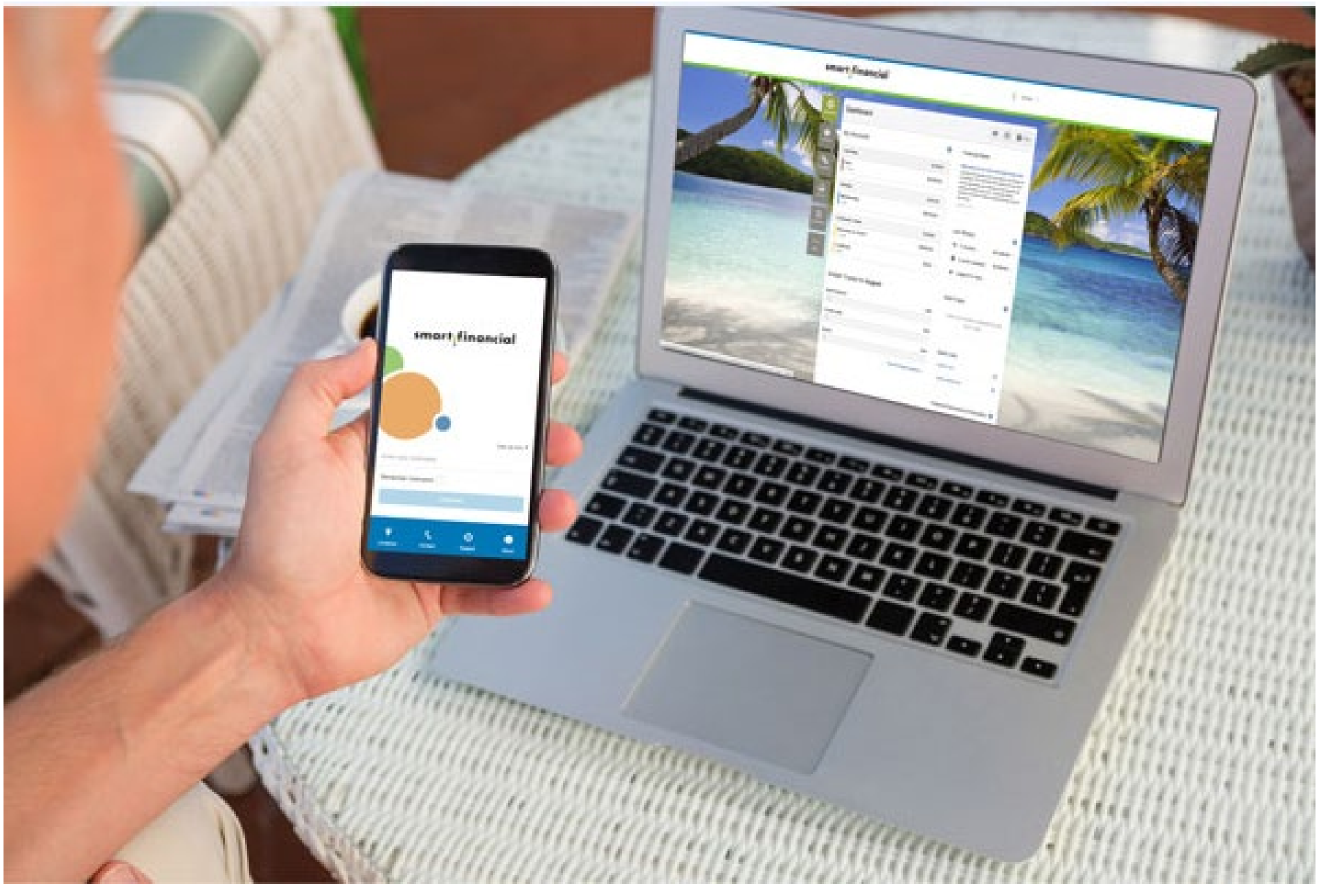
smart financial



Online Banking

User Guide

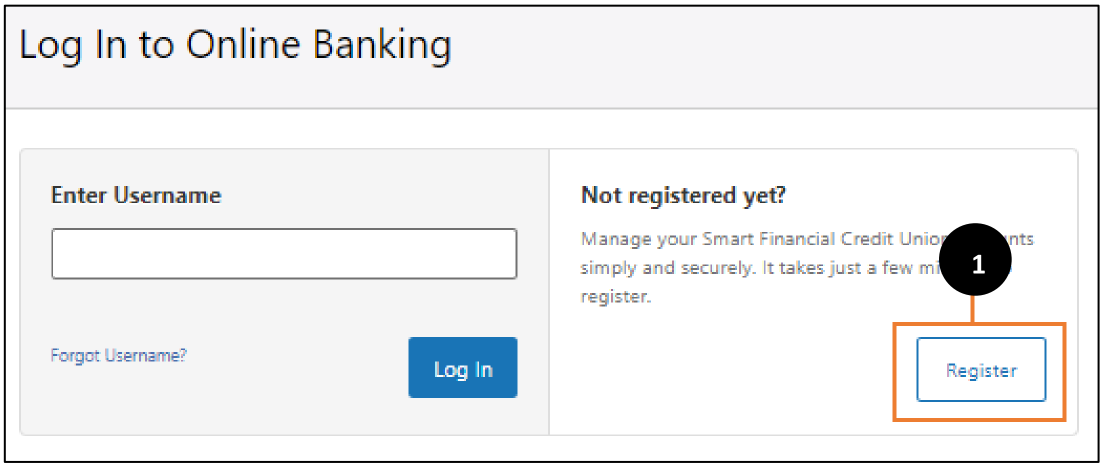
Contents

Getting Started

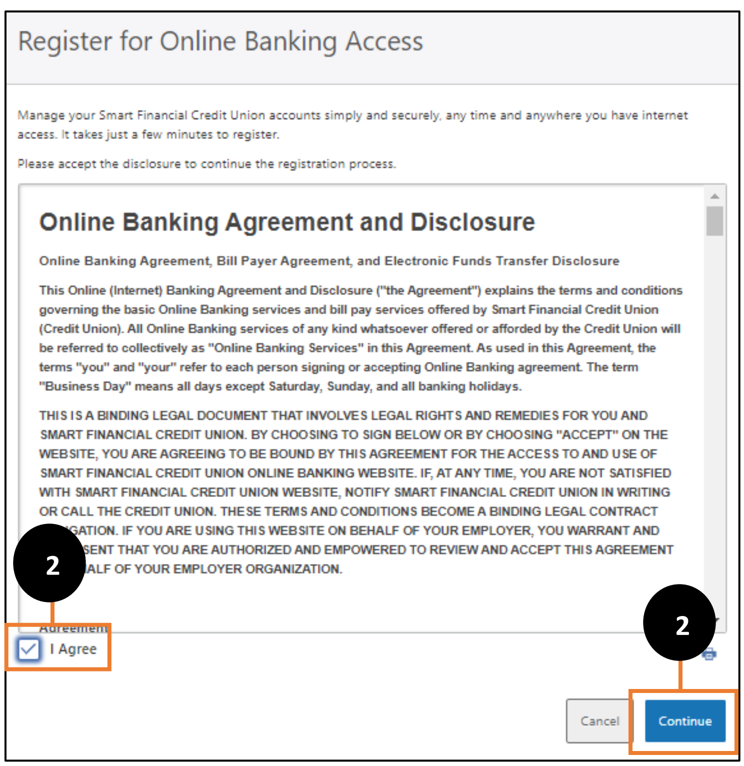
New User Enrollment

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

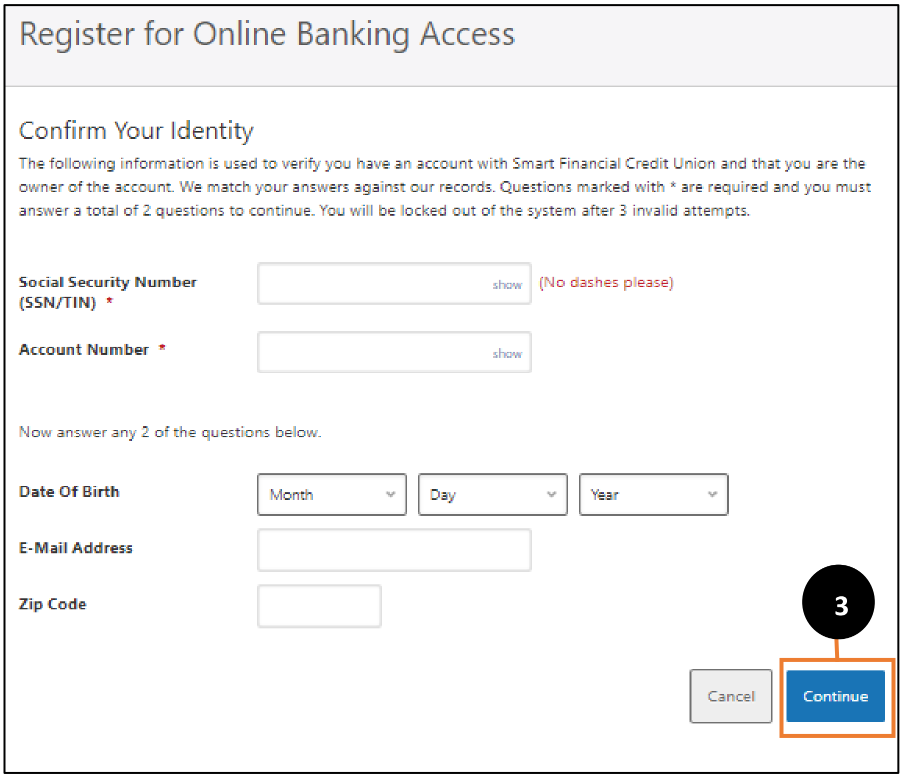
1. Go to online.smartcu.org and click "Register".



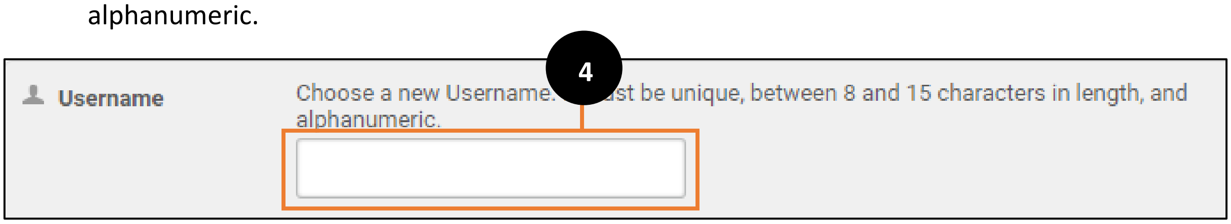
2. Review the Online Banking Agreement and Disclosure. Check the box next to "I Agree" and click the Continue button.



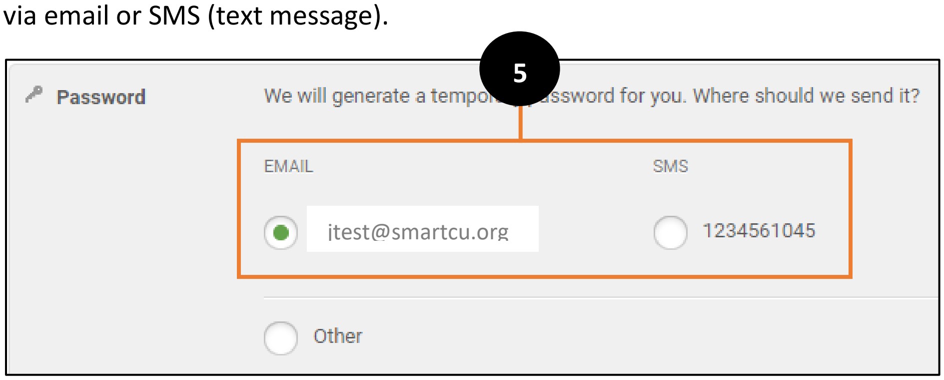
3. Enter the required information to Register for Online Banking Access and click the Continue button.



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

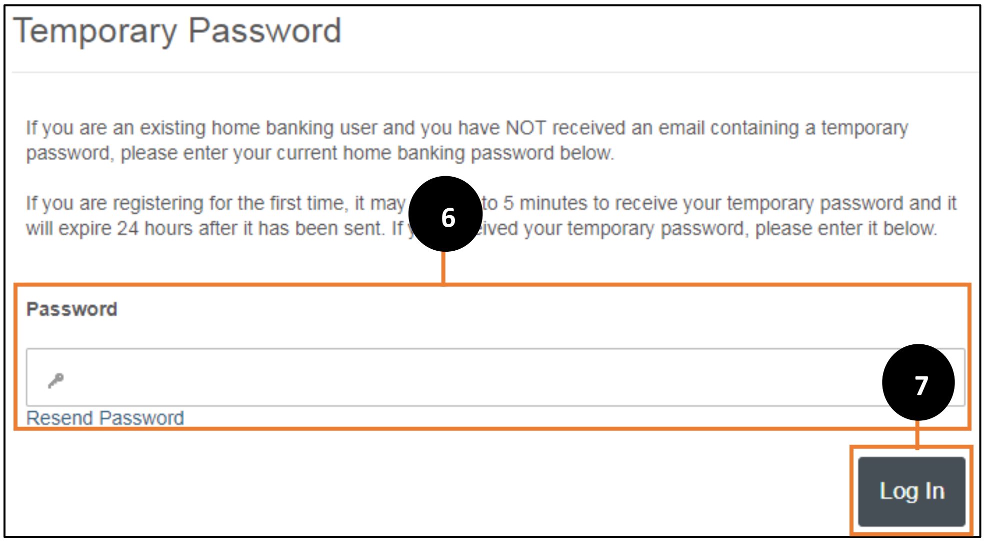


5. We will generate a Temporary Password and send it to you. You will have the option to have it sent via email or SMS (text message).



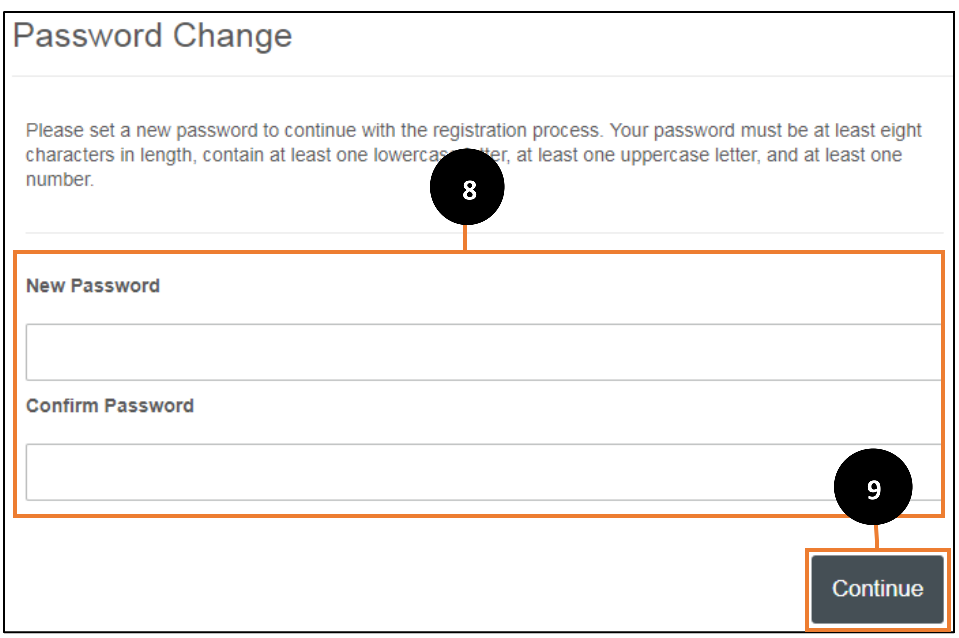
6. **<u>The temporary password will expire 24 hours after it has been sent. When you receive the temporary password, enter it in the Password field.</u>**

7. Click the Log In button.

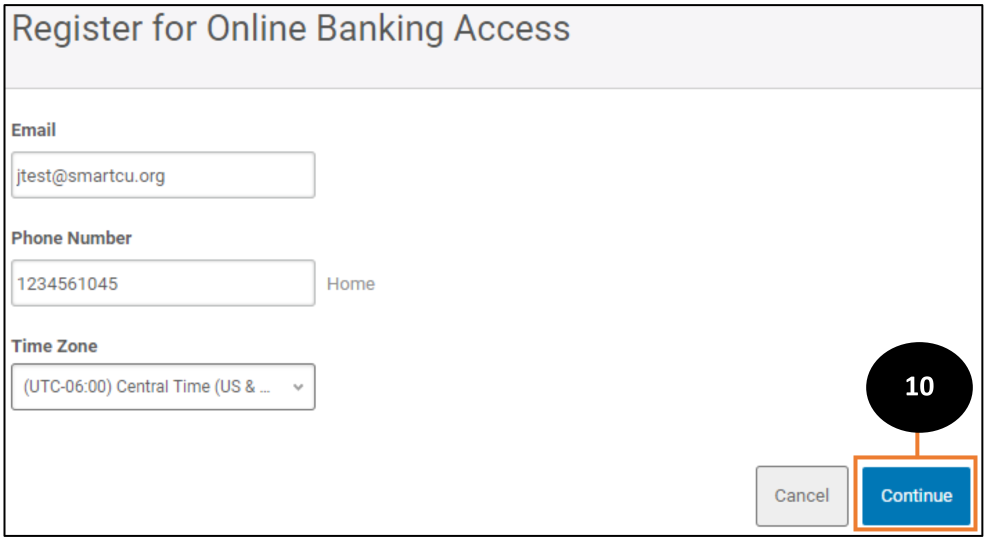


8. Select a New Password to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.

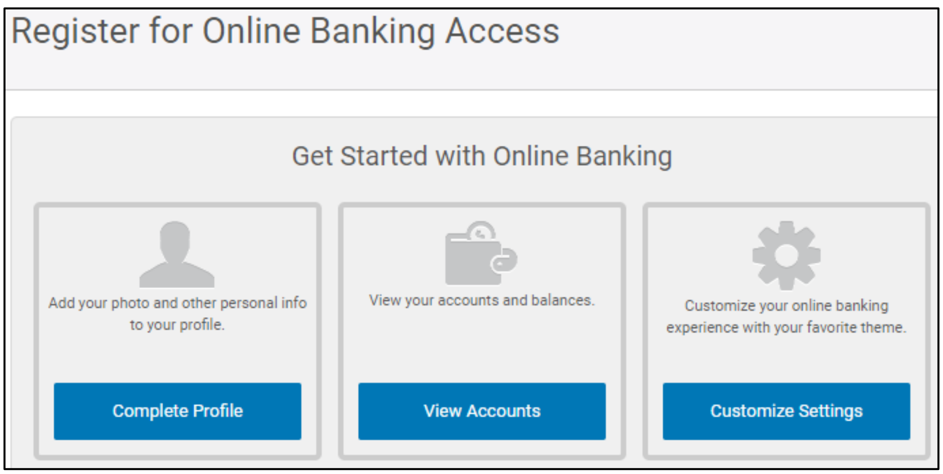
9. Click the Continue button.



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



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

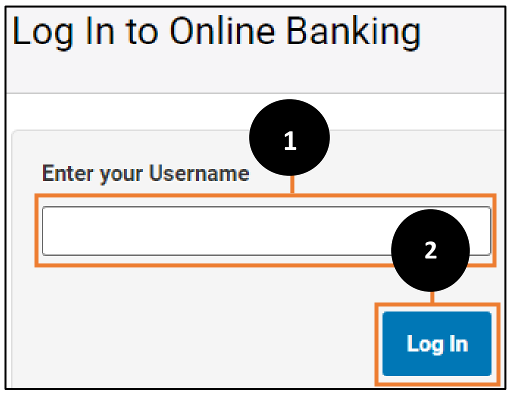


12. You have successfully registered for Online Banking! If you have any questions or concerns, call Member Services at 713.850.1600.

Logging In

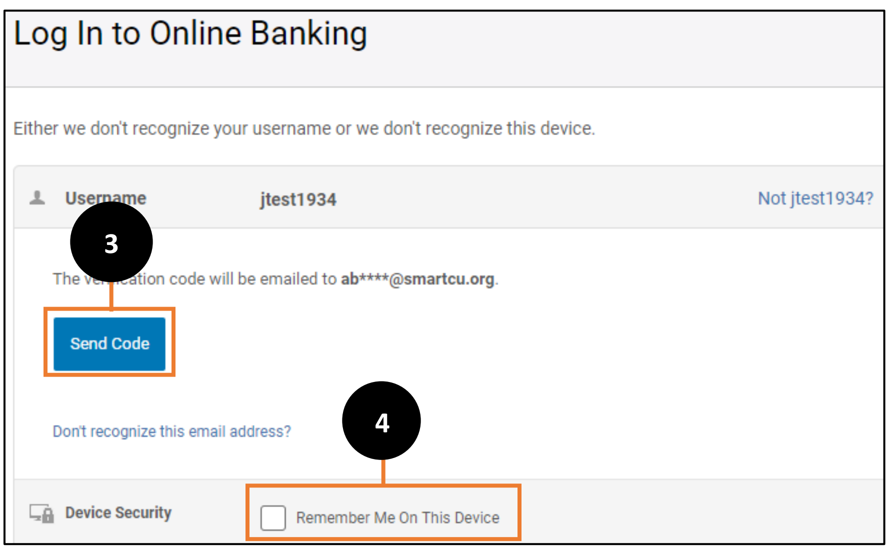
If you are already registered for Online Banking you are able to log in using your Username and Password. If you are logging in to a device that you don't normally use, or that hasn't been registered, you will have to request a verification code. The verification code can be received by email or SMS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

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

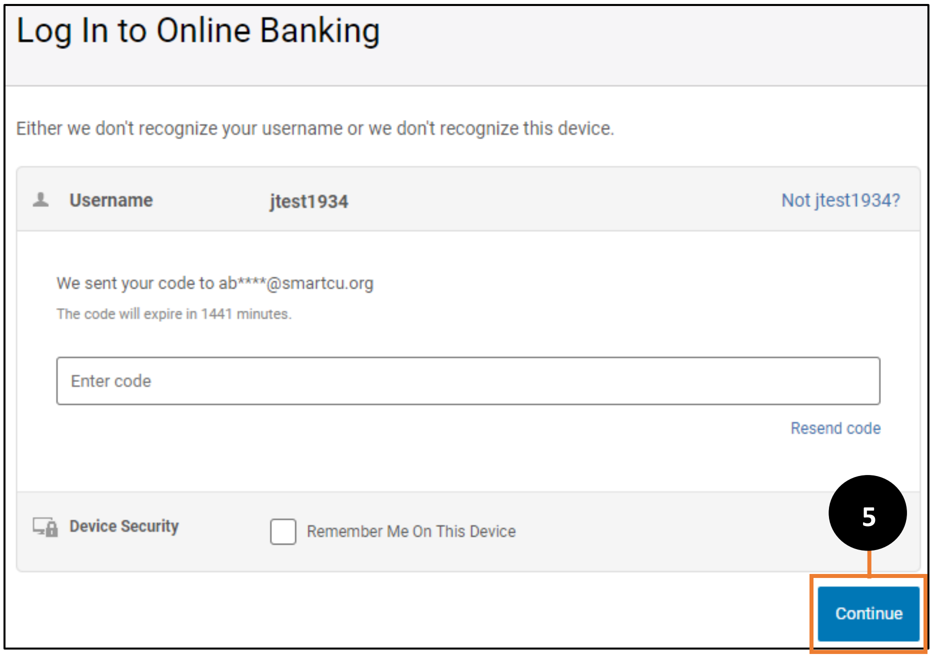


3. Select how you would like to receive the verification code and click Send Code.

4. Clicking the box next to Remember Me On This Device will allow you to log in without having a verification code sent to you. You should only select this option for personal devices.



5. Enter the verification code and select Continue.



6. Enter your Password and click Log In.

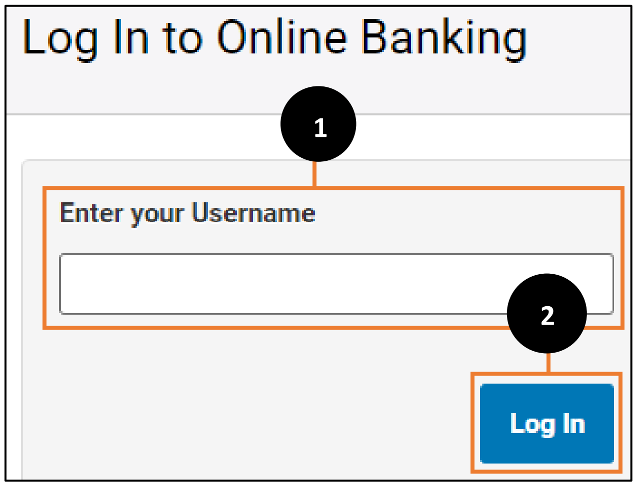
7. You have successfully logged in to Online Banking! If you have any questions or concerns, call Member Services at 713.850.1600.

Resetting a Forgotten Password

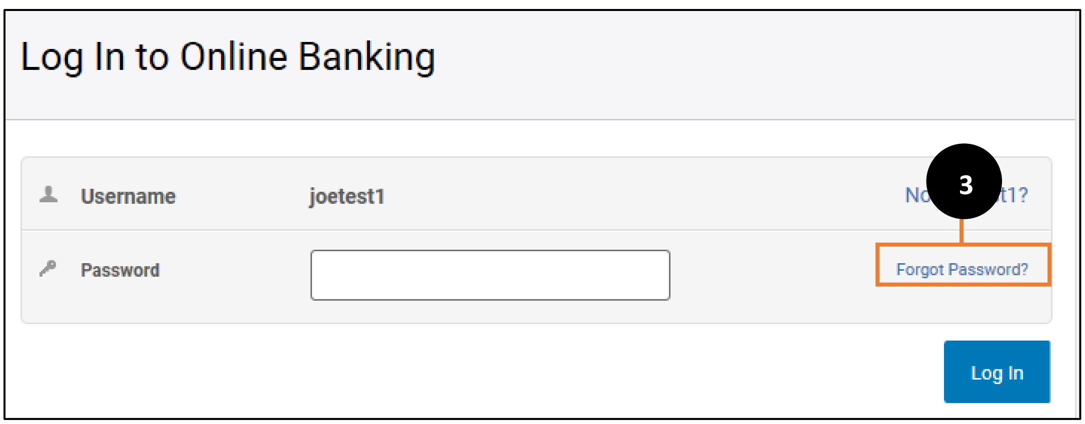
If you have forgotten your password there is a self-service feature within the online banking platform that allows you to re-set your password without calling Member Services or visiting a branch!

1. Enter your Username at the main login screen.

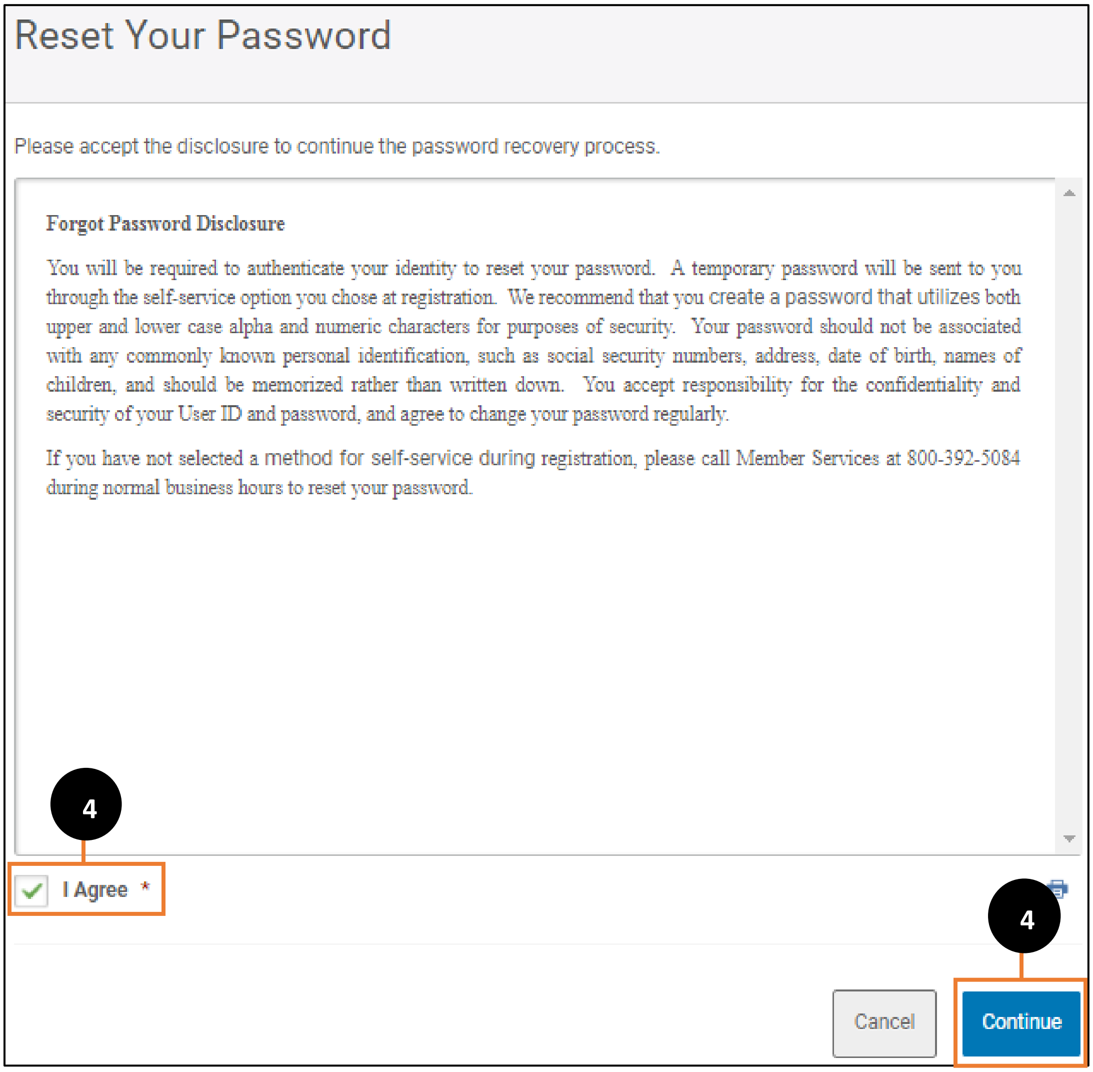
2. Click Log In.



3. Click Forgot Password?

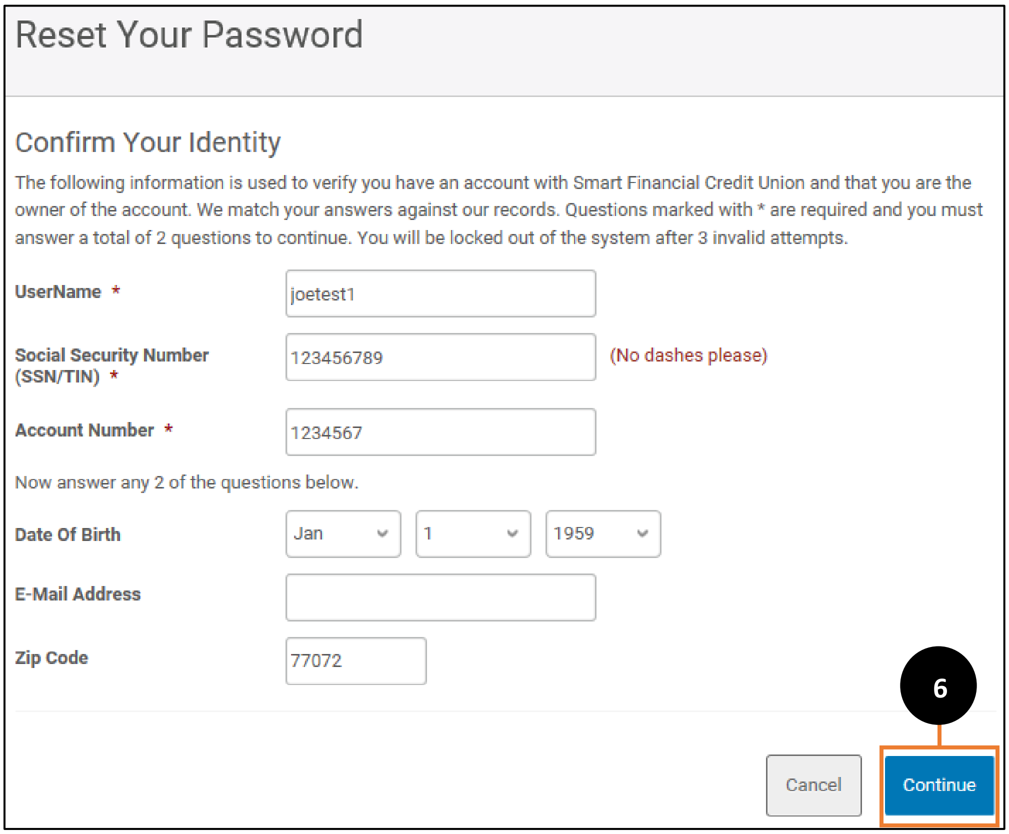


4. Review the Online Banking Agreement and Disclosure. Check the box next to "I Agree" and click the Continue button.



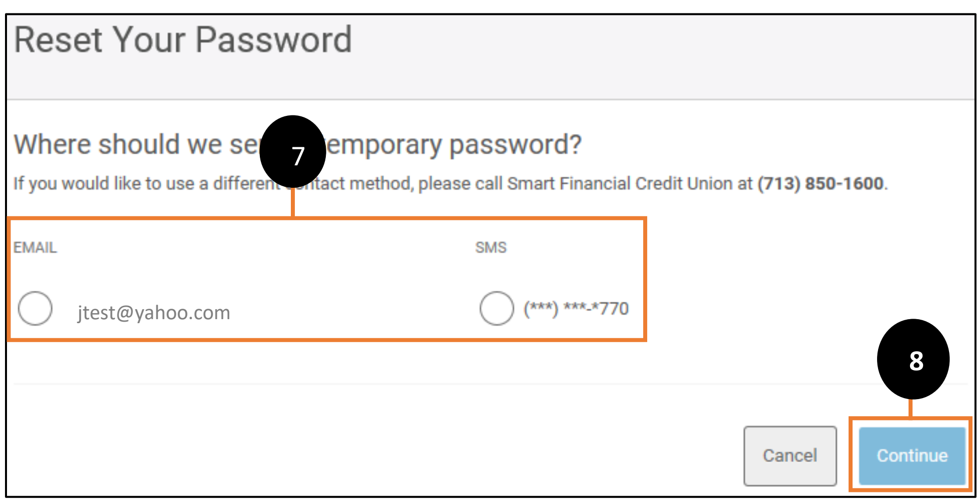
5. Enter required information to Confirm Your Identity.

6. Click Continue.



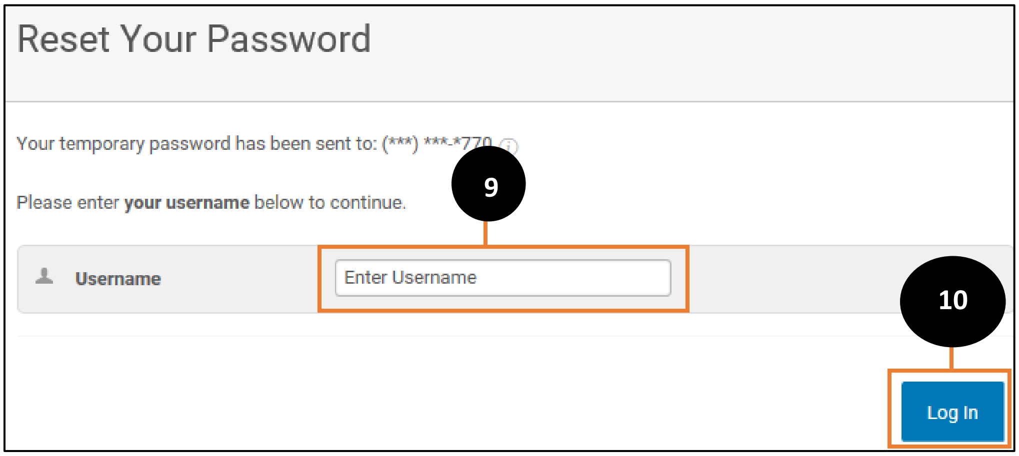
7. Select the contact method to receive your temporary password.

8. Click Continue.



9. Enter your Username.

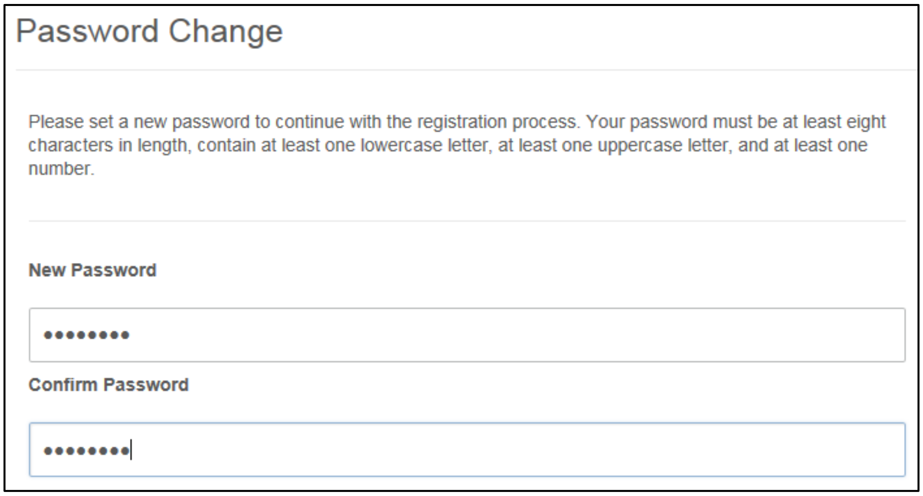
10. Click Log In.



11. Enter the temporary password.

12. Click Log In.

13. Enter a New Password.

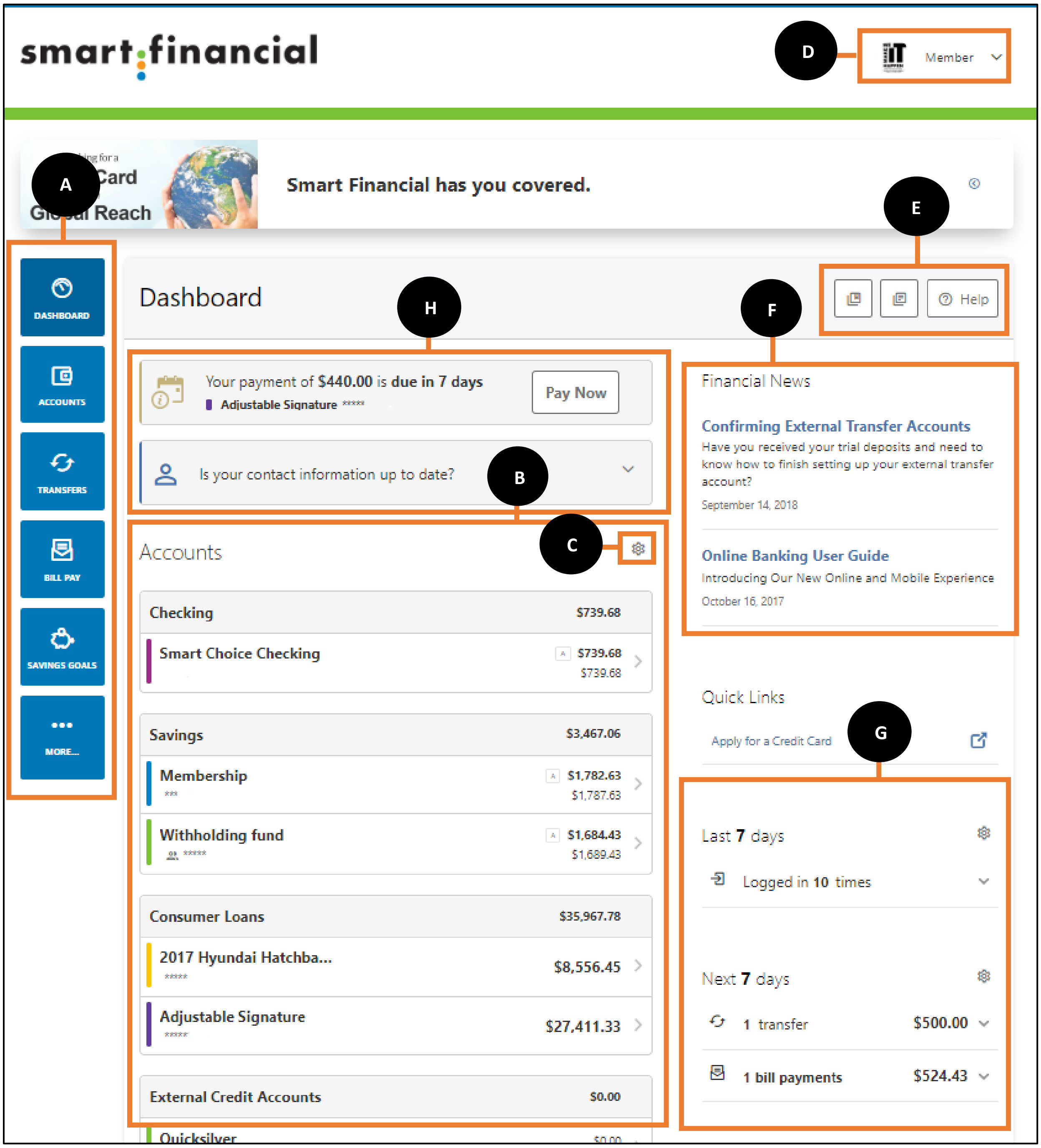


14. You have successfully changed your password! If you have any questions or concerns, call Member Services at 713.850.1600.

Home Page

Home Page Overview

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



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

A. Widgets are available to add to your online banking experience. Select a Widget to start using the functionality of that widget. You can add or remove widgets as needed.

B. The Accounts panel provides balance information about your accounts. Selecting an account will take you to the transaction page where you can view detailed account information. Account available balance is listed first and current balance is listed second.

C. Use Account Dashboard settings to choose which accounts you want to appear in the Accounts Panel. Accounts will not display in the Accounts Panel unless they are checked in the Accounts Dashboard settings. These settings do not affect the way the accounts are displayed in other parts of the application.

D. Access messages, online banking settings, and log out of online banking.

E. Educational articles area available using the icon. Financial news and information are available using the icon. Help is available by using the Help icon.

F. Financial News provides excerpts of important news and updates about Smart Financial. Select an excerpt to view the full contents of the news item.

G. Recent Activity provides information about recent account related activities. Recent activities may include transfers, login activity, and bill payments. You can choose how many days of recent activity and what type of information you would like displayed on your dashboard using the setting icon .

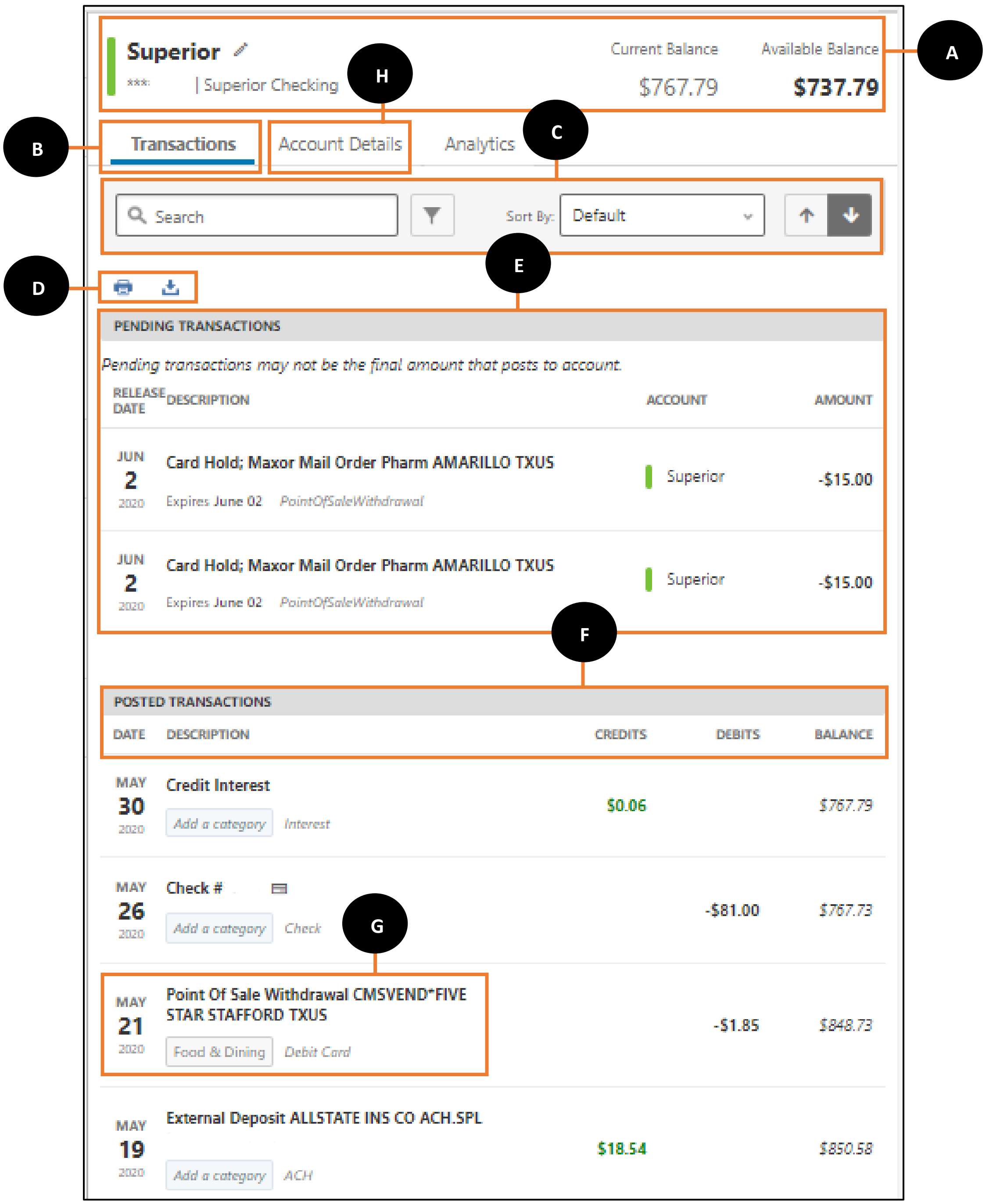
H. Actionable alerts appear above the Accounts panel of the dashboard to let you know when/if an action is needed on the following items:

   a. Confirm Contact Information: Requests that you either confirm or update the contact information on your account. If update is selected, you will be able to update the information directly in the alert.
   b. Payment due soon: The payment due soon alert will present for an approaching due date. Selecting *Pay Now* will navigate you to the Transfers widget. Multiple Due Soon alerts can be presented at one time, one per due date.
   c. Payment past due: Displays past due alerts. Multiple past due actionable alerts can display if multiple payments are past due at the same time.

Accounts Overview

Transaction History

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



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

A. The account type heading is displayed with the current and available balances. The account nickname is also displayed to help identify the account

B. Identifies the information that will show in the panels below.

C. You can search, sort and filter transactions within the account.

D. You can print the transaction list using the icon, or export the transaction list by using the icon.

E. Pending transactions are separated and displayed above posted transactions.

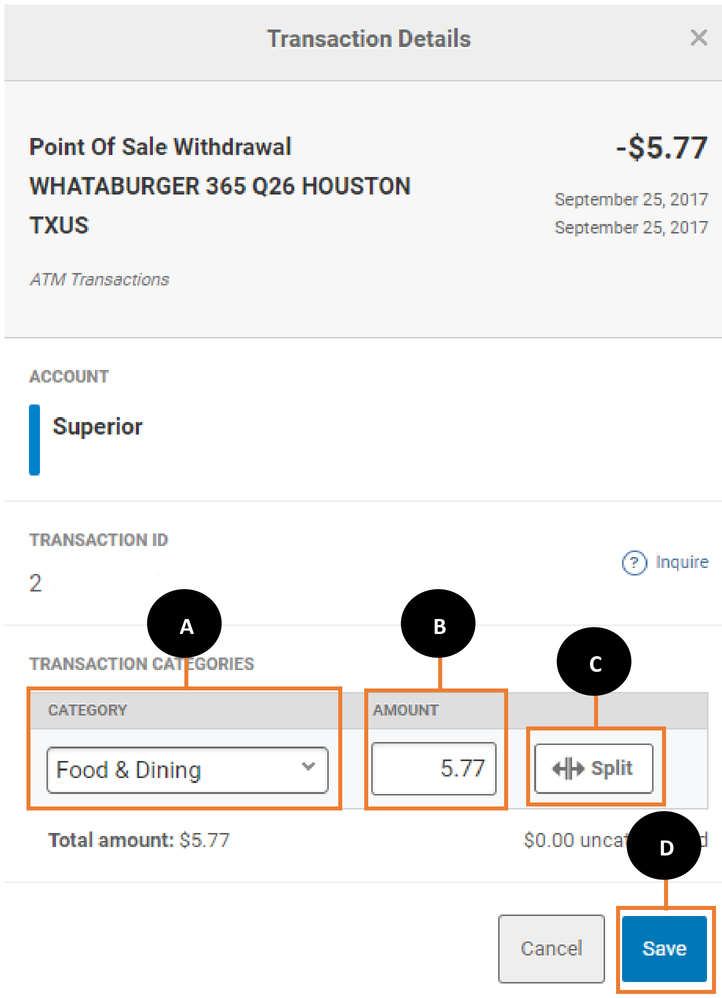
F. Transactions are listed by date and include a transaction description, credit/debit amount, and a running account balance.

G. Click on a transaction to view more details.

H. Account Details shows your full account number, account nickname, and the account ledger balance.

Transaction Details

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



A. Assign a category to the transaction by selecting a category from the drop-down list.

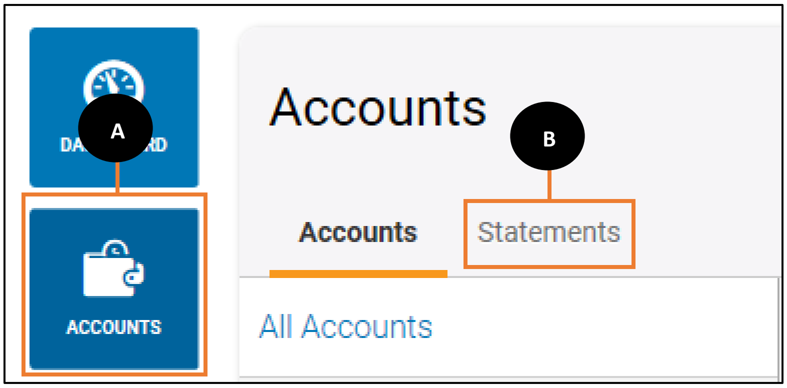
B. The total amount lists the total transaction amount. If you split the transactions, the sum of the total assigned amounts must not exceed the total transaction amount.

C. Assign a transaction to more than one category by selecting the Split button.

D. Click Save to save all changes.

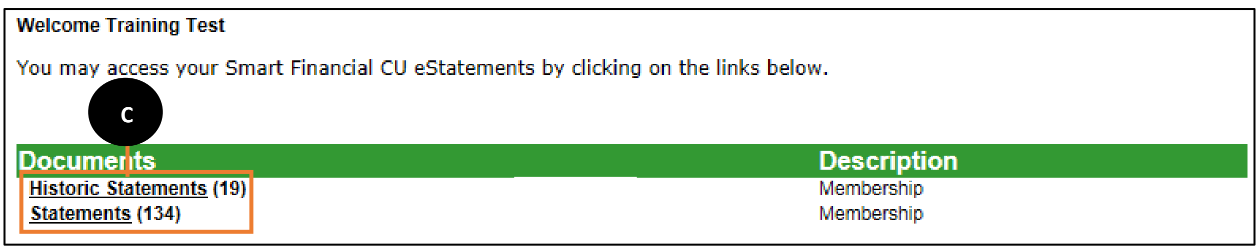
Account Statements

Account statements can be accessed through online banking.



A. Click on the Accounts tab.

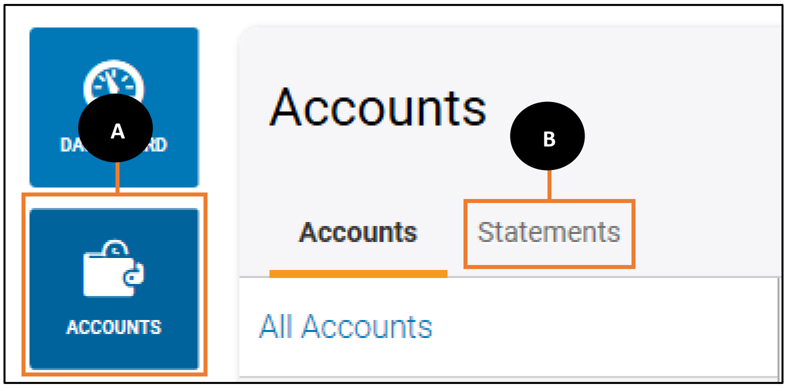
B. Click Statements and a new window will open to access your statements.
Note: Popup blocker needs to be disabled



C. Click on Historic Statements to view older statements. Click on Statements to view your most recent statements.

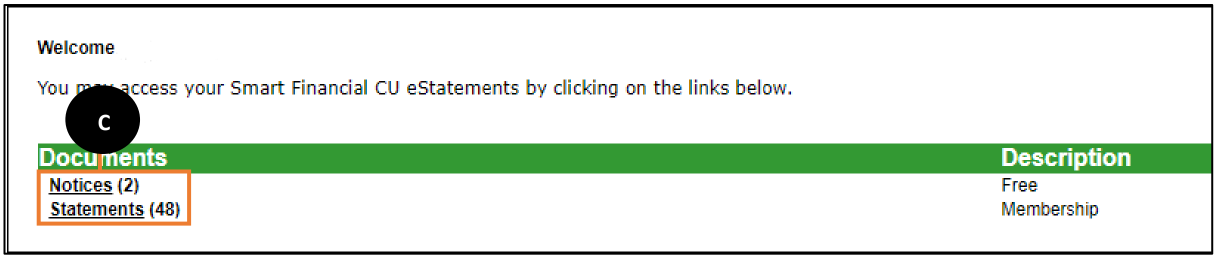
eNotices

eNotices can be accessed through online banking.



A. Click on the Accounts tab.

B. Click Statements and a new window will open to access your eNotices.
Note: Popup blocker needs to be disabled

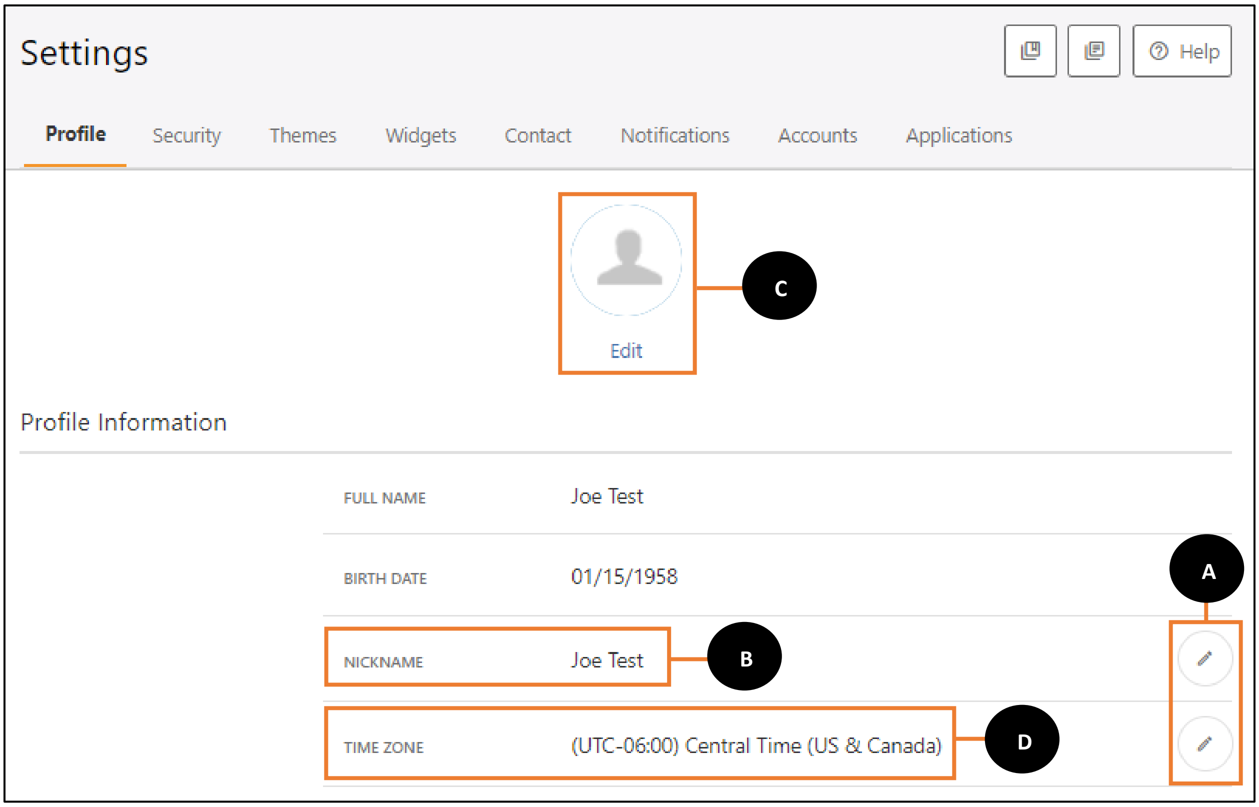


C. Click on Notices to view your latest eNotice. Click on Statements to view your most recent statements.

Settings

Profile Settings

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



A. Select  to expand the section and edit the selected setting

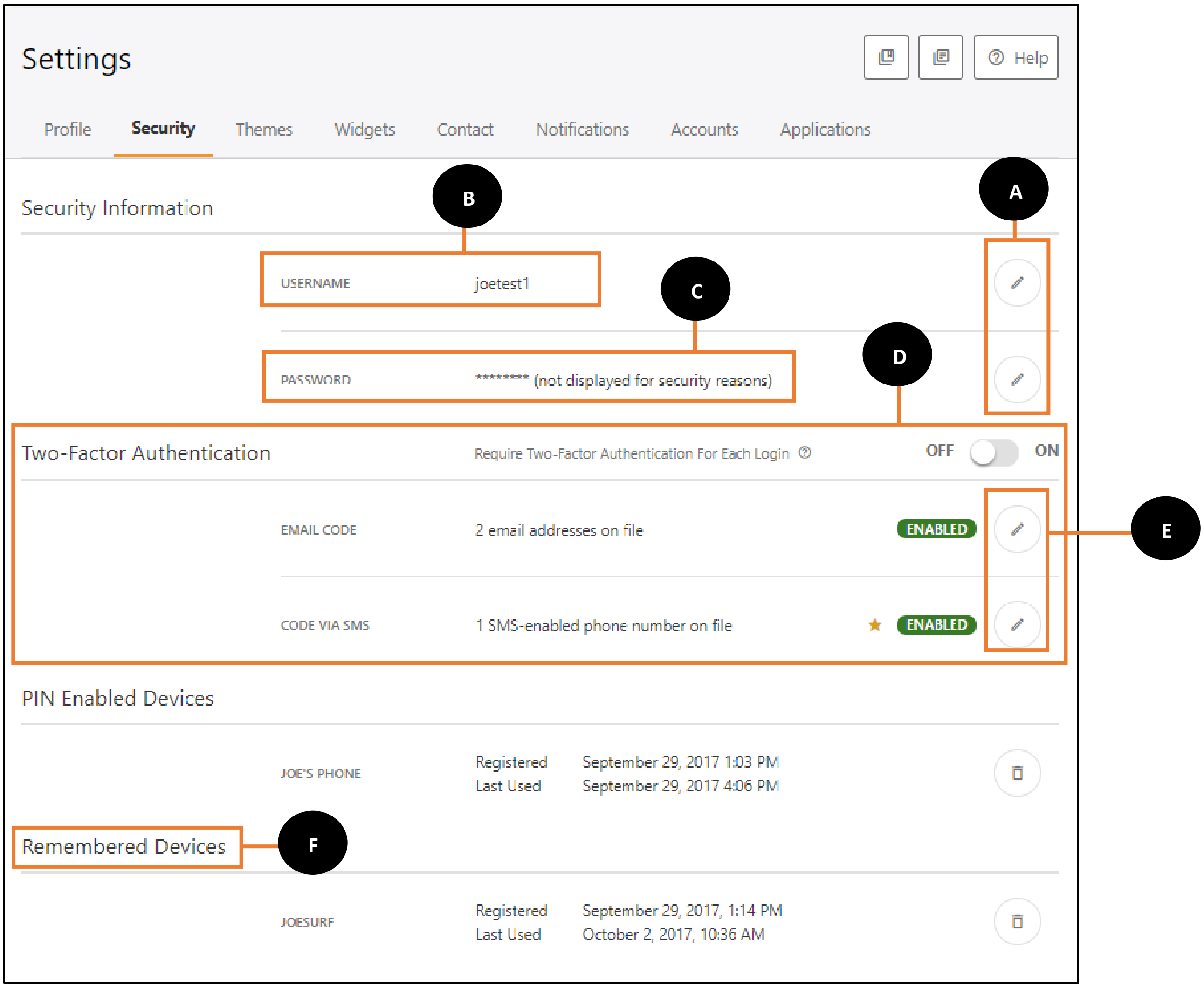
B. The Nickname is displayed at the top of every screen and is used to welcome you to online banking.

C. Upload a Profile Image to personalize your online banking experience.

D. The system uses the Time Zone setting to clearly communicate schedules, execute transfers, send alerts, and execute other events at the proper time.

Security

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



A. Select to expand the section and edit the selected setting.

B. Username is used as a part of the online banking authentication process. You will need to supply your username each time you log in. You are able to change your username by clicking the button.

C. Password is used as part of the online banking authentication process. You will need to supply your password each time you login. You are able to change your password by clicking the button.

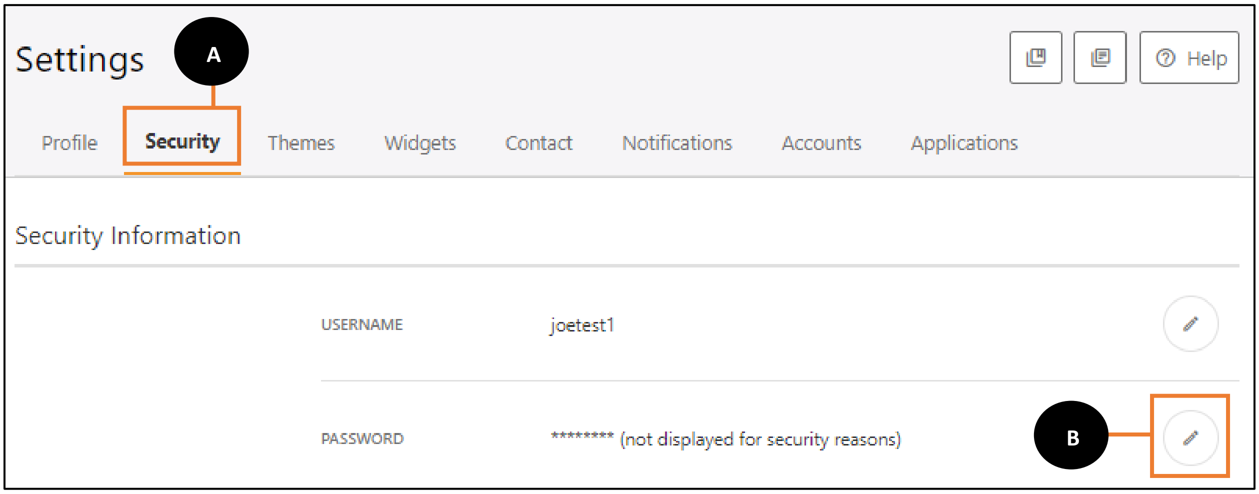
D. Two-Factor Authentication allows you to enable email and text alerts, and set primary contact information.

E. The  button allows you to expand the section and edit settings for the selected item.

F. In the Remembered Devices section, you can see which devices you have authenticated. You can delete any remembered device listing, which will cause Online Banking to use stepped-up authentication the next time the device is used.

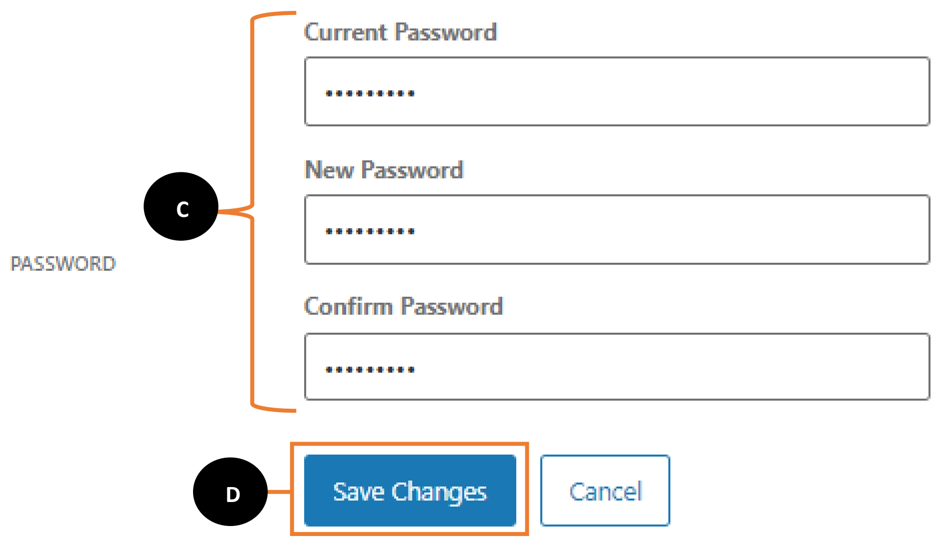
Change Your Password

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



A. Access Security settings

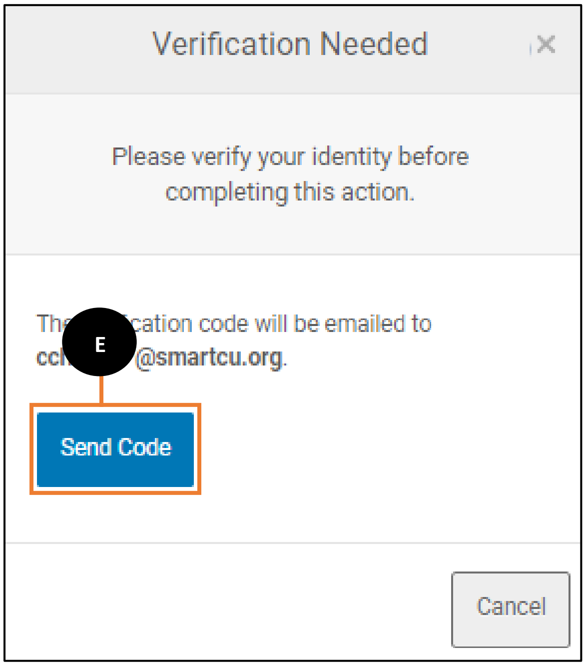
B. Click  next to Password

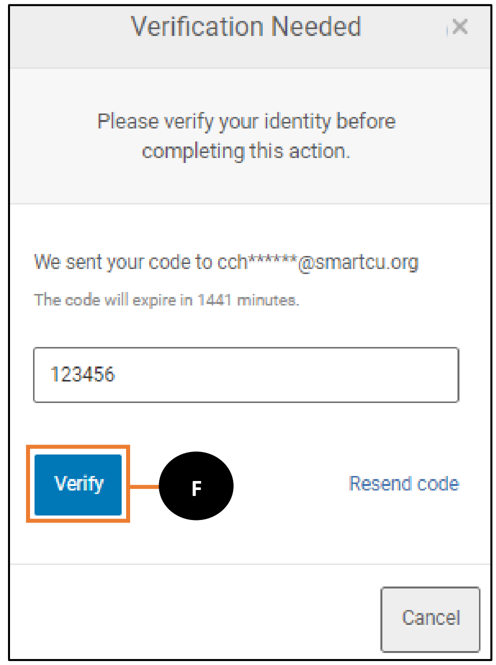


C. Enter Current Password, enter New Password & enter the new password again to Confirm Password

D. Click Save Changes.

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





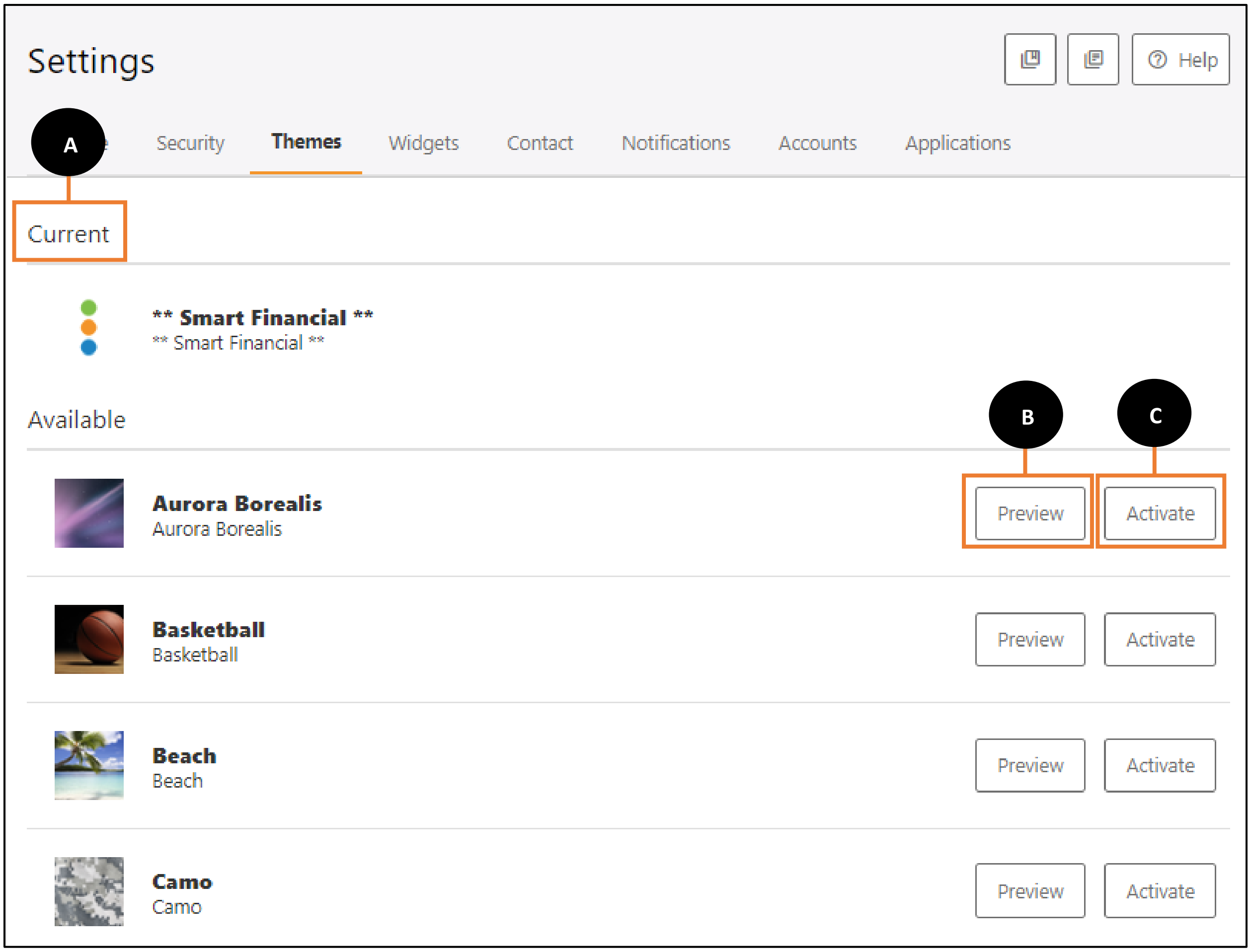
E. Select where you would like the verification code to be sent and click Send Code.

F. Enter the code and click Verify.

G. Once verification has been completed, the password has been changed. Use your new password the next time you log in to online or mobile banking.

Themes

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



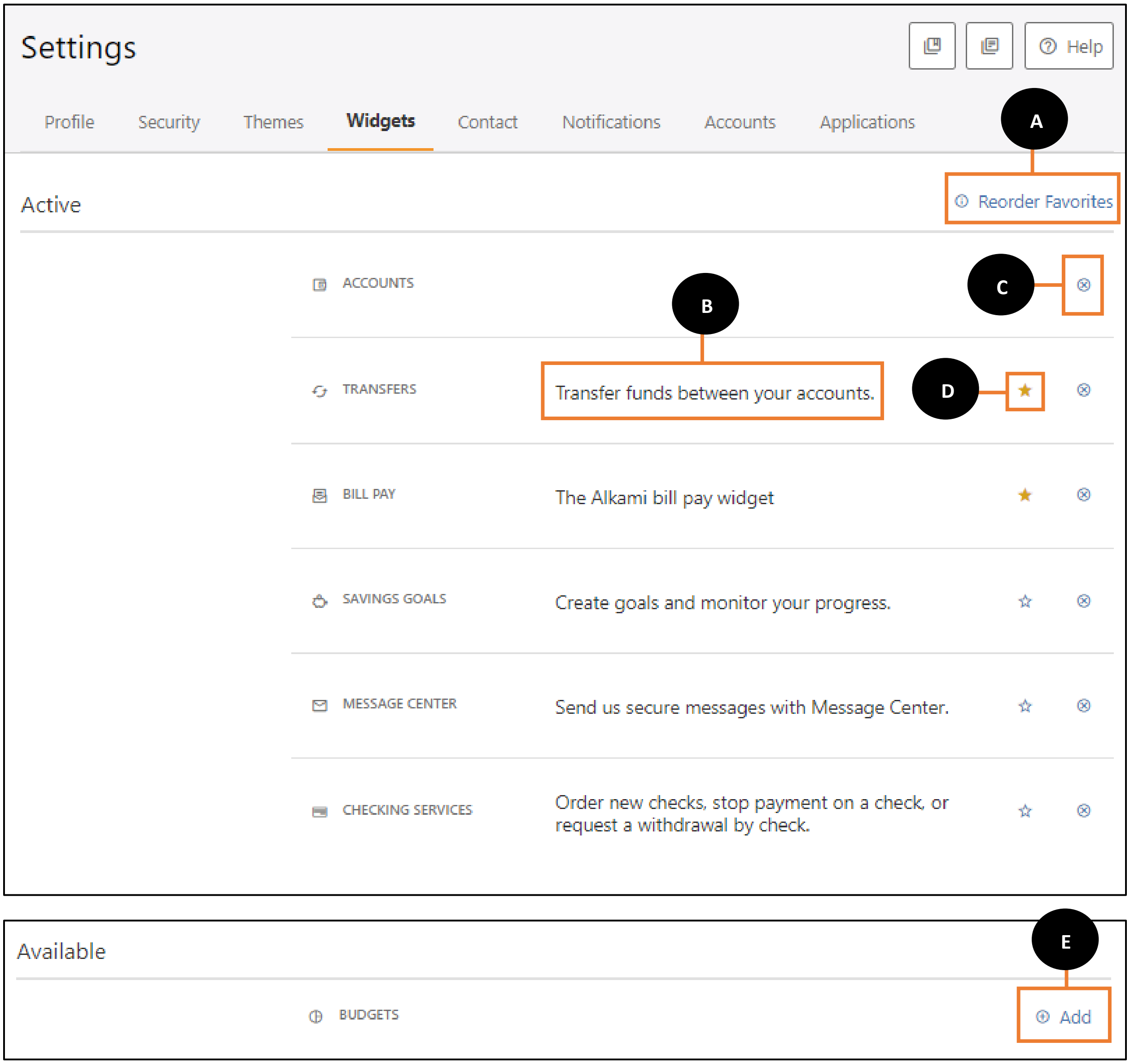
A. The active theme is displayed at the top under the "Current" heading.

B. You can preview themes by clicking the Preview button. Select Exit Preview to exit the theme preview.

C. Select Activate to make the listed theme your current theme.

Widgets

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



A. Select Reorder Favorites to change the order the widgets are listed in the main online banking site navigation.

B. A description of the functionality provided by the widget.

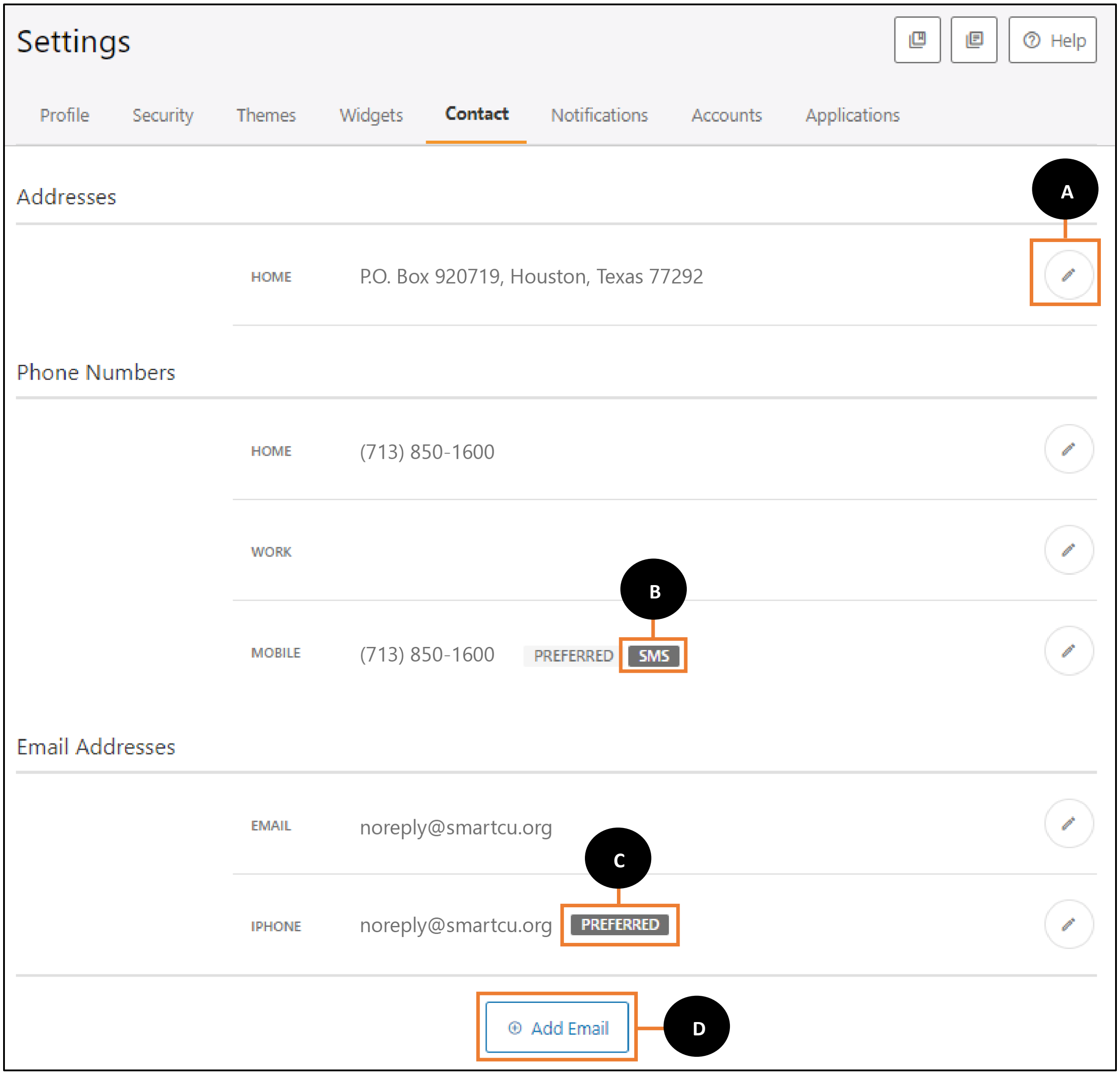
C. Select ⊗ to move a widget from the Active widget list to the Available widget list. Widgets in the Active list are available for use within online banking. Widgets in the Available list are not available for use until added to the active list.

D. A gold star ★ indicates a favorite widget. Favorite widgets display in the main navigation. You may only have 5 favorite widgets at a time. Select the gold star to remove a widget from the list of favorites. Select a gray star to make a widget a favorite.

E. Choose Add to move an available widget into the Active list and make it available for use within online banking.

Contact

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



A. Select  to expand the section and edit the selected setting.

B. SMS indicates the number is able to receive text messages. Standard text message rates apply.

C. Preferred indicates the primary phone number or email address that will be used for communications from Smart Financial.

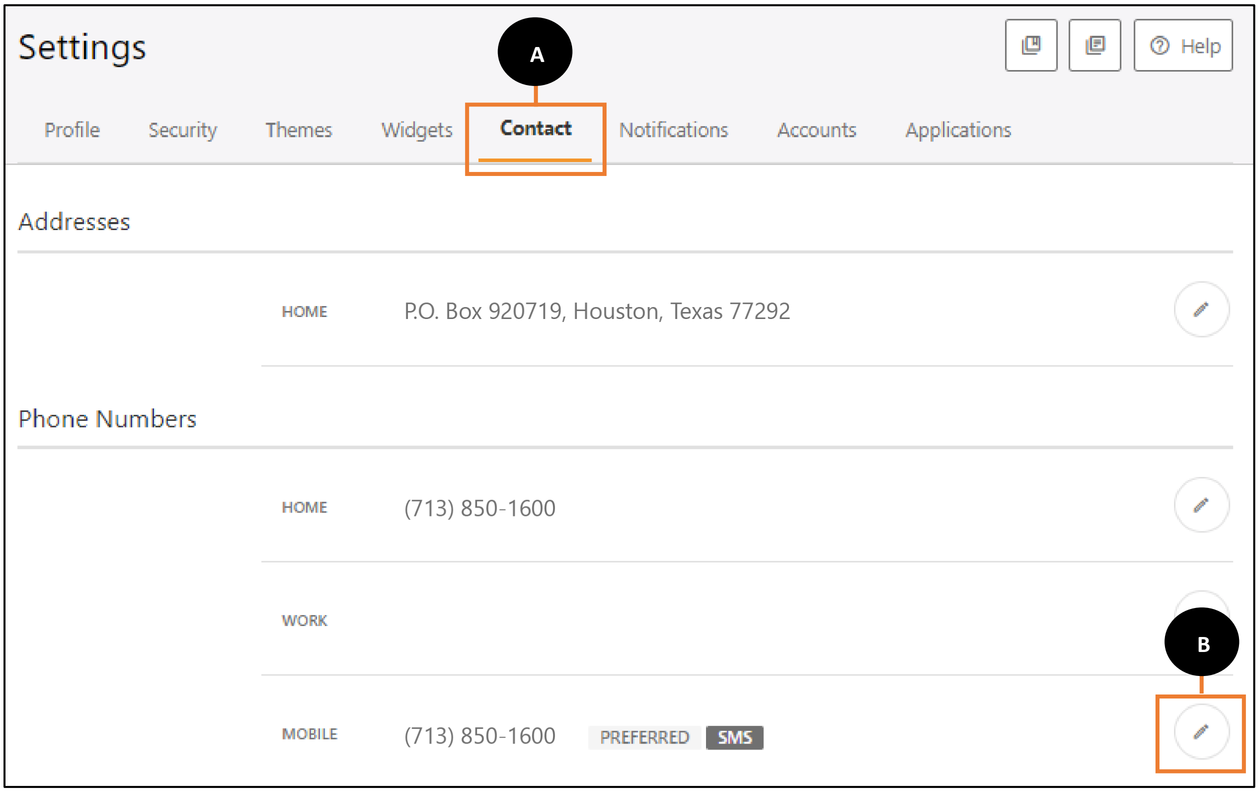
D. Select Add Email to add an additional email address.

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

Setting a Preferred Contact

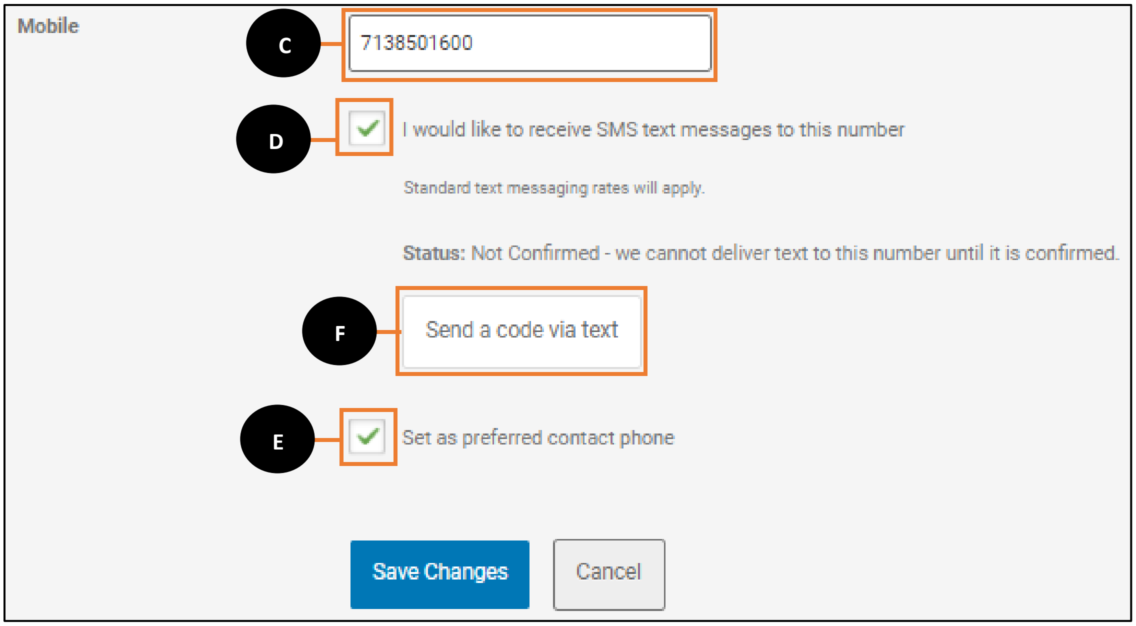
You have the option to set a phone number and/or email address as the preferred contact method to receive verification codes, temporary passwords and account notifications (alerts).

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



A. Access Contact settings.

B. Click  next to Mobile.

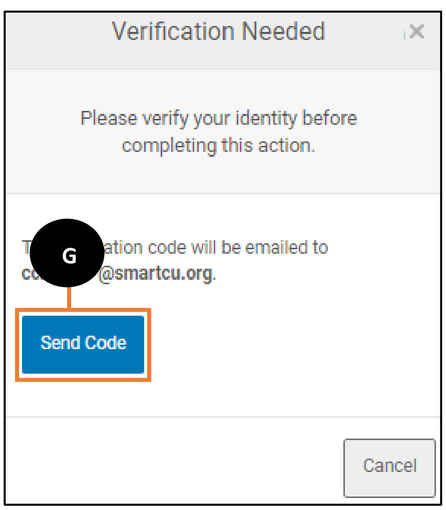


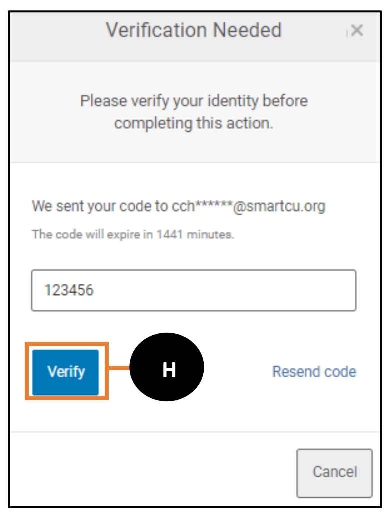
C. Enter your Mobile phone number

D. Check the box next to I would like to receive SMS text messages to this number.

E. Check the box next to Set as preferred contact phone.

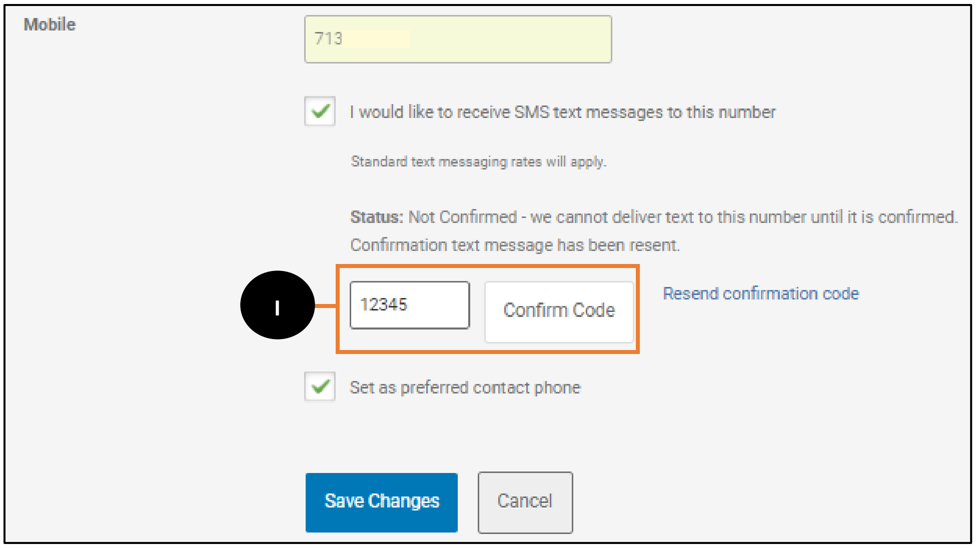
F. Click Send a code via text.



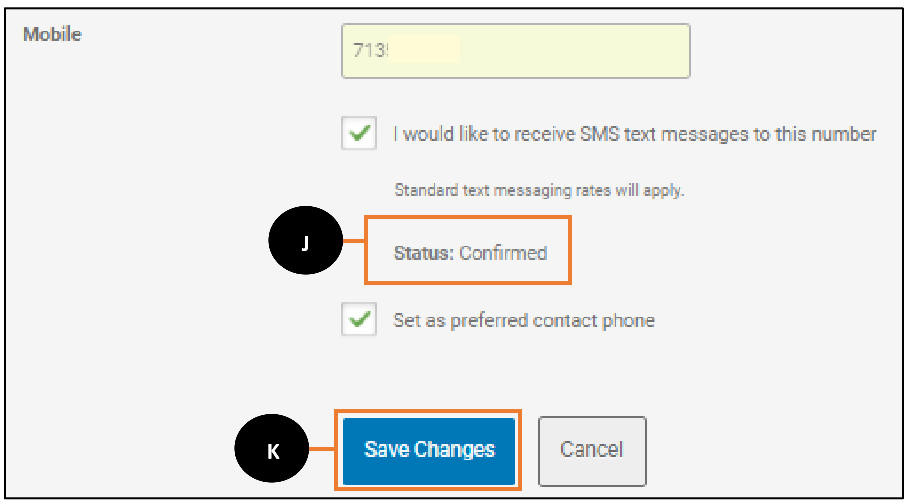


G. Verification will be needed. Click Send Code.

H. Enter the verification code and click Verify

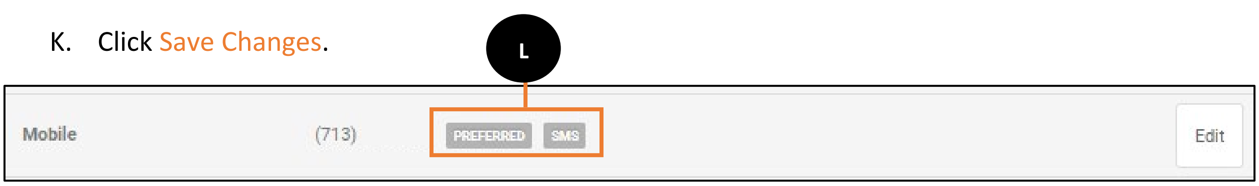


I. Enter the verification code and click Confirm Code



J. The status will change to Confirmed.

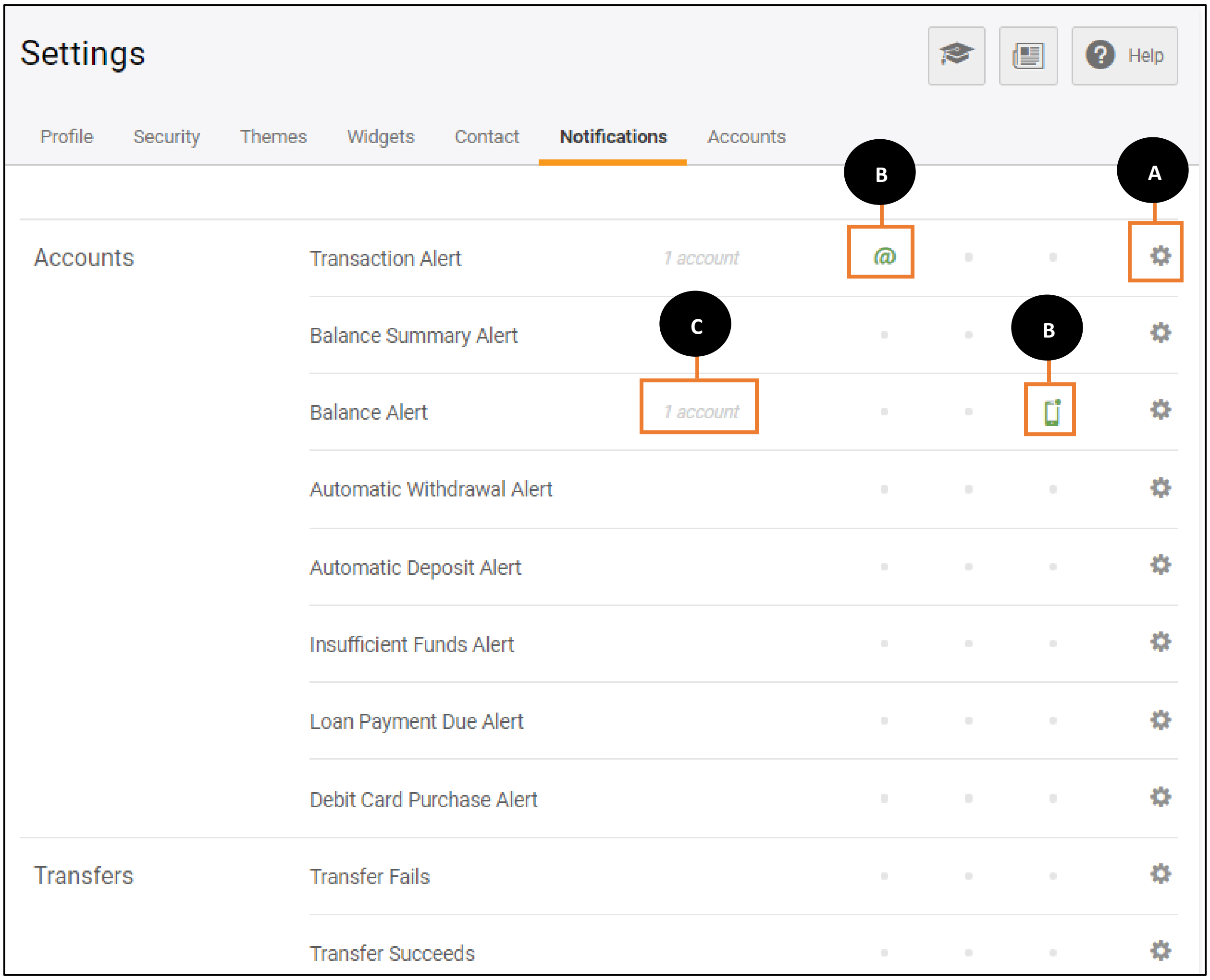
K. Click Save Changes.



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

Notifications

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



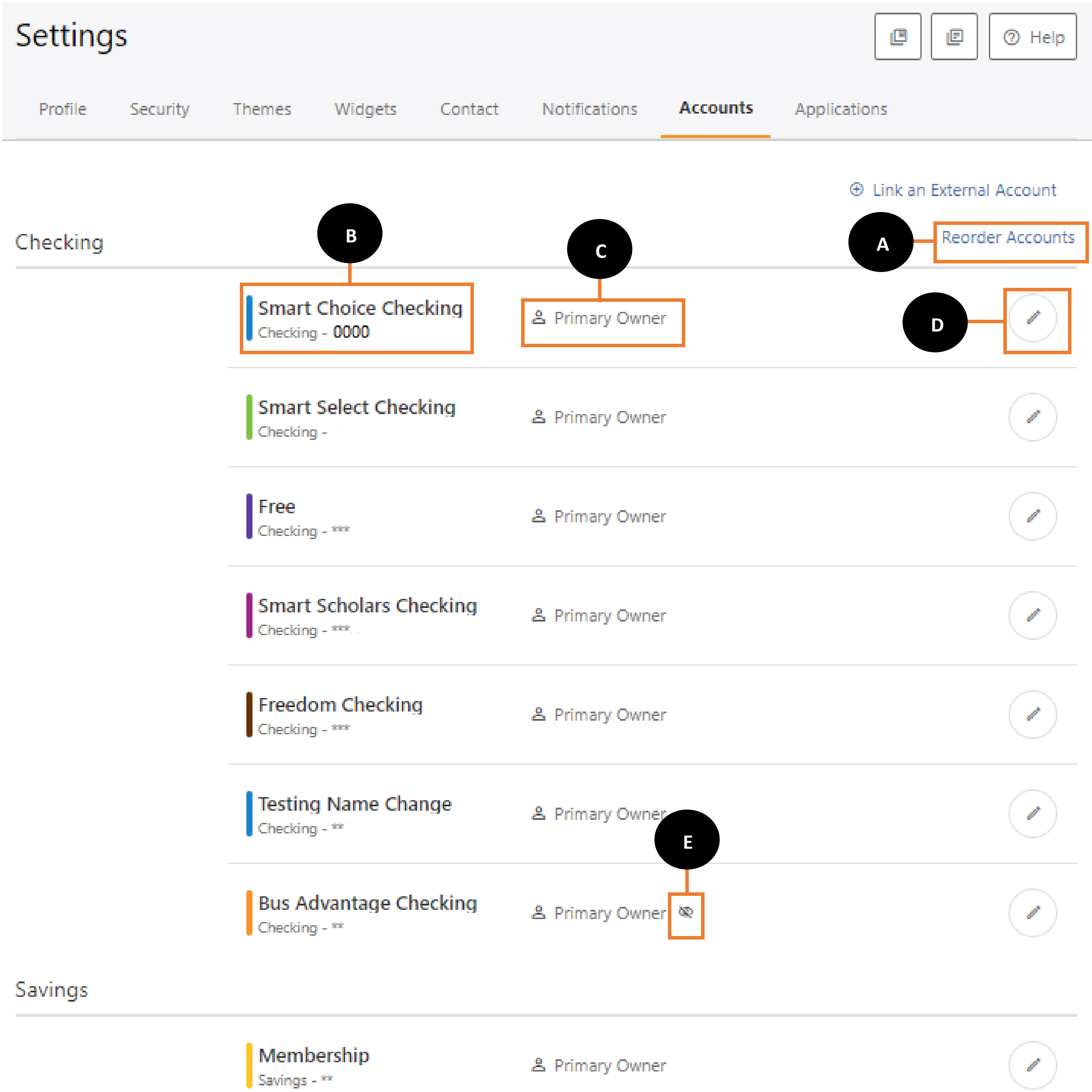
A. To enable or disable alerts click the icon.

B. For each notification type, icons are displayed to indicate which delivery method has been enabled. The @ icon indicates email delivery method. The icon indicates SMS (text) delivery method.

C. The number of accounts you selected for the notification will show as well.

Accounts

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



A. Select Reorder to drag accounts and change the order in which accounts appear.

B. The account name, or nickname, will display. The account type is listed jut below the account name followed by the last 4 digits of the account number.

C. Your role on the account (primary, joint etc.) will be displayed.

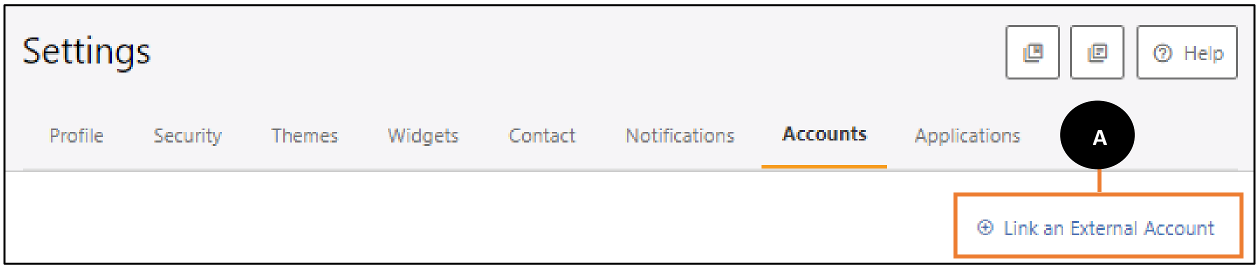
D. Select to adjust the account nicknames assigned to your account.

E. If you have opted to hide an account from being viewed in your online banking profile, it will show the icon. You will not see this account when you log in on your dashboard or by clicking the Accounts widget.

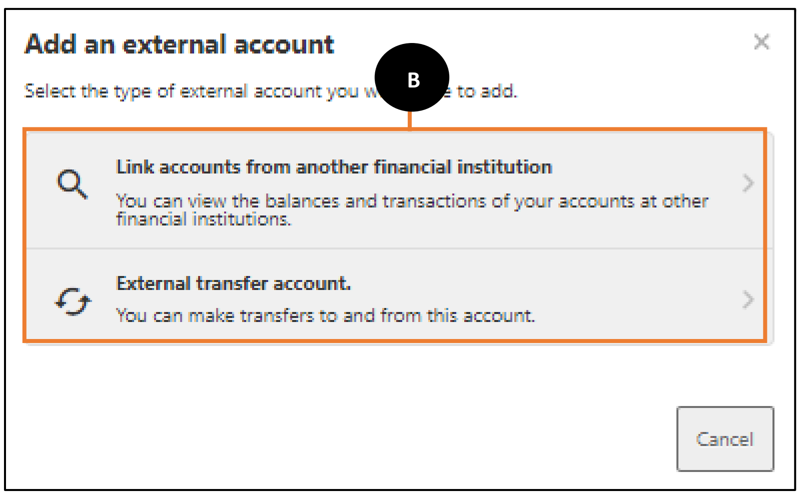
Linking an External Account

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

A. Under the accounts tab, click Link an External Account.



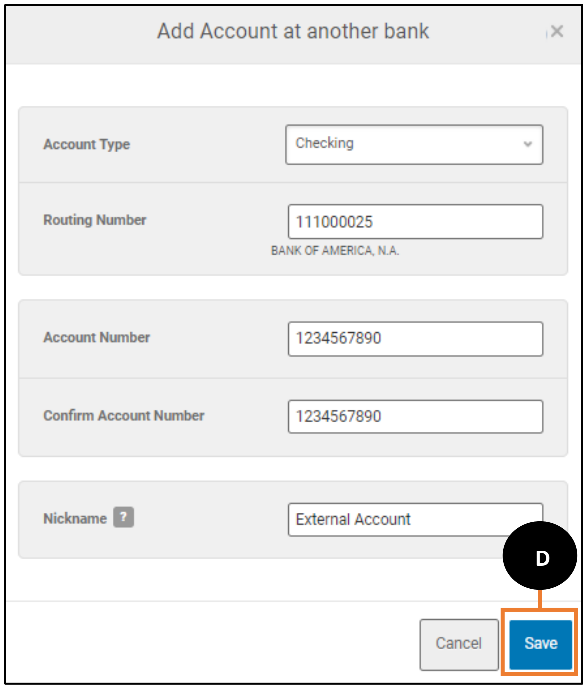
B. Select the type of external account you would like to add. To link an external account, click **"Link accounts from another financial institution"**. To add an external transfer account, click **"External transfer account."**.



C. Enter the required information in the Add Account at another bank box:

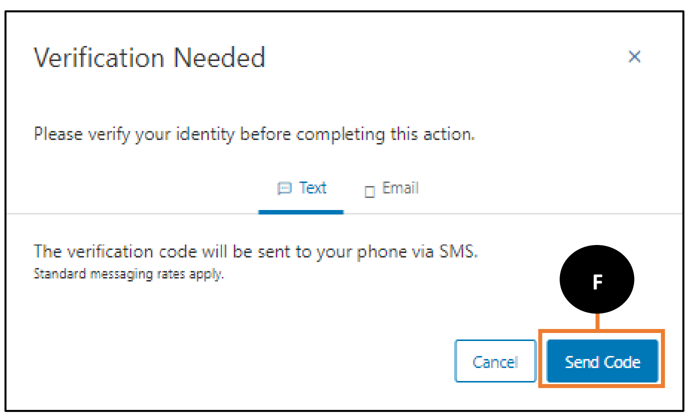
a. Account Type: Checking or Savings
b. Routing Number
c. Account Number
d. Confirm Account Number
e. Nickname

D. Click Save.

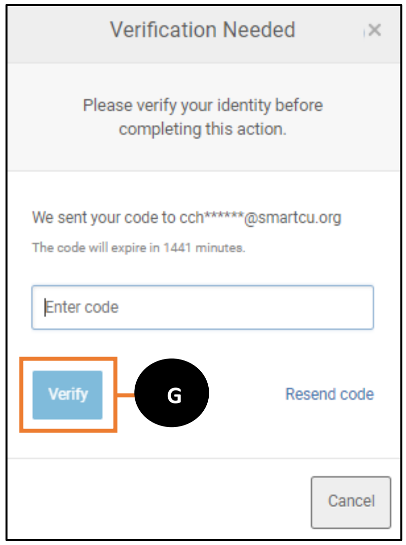


E. Verification will be needed to complete the process. Select how you would like to receive the verification code.

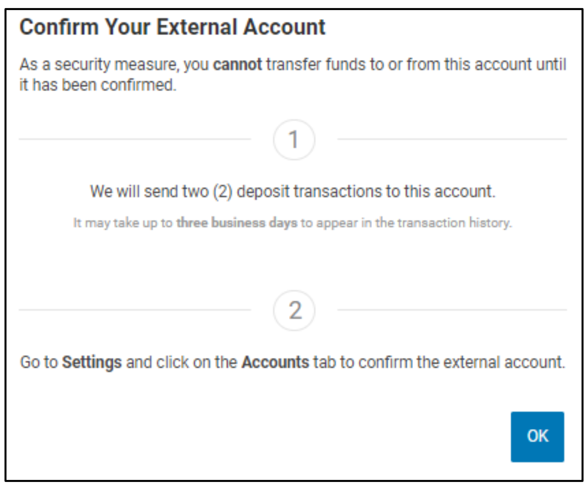
F. Click Send Code.



G. Enter the verification code and click Verify.



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



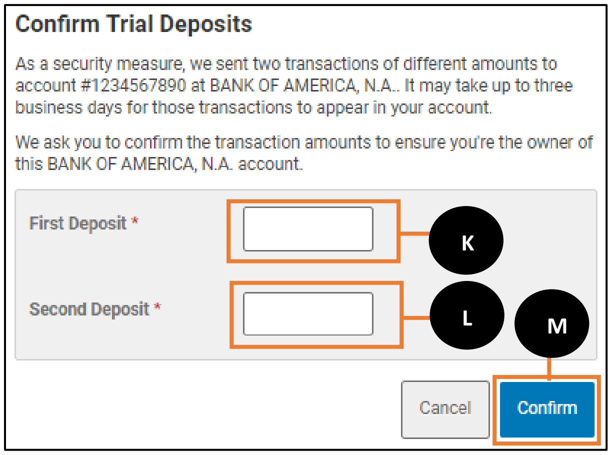
I. The external account will show in the Accounts Tab at the bottom of the page under ACH Accounts.

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

K. Enter the First Deposit amount.

L. Enter the Second Deposit Amount

M. Click Confirm.



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

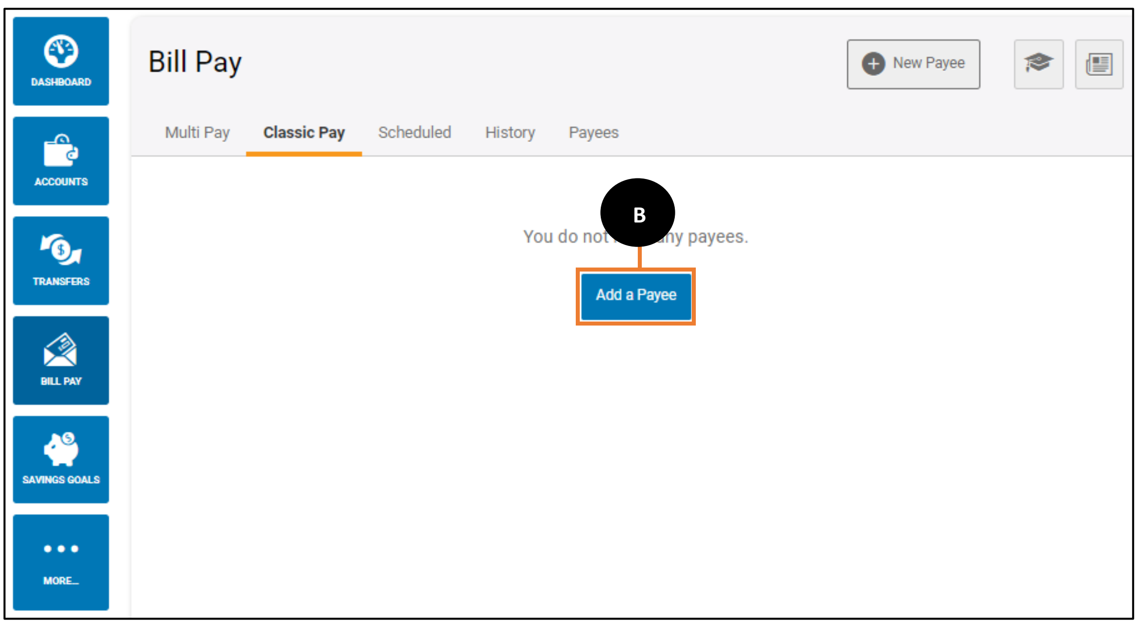
Bill Pay

Adding a Payee

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

A. Select the Bill Pay widget.

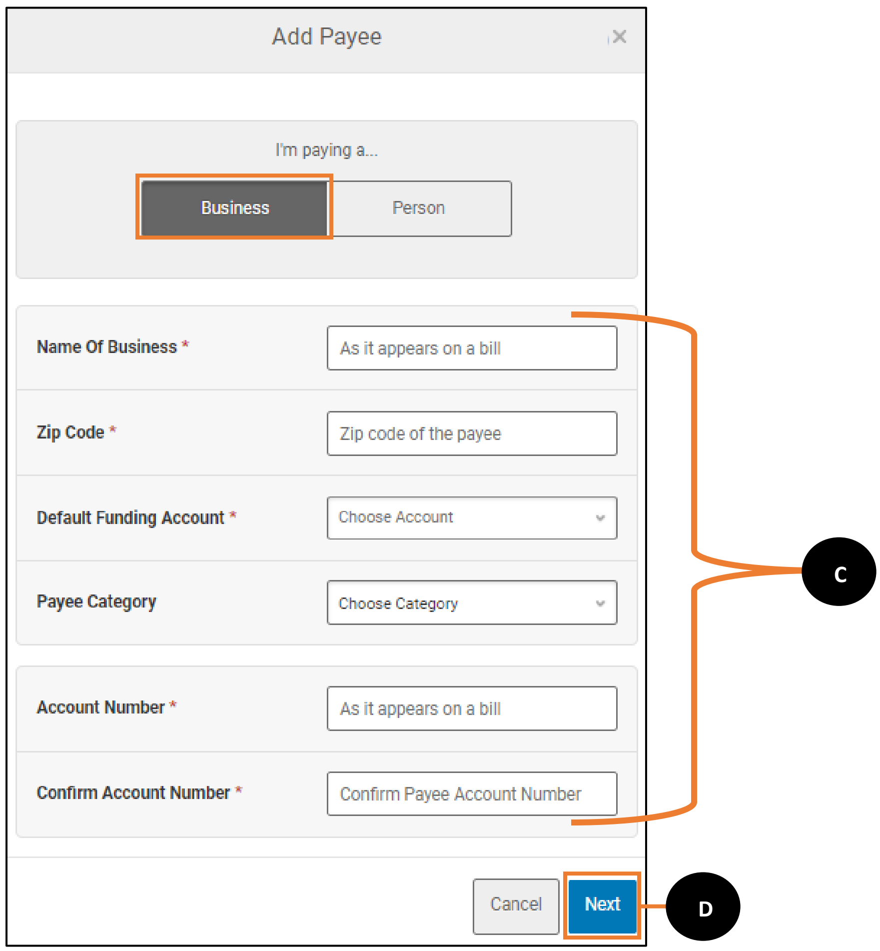
B. If you are new to Bill Pay, you will have to Add a Payee.



C. If you are paying a Business, enter the required information for the Business:

a. Name of Business
b. Zip Code
c. Default Funding Account
d. Payee Category – this is an optional field that allows you to categorize your bills
e. Account Number
f. Confirm Account number

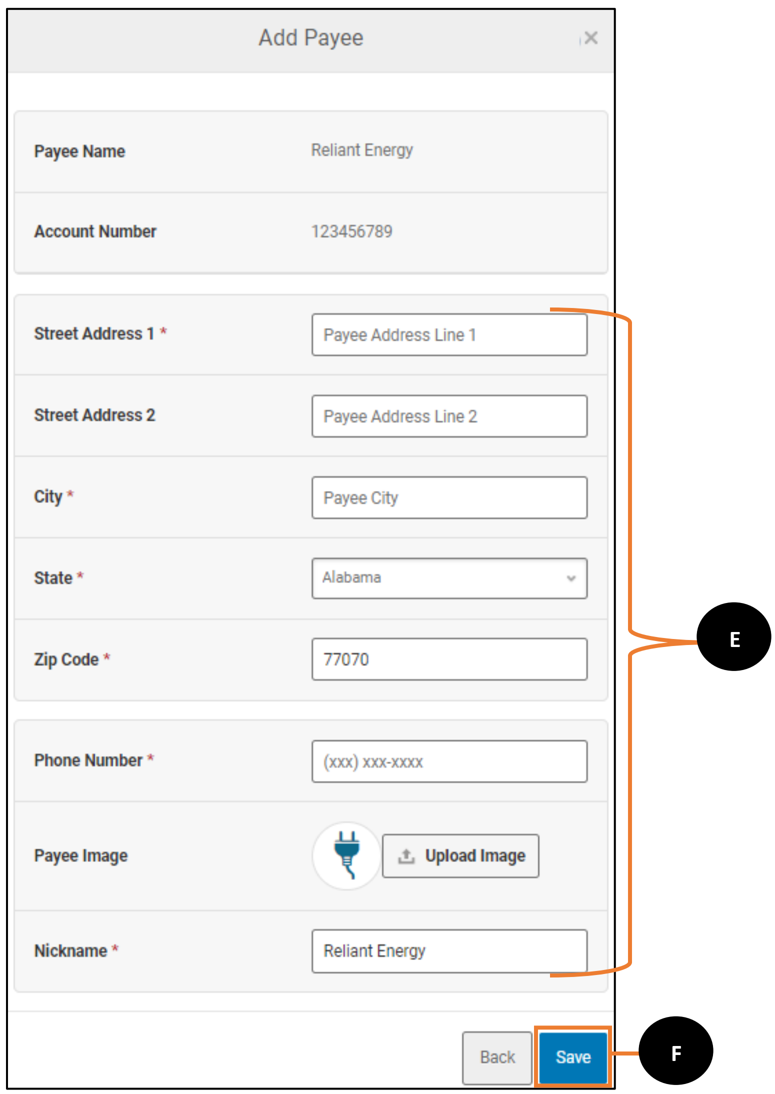
D. Click Next to proceed to the next screen.



E. Enter additional information for the Payee:

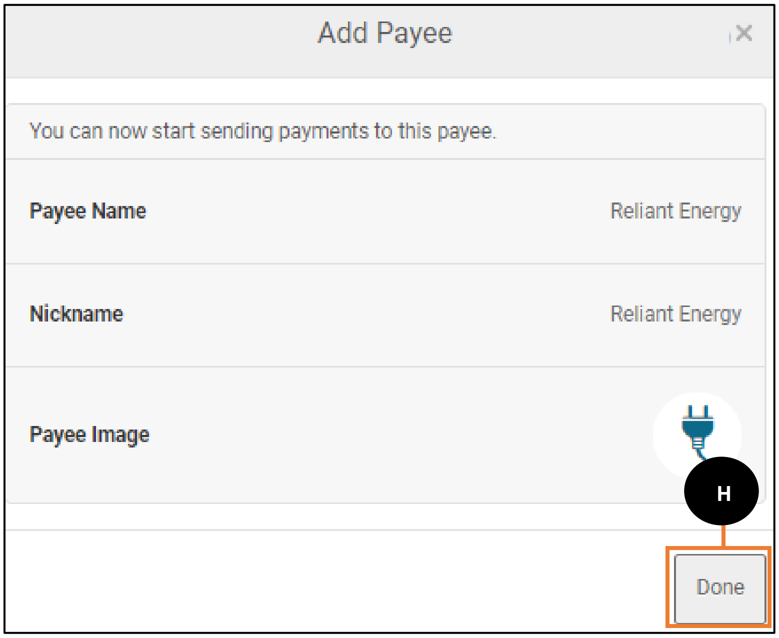
   a. Street Address
   b. City
   c. State
   d. Zip code
   e. Phone number
   f. Payee Image – this is an optional field
   g. Nickname

F. Click Save.



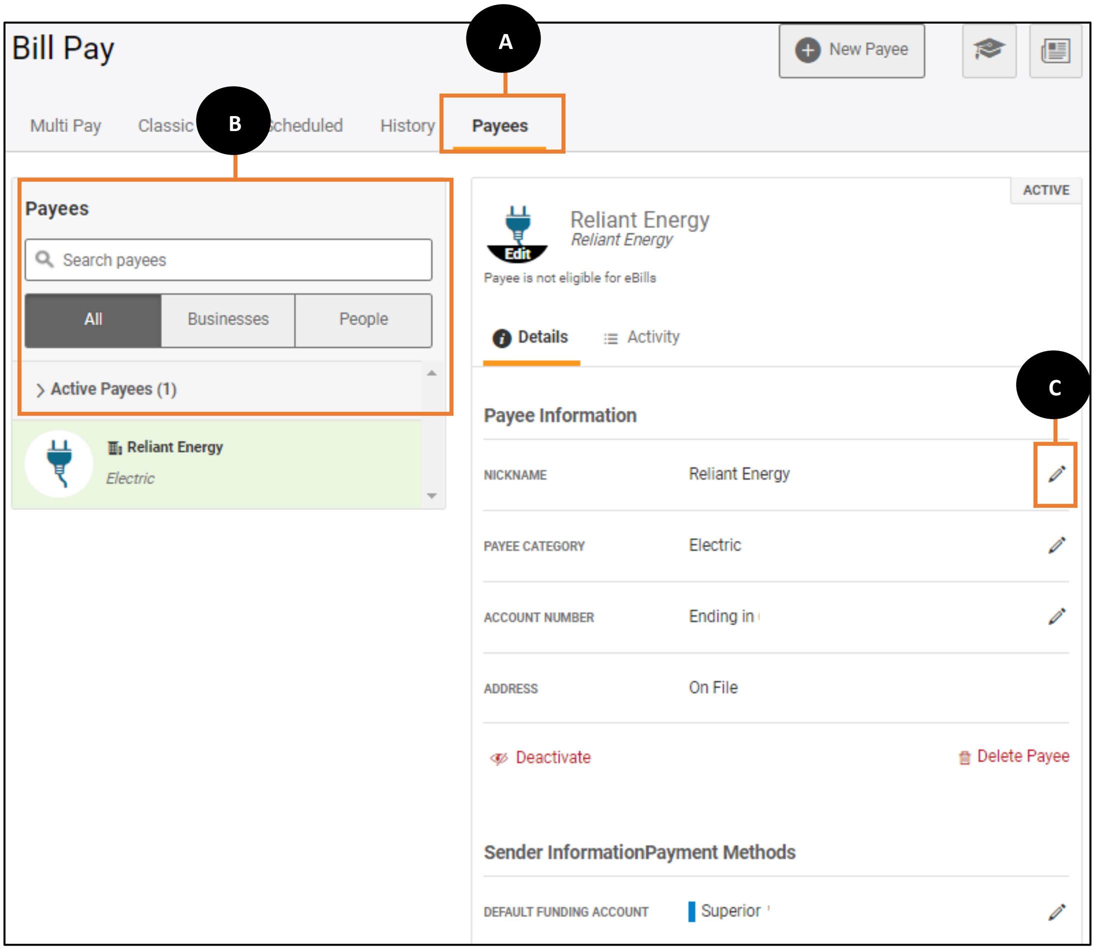
G. You will receive confirmation that your payee has been added and you can start sending payments to this payee.

H. Click Done.



Editing a Payee

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

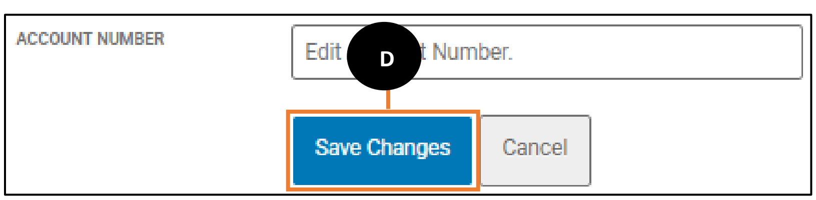


A. Access the Bill Pay widget and click Payees.

B. Search for the Payee that needs to be edited, or select them from the Active Payee list.

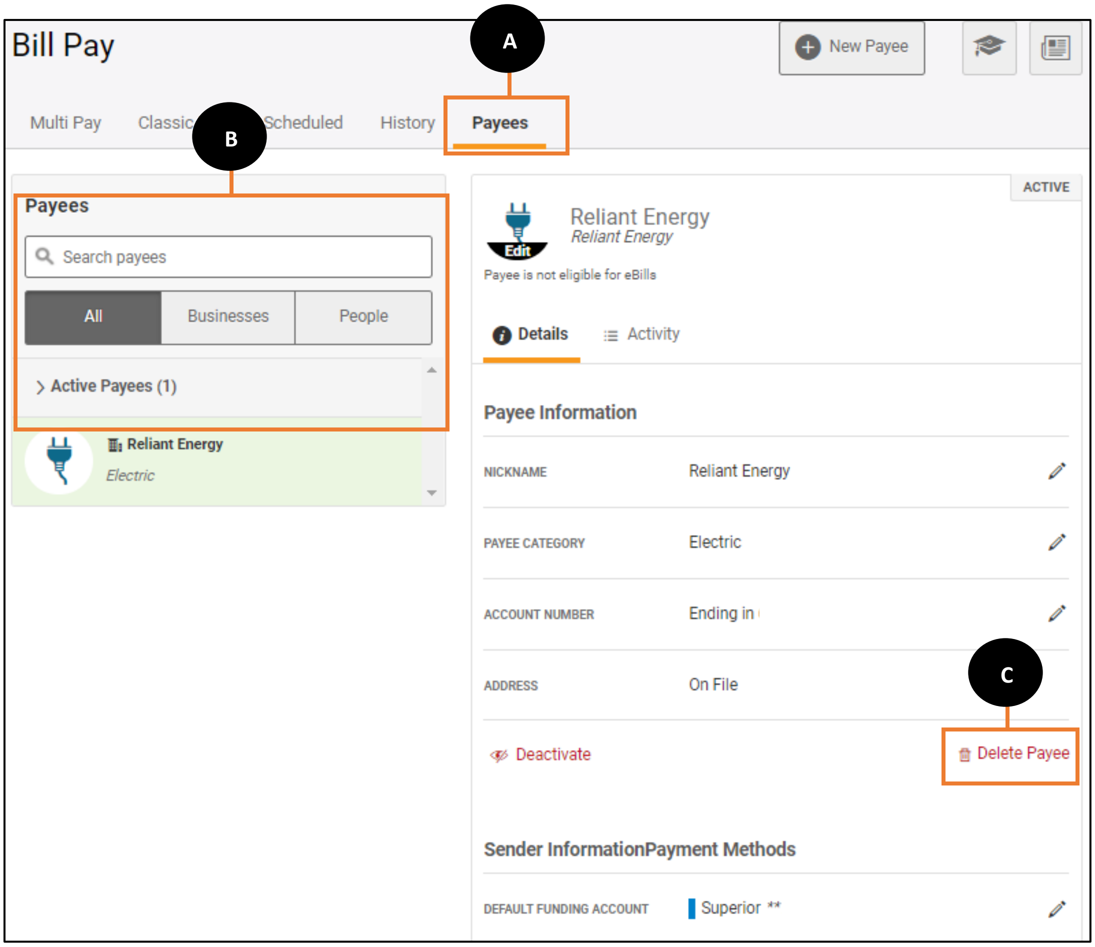
C. The Payee information will appear on the right side of the screen. Click the icon next to the information that needs to be changed or updated.

D. Enter the updated information and click Save Changes.



Deleting a Payee

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

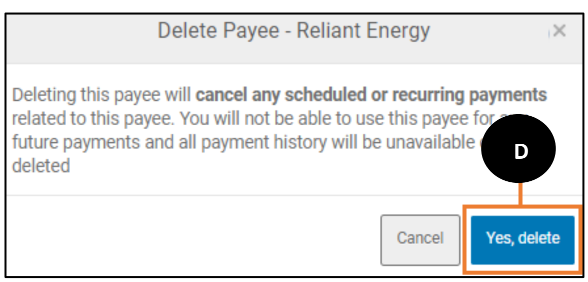


A. Access the Bill Pay widget and click Payees.

B. Search for the Payee that you would like to delete, or select them from the Active Payee list.

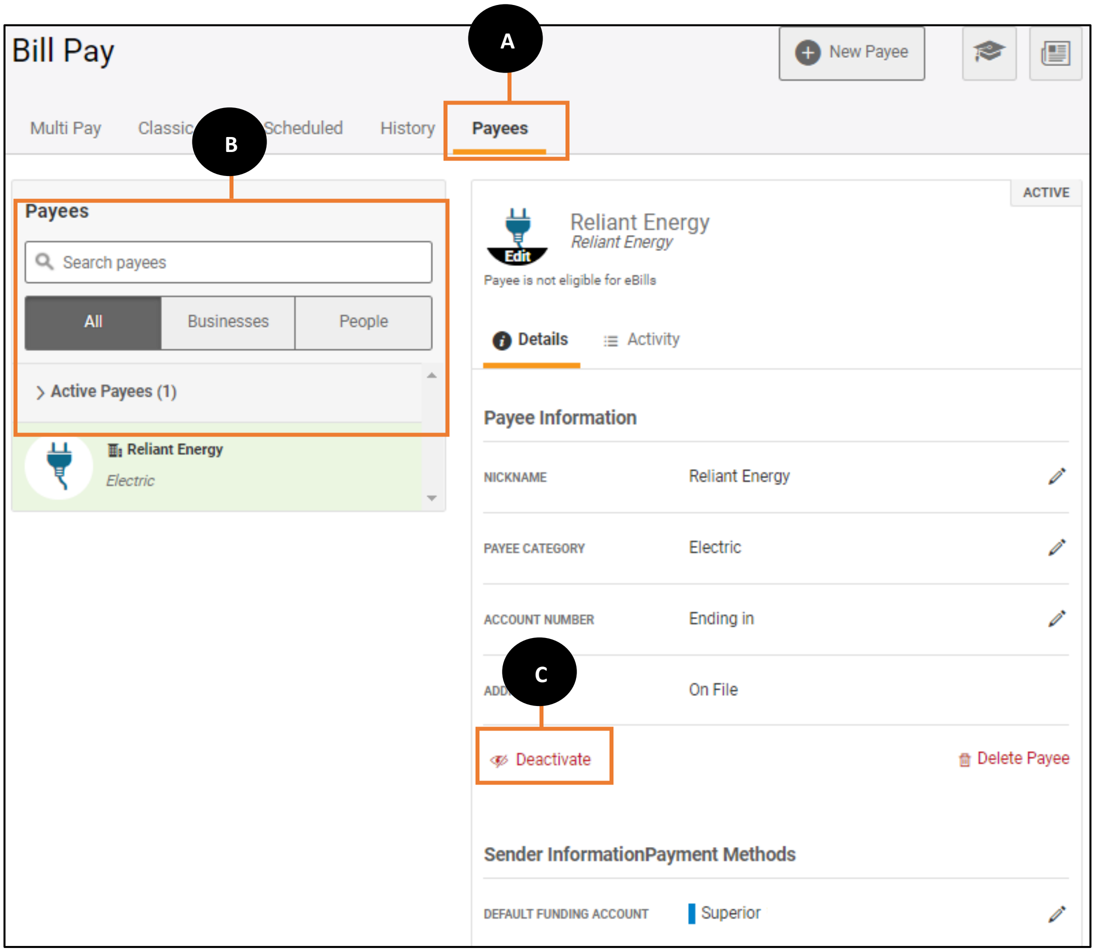
C. Select the Delete Payee icon.

D. A confirmation message appears. Click Yes, delete to permanently delete the payee.



Deactivate a Payee

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

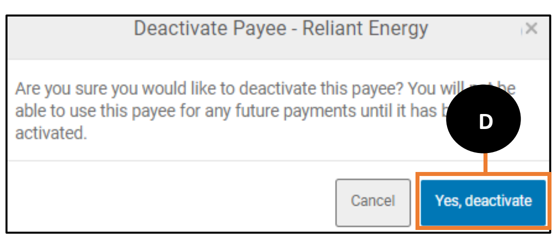


A. Access the Bill Pay widget and click Payees.

B. Search for the Payee that you would like to deactivate, or select them from the Active Payee list.

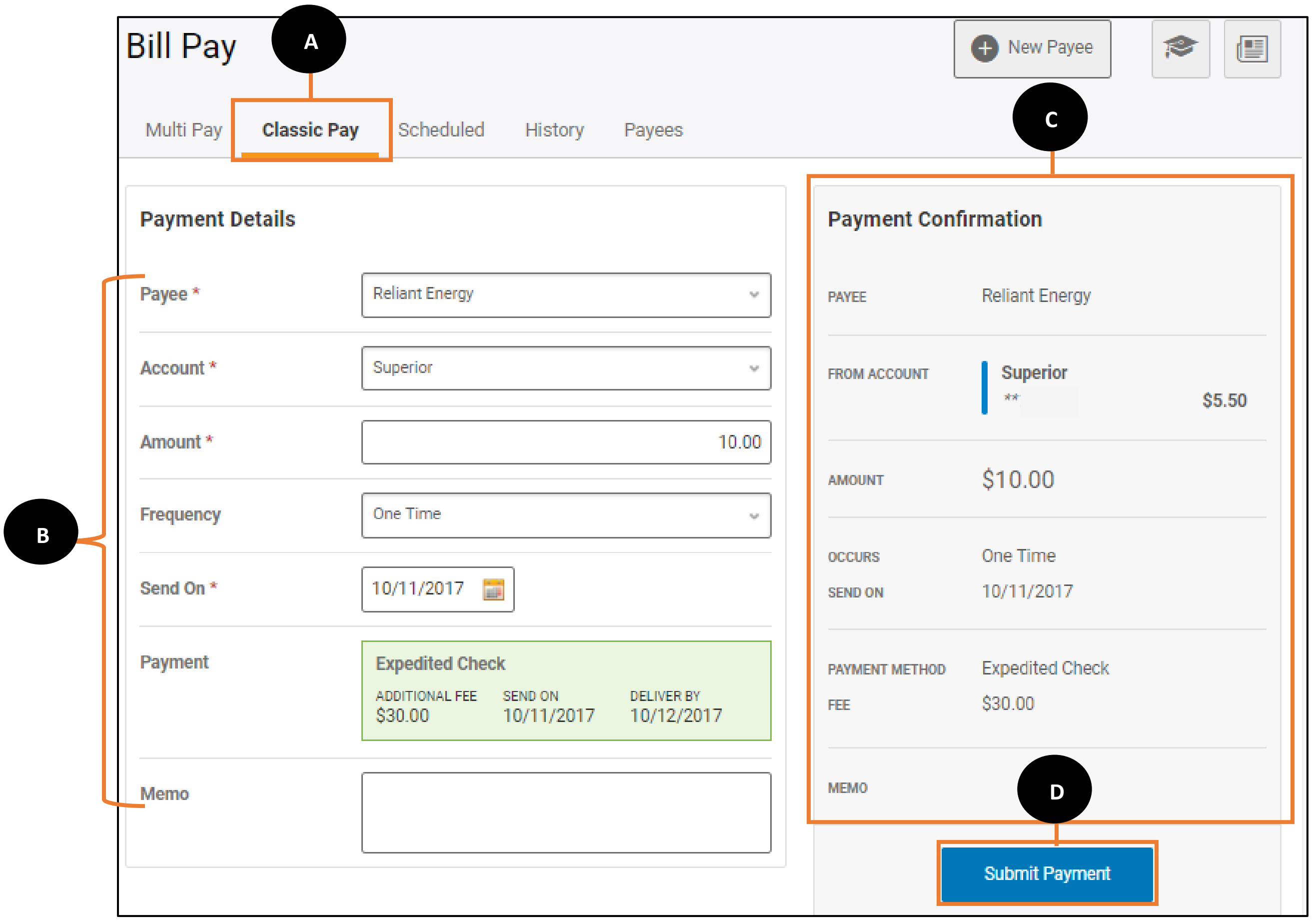
C. Select the Deactivate Payee icon.

D. A confirmation message appears. Click Yes, deactivate to deactivate the payee.



Making a One-Time Payment

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



A. Access the Bill Pay Widget. It will default to the Classic Pay screen.

B. Enter Payment Details:

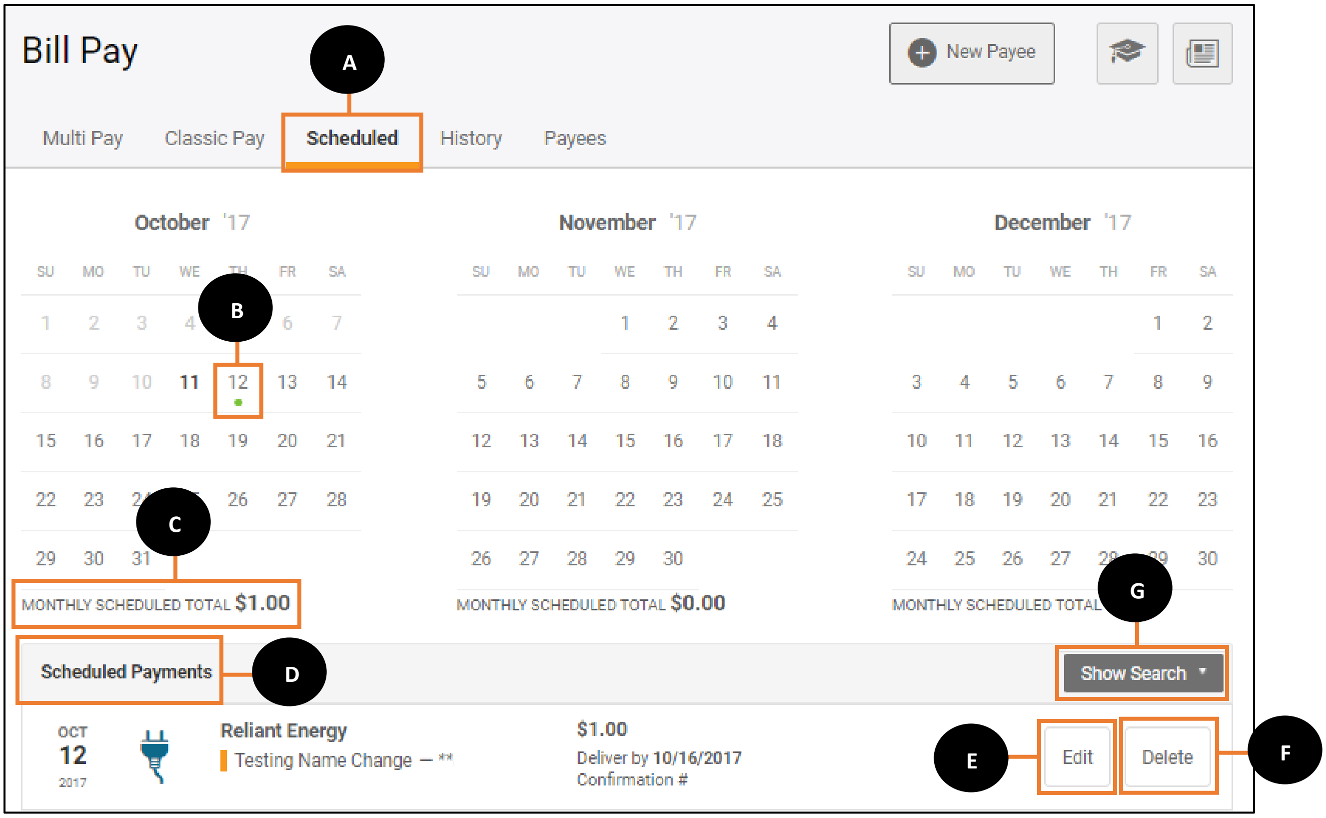
   a. Payee
   b. Account to take funds from
   c. Amount of the payment
   d. Frequency
   e. Send on Date
      i. If you would like the payment expedited, it will show the fee and next available deliver by date
   f. Memo is optional, but you can add a note for the bill payment.

C. Payment Confirmation will display payment information. Review the details to make sure everything is correct.

D. Click Submit Payment to schedule your payment.

Scheduled Payments

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



A. Access the Bill Pay Widget and click Scheduled.

B. If a bill pay is scheduled there will be a green dot underneath the scheduled date.

C. There will be a Monthly Scheduled Total for each month.

D. Scheduled payments show in the Scheduled Payments section.

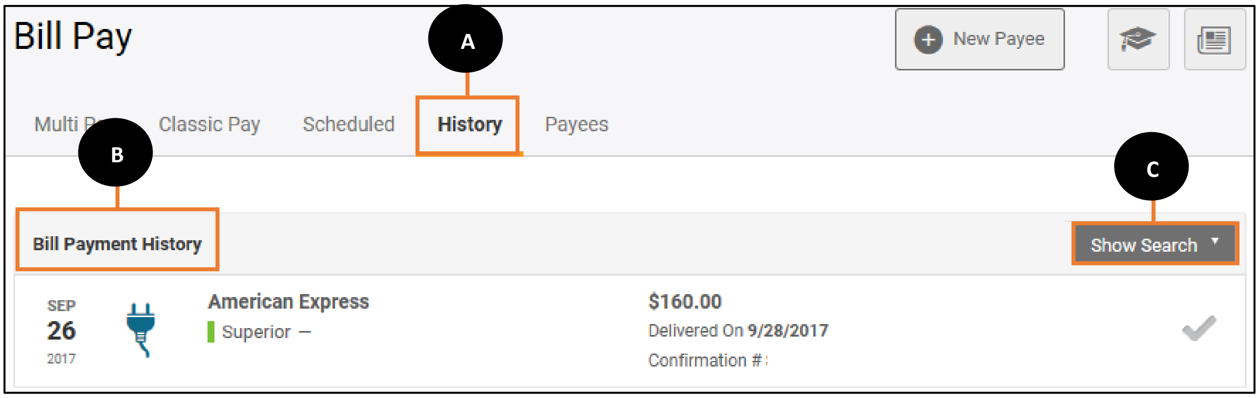
E. Click Edit to make changes to the scheduled payment.

F. Click Delete to delete the scheduled payment.

G. Show Search allows you to search for a scheduled payment.

Bill Pay History

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



A. Access the Bill Pay Widget and click History.

B. Bill Payment History will show details on payments that have been processed.

C. Show Search allows you to search for bill payments that have been processed.