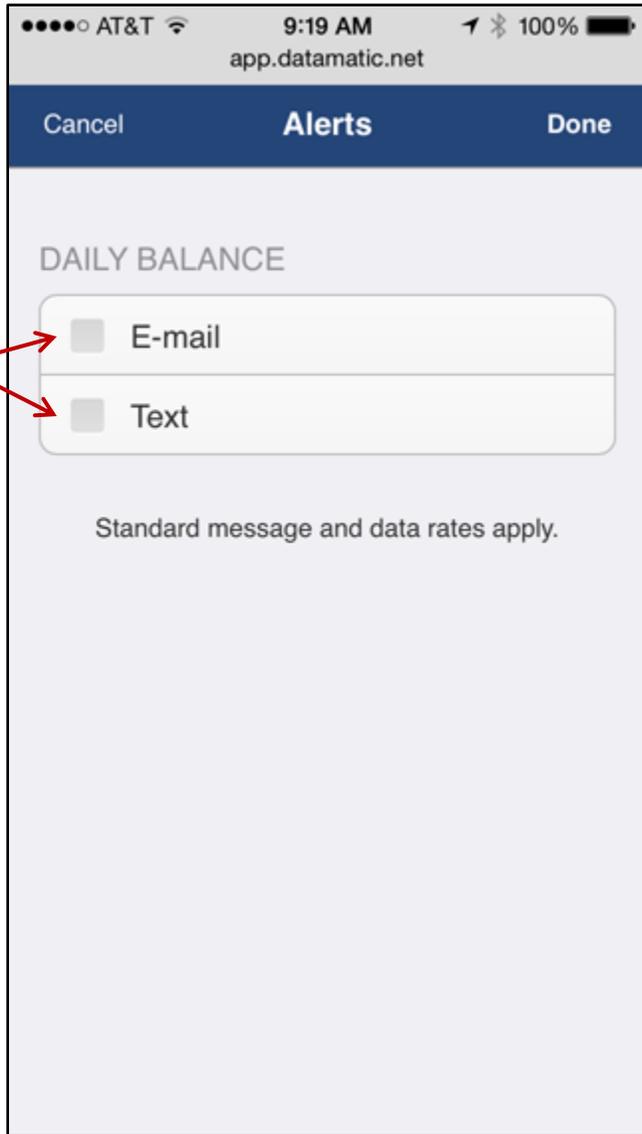


****Note:** Even though the Visa wording is displayed, this selection also applies to Master Card payment alerts.

Other than the “Logins” selection, the remaining Alert selections will be available in Mobile Banking if checked under [\[Main Ribbon > System Settings > Internet Banking Alert Setup\]](#). (See pages 78-79.)

Daily Balance Alert

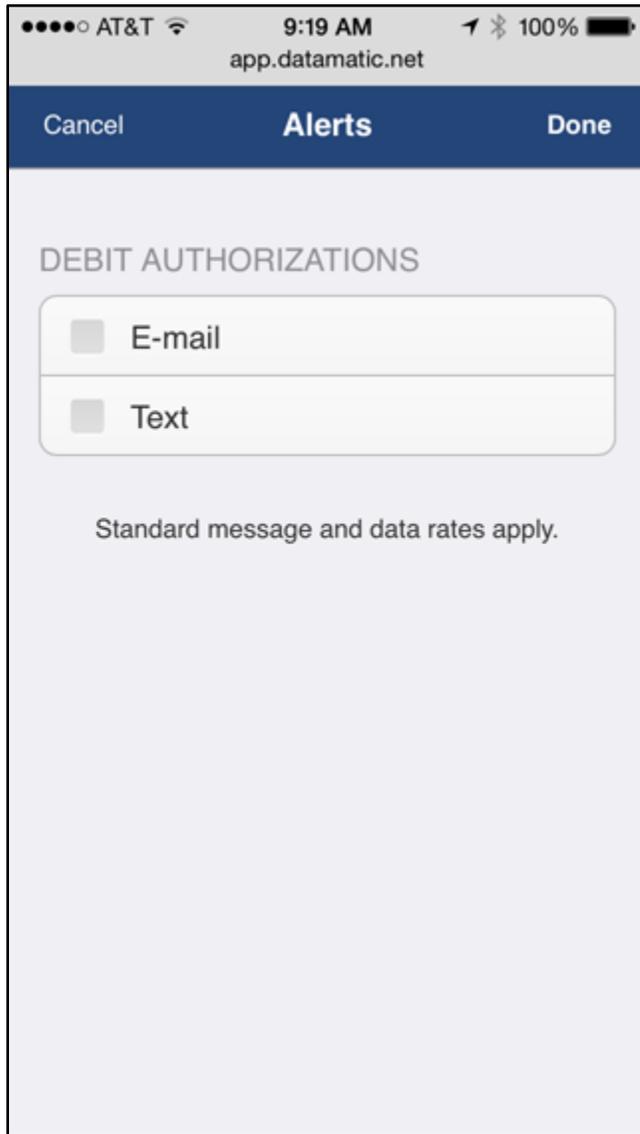
This determines if and how Daily Balance alerts will be sent to the member. These alerts are created and sent online in real time during End of Day processing and will report balances (including balances of zero) on Draft accounts.



****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Debit Authorizations Alert

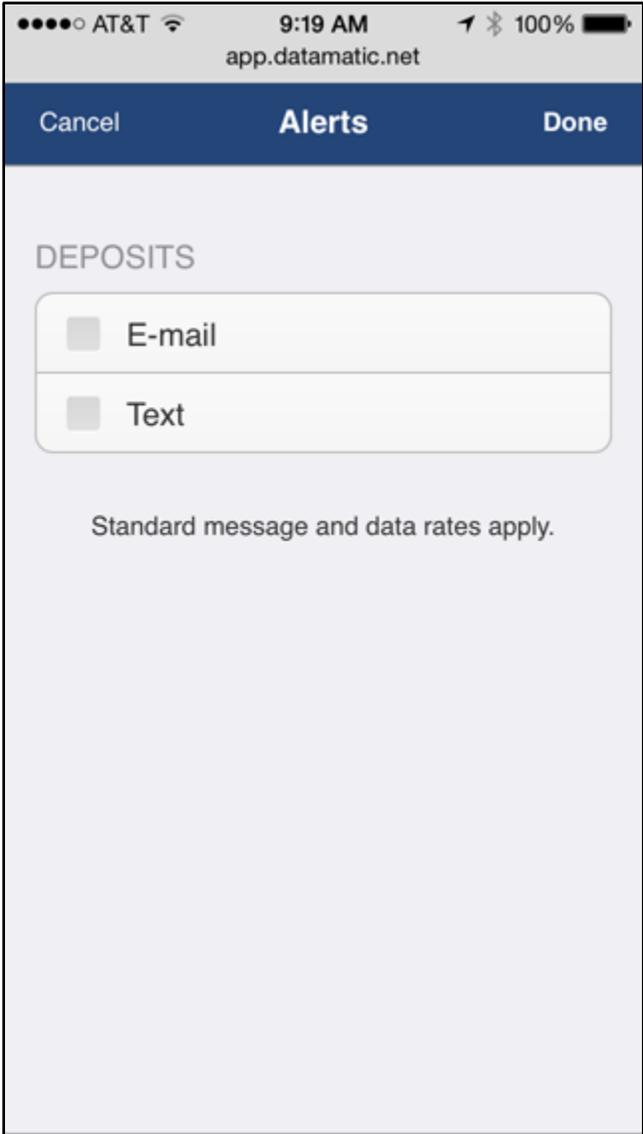
This determines if and how Debit Pre-Authorization alerts will be sent to the member. These alerts are created and sent online in real time when a hold is placed. These alerts are available for online ATM Interfaces (does not include TYME/PULSE). The alert will include the amount and the first line of the merchant description if it is present in the pre-auth.



****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Deposits Alert

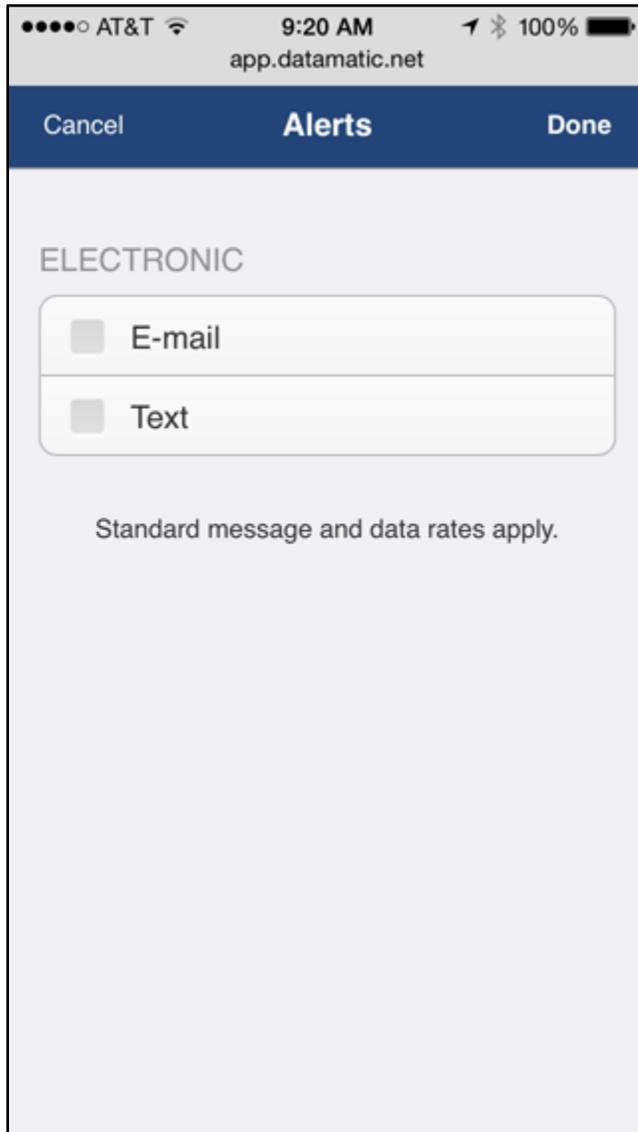
This determines if and how ACH/Payroll Deposit alerts will be sent to the member. These alerts are created and sent online in real time when ACH (188)/Payroll (105) deposits are posted to a 00, 01 or draft suffix (70-74).



****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Electronic Alert

This determines if and how Electronic alerts will be sent to the member. These alerts are created and sent online in real time whenever a transaction is posted on a 00, 01 or draft suffix (70-74) with the transaction codes listed in the box below in blue. The alert will include the amount and the first line of the transaction description.

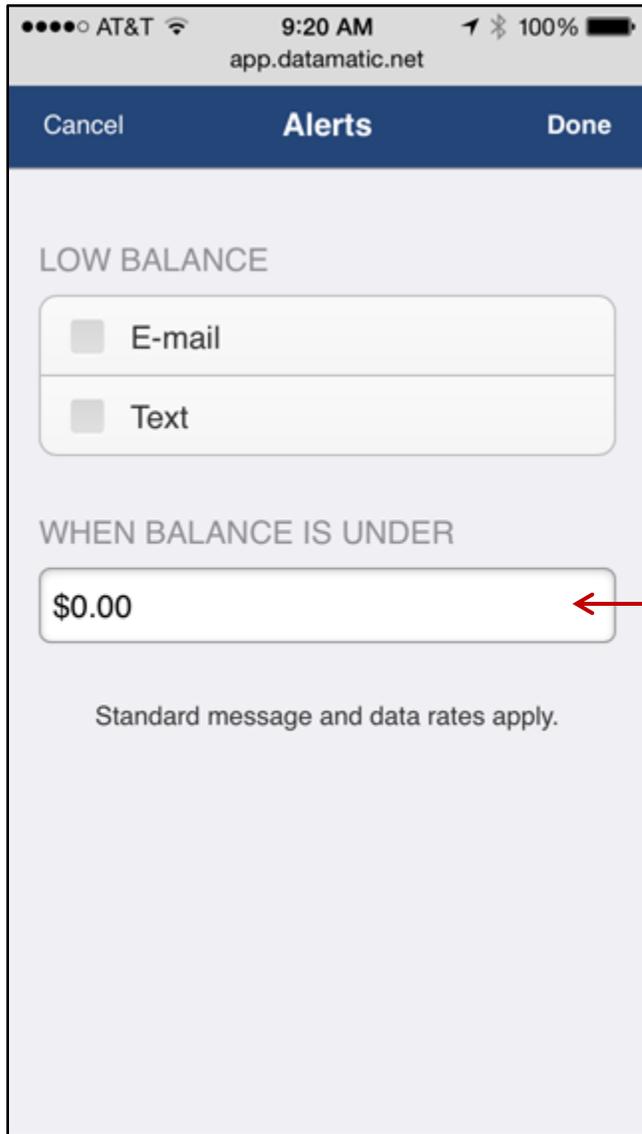


- 105 payroll deposit
- 145 remote capture deposit
- 187 EFT deposit
- 287 EFT withdrawal
- 188 ACH deposit
- 233 withdrawal transfer (automatic)
- 288 ACH withdrawal
- 281 debit purchase (batch)
- 282 debit purchase (pinned)
- 283 debit purchase (signature)
- 216 Overdraft Transfer
- 108 Interest Rebate
- 202/280 Checks
- 144 Mobile Deposit

****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Low Balance Alert

This determines if and how Low Balance alerts will be sent to the member. These alerts are created and sent online in real time when the balance in any draft suffix goes below the amount in the “Alert Low Balances Amount” field. The alert is only sent once when the transaction occurs and not if the account remains below the Low Balance amount.



****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Enter the amount for the Balance to be under to be sent this alert.

Loan Payments Alert

This determines if and how Loan Payment alerts (and delinquent payment alerts, if applicable) will be sent to the member. End of Day processing will create and automatically send this alert, if either or both options are selected.

The screenshot shows a mobile application interface for setting alerts. At the top, the status bar displays 'AT&T', '9:20 AM', and '100%' battery. Below the status bar, the URL 'app.datamatic.net' is visible. The main header is 'Alerts' with 'Cancel' and 'Done' buttons. Under the 'LOAN PAYMENTS' section, there are two options: 'E-mail' and 'Text', each with an unchecked checkbox. Below this is the 'DAYS BEFORE DUE DATE' section, which has a text input field containing the number '0'. A red arrow points to this input field. At the bottom of the screen, it says 'Standard message and data rates apply.'

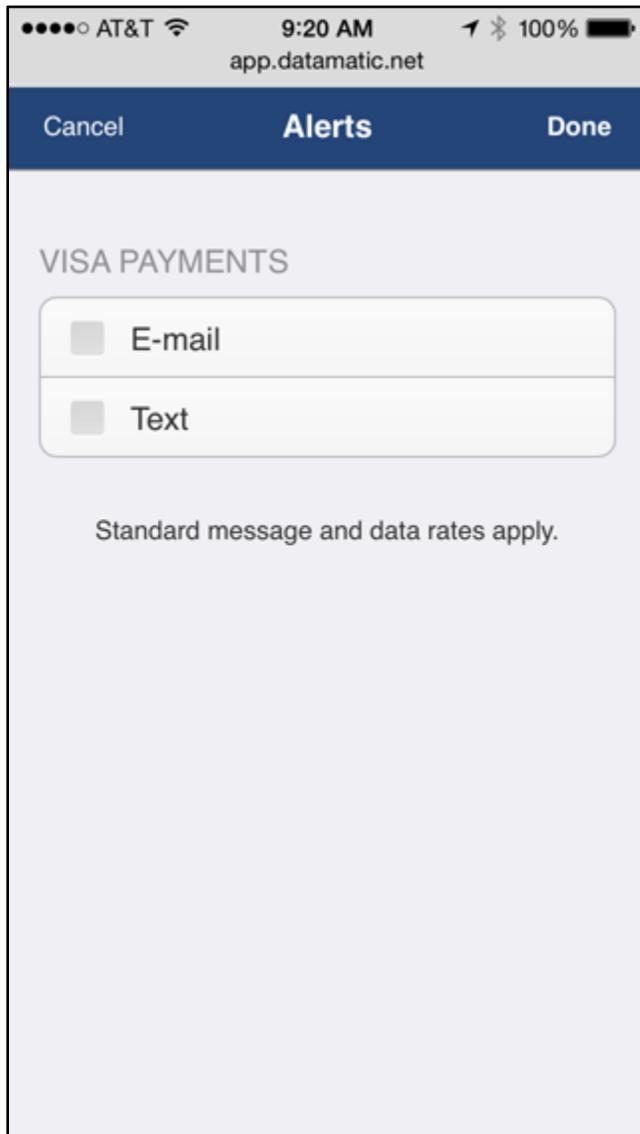
****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Enter the number of days prior to the loan payment to be reminded.

Visa Payments (or Master Card)

This determines if and how Visa Payment reminder alerts will be sent to the member. The system looks for members flagged to receive this alert and that have a Credit Card in the Card Information folder. The **“Alerts - Create On-Demand”** and **“Alerts - Send On-Demand”** jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members.

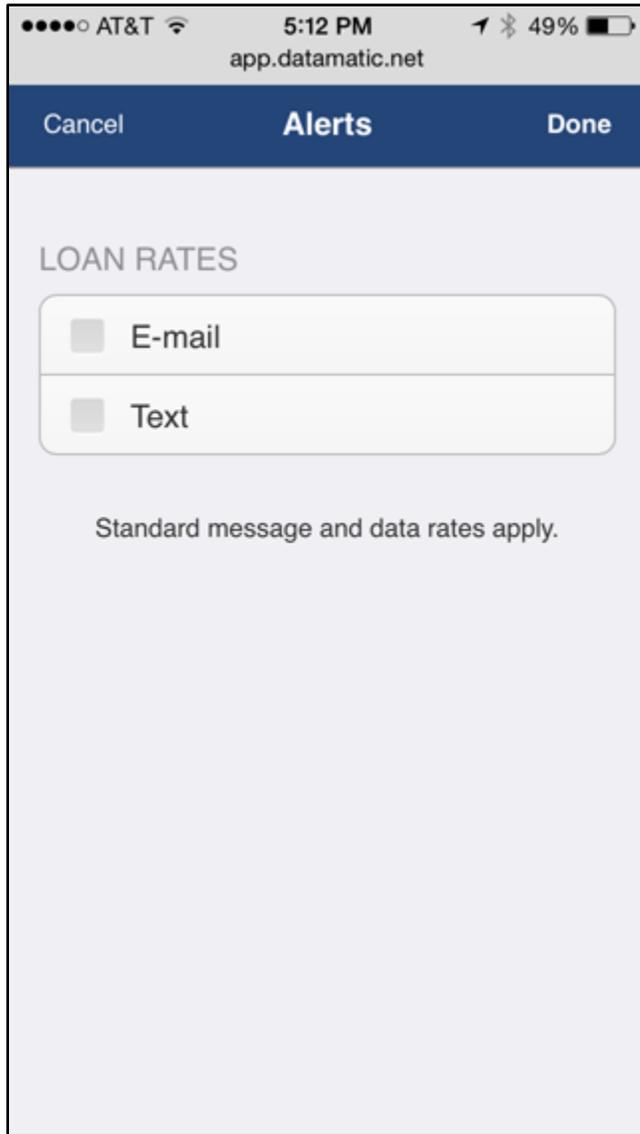
****Note:** This applies also to Master Card payments alerts, even though the VISA wording is displayed.



****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Loan Rates

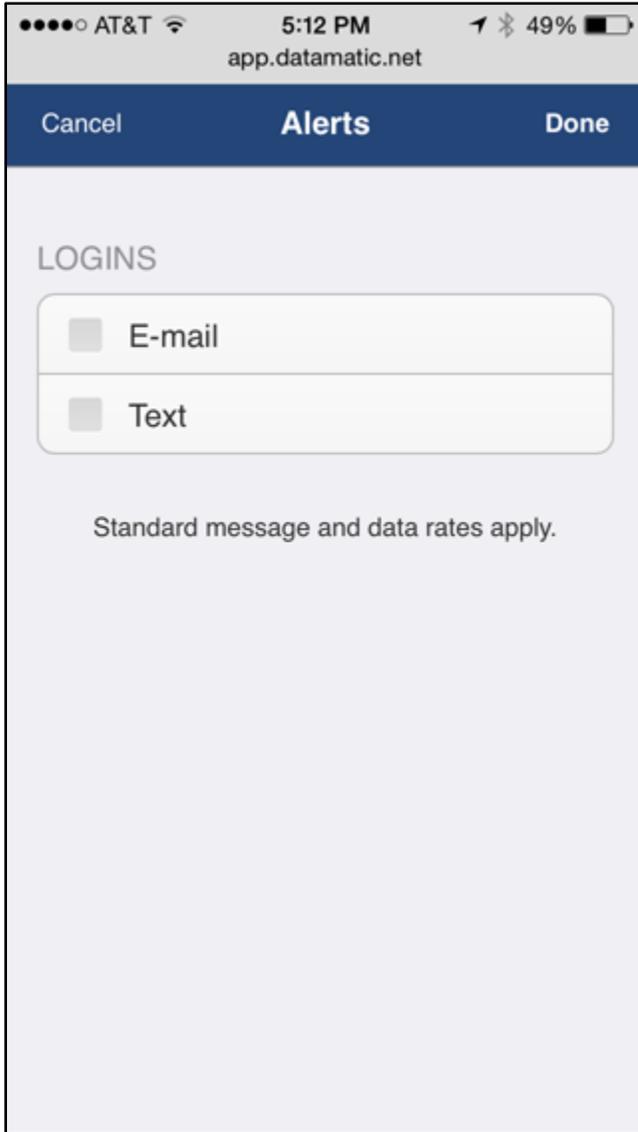
This determines if and how Loan Rate Change alerts will be sent to the member. The **“Alerts - Create On-Demand”** and **“Alerts - Send On-Demand”** jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members, after updating the loan rates on the credit union’s web site.



****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Logins

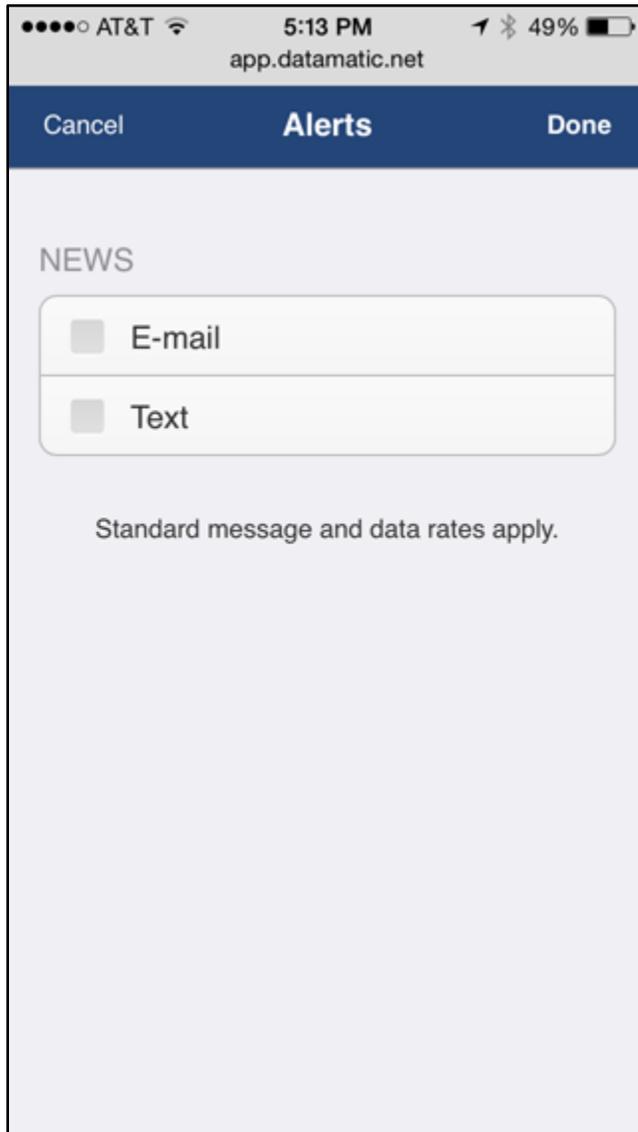
This determines how Internet Banking users, if requested, will receive notification each time a login to Internet Banking occurs



****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

News

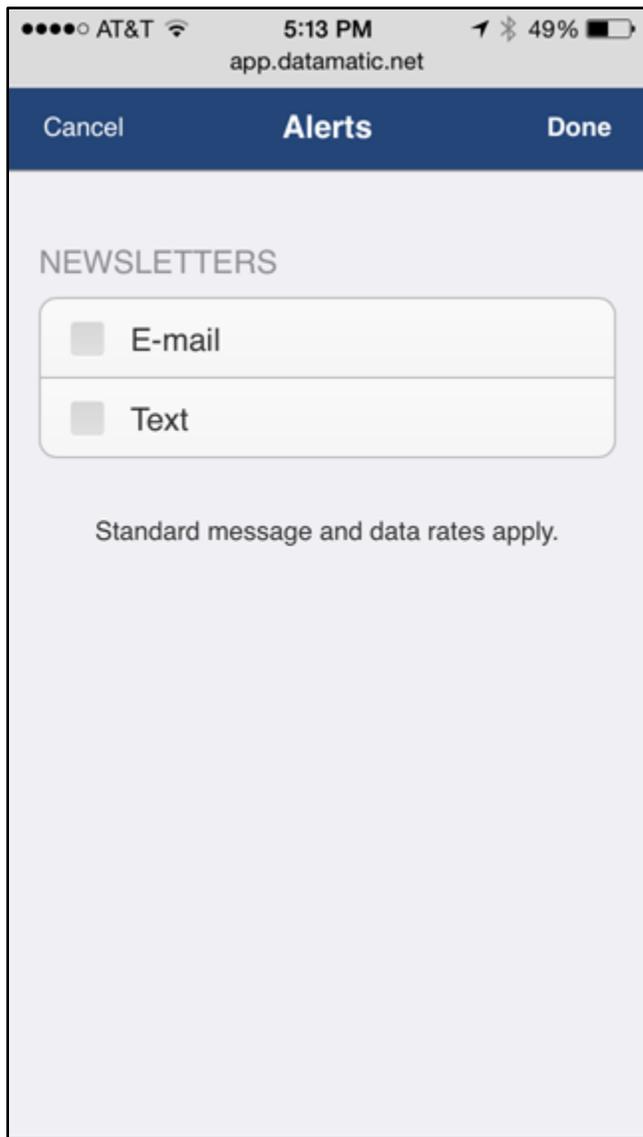
This determines if and how News alerts will be sent to the member, if the credit union creates a news alert. The **“Alerts - Create On-Demand”** and **“Alerts - Send On-Demand”** jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members. Also, the News Alert Message must be entered on the **“Create On-Demand Member Alerts”** screen.



****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Newsletters

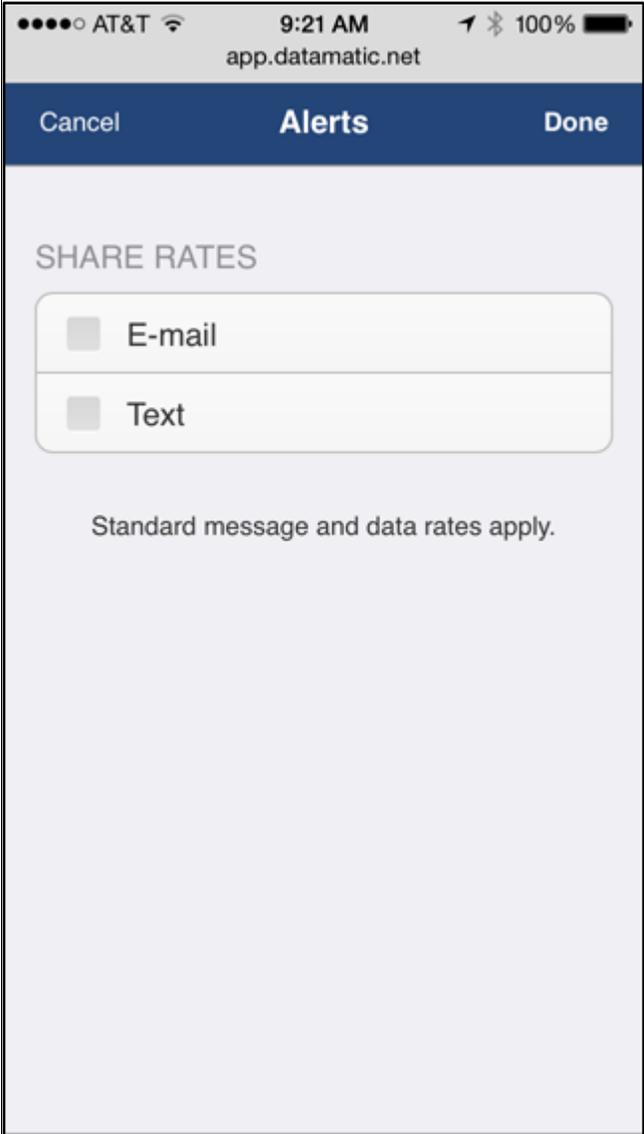
This determines if and how Newsletter notification on the web site will be sent to the member. The **“Alerts - Create On-Demand”** and **“Alerts - Send On-Demand”** jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members.



****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Share Rates

This determines if and how Share Rate Change alerts will be sent to the member. The **“Alerts - Create On-Demand”** and **“Alerts - Send On-Demand”** jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members, after updating the share rates on the credit union’s web site.

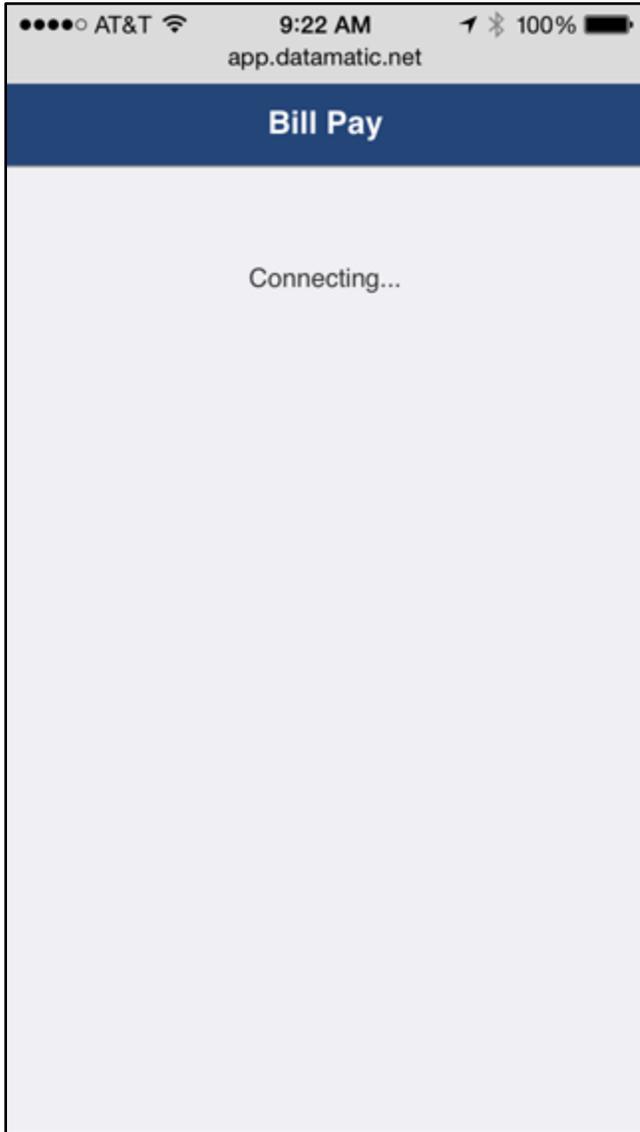


****Note:** Touch the “grey box” to the left of a specific option to sign-up for an alert. This will place a checkmark in the box. If both the E-mail and Text boxes are checked, the alert will be sent to both.

Bill Pay

This selection is for credit unions that offer Bill Pay to the members. Members that have signed up for Bill Pay will see this selection.

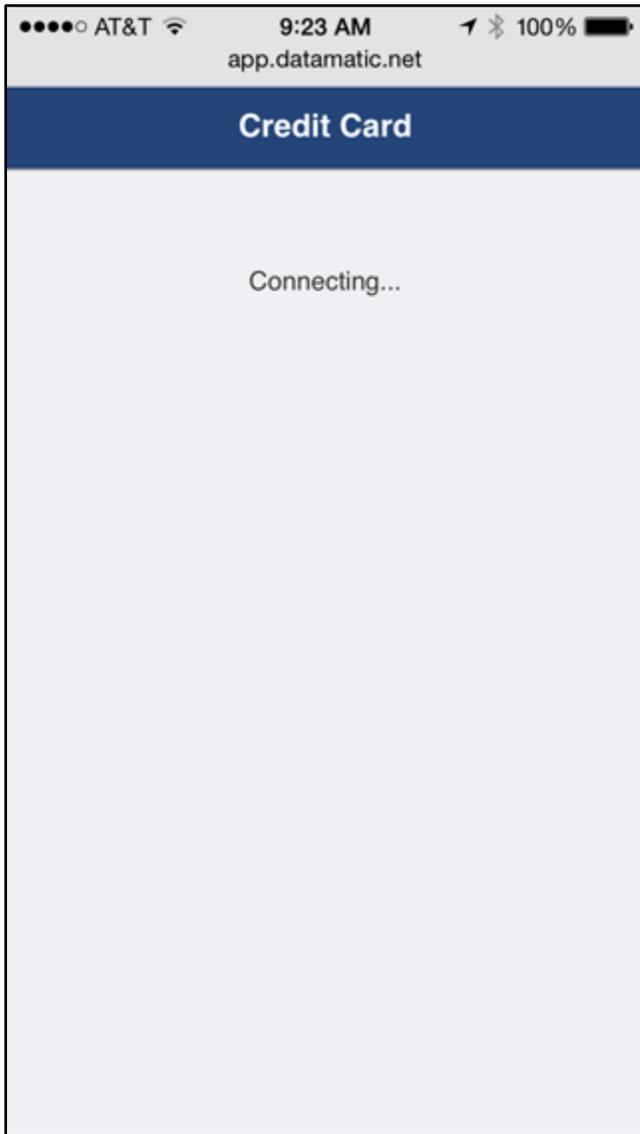
****Note:** This screen displays while the member is being connected to the Bill Pay site.



Credit Card

This selection is for credit unions that import the information from their credit card vendor and make this information available to members through Internet and Mobile Banking.

****Note:** This screen displays while the member is being connected to the Credit Card site.



Deposit

This allows the members to deposit checks remotely using Mobile Banking. This is an **optional** module in Mobile Banking.

Contact Alan Ross at Datamatic at aross@datamatic.net, if interested in more information on offering Mobile Deposits to the members.

A disclosure may display the first time a member selects deposit, if required by the credit union. The system uses a **“Deposit - Mobile Deposit”** (44) transaction code when posting this type of deposit.

Select “Deposit” from the Mobile Banking Menu screen. ****Note:** The selections, options and images on the screens will vary depending on the Mobile Phone used and the camera on the phone.



Additional Information:
 See the “Internet Banking Setup” section to enter the number of months before a new member can do remote deposit, if applicable.

For delinquent loans, Mobile Banking will block a remote deposit, if a member has a loan delinquent more than the Minimum Days Delinquent before a supervisor override is needed. This is setup by the credit union under [Main Ribbon > System Settings > Minimum and Available Setup].

This is where to take a picture of the front of the check.

Deposit con't.

Press **“Choose File”** and Mobile Banking displays:



Press **“Take Photo”** to take a picture of the **Front** of the check.

Deposit con't.

Mobile Banking displays:



Press **“Retake”** if necessary.

Deposit con't.

Mobile Banking displays:



Press "Next" to continue to the next step which is to take a picture of the back of the check.

Deposit con't.

Mobile Banking displays:



Next, take a picture of the **Back** of the check. Repeat the steps used to take a picture of the front of the check by pressing **Choose File, Take Photo** then **Use Photo**.

Deposit con't.

Mobile Banking displays:



Select the **Account** to receive the deposit, enter the **Amount** for the deposit and a **Memo** (optional).

If a loan suffix is selected for the Account, a payment will be made for the amount of the check. No check hold will apply in this circumstance.

Select **Post**. It can take up to 30 seconds for the check image deposit to be processed.

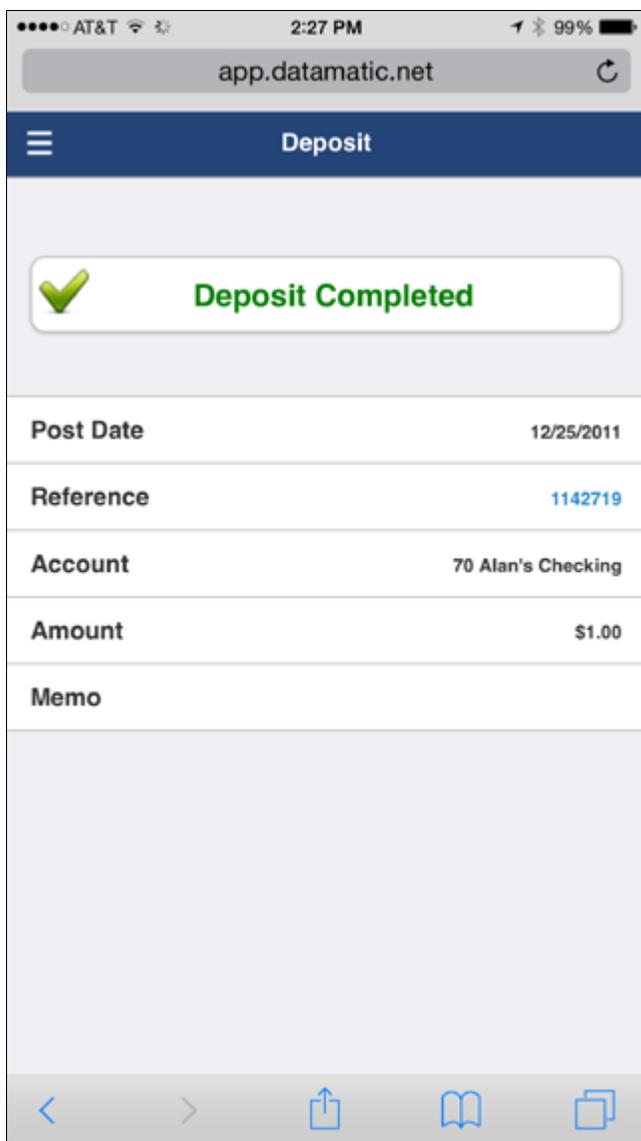
****Note:** If a Memo is entered, this will display on the History Inquiry and Recent Inquiry windows, as well as, the member statements.

Deposit con't.

If the deposit is successful and the images accepted by the Mobile Deposit vendor, Mobile Banking displays **“Deposit Completed”**. If not, an error message will be displayed stating that the images were not accepted and to restart the process to try again. Images may be rejected for poor image quality or images that are not recognized as a check, etc.

Check Holds are placed on successful deposits with the Remote Deposit Hold Type, if the **“length”** is setup under [\[Main Ribbon > System Settings > Hold Types\]](#). (See page 46.) The Remote Deposit check hold will display in the Check and Debit Hold area on the Member Summary for the member.

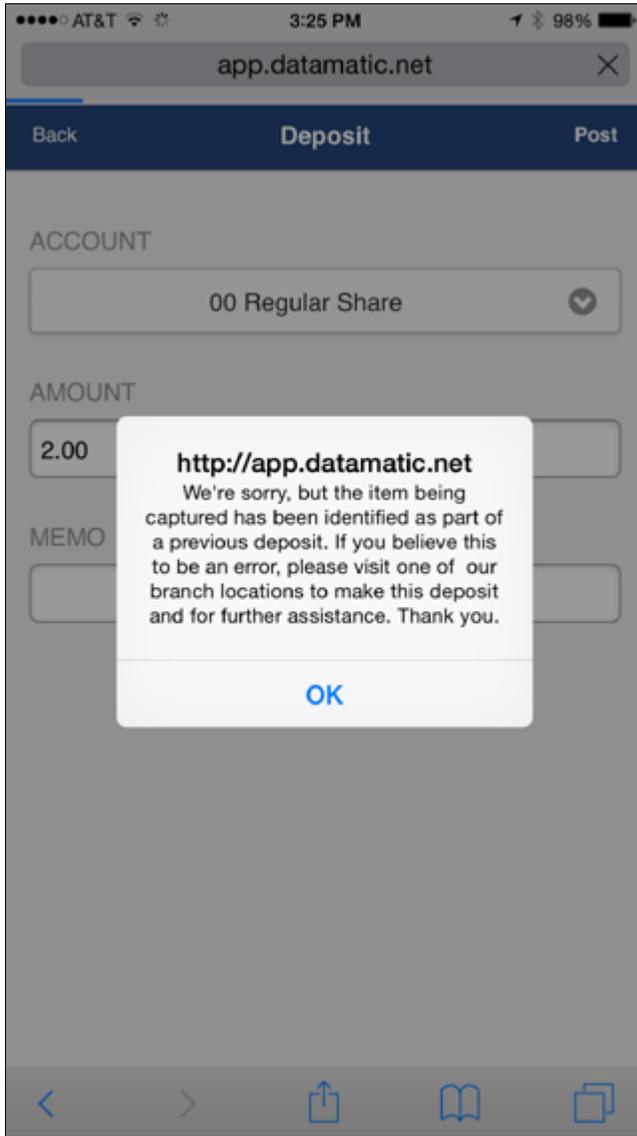
Mobile Banking displays:



Deposit con't.

If there was a problem with the check or deposit, a message will be displayed. This is an example of a message that is displayed if an attempt is made to deposit the same check twice.

Mobile Banking displays:



Deposit con't.

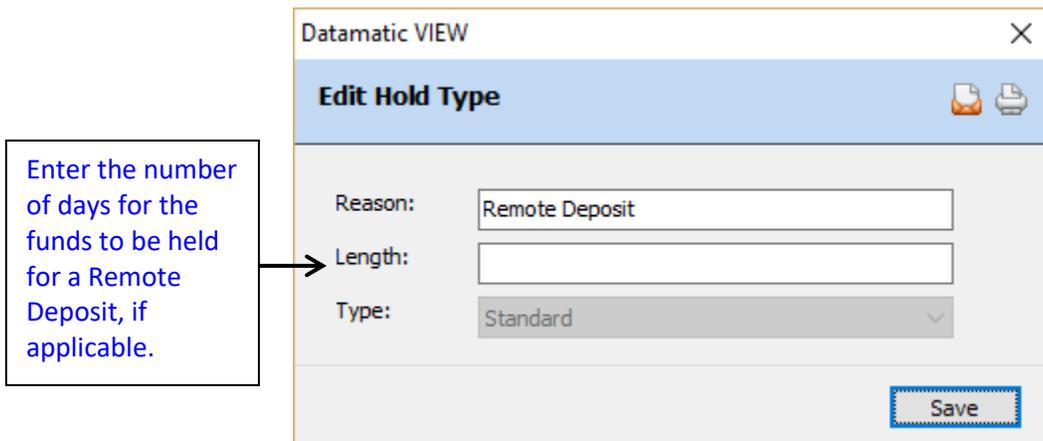
These are fields in the Internet Banking folder on the Member Summary for the members that pertain to Mobile Deposits.

- ⇒ **Mobile Deposit** - This will allow members to deposit checks by taking a picture with a smart phone using Mobile Banking.
- ⇒ **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. ****Note:** The different levels or parameters are setup under [\[Main Ribbon > System Settings > Internet Banking Deposit Profile Setup\]](#).

Also, see the “Internet Banking Deposit Profile Setup” on page 80.

The **Remote** Deposit (reason) is available under [\[Main Ribbon > System Settings > Hold Types\]](#). This uses ID 20 and is predefined except for the length which is determined by the credit union. ****Note:** This is for online remote deposit users and does not apply to batch remote deposit users.

20 (ID) Remote Deposit (Reason) Length (CU defined) Standard (Type)



Reference

Hold Types chapter - System Settings manual

Transfer

Within the same member

This allows the members to make transfers from one account to another. Select the “**From**” and “**To**” suffixes then enter the amount to be transferred. An optional Memo can be entered, if desired. Select “**Next**” when finished.

Example of completing a transfer within the same member number.

FROM
00 Regular Shares (\$20,943.30)

TO
02 Christmas Club (\$560.00)

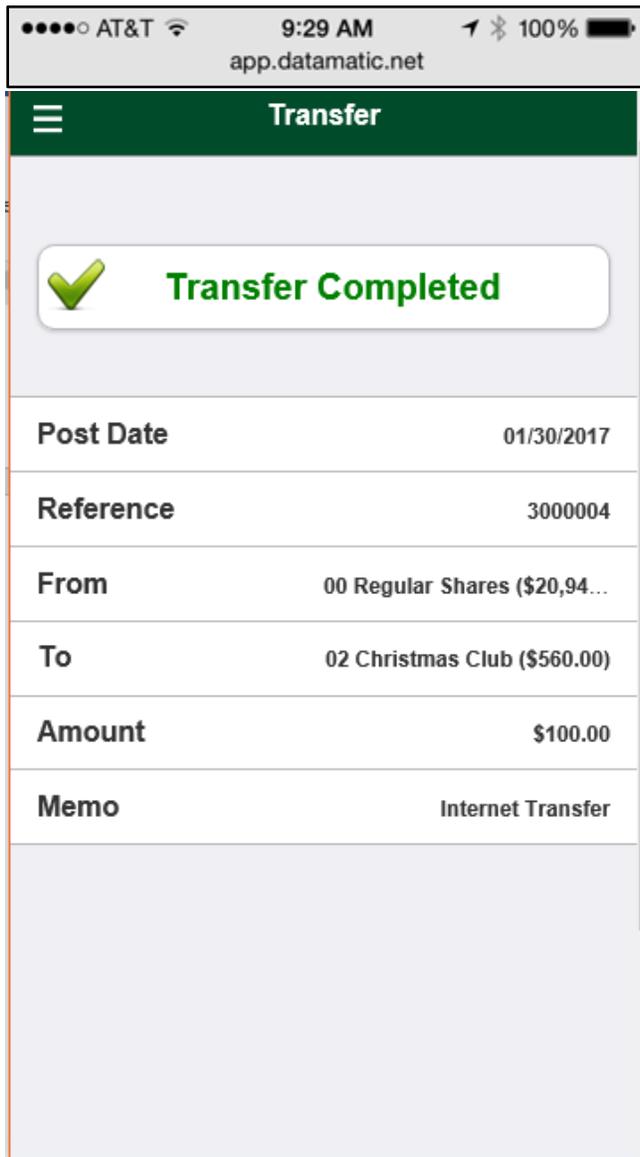
AMOUNT
100.00

MEMO

****Note:** If a Memo is entered, this will display on the History Inquiry and Recent Inquiry windows (for both suffixes), as well as, the member statements.

Transfer within the same member con't.

After the confirm window is displayed and the information verified for accuracy, select **“Post”** to the right of Transfer at the top of the window. When the transfer is successful, the **“Transfer Completed”** message will be displayed.



Cross Member Transfer

A **Cross Member Transfer** allows the member to transfer funds to a different member number. The Cross Account(s) must be setup on the Internet Banking window or on the Member Information window under the “from” member ahead of time. The Cross Account Numbers(s) represent the member numbers that funds can be transferred to using Internet and Mobile Banking. If one of the Cross Account fields is changed under Internet Banking, the field will also be changed under Member Information and vice-versa.

Example of the cross member transfer windows.



Select the from Account Number then select the appropriate Cross Member name/Member Number from the drop down list. Enter the Amount of the transfer and a Memo, if desired.

****Note:** If a Memo is entered, this will display on the History Inquiry and Recent Inquiry windows (for both suffixes), as well as, the member statements.

Select Next to continue.

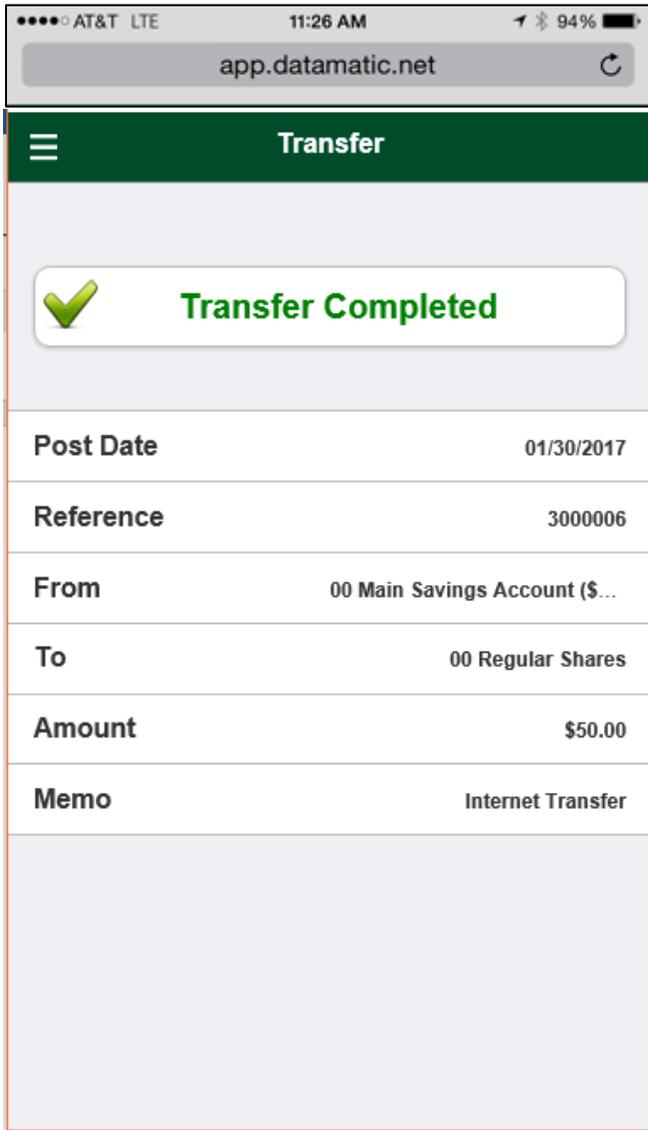
Cross Member Transfer (con't.)

From the drop down box, select the suffix for the cross member to which the funds will be transferred. Select Next to continue.



Cross Member Transfer (con't.)

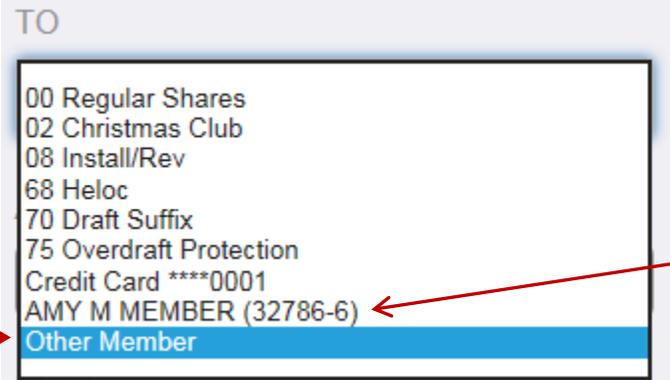
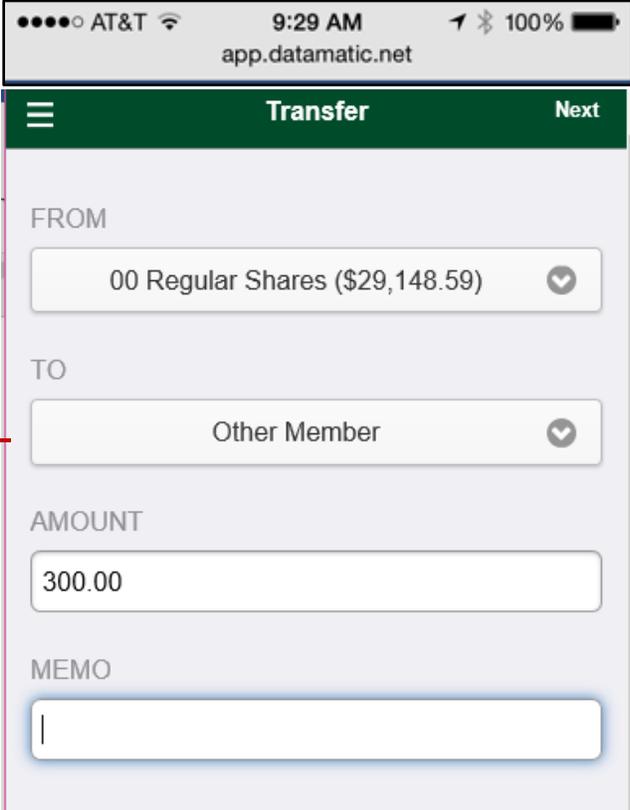
After the confirm window is displayed and the information verified for accuracy, select **“Post”** to the right of Transfer at the top of the window. When the transfer is successful, the **“Transfer Completed”** message will be displayed.



Member to Member Transfer

If the credit union allows “Member to Member” transfers, the “Member to Member” option under [Main Ribbon > System Settings > Internet Banking Transfer Setup] must be set to “Allowed”. After this is done, a selection for “Other Member” will be added to the selections under “TO”.

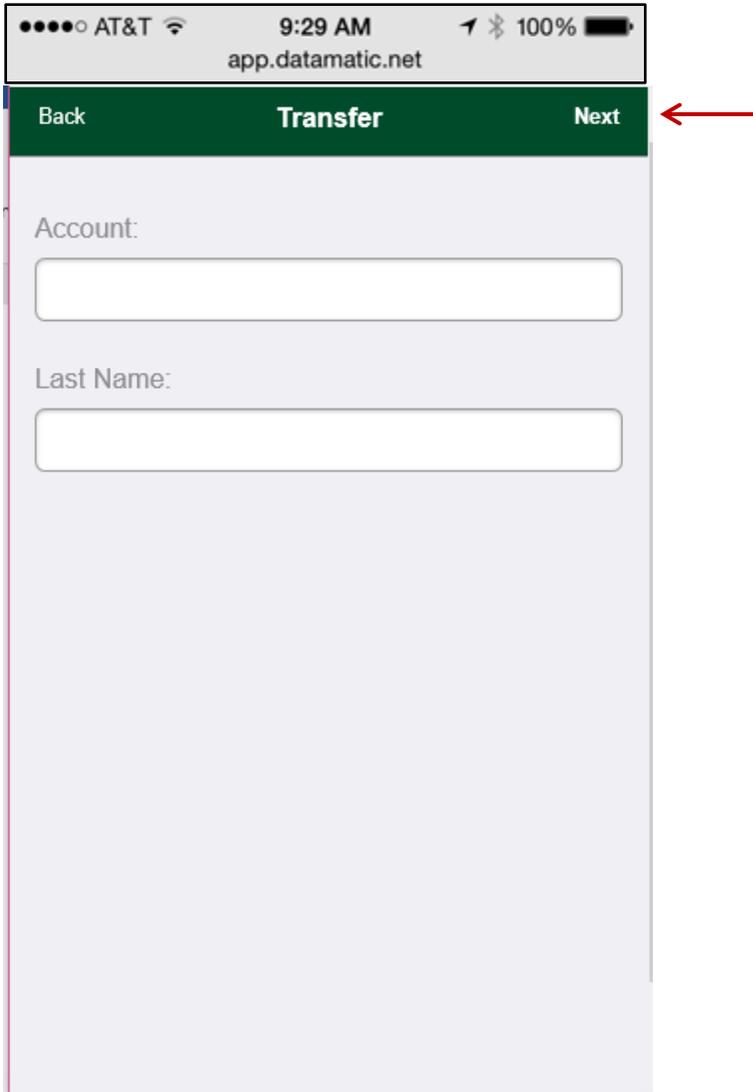
****Note:** With a “Member to Member” transfer, the “TO” member does not need to be setup for Internet/Mobile Banking. Also, a “Member to Member” transfer must be to a member within the credit union.



****Note:** The “Member to Member” transfer is different than the “Cross Account” option which needs the cross account member number(s) entered by the credit union in the Member Information/Internet Banking folder under the Member. (AMY M MEMBER 32786-6 is a cross account member.) Nothing needs to be setup under the Member for the “Member to Member” transfer feature.

Member to Member Transfer con't.

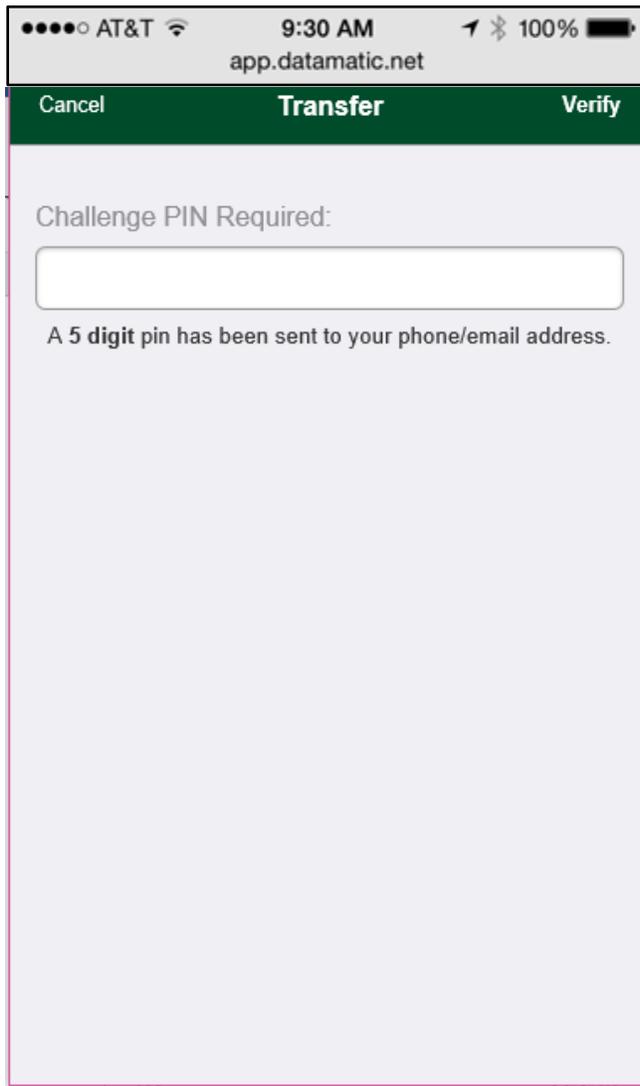
After filling in the amount and Memo, if desired, press next. Mobile Banking displays.



Enter the **full Account Number** (Account Base, Check Digit and Suffix) **and** the **Last Name** of the member that the funds are being transferred. Press verify to continue.

Member to Member Transfer con't.

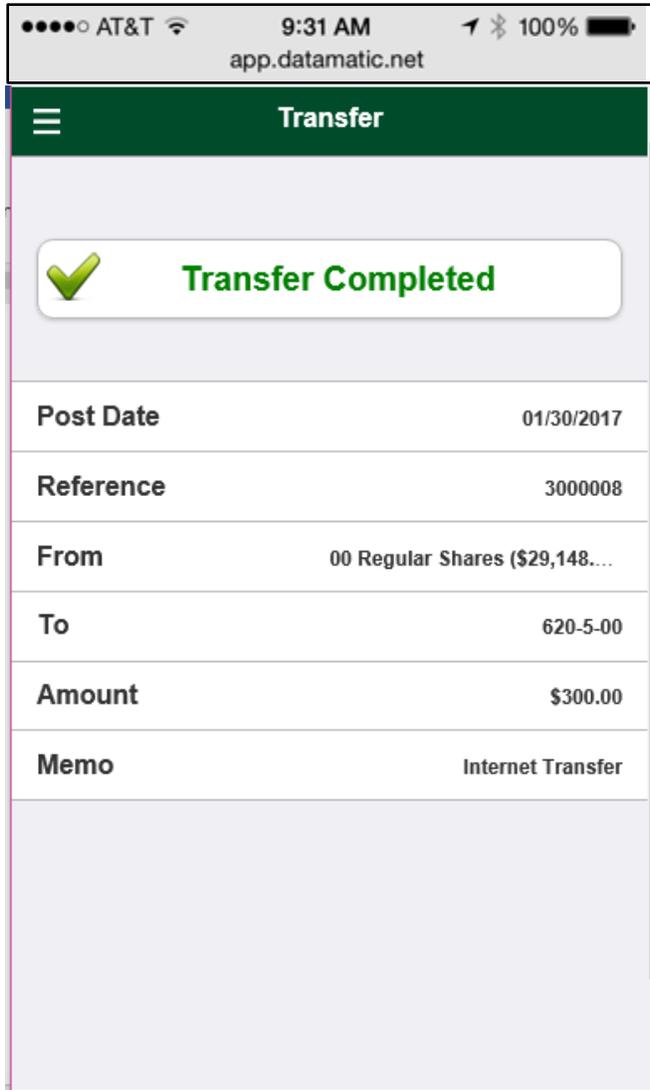
After the confirm window is displayed and the information verified for accuracy, select **"Post"** to the right of Transfer at the top of the window. Next, a Challenge PIN will be sent and a prompt will be displayed for the Challenge PIN to be entered.



After entering the Challenge PIN, press verify to complete the transfer.

Member to Member Transfer con't.

Mobile Banking displays.



Apply for Loan

This is available for credit unions using the Loan Application Optional Software package. This allows the member to complete a mini application for a loan. After selecting “finish”, the Loan Application will display in the Pending Loans list in VIEW.

Contact Customer Support to enable this option, if desired. Before calling or e-mailing Customer Support, enter at least one e-mail address on the Internet Banking Setup window for Loan Application Email Notification. See page 59.

The screenshot shows a mobile application interface for applying for a loan. At the top, there is a status bar with AT&T, signal strength, time (9:23 AM), location, and 100% battery. Below that is a browser address bar showing 'app.datamatic.net'. The main header is dark blue with a white menu icon on the left, the text 'Apply for Loan' in the center, and a 'Next' button on the right. The main content area is light gray and contains five sections, each with a label and an input field: 'AMOUNT REQUESTED' with a text input field; 'MONTHS' with a text input field; 'PURPOSE' with a text input field; 'SECURITY' with a dropdown menu currently showing 'Secured by Signature' and a downward arrow; and 'SECURITY OTHER' with a text input field.

Type in the information on the screen.

When finished, touch “Next” to continue to the next page.

Apply for Loan con't.

The screenshot shows a mobile application interface for applying for a loan. At the top, the status bar displays 'AT&T', '9:24 AM', and '100%' battery. Below the status bar, the URL 'app.datamatic.net' is visible. The main header is a dark blue bar with 'Back' on the left, 'Apply for Loan' in the center, and 'Next' on the right. The main content area is light gray and contains four input fields, each with a label above it: 'YEAR', 'MODEL', 'BODY / TRIM', and 'MILEAGE'. Each input field is a white rounded rectangle with a thin gray border.

Type in the information on the screen.

Touch "Next" to continue to the next page.

Apply for Loan con't.

AT&T 9:25 AM 100%
app.datamatic.net

Back Apply for Loan Finish

CONTACT BY

Email

EMAIL

PHONE

Type in the information on the screen.

Touch **“Finish”** to complete the mini loan application.

Apply for Loan con't.

The loan application now displays in the Pending Loans list. The Status will be "Application - Internet Banking".

Flagstaff, Julie	362-11-5447	Application - In Progress	04-30-2014	\$147,000.00	021
Gates, Rachel	888-11-9999	Application - In Progress	04-25-2014	\$35,000.00	021
Jetson, George	123-45-6789	Application - In Progress	09-29-2011	\$5,000.00	200
Jetson, George	123-45-6789	Application - In Progress	05-14-2014	\$15,000.00	200
Lovejoy, Toni	724-5-05	Documents - In Progress (New)	05-09-2014	\$45,000.00	021
Mae, Molly	667-6-77	Documents - In Progress (Add-On)	06-05-2014	\$4,500.00	021
MEMBER, MARVIN M	61057-6-11	Documents - In Progress (New)	05-05-2014	\$0.00	003
Michels, Arianna	13131-8-07	Documents - In Progress (New)	05-28-2014	\$45,000.00	021
Milken, Ronnie	223-8-06	Documents - In Progress (New)	04-25-2014	\$135,000.00	021
NEWMAN, VICTOR RICHARD	666-44-6666	Application - Counter Offer	06-02-2014	\$10,000.00	003
Oakley, Annie	555-33-4444	Application - In Progress	05-30-2014	\$2,000.00	021
Oakley, Annie	555-33-4444	Application - In Progress	05-30-2014	\$11.00	021
Oakley, Annie	555-33-4444	Application - Internet Banking	06-05-2014	\$12,000.00	(none)
Oakley, Annie	555-33-4444	Application - In Progress	06-11-2014	\$124,560.00	021
Pond, Jesse	26633-8-06	Documents - In Progress (New)	06-04-2014	\$122,565.00	021
QUINTEN, KATHERINE M	701-3-60	Documents - In Progress (New)	04-29-2014	\$140,000.00	003
Rice, Luanne	83-6-76	Documents - In Progress (New)	04-30-2014	\$10,000.00	200
Shineberg, Shelly Marie	333-22-4444	Application - In Progress	08-24-2012	\$0.00	021
ZIMMER, GRACE E	347-47-4444	Application - In Progress	05-30-2014	\$8,600.00	003

Enter the credit union e-mail addresses that should be sent an e-mail indicating that a Loan Application has been completed through Mobile Banking. This is located under [Main Ribbon > System Settings > Internet Banking Setup]. If no e-mail addresses are entered, no e-mail will be sent.

Datamatic VIEW X

Internet Banking Setup 📄 🖨

Days of Inactivity until User is Disabled:

Days of Inactivity until Temporary Pwd is Disabled:

Days until Password is Expired:

File Exchange Email Notification (primary):

File Exchange Email Notification (secondary):

Loan Application Email Notification (primary):

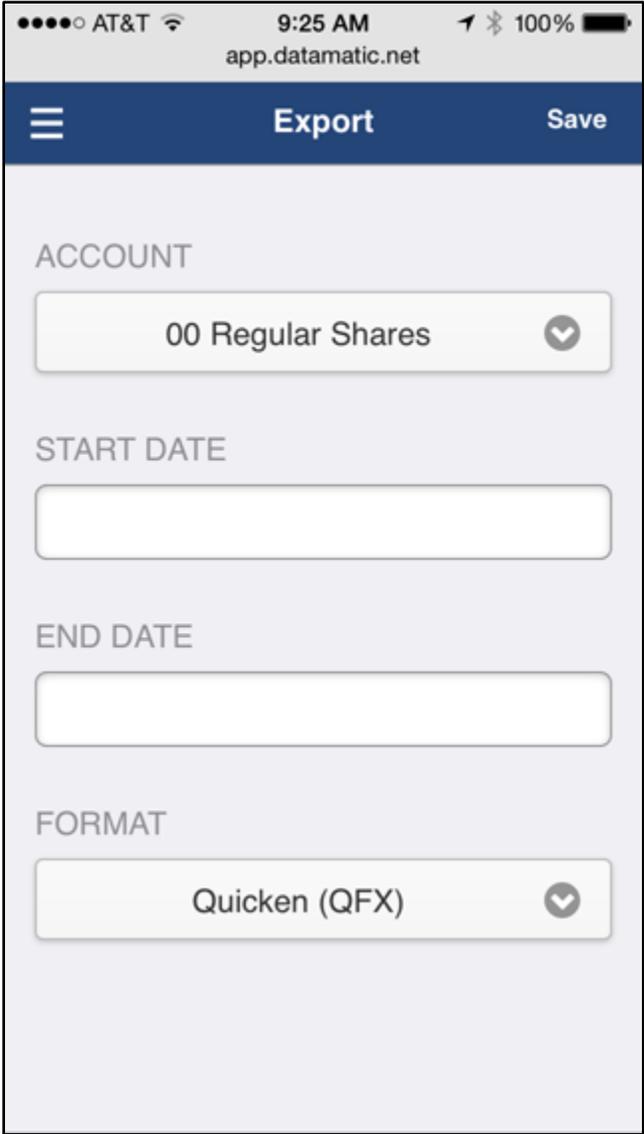
Loan Application Email Notification (secondary):

Months before New Member can make Deposits:

Export

This allows the member to export history for certain suffixes into the following:

- Comma Separated (CSV) file
- Microsoft Money (OFX)
- Quicken (QFX) ***
- Quickbooks (QBO) ***
- Quicken 2004 and older (QIF) file.



After entering the information, press Save to begin the download.

*****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 account 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.

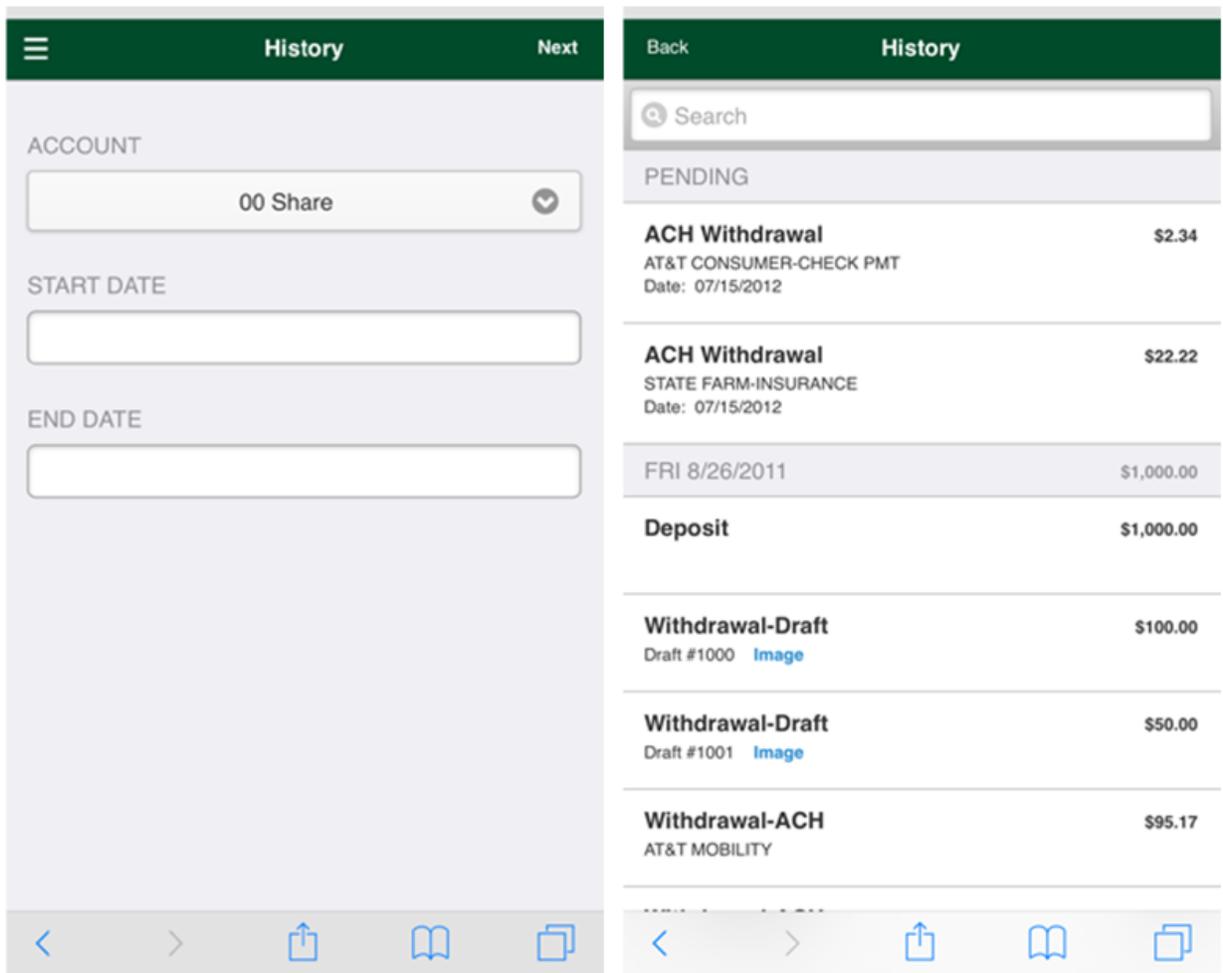
Share Suffixes coded as a Health Savings Account (HSA).

History

This is available for credit unions who have replaced Internet Banking with Mobile Banking on the desktop and allows the member to view history on a specific suffix. Select the Account from the drop down list then select the month, day and year for the Start and End Dates. The open suffixes under the member are available in the drop down list.

This selection displays the same fields as Recent Activity (reverse date order).

Select Next.



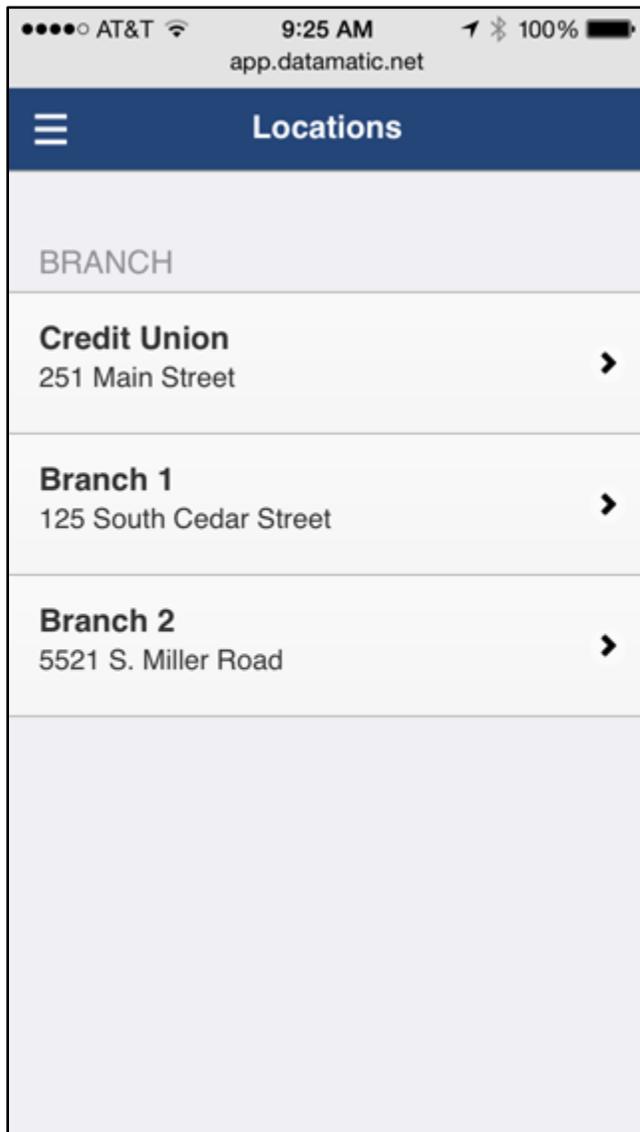
To search for a specific amount, date or draft number, etc., enter the information in the “Search” area at the top of the window.

Locations

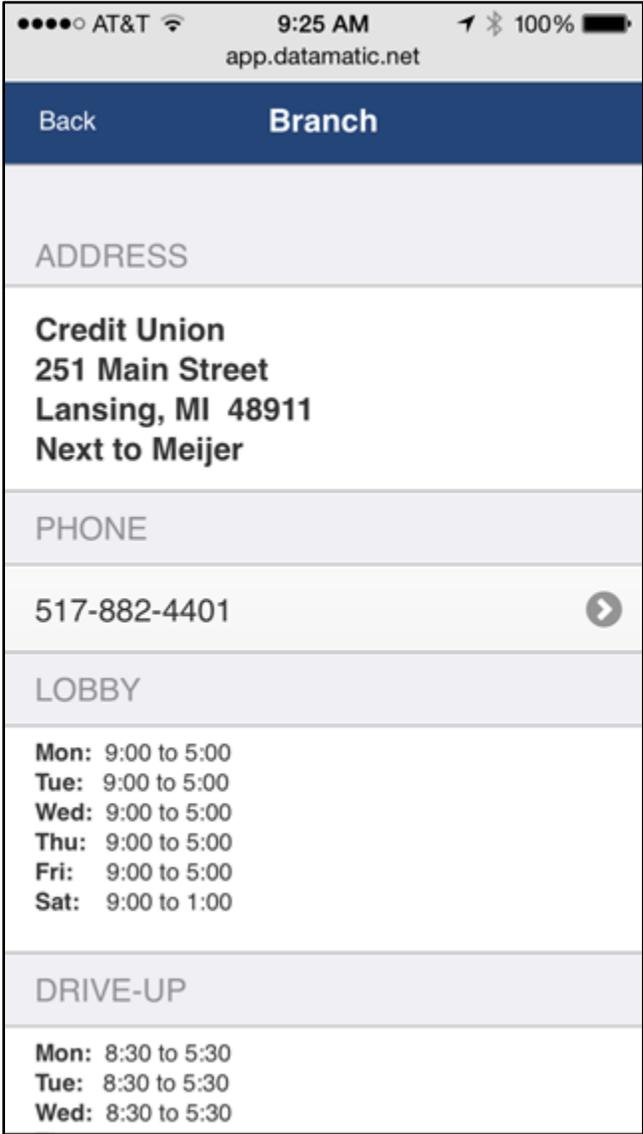
This displays the “Locations” for the credit union. The information displayed comes from [\[Main Ribbon > System Settings > Branches\]](#). (See pages 87-88 for more information.)

- ⇒ Internet Banking (Show or Hide)
- ⇒ Internet Banking Text - 40 positions maximum

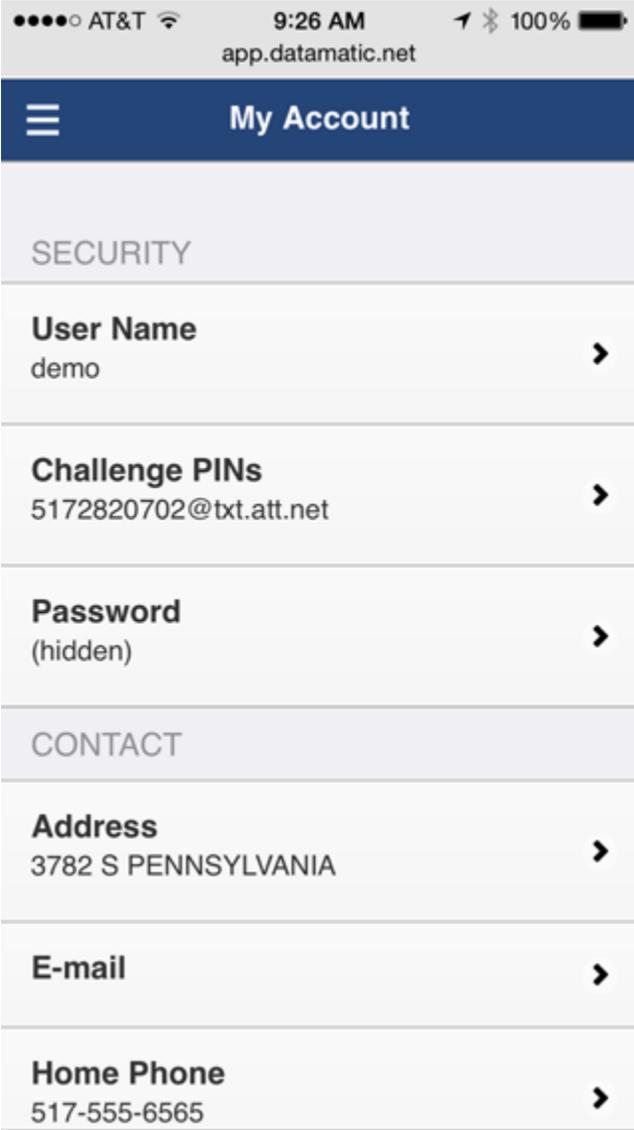
Contact Customer Support to enable this option, if desired.



Locations con't.



My Account



To make changes, touch the “>” to the right of the option. A screen will be displayed to enter the changes and save.

Address Change

Example of **Address Change** window under My Account. The address change selection is only for the **primary name**. There is not an option to exclude the address change feature from Mobile Banking for a specific credit union. The addresses for secondary names need to be changed at the credit union.

The screenshot shows a mobile application interface for changing an address. At the top, there is a status bar with AT&T, 9:26 AM, and 100% battery. Below that is a header with 'app.datamatic.net' and a dark blue bar with 'Cancel', 'My Account', and 'Done' buttons. The main form has the following fields:

- STREET:** 3782 S PENNSYLVANIA
- LOT:** LOT 357
- CITY:** ANYTOWN
- STATE:** MI
- ZIP:** 48999

Enter the change of address information then touch **“Done”**. The address change will show on the **Audit Name and Address** window with a teller number of **“Home Banking”**. This will also show on the daily **File Maintenance report**. (See examples on the next page.)

****Note:** Regardless of how the member entered the address change (all lower or combination of upper and lower), the system will change the letters to all upper case in VIEW.

The Address Change feature in Mobile Banking is for the **primary member only**, regardless of who logs in.

Example of **Audit Name and Address window** showing address change via Mobile Banking.

Date	Time	Teller	Description	Old Value	New Value
06-04-2013	04:01 PM	Home Banking	Email Address	(none)	mheist@datamatic.net
03-25-2014	04:05 PM	Mary P. Teller (3)	Picture ID Expire Date	03-24-2014	03-24-2017
06-05-2014	04:11 PM	Home Banking	Address Line 1	5555 MEADOW LANE	2967 N TURNER ST
06-05-2014	04:11 PM	Home Banking	Zip Code	48999-0000	48998-0000

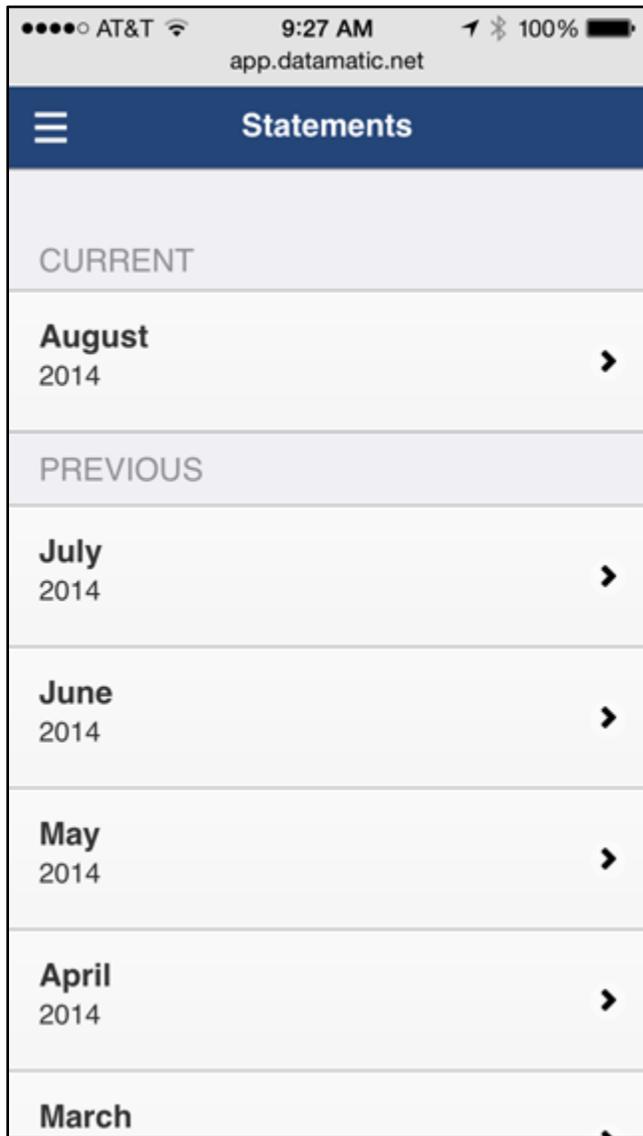
Example of the **File Maintenance report - Name and Address Maintenance** section (CR995-02). The teller number will show as a 0 (zero) here to indicate that the address change was completed through Mobile Banking. This is a daily report generated with End of Day processing. Other address changes done by the staff during the day will also show on this report.

Account	Name	Date	Time	Tlr	Description	Old Value	New Value
612-2-00	JOSHUA L MEMBER (Primary Name)	06-10-2015	11:32am	0	Address Line 1	647 N TURNER ST APT 9	4786 MUDDY WAY DRIVE
		06-10-2015	11:32am	0	City	COLUMBUS	CLEVELAND
		06-10-2015	11:32am	0	Zip Code	58743-5687	48874-5996
38625-0-00	ERIC T FOREMAN (Primary Name)	06-10-2015	11:40am	3	Address Line 1	3355 RAMBLEWOOD BLVD	1673 N WAVERLY RD
		06-10-2015	11:40am	3	City	ANYTOWN	DEWITT
		06-10-2015	11:40am	3	Zip Code	48999-0000	48820-1703
38625-0-00	TAYLOR P FOREMAN (Joint Name 01)	06-10-2015	11:41am	3	Address Line 1	3355 RAMBLEWOOD BLVD	1673 N WAVERLY RD
		06-10-2015	11:41am	3	City	ANYTOWN	DEWITT
		06-10-2015	11:41am	3	Zip Code	48999-0000	48820-1703
38625-0-89	TAYLOR P FOREMAN	06-10-2015	11:41am	3	Address Line 1	3355 RAMBLEWOOD BLVD	1673 N WAVERLY RD
		06-10-2015	11:41am	3	City	ANYTOWN	DEWITT
		06-10-2015	11:41am	3	Zip Code	48999-0000	48820-1703
61057-6-00	MARVIN M MEMBER (Primary Name)	06-10-2015	11:30am	0	Address Line 1	56561 EAST LINCOLN DR	5688 N MARCON DRIVE
		06-10-2015	11:30am	0	City	WASHINGTON	ANYTOWN
		06-10-2015	11:30am	0	State	DC	MI
		06-10-2015	11:30am	0	Zip Code	11111-7878	48999-2827

Statements

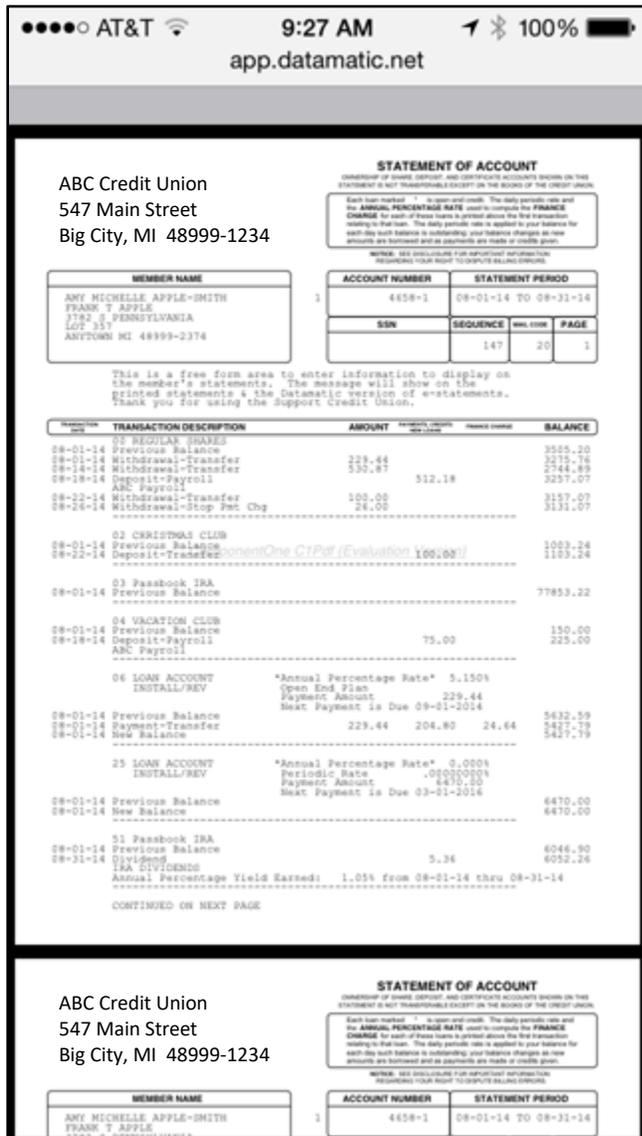
This selection is used to display a statement. The last 18 statements can be viewed in Mobile Banking.

****Note:** Users that are not enrolled for E-Statements can enroll in Mobile Banking, if the credit union has replaced Internet Banking with Mobile Banking on the desktop. The same disclosure that is used for Internet Banking is used for Mobile Banking. An e-mail address is required to be entered by the user when members sign-up for E-Statements.



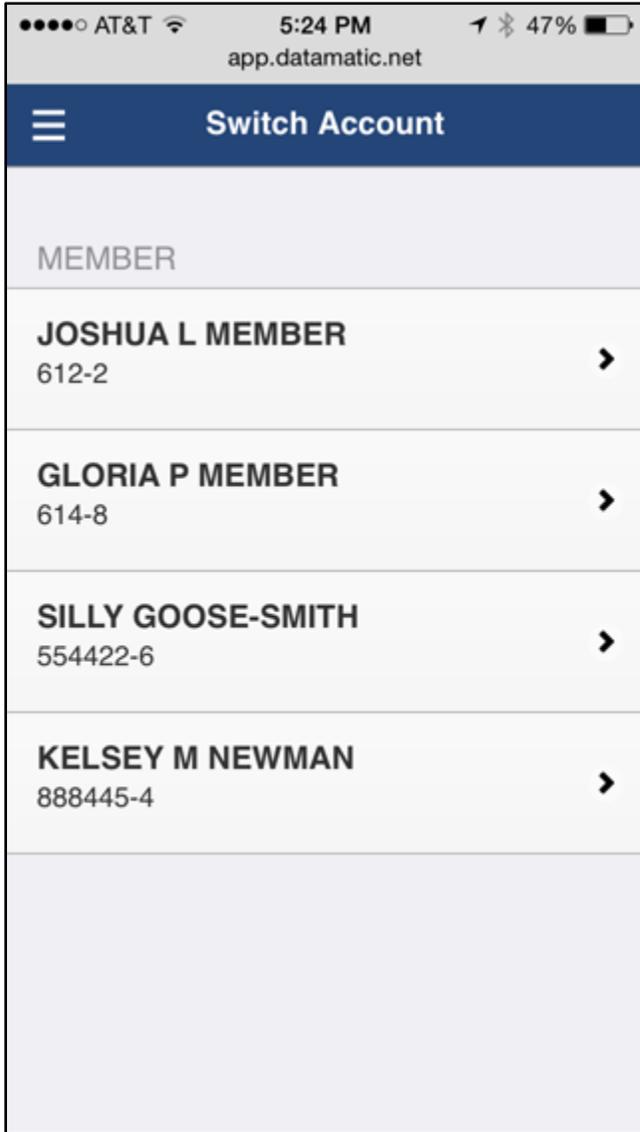
To display a statement, touch the ">" to the right of the month and year desired.

Example of statement.



Switch Account

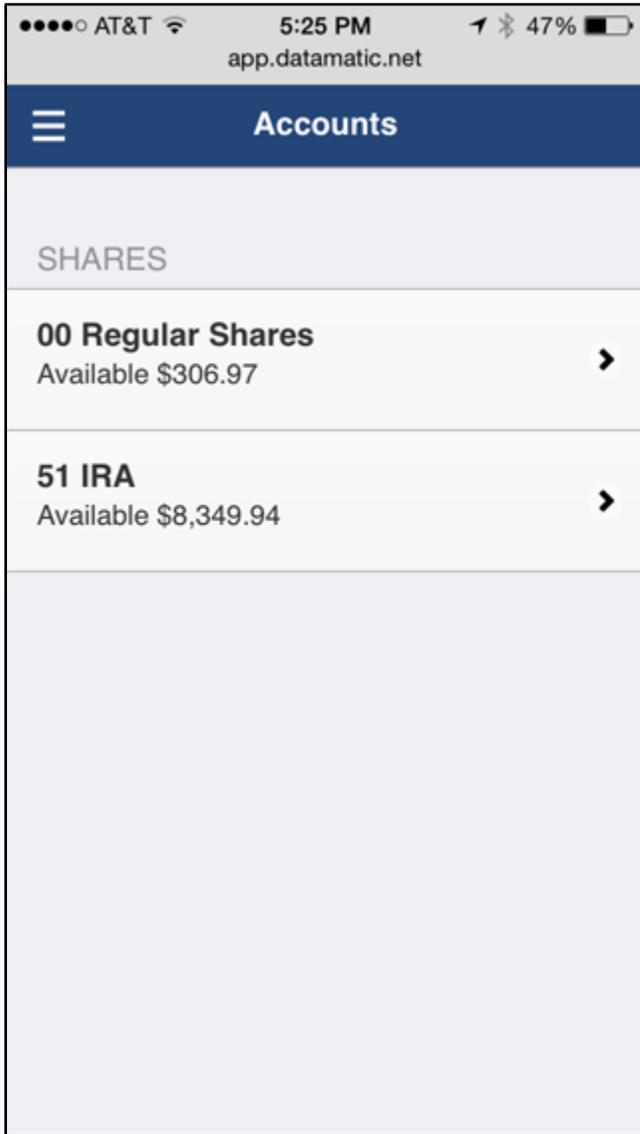
This selection is used to switch to another member’s account. ****Note:** This needs to be setup ahead of time with the credit union in the Internet Banking folder in the “**Quick Switch**” field(s).



To display a specific member’s accounts, touch the “>” to the right of the desired member.

Select “**Switch Account**” from the Menu to return to the original member.

The user is now in the accounts of the other member. Mobile Banking displays.



Tax Information

This selection is used to display Dividend and Interest amounts for the current and prior year.

The screenshot shows a mobile application interface for 'Tax Information'. At the top, the status bar displays 'AT&T', '9:28 AM', and '100%' battery. Below the status bar, the URL 'app.datamatic.net' is visible. The main header is a dark blue bar with a white hamburger menu icon on the left and the text 'Tax Information' in white. The content area is divided into sections for the years 2014 and 2013. Each year section has a light gray header with the year, followed by two rows of data: 'Taxable Dividends' and 'Mortgage Interest', each with its corresponding dollar amount.

Year	Taxable Dividends	Mortgage Interest
2014	\$277.67	\$223.41
2013	\$589.27	\$591.72

Log Out

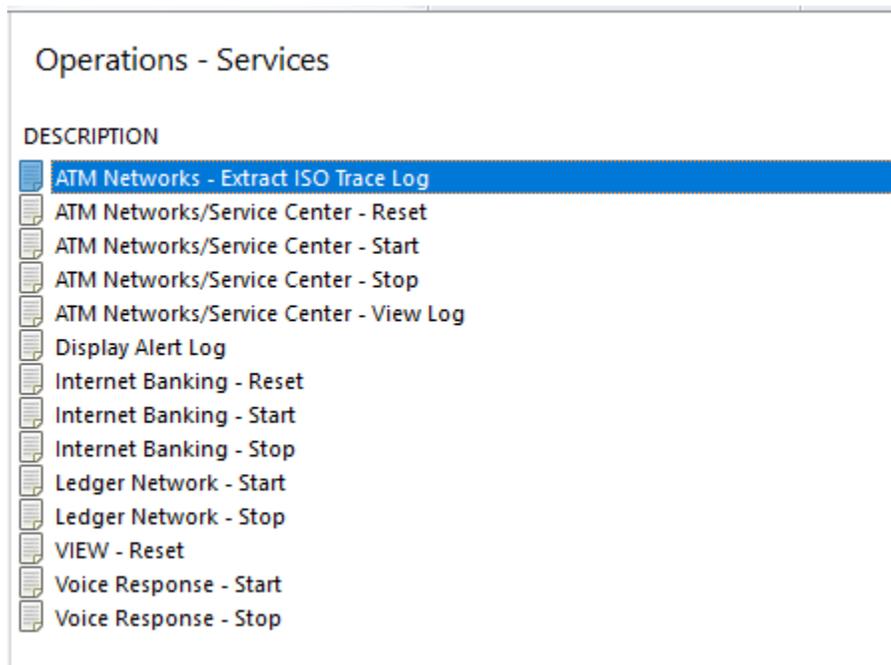
This selection will log the user out of Mobile Banking.

Operations

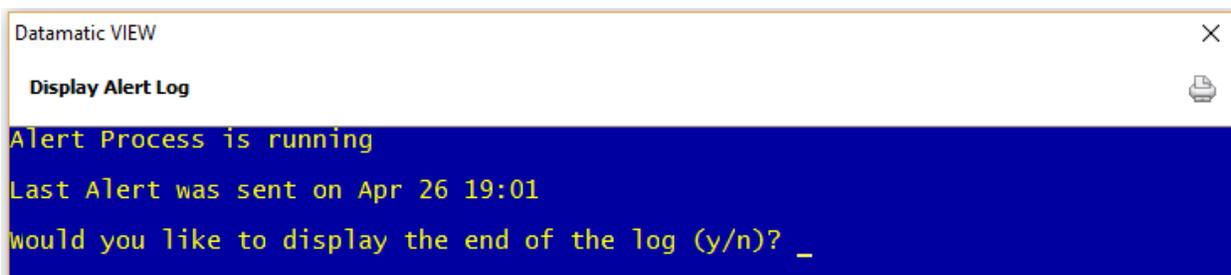
Display Alert Log – Challenge PIN Delays

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 > Operations > Services > Display Alert Log](#)].



After selecting “**Display Alert Log**”, the system displays.



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...
```

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.

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...

```

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.

System Settings

Some of the setup windows used for Internet Banking are also used for Mobile Banking. ****Note:** For convenience, these chapters from the System Settings Manual are also included in this manual.

Internet Banking Setup

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.

Datamatic VIEW

Internet Banking Setup

Days of Inactivity until User is Disabled:

Days of Inactivity until Temporary Pwd is Disabled:

Days until Password is Expired:

File Exchange Email Notification (primary):

File Exchange Email Notification (secondary):

Loan Application Email Notification (primary):

Loan Application Email Notification (secondary):

Months before New Member can make Deposits:

Save

Days of Inactivity until User is Disabled: Enter the number of days of inactivity desired by the credit union before a user 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 in Internet Banking. 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. 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

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.

Datamatic VIEW

Internet Banking Alert Setup

Daily Balance
 News

Debit Pre Authorizations
 Newsletters

Deposits (3rd Party)
 Payment Reminders

Electronic Transactions
 Share Rates

Loan Rates
 Visa Payment Reminders

Low Balances (Checking)

Payment Reminder (Days Delinquent):

Save

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.

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 day’s 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 not 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 not 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 ANY of the draft suffixes goes below that limit.

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 Deposit Profile Setup

The Internet Banking Deposit Profile Setup selection is for credit unions using the Internet and Mobile Banking products and who offer their members the option of depositing checks through Mobile Banking. This allows the credit union to setup 20 different internet banking deposit profiles, if required by the Mobile Deposit vendor. The internet banking deposit profile code will be set at the member level under Member Information. The profile code is sent to the remote deposit vendor each time the member makes a deposit. The remote deposit vendor will use this profile code to determine what criteria to use on their side when accepting the remote deposit.

****Note:** This window is only used if the Mobile Deposit vendor requires this information.

The criteria is determined by the third party vendor and credit union. Below is an example of what type of criteria may be used for one profile.

- ⇒ Only accept deposits less than \$1000.00
- ⇒ Only 5 deposits per month

	Description	Amount
1:	<input type="text"/>	<input type="text"/>
2:	<input type="text"/>	<input type="text"/>
3:	<input type="text"/>	<input type="text"/>
4:	<input type="text"/>	<input type="text"/>
5:	<input type="text"/>	<input type="text"/>
6:	<input type="text"/>	<input type="text"/>
7:	<input type="text"/>	<input type="text"/>
8:	<input type="text"/>	<input type="text"/>
9:	<input type="text"/>	<input type="text"/>
10:	<input type="text"/>	<input type="text"/>

The maximum spaces allowed for each profile is 30 positions.

Select Save, to save the new information or changes made.

Internet Banking Transfer Setup

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.

The screenshot shows a software window titled "Datamatic VIEW" with a sub-header "Internet Banking Transfer Setup". The window contains the following fields and options:

- Christmas Club: Allow transfers to (dropdown)
- Cross Account: Show interest rate and payment amount (dropdown)
- HELOC Advances: Not Allowed (dropdown)
- HELOC Minimum Advance: (text input)
- LOC Maximum Days Delinquent: (text input)
- LOC Minimum Advance: (text input)
- Member to Member: Not Allowed (dropdown)
- Mortgage Payments: Yes (dropdown)
- Pay Now Days Delinquent: (text input)
- Revolving Credit Advances: Allowed (dropdown)
- Transfers NOT Allowed FROM these Suffixes: (10 empty text boxes)
- Transfers NOT Allowed TO these Suffixes: (10 empty text boxes)
- Save (button)

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 day’s delinquent, the “Pay Now” amount will be just the payment amount. However, if the loan is 11 day’s delinquent, the “Pay Now” amount will be the payment amount plus 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 each 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.

Date	Time	User	Method	IP Address	Browser
02-17-2016	01:36 PM	Victor1	Mobile	10.1.1.232	WinNT - Chrome (46.0)
08-25-2015	02:03 PM	Victor1	Home	10.1.1.232	WinNT - InternetExplorer (11.0)
05-13-2015	01:41 PM	Victor1	Mobile	10.1.1.232	WinNT - InternetExplorer (11.0)
05-13-2015	01:28 PM	Victor1	Home	10.1.1.232	WinNT - InternetExplorer (11.0)
03-09-2015	01:09 PM	Victor1	Mobile	10.1.1.232	WinNT - InternetExplorer (11.0)
11-07-2014	12:34 PM	Quick Switch	Home	10.1.1.232	WinNT - InternetExplorer (11.0)
11-07-2014	12:31 PM	Victor1	Mobile	10.1.1.232	WinNT - InternetExplorer (11.0)
05-01-2014	09:33 AM	Victor1	Home	10.1.1.232	WinNT - InternetExplorer (11.0)
06-04-2013	04:30 PM	Victor1	Home	10.1.1.232	WinNT - IE (9.0)
09-14-2012	10:08 AM	Victor1	Home	10.1.1.232	WinNT - IE (9.0)
06-08-2012	11:19 AM	Victor1	Home	10.1.1.232	WinNT - IE (9.0)
02-27-2012	09:41 AM	Victor1	Home	10.1.1.232	WinNT - IE (8.0)
01-06-2012	08:55 AM	Victor1	Home	10.1.1.232	WinNT - IE (8.0)
11-22-2011	10:14 AM	Victor1	Home	10.1.1.232	WinNT - IE (8.0)
05-05-2011	02:17 PM	Victor1	Home	10.1.1.232	WinNT - IE (8.0)
01-03-2011	04:45 PM	Victor1	Home	10.1.1.232	WinNT - IE (8.0)
11-19-2010	01:45 PM	Victor1	Home	10.1.1.232	WinNT - IE (8.0)
11-19-2010	09:04 AM	Victor1	Home	10.1.1.232	WinNT - IE (8.0)
08-30-2010	02:13 PM	Victor1	Home	10.1.1.232	WinNT - IE (8.0)
08-30-2010	01:25 PM	Victor1	Home	10.1.1.232	WinNT - IE (8.0)

To exit the window: Click on the red X or 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 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).

IMPORTANT:

After five attempts that result in this log displaying any combination of the following, the “**Internet Banking**” field under Member Information will be automatically changed to “No”. This is done for fraud protection purposes. As a result, the member will no longer have access to Internet and Mobile Banking and will need to contact the credit union to resolve.

- ⇒ Forgot User Name
- ⇒ Reset User Name
- ⇒ Bad Signup

This is an example of the message on this log when access to Internet and Mobile Banking has been removed by the system.

```
05-02-2015 03:14PM *** Reset PW Limit
Member HB Access Removed
```

Account	Name	Date	Time	Event	User Name	IP Address
32786-6-00	AMY M MEMBER	05-02-2014	00:32PM	*** Invalid PW Limit User Disabled	Amy12345	10.1.1.232

Account	Name	Date	Time	Event	User Name	IP Address
623-9-00	PAULA R ANDERSON	10-29-2014	03:53PM	Signup Error SSN Mismatch: 551115555	Miller5	10.1.1.232
737-7-00	Melody Smith	10-29-2014	03:13PM	Reset PW Error Member Mismatch: 0000007377		70.194.5.64

Mobile Banking Reference

Internet Banking Statistics Report - See Reports manual.

Branches

There are some options under [Main Ribbon > System Settings > Branches] for Mobile Banking.

General Tab

Datamatic VIEW

Add Branch

General Hours

Branch Number:

Name:

Address 1:

Address 2:

City: State: Zip:

Phone:

Internet Banking: Show

Internet Banking Text:

Latitude: Longitude:

Next CD Number: Next CD-IRA Number:

Next Member: Receipt Background: (none)

Save

Internet Banking: Select the desired option as to whether or not Mobile Banking will display the Branch, a line of descriptive text and information on when the branch is open (see Hours tab). The options are:

- ⇒ Show (default)
- ⇒ Hide

Internet Banking Text: If desired, enter the message to be displayed in Mobile Banking. The maximum positions are 40.

Hours tab

The screenshot shows a web application window titled "Datamatic VIEW" with a close button (X) in the top right corner. Below the title bar is a blue header area with the text "Add Branch" and two icons (a folder and a printer) on the right. Underneath the header is a tabbed interface with two tabs: "General" and "Hours". The "Hours" tab is selected and highlighted with a dotted border. The main content area is divided into two columns: "Lobby Hours" and "Drive Up Hours". Each column contains six input fields, one for each day of the week: Monday, Tuesday, Wednesday, Thursday, Friday, and Saturday. At the bottom right of the form is a "Save" button.

Lobby Hours and Drive Up Hours: If desired, enter the Lobby and Drive Up Hours to be displayed in Mobile Banking. The maximum space is 20 in each field.