

Online Banking Overview

Frequently Asked Questions & Common Support Topics

Please use the bookmarks to the left to navigate this document, or CTRL+F to search using a keyword pertaining to your question.

If you need additional assistance, please call our Electronic Banking Team at 781-474-5804.



Welcome to the Online Banking FAQ

What is the Online Banking Home Page?

What's on the Online Banking Home Page?

Can I copy and paste transactions into a spreadsheet?

Can I do a browser search on the Home Page?

How can I get to other pages in Internet Banking from the Home Page?

Where can I check my account balances?

Where can I find when my CD or Certificate Account matures?

Where can I find my transactions?

How do I hide or show my accounts?

How can I make a one-time transfer using Move Money?

How do I make a loan payment using Move Money?

How long does it take for transfers to display?

How do I add outside accounts?

How do I pay my bills?

Why did I get a payment reminder for a bill I already paid using Make a Payment?

How do I use Rewards program offers?

How do I use the Rewards program summary page?

Where can I check my spending?

Why are some transactions on My Accounts not in the spending chart?

Where can I find my detailed account history?

Where can I find my full account number?

Where can I see my check images?

How do I print out my transactions and check images?

How do I create or change nicknames for my accounts?

How do I change the order of my accounts?

What is the Online Banking Home Page?

The Online Banking Home Page helps you do your everyday money management tasks quickly and easily all in one place. In fact, we've brought together the tools needed to perform your most common daily tasks without ever leaving the page. *You can easily:*

- Check all of your account balances at once
- Take a quick peek at your most recent transactions
- Make a one-time transfer between your accounts
- Make a loan payment within My Accounts
- Schedule a one-time bill payment
- Find and use Rewards program offers
- See where you are spending your money

So instead of switching between Account Summary, Account History, Bill Pay, Transfer Funds and other pages, you can take action right there on one page to complete several basic functions. We hope you will think of it as your money management control panel.

NOTE: If you do not have any accounts set up in online banking yet, the page will just display the message, "**You do not currently have any accounts.**"

What's on the Online Banking Home Page?

The Online Banking Home Page contains task-specific areas that are usually found individually on several different pages within Internet Banking: Account Summary, Account History, Bill Pay, Transfer Funds and FinanceWorks. **NOTE:** If you do not have any accounts set up in online banking yet, the page will just display the message, "**You do not currently have any accounts.**"

My Accounts

This is where you can see all of your accounts and balances in a glance without having to scroll. In the upper-right portion of My Accounts you will find the **Make a transfer** icon and link that enables you to make a one-time funds transfer between your accounts and much more. To view the most recent activity for any account, click the **Quick Peek** link. Clicking **Quick Peek** opens a new window that shows the most recent transactions or payment activity for the account along with links to **Make a Transfer** and **Go to account history**.

My Accounts		
DEPOSIT ACCOUNTS Make a transfer		
CHECKING General CHECKING General *3423	QuickPeek	\$1,000.00 ** Available \$1,000.00
CHECKING CHECKING *2345	QuickPeek	\$1,200.50 ** Available \$1,200.50
SAVINGS Freedom SAVINGS *6789	QuickPeek	\$1,234.50 ** Available \$1,234.50
SAVINGS SAVINGS *3402	QuickPeek	\$4,399.20 ** Available \$4,399.20

Make a transfer

Just select the **Make a transfer** button to make a one-time transfer between your accounts. You may also be able to transfer funds to make a loan payment, if that option is available. If there are any restrictions on the number of transfers allowed per month or any transfer fees applied, it will be indicated in a message displayed below the To or From field (or both).

Selecting the **Make a transfer** button opens the **Move Money** window above the My Accounts list. Just enter the amount, select the transfer To and From accounts, then click the **Transfer** button and confirm the transfer details and you're done. Transactions now post quickly when you complete a transfer. This means that we will automatically refresh the page (to get the new account balances) when you close the transfers success window.

NOTE: If you are making a loan payment, additional fields may be available to enter the required information. If available, additional transfer options may be found within the main Internet Banking pages.

My Accounts

DEPOSIT ACCOUNTS

BASIC CHECKING
Checking Account 0010

PRIMARY SHARE
Savings Account 0000

TOTAL DEPOSIT ACCOUNTS

Outside Accounts

MY FINANCIAL INSTITUTION
Checking

Move money X

From

To

\$0.00

Make a Payment

If you are already using Bill Pay in Internet Banking, you can schedule a one-time payment here. First select a payee from the drop-down field, then select the payment date using the calendar tool and enter the amount. Then click the **Schedule payment** button to schedule the payment. Schedule payments that haven't yet been paid are also displayed here.

If you are not yet a Bill Pay user, the **Make a Payment** section will display a message about paying bills online. Just click the **Go to payments** link below the message to go to the Bill Pay enrollment page.

Payments already scheduled		
08/01/2012	Cleveland Publi... *8982	\$1,000.00
Total		\$1,000.00

Rewards program

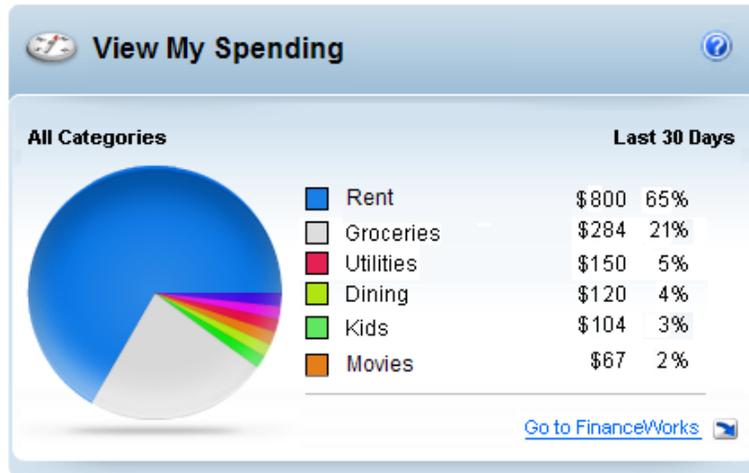
The Rewards program is an easy way to put a little money back in your pocket just by shopping for things you already use. If an account is eligible for the Rewards program you will see offers in your transaction list and find the 'Rewards' section just below the account summary. Clicking the **View your offers** link opens the Rewards program summary page with a list of all new and current offers and recent rewards.

Get cash back with Starbucks	
\$8.00	1
Total earned	New offers
View your 3 offers	

View My Spending

If you are a FinanceWorks user, the pie chart shows all of your spending trends with a summary of your transactions for the past 30 days, categorized and broken out as totals and percentages. You can click on a pie piece to see a complete list of transactions for the selected category.

If you are not yet a FinanceWorks user, instead of seeing the spending pie chart a message will encourage you to try FinanceWorks. Just click the link below the message to go to FinanceWorks and get started.



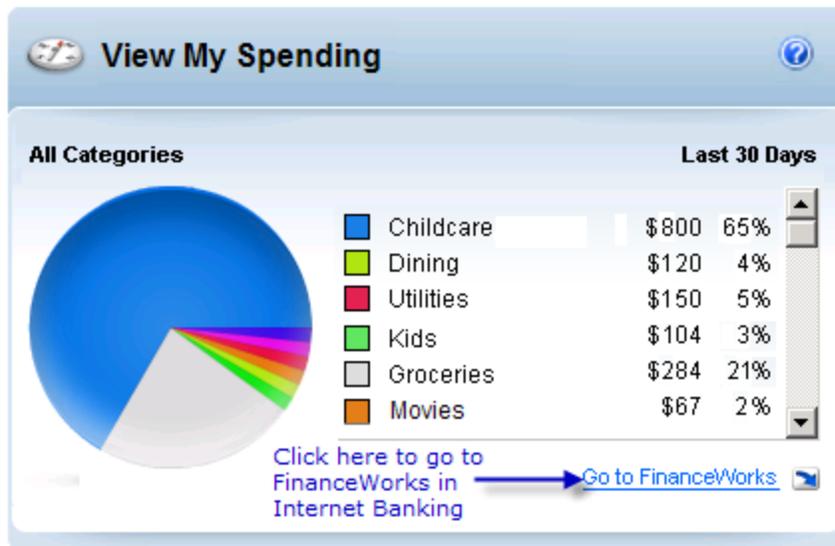
How can I get to other pages in Internet Banking from the Home Page?

You can use your standard menu and submenu selections to navigate around Internet Banking like you do now. However, each section of the Online Banking Home Page has a link that will take you to other pages within Internet Banking that may help you do things that are not currently available on the page.

- In the **My Accounts** section you will find a **Quick Peek** link to the right of each account name. Clicking the link opens a new window listing the most recent transactions. At the bottom of the window you will find a **Go to account history** link, which, when selected opens the Account History Page for that account.



- The **View My Spending** section has a **Go to FinanceWorks** link below the spending chart. Clicking that link opens the main FinanceWorks page within Internet Banking where you can categorize transactions, set spending and savings goals for today and the future.



- At the bottom of the **Make a Payment** section you will find a **go to payments** link. Clicking this link opens the main Bill Pay page within Internet Banking. This is where you can add, edit and delete payees, set up recurring payments and other Bill Pay-related tasks.

Make a Payment

08/20/2012

Pay to: Salem Five Bank \$ 562.13

Last paid \$5.00 on 08/08/2012

Pay from: maxCheckingA... *0162 [Schedule payment](#)

Click here to go to Bill Pay in Internet Banking

Payments already scheduled		
08/01/2012	Cleveland P... *8982	\$1,000.00
Total		\$1,000.00

To cancel or edit your payments, or to add new payees, [Go to payments](#)

Can I copy and paste transactions into a spreadsheet?

Yes you can copy data from the transaction list and paste it into standard spreadsheets like Excel. Just highlight and copy the data you want (e.g., date, description or amount) from Quick Peek and paste it into a row of the

spreadsheet.

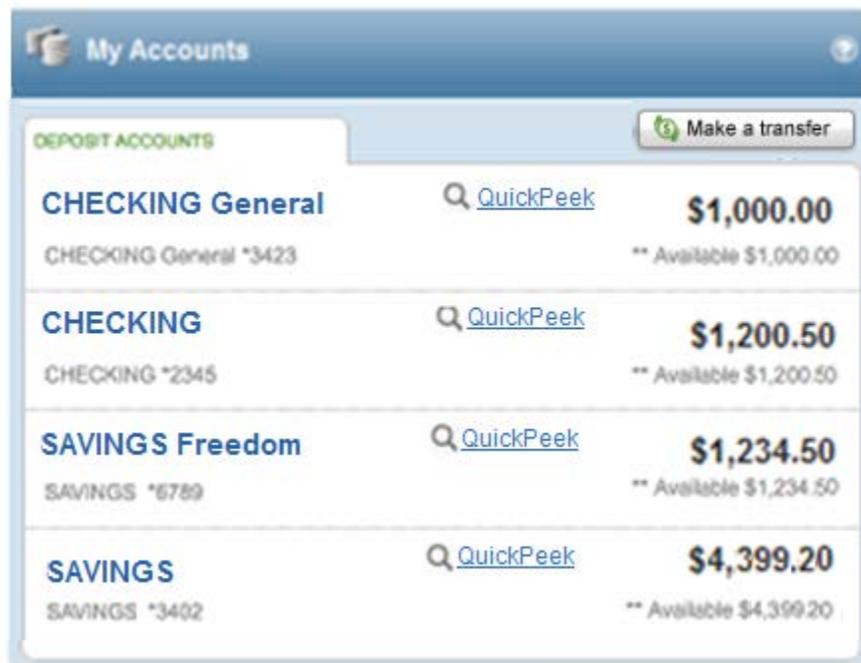
Can I do a browser search on the Home Page?

Yes, you can use Control + F to do a simple browser search for an amount, date, payee name, etc. within Quick Peek. For example, just open the browser search field (Ctl F) enter the payee name and click the Next button.

Where can I check my account balances?

The **My Accounts** section in the upper left area has all of your accounts categorized by type (Deposit, Savings, Loans, etc.) with the current balance and available balance for each account. Within each category group the accounts are listed in alphabetical order by name – either the **original account name** or the **account nickname** that you assigned.

Your first Deposit account is displayed at the top of the list and shows the balance and available balance. The **Total Accounts** value is displayed at the bottom of each account section.



My Accounts			
DEPOSIT ACCOUNTS		Make a transfer	
CHECKING General	QuickPeek	\$1,000.00	
CHECKING General *3423			** Available \$1,000.00
CHECKING	QuickPeek	\$1,200.50	
CHECKING *2345			** Available \$1,200.50
SAVINGS Freedom	QuickPeek	\$1,234.50	
SAVINGS *6789			** Available \$1,234.50
SAVINGS	QuickPeek	\$4,399.20	
SAVINGS *3402			** Available \$4,399.20

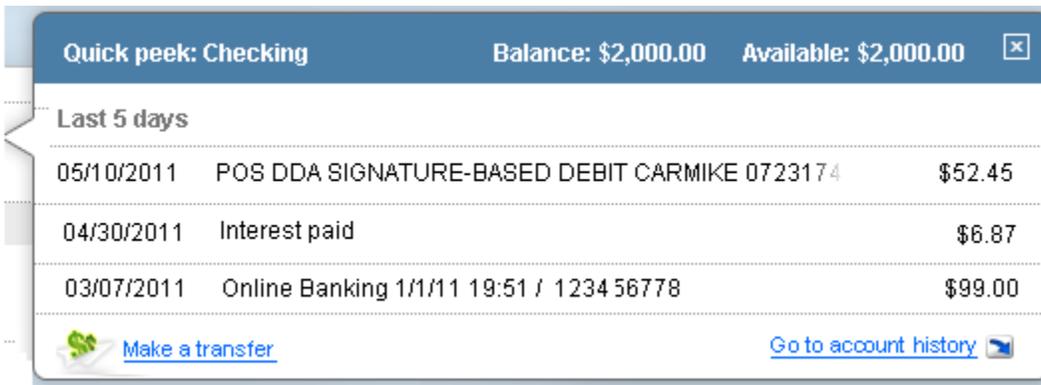
Where can I find when my CD or Certificate Account matures?

If available with your online services, you will be able to see the maturity date of your CD or Certificate Account in the account bar without having to access the account details. If the maturity date is available, it is displayed as "Matures on MM/DD/YYYY."

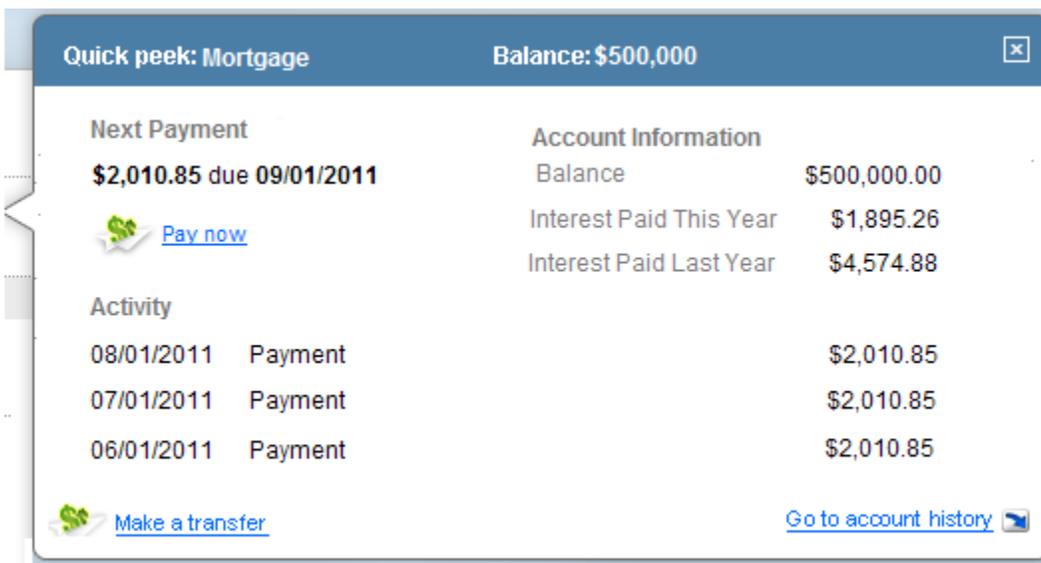
Where can I find my transactions?

Clicking **Quick Peek** opens a new window that shows the balance and available balance along with the most recent transactions or payment activity for that account. High transaction volume accounts (like Checking) will show 5 days of account activity. Low volume accounts (like loans) will show 30 days of account activity. You will also find helpful links to **Make a Transfer** and **Go to account history** at the bottom of the window.

Just click the X button on the top right or anywhere outside of the window to close it. Clicking the account name or the **Go to account history** link opens the Account History Page for that account.

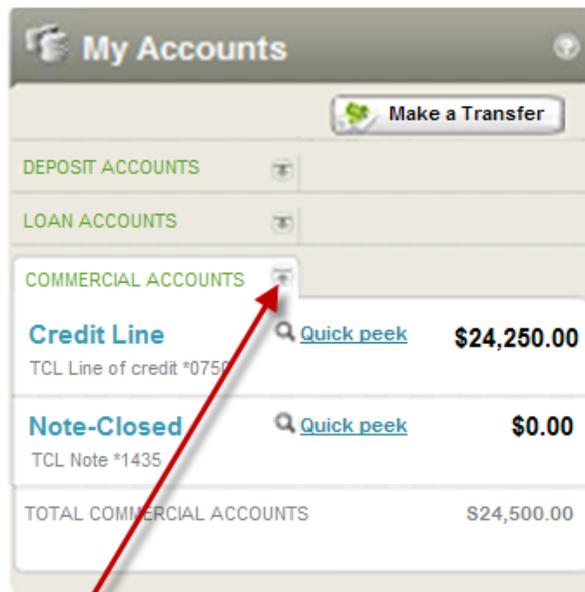


For all loan accounts you will see the balance, next payment amount, a **Pay now** link (to make the loan payment), interest paid for the current and previous years, recent payments made, and a link to the account history page. Clicking the **Pay now** link will open the **Move money** window so you can complete the payment.



How do I hide or show my accounts?

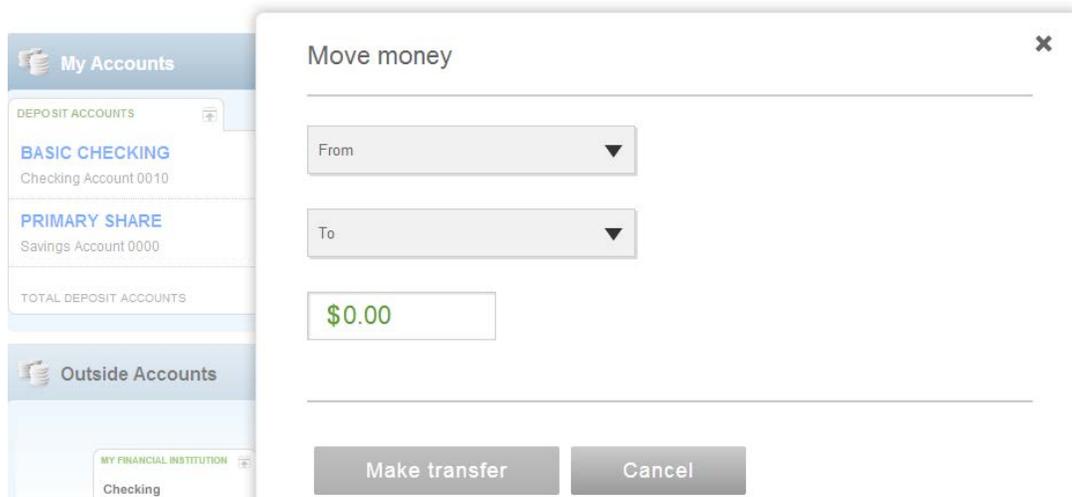
It couldn't be easier. Just click on the arrow icon that's located to the right of the account category name to hide all of the accounts for that category. Simply click on the arrow icon again to redisplay the accounts.



Click here to hide or show the accounts for that category.

How can I make a one-time transfer using Move Money?

In the upper right portion of the **My Accounts** section you will see the **Make a Transfer** button. Clicking the button opens the **Move Money** window. Select the **From** and **To** accounts, enter the transfer amount, then click the **Transfer** button. If it applies, the number of transfers available and number of transfers used for the month will be displayed below the account field.



When you click the **Transfer** button you will get a message asking you to confirm the funds transfer, as seen in the example below.

Please confirm



Transfer **\$20.00** from **Primary Checking** to **Money Market**.

 Once this transfer is made, it cannot be cancelled.
DI9907:the transfer confirmation and transfer success messages from Financial Institution for verification the new implementation.

Confirm

Cancel

When you click the **Make Transfer** button a transfer complete window will display with all of the relevant transfer details and the option to **Make another transfer** or **Print** the transfer details. Transactions will post immediately when you complete the transfer.

This means that we will automatically refresh the page (to get new account balances) when you close the transfers success window shown below. **NOTE:** If an issue should occur during the transfer process, an error message will instruct you what to do next.

Move money



 **Your transfer was completed successfully.**

\$20.00 transferred from Share Savings Account *6789 to Checking1-Joint1 *5432- *4954

Confirmation: 02/14/2013 15:27 1665

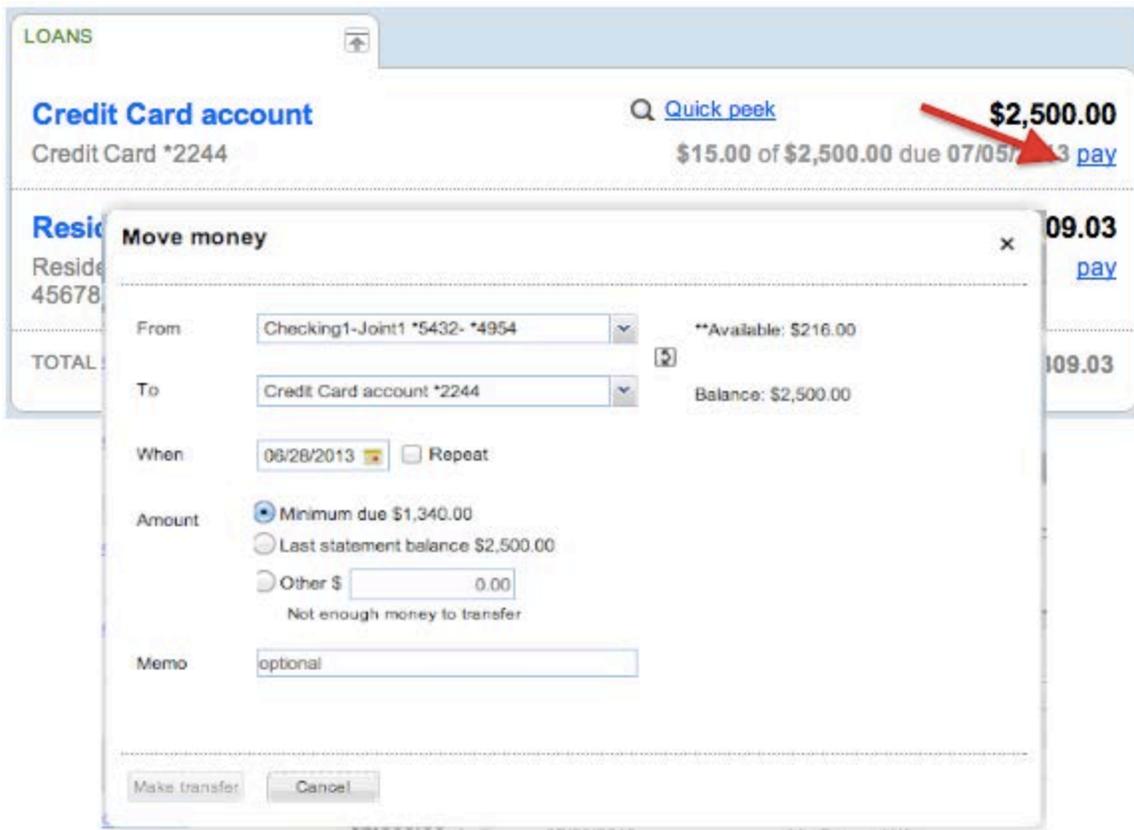
 DI9907:the transfer confirmation and transfer success messages from Financial Institution for verification the new implementation.

 [Print this receipt](#)

Make another transfer

Done

How do I make a loan payment using Move Money?



To make a loan payment using Move Money:

1. Click the **Pay** link to open the Move Money window
2. Select the **From** account from the drop-down list (the Available dollar amount will be displayed)
3. Select the **To** account from the drop-down list (the Balance amount will be displayed)
4. Review the **Amount** to be paid
5. Click the **Transfer** button and review the payment details
6. Click the **Make Transfer** button to complete the payment and display the payment details
7. Click **Make another transfer** to make another transfer or payment, click **Print confirmation** to print out the payment details, or click **Close** to close the Move Money window

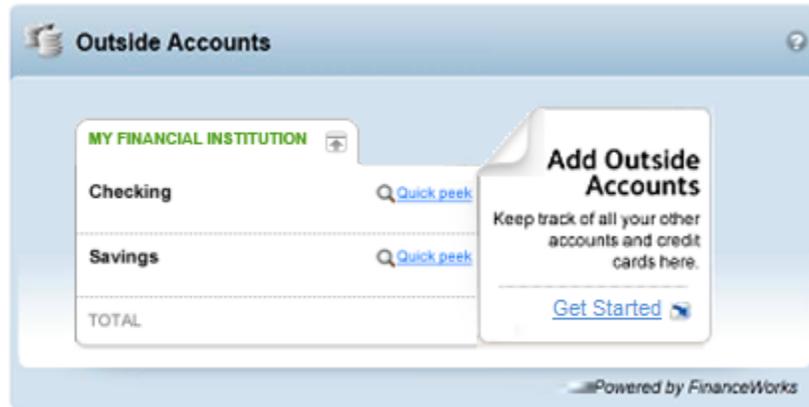
How long does it take for transfers to display?

Transfers made on the Online Banking Home Page will display quickly in the **My Accounts** list and the Account History Page transactions list if it's supported. This means that we will automatically refresh the page (to get new account balances) once a user closes the transfers success window.

How do I add outside accounts?

Adding outside accounts if you are not enrolled in FinanceWorks

If you are not a FinanceWorks user, you will see the promotional spot in the **Outside Accounts** module, as shown below. Just click the **Get Started** link to open the FinanceWorks enrollment page, then follow the onscreen instructions to sign up for free. See the details for adding your outside accounts below.



Click the 'Get Started' link to start adding your outside accounts.

Adding outside accounts for a FinanceWorks user that has no accounts added yet

Once you have signed up for FinanceWorks, you can start adding your outside accounts (checking, savings, investments, etc.) so they will be available within FinanceWorks and the **Outside Accounts** module on the Online Banking Home Page. Within FinanceWorks, outside accounts can be added on the **Overview** page.

To begin adding outside accounts from the Online Banking Home Page, click the **Add Outside Accounts** link in the Outside Accounts module to directly access the **Financial Institution Search** page in FinanceWorks. Start typing the financial institution name or account name in the field provided, as shown below. Matching names will automatically display below the entry field, so just click on the name you want to select it.

Clicking on the account name opens a new window where you will enter your User ID and Password. This enables FinanceWorks to automatically access your account data and display it in the **Accounts** column, as well as the **Outside Accounts** module on the Online Banking Home Page. Simply follow the on-screen instructions to add each bank or account.

NOTE: You only have to enter your account login information once for everything you set up, except for a Wells Fargo account. You will have to enter your Wells Fargo login credentials every time you access FinanceWorks.



Click here to add your outside accounts.

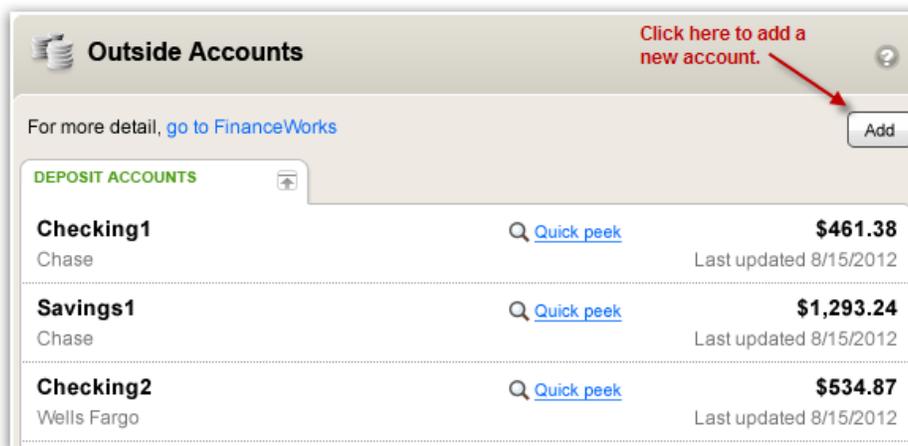
Adding additional accounts in the Outside Accounts module

So what types of financial institutions and accounts can be added? You can add an outside bank, credit union, or investment firm from more than 18,000 financial institutions from across the country. You can also add a variety of accounts: Checking, CD or Certificate Account, Money Market, Savings, Mortgage, Loan, Line of Credit, Taxable Investments and Tax-deferred Investments (that may include securities like stocks, bonds, mutual funds and cash reserves).

The accounts will be organized by financial institution with all available accounts listed for each one, as shown below. There will be a hide/show arrow icon to the right of the financial institution name. Clicking on the arrow icon will open a collapsed group of accounts, or collapse an account set that is open.

When you have added one or more accounts the Outside Accounts module will look more like what you see below. To add an additional financial institution or account, simply click the **Add** button to directly access the **Financial Institution Search** page within FinanceWorks.

Each account will display a "Last updated" date and time below the account balance. If FinanceWorks cannot connect to an account, a warning sign is displayed with the following message, "We cannot connect to this account." Clicking on the **How do I fix this?** link displays specific instructions of how to use the **Go to FinanceWorks** link to remedy the issue there.



How do I pay my bills?

At the top of the right column is the **Make a Payment** section. It looks a bit like a check and can be easily used to schedule a new payment.

Make a Payment

08/20/2012

Pay to
Salem Five Bank

Last paid \$5.00 on 08/08/2012

Pay from: maxCheckingA... *0162

\$ 562.13

Schedule payment

Payments already scheduled

08/01/2012	Cleveland Publi... *8982	\$1,000.00
Total		\$1,000.00

To cancel or edit your payments, or to add new payees, [Go to payments](#)

Use the following steps to schedule a new payment:

1. Click the drop-down button on the **Pay to** field to see all of the payees. (i.e., all of the payees you already have set up in Bill Pay)
2. Click a name on the list to select it. (If a payment has been made to that payee in the last 90 days, it will appear below the payee name)
3. Click the date field and select the payment date from the calendar. When the calendar closes the date will be automatically entered into the field. (Dates in the past, weekends and bank holidays cannot be selected)
4. Enter a dollar amount in the \$ amount field and click the **Schedule payment** button
5. Review the confirmation message to make sure everything is correct
6. Click the **Yes** button to complete the payment
7. A success message and the scheduled payment will appear in the Payments already scheduled list. (The Payments already scheduled list displays all payments that have been scheduled but have not yet been sent)

NOTE: If for any reason the payment cannot be scheduled, an error message will display and tell you what to do next.

If you are not yet set up for bill pay, the **Make a Payment** task area will display a message encouraging you to start paying your bills online. Clicking the **Go to Payments** link will take you to the Bill Pay start page.

Why did I get a payment reminder for a bill I already paid using Make a Payment?

We are experiencing a temporary communication issue with the main Bill Payment system meaning it does not recognize payments made through **Make a Payment** on the Online Banking Home Page. You may have even received an email reminder to pay the same eBill that you just paid using Make a Payment. Please go to the main Bill Pay system and file that eBill to resolve the issue.

How do I use the Rewards program offers?

If an account is eligible for Rewards program and offers are available for that account, you may find offers in your transactions list. If there is an offer attached to a particular transaction, the offer will appear on the second line of the transaction details, as shown below.

The yellow section in the transaction history example below shows a “New Offer” that has not been added to your card.

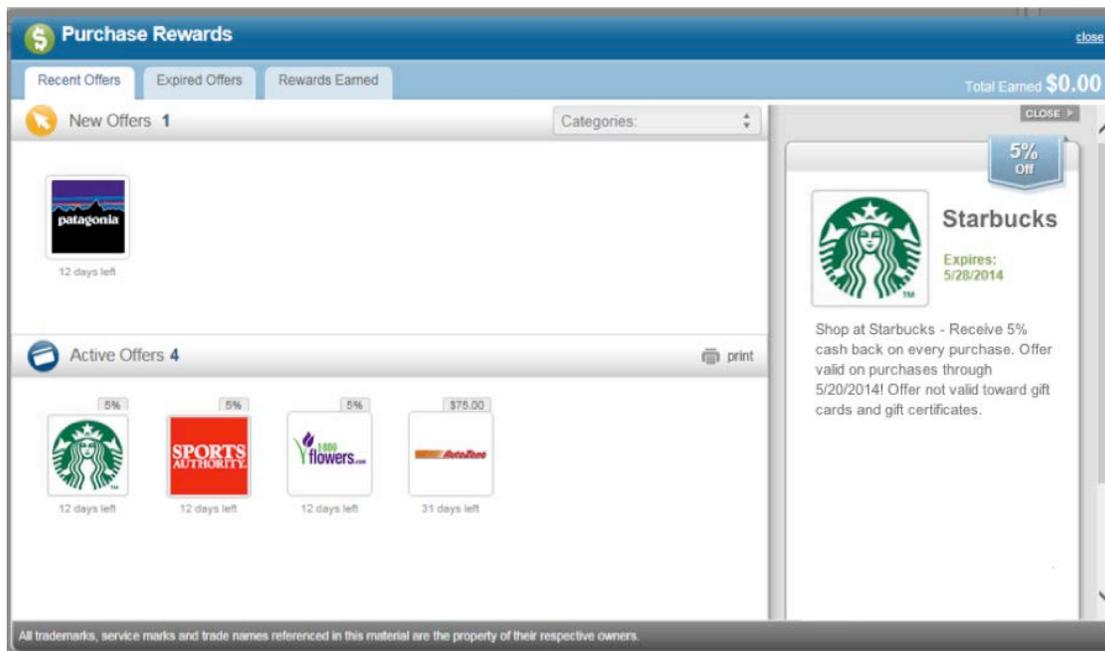
Date	Description	Deposit	Withdrawal	Balance
01/16	Cost Plus Imports		\$150.00	\$216.00
01/15	ATM Withdrawal		\$100.00	\$366.00
01/14	The Build Depot		\$15.92	\$466.00
<div style="background-color: #e6f2ff; padding: 5px; border: 1px solid #0056b3;"> Ready to Use! Earn rewards at The Build Depot! </div>				
01/13	Deposit	\$305.84		\$481.92
01/12	Check #803		\$20.00	\$176.08
01/10	Starbucks		\$8.52	\$196.08
<div style="background-color: #fff9c4; padding: 5px; border: 1px solid #ffc107;"> New Offer! Earn rewards at Starbucks! </div>				
01/09	Burger Joint		\$18.00	\$210.00
<div style="background-color: #e6ffe6; padding: 5px; border: 1px solid #4caf50;"> Cash Back Earned! Earned the rewards at Burger Joint </div>				

Activating an offer When you click on the yellow section, the offer will expand and automatically add the offer to the debit card associated with the account, as shown below. Then when you shop at the sponsoring merchant and use that debit card to pay for the transaction, you earn the reward.

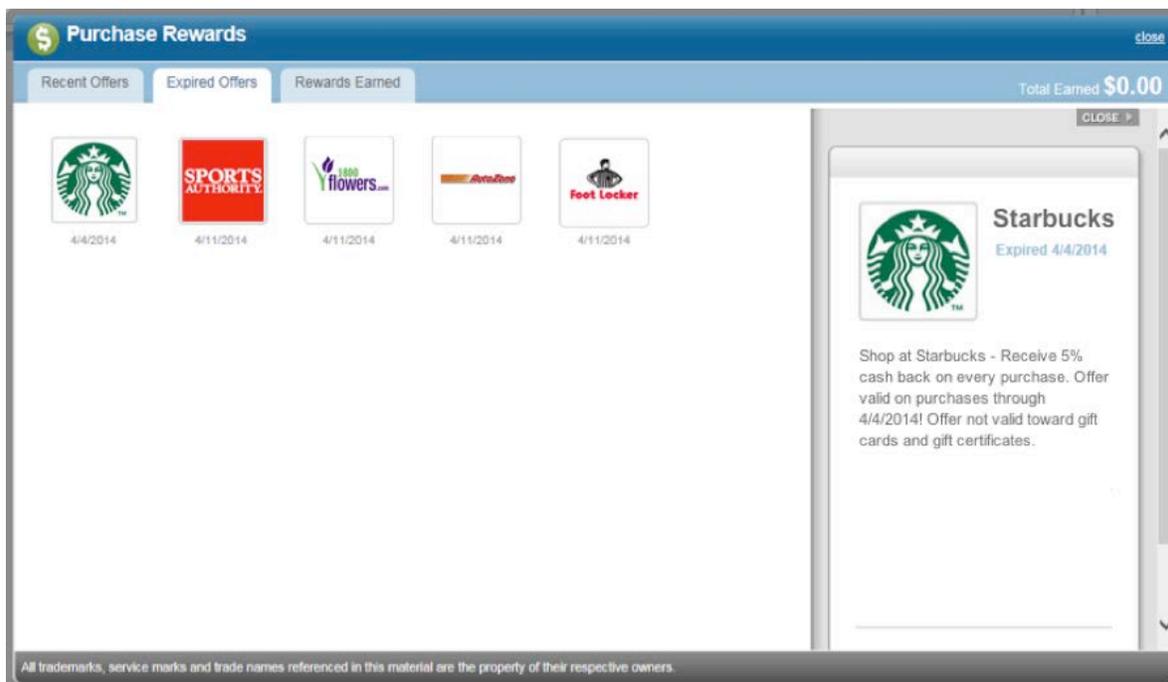
You can also read the full offer details there on the page or click the **View All Offers** icon to go to your Rewards Summary page.

How do I use the Rewards program summary page?

You'll notice right away that the summary page is arranged in three tabs: Recent Offers, Expired Offers and Rewards Earned. You'll find a list of every new and active offer for that account in the **Recent Offers** tab with the most recent arrivals at the top of the list. Clicking on a Merchant Logo puts the offer on your debit card.



You can review all of the offers that have expired in the **Expired Offers** tab. Clicking on a Merchant Logo shows the complete offer details.

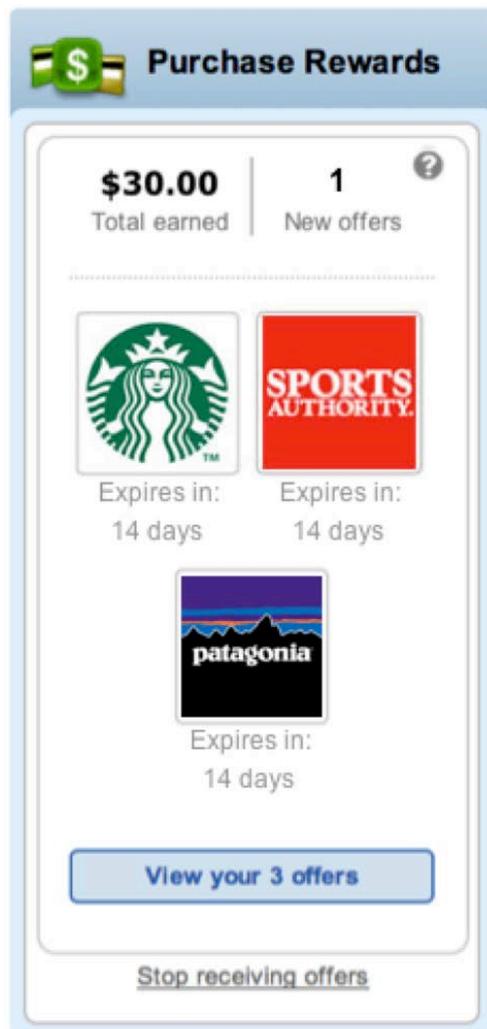


You can also see how much you have earned in the **Rewards Earned** tab. These redeemed offers are arranged by month. This is how it works, if you make a qualifying purchase with your debit card in April, it will be shown in the Rewards Earned column as being deposited into your account at the end of May.

Opting Out of the Rewards Program

If you decide that you want to opt out of the Rewards program for a specific account, just click the **Stop receiving all offers** link near the bottom of the page and click **Yes** in the resulting popup to confirm that you no longer wish

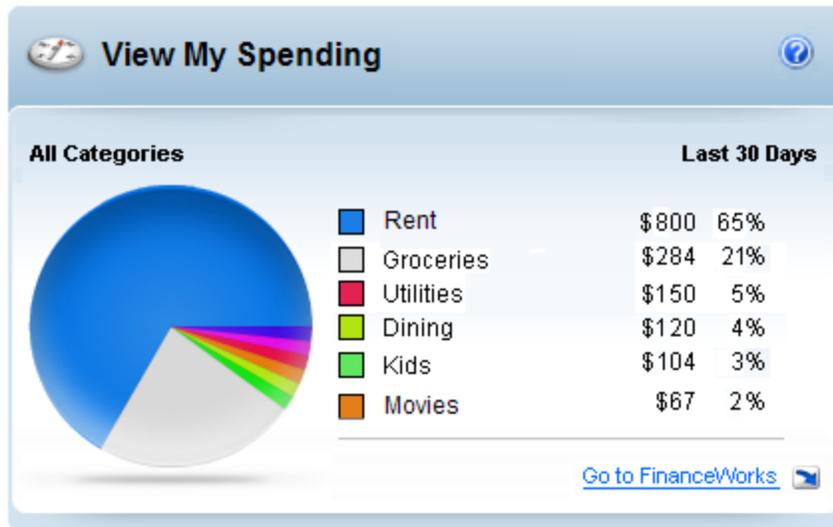
to receive offers for that account. **NOTE:** To start seeing offers again, click the **Get Started** link at any time in the Rewards module to opt back in to the Rewards program.



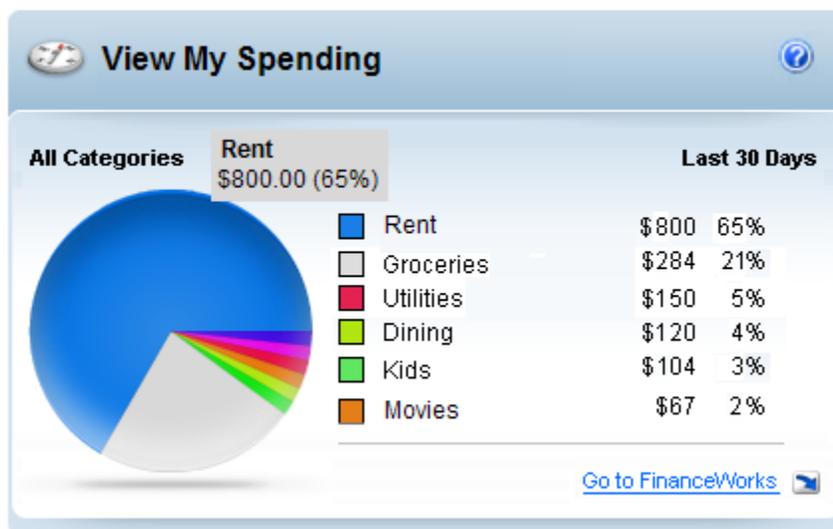
Where can I check my spending?

If you are a FinanceWorks user, you will see the familiar pie chart in the **View My Spending** section. The pie chart is created with your transaction data that comes directly from FinanceWorks. It shows your spending over the past 30 days and each spending category that you have used is represented by a slice of the pie.

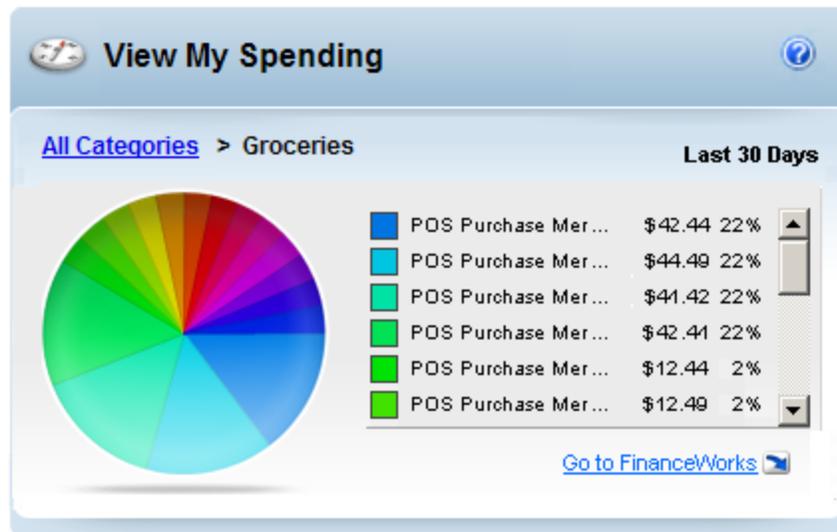
The pie slice categories are listed in a legend next to the chart and show the total value and percentage of the total amount. Please be aware that only Personal spending categories – and NOT those categorized as Business expenses – will appear in the spending chart.



Resting or hovering your mouse over one of the pie slices, displays the category name, total amount and percentage in a pop-up, as seen below.



Now click the slice to refresh the chart and show the transactions that make up that category as pie slices and legend information. When you want to see all the main categories again, just click the **All Categories** link above the chart.



If you are not yet a FinanceWorks user, instead of the spending pie chart you will see a message encouraging you to sign up. Just click the **Go to FinanceWorks** link or icon to get started, if it is available.

Why are some transactions on My Accounts list not in the spending chart?

The transactions shown in the spending chart are collected every night from your different accounts by FinanceWorks. But in some cases it may take a day or two for transactions to appear in the chart. FinanceWorks may not be able to get the transactions from one or more of your accounts (e.g., if an account is offline and doesn't respond). In those cases, FinanceWorks won't be able to retrieve transactions from that account until the error is fixed.

Hint: If you would like to ensure that all available transactions are displaying in the pie chart, click on the **Go to FinanceWorks** link at the bottom of the **View My Spending** section. Once in FinanceWorks, click the **Refresh** button in the upper left part of the page to download your latest transactions. Once the page reloads, your latest transactions should be included in the chart.

Where can I find my detailed account history?

Just click the account name link that you want to open the Account History Page. The page will open with transaction details for your default date range. Or you can click on the **Go to account history** link in the Quick Peek window to directly access the Account History Page.

My Accounts		
DEPOSIT ACCOUNTS		
1-Checking1 Checking *4567	Quick peek	\$2,000.00
1-Checking3 Checking *6789	Quick peek	\$200,000.00 **Available \$133,318.90
1-My Second Checking Checking *5678	Quick peek	\$175,878.90 **Available \$170,313.89
0-Savings1 Savings *3456	Quick peek	\$1,000,090.90 **Available \$1,909,998.90
2-Money Market1 Money Market *5678	Quick peek	\$3,000.00 **Available \$2,250.00

Click here to open the Account History Page

Where can I find my full account number?

If we do not mask account numbers, you can go to the account you want and click the account name link to open the Account History Page. Click the **See account details** link in the account summary window in the upper right-hand part of the screen. If it's available and not masked, your full account number will be listed with other relevant account details.

When you are finished just click the **Hide account details** link to collapse the extra information. (**NOTE:** Your account number can also be found at the bottom of a physical check. It's the last 7-10 numbers on the right side.)

Balance	\$1,800.09
Available	\$1,800.09
See account details	
Balance	\$1,800.09
Available	\$1,800.09
Type	Checking
Number	112233456789
YTD interest	\$0.00
2010 interest	\$0.00
Hide account details	

Where can I see my check images?

First go to the My Accounts area and find the account you're looking for. Click the account name link for that account to open the Account History Page. The check will display as a link, typically with the check number. Simply click the link to view images of the front and back of the check. Click the **Close** button at the bottom of the window when you are finished.

How do I print my transactions and check images?

First go to the My Accounts area and find the account you're looking for. Click the account name link for that account to open the Account History Page.

Print Transactions: Make sure the date range is what you want (e.g., 30 days) or select a different date range using the **Change** drop-down list. Click the **Print** icon or link to open a separate window showing the transactions in a printer friendly format. Select a printer, if needed, and click the **Print** button to send the transaction list to the printer.

Print Check Images: In the Account History Page, open the account that you want and then click the check link that you want to print. With the check images displayed, click the **Print** icon or link. Select a printer, if needed, then click the **Print** button to send the check images to the printer.

How do I create or change nicknames for my accounts?

If available, it's very easy to do:

1. Click **My Settings** at the top navigation within Online Banking.
2. Click the **Rename & Hide your accounts** link (the name of the link may vary) in the Other settings section.
3. Find the account you want and type the new name in the **Rename Account** field.
4. Repeat this for each account that you want to change.
5. When finished, click the **Done** button.
6. You should see your account nicknames the next time you log in to Online Banking.

NOTE: These changes can take up to five minutes or more to take effect.

How do I change the order of my accounts?

Your account categories have been set up to automatically display in a certain order: Checking, Savings, Money Market, Certificate of Deposit or Certificate Account, Mortgage Loans, etc. However, if you happen to have multiple accounts within a given category (e.g., two or more savings accounts), you can change the display order of those accounts.

The account names or nicknames within a category appear in alphabetical order, so you can change the account nicknames so the accounts display in the order you want, e.g., My Savings Account will display before zAdvantage Savings Acct because of the added 'z'



My Accounts



DEPOSIT ACCOUNTS

Make a transfer

ADVANTAGE PLUS CHECKING

[QuickPeek](#)

\$1,774.50

ADVANTAGE PLUS CHECKING 1

** Available \$1,774.50

MY SAVINGS ACCOUNT

[QuickPeek](#)

\$928.97

ADVANTAGE PLUS SAVINGS 1

** Available \$923.97

zADVANTAGE SAVINGS ACCT

[QuickPeek](#)

\$331.69

ADVANTAGE PLUS SAVINGS 2

** Available \$331.69