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## About AB&T Digital Banking

A browser and app based banking solution that meets the needs of our institution's digital users. Our users can access AB&T Digital Banking from a web browser or our mobile app, and the banking application scales based on the size of the screen, making it easy to use even on smaller mobile devices.

Users can complete the following actions in AB&T Digital Banking:

- Customize settings
- View account balances and activity
- Deposit checks
- Complete transfers, including scheduled and recurring transfers
- Manage cards
- Pay bills and payees
- View messages
- View documents

### **Browser support policy**

To support security measures that keep our end users' data safe, we require modern browsers to use AB&T Digital Banking.

As new versions of browsers release, AB&T Digital Banking removes support for older versions. For specific details about support for different types of browsers, review the following information.

For other questions about our browser support policy, visit <https://www.abtgold.com/home/contact-us>

### **Microsoft<sup>®</sup> Internet Explorer<sup>®</sup>**

We currently support Microsoft<sup>®</sup> Internet Explorer<sup>®</sup> 11 upon request.

### **Microsoft Edge<sup>™</sup>**

AB&T Digital Banking only supports the latest version of Microsoft Edge<sup>™</sup>. AB&T Digital Banking may deny access to older Microsoft Edge<sup>™</sup> versions 60 days after Microsoft<sup>®</sup> releases a new version.

## **Google Chrome™**

If a person uses Chrome™'s automatic updates, the browser should update on its own.

Major updates release approximately every 12 weeks. If Chrome™ is two versions older than the current stable channel version, AB&T Digital Banking may deny access.

## **Apple® Safari®**

Safari® only has major upgrades during the fall currently. Approximately 60 days after a new version releases, AB&T Digital Banking may deny older versions access. However, this change requires that the new Safari® version is available on both macOS® and iOS® devices.

## **Mozilla® Firefox®**

Firefox® should update itself automatically. If Firefox® is two versions older than the current stable channel version, AB&T Digital Banking may deny access.

## Enrollment

This topic describes enrollment in AB&T Digital Banking.

### Existing users as of November 7 conversion date.

Existing users will log-in utilizing the following log-in credentials

#### Consumer (Individual)

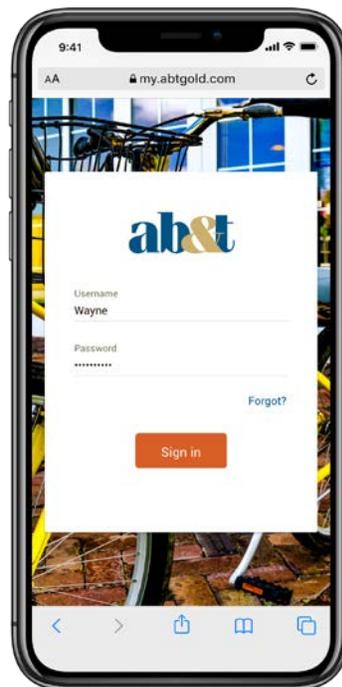
User Name – 7947 + First 6 digitals of SSN + First letter of first name + First letter of last name. For example, Bob Smith = 7914123456bs

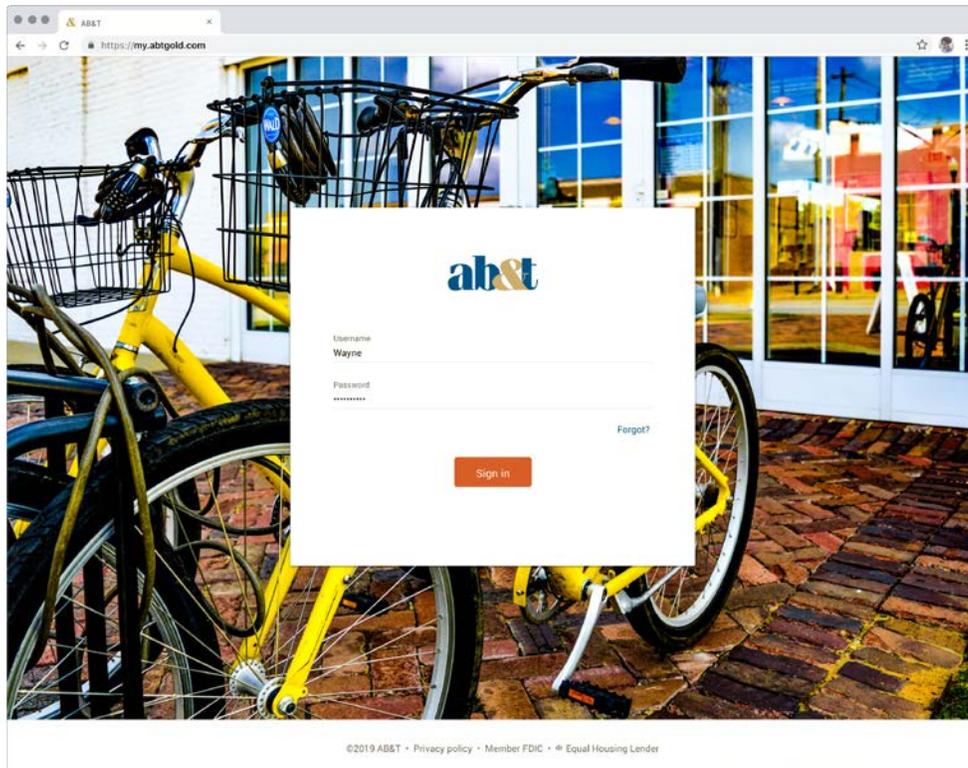
Password – Last 4 of SSN

#### Business

User Name – 7914 + First 6 digitals of TIN + First two letters of business name. For example, XYZ Company, Inc = 7914123456xy

Password – Last 4 of SSN





## First time user enrollment in AB&T Digital Banking

By selecting **First time user? Enroll now**, users can walk through a process that helps them create credentials to use for online banking.

The end user has ten minutes to complete each step of the enrollment process. If more than ten minutes pass before the end user continues to the next step, our app returns the end user to the beginning of the entire process.

Enrolling in AB&T Digital Banking

1. Select **First time user? Enroll now**.
2. Enter the information requested on the *Enroll* screen, and then select **Next**.

<



## Enroll

Tell us a little bit about yourself.

SSN

*EIN and ITIN are also accepted*

Account number

Email

Phone

Next

3. Enter the verification code sent via SMS, and then select **Verify**.
4. Create a username and password by entering information in the **Username** and **Password** fields, and then select **Next**.

The end user can see username and password rules by selecting **Username rules** and **Password rules**. AB&T Digital Banking does not enforce its own separate password rules.

## Account recovery

If a user forgets their user name or password, they can recover it by selecting **Forgot?**.

The **Forgot?** option allows the end user to recover their account by entering a code sent via SMS. If the end user has not yet used AB&T Digital Banking or has not yet enrolled in two-factor authentication, the end user can proceed with recovery by entering their email address and phone number, and the phone number is validated against the core. If the end user does not already have an online banking account, but they select the **Forgot?** option anyway, they are directed to the enrollment process instead.

### Recovering a AB&T Digital Banking account

Use these steps to recover an AB&T Digital Banking account if the end user has forgotten the username or password.

1. At the sign-in screen, select **Forgot?** beneath the **Username** and **Password** fields.
2. Complete the information in the form, including the **SSN** field (EIN and ITIN are also accepted) and the **Account number** field.
3. Select **Next**.
4. Choose situation and follow the corresponding steps.

Situation	Steps
The end user is not an existing AB&T Digital Banking user and does not have NetTeller or Episys credentials.	The app presents the end user with the enrollment screen, and the end user completes the enrollment process.
The end user is not an existing AB&T Digital Banking user, but has NetTeller or Episys credentials.	<ol style="list-style-type: none"><li>1. Complete the information in the <b>Email</b> and <b>Phone</b> fields.</li><li>2. Select <b>Next</b>.</li></ol>
The end user is an existing AB&T Digital Banking user and is enrolled in two-factor authentication.	<ol style="list-style-type: none"><li>1. Enter the two-factor authentication code sent via SMS, and then select <b>Verify</b>.</li></ol>
The end user is an existing AB&T Digital Banking user, but is not enrolled in two-factor authentication.	<ol style="list-style-type: none"><li>1. Complete the information in the <b>Email</b> and <b>Phone</b> fields.</li><li>2. Select <b>Next</b>.</li></ol>

5. Choose a situation and follow the corresponding steps.

Situation	Steps
End user selects <b>Sign in.</b>	Return to the sign-in screen and enter credentials.
Situation	Steps
End user selects <b>Reset password.</b>	<ol style="list-style-type: none"> <li>1. Create a new password.</li> <li>2. Select <b>Update.</b></li> </ol>

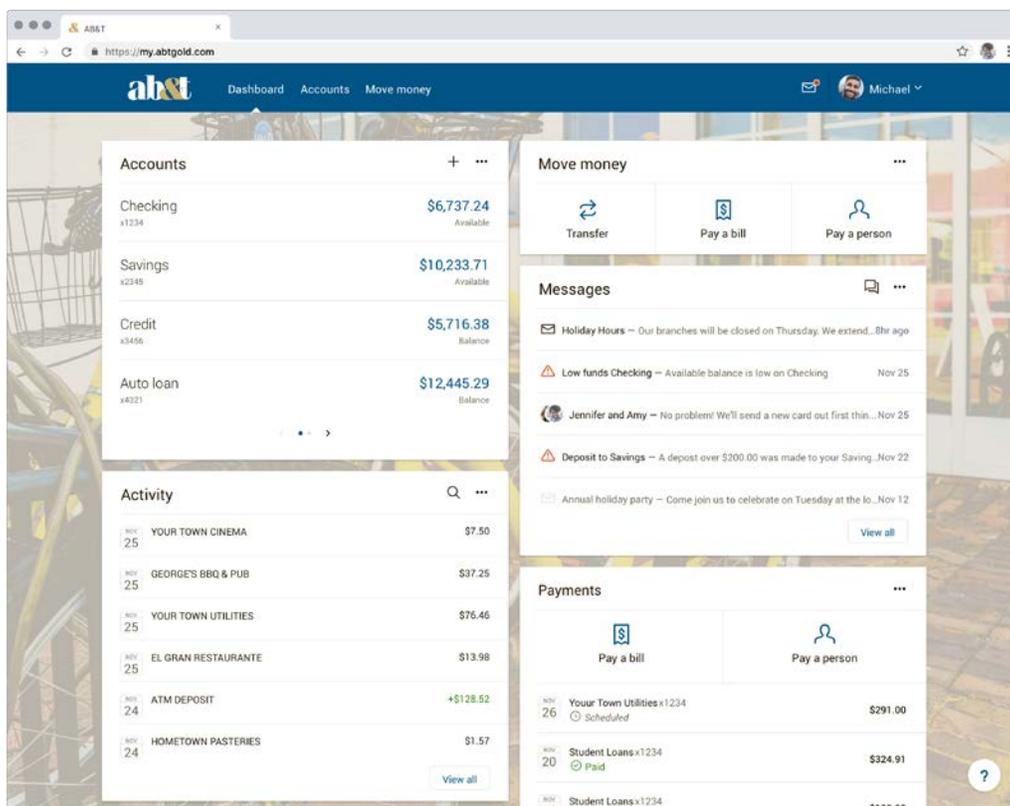
6. Read the user agreement, and then select **Accept.**

The *Dashboard* screen appears.

## Dashboard

The AB&T Digital Banking dashboard is the hub where the end user can see their online banking information at a glance in categorized sections. The screen appears upon first logging on to AB&T Digital Banking.

On the dashboard, users can view their account information, access money movement actions, view account activity, view remote deposits, and see messages and alerts.



## Personalizing the dashboard layout

The AB&T Digital Banking dashboard is divided into sections that can be added, removed, resized, and reorganized to the end user's liking.

1. Find any section of the dashboard, and select the ellipses option .
2. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Resize the section</b>	Select the desired option in the <b>Card size</b> field.
<b>Change the section's position</b>	<ol style="list-style-type: none"><li>1. Select <b>Organize dashboard</b>.</li><li>2. Select the dots icon , dragging and dropping the sections until the desired order is achieved.</li><li>3. Select <b>Done</b>.</li></ol>
<b>Hide the section from the dashboard</b>	<ol style="list-style-type: none"><li>1. Select <b>Organize dashboard</b>.</li><li>2. Select the X option next to the section to be deleted.</li><li>3. Select <b>Done</b>.</li></ol>
<b>Add a different section to the dashboard</b>	<ol style="list-style-type: none"><li>1. Select <b>Organize dashboard</b>.</li><li>2. Select <b>Add a card</b>, and then select the new section to be added to the dashboard.</li><li>3. When finished, select <b>Done</b>.</li></ol>

## Changing the order of accounts

End users with multiple accounts can prioritize some accounts over others in their list. With this feature, the end user can choose the order in which they want accounts to appear in the *Accounts* section of the dashboard and on the *Accounts* screen.

1. From the *Dashboard*, select the ellipses symbol in the *Accounts* section.

2. Select  **Organize accounts**.
3. Drag and drop an account by selecting and  next to the account you want to move.
4. Select **Done**.

**NOTE**

Changes made to account order in AB&T Digital Banking are also reflected if the end user logs on to AB&T Digital Banking Mobile, creating a similar experience across both products.

**Transactions**

With AB&T Digital Banking, you can view transaction history and see additional transaction information.

AB&T Digital Banking can show end users the following details about their transactions:

- Transaction title
- Date
- Amount
- Similar transactions

When available, AB&T Digital Banking shows location and merchant information for the

Users can add the following information manually:

- Tags
- Notes
- Images

**Viewing transactions**

To view account activity for all accounts at once, an end user can view the *Activity* section of the *Dashboard* screen. To view transactions specific to each account, a user can select one from the *Accounts* area of the *Dashboard* screen.

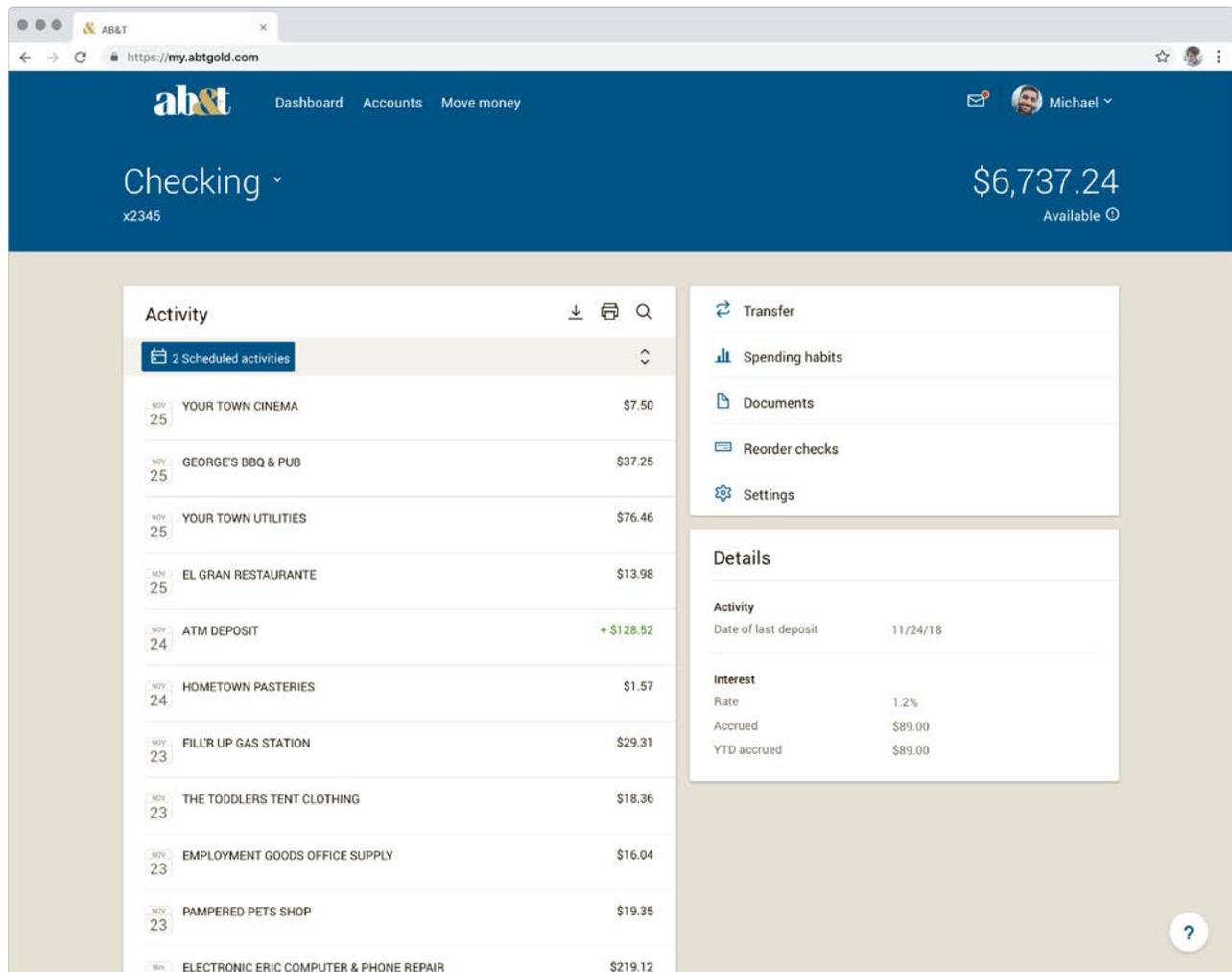
1. Go to the *Dashboard* screen.
2. Choose a situation and follow the corresponding step.

Situation	Step
<b>View an individual account's transactions.</b>	In the <i>Accounts</i> section, select the relevant account.
<b>View all activity on all accounts.</b>	Refer to the <i>Activity</i> section. Select <b>View all</b> to see more transactions.

## Transaction search

End users can locate transactions using the search feature on the *Activity* screen for an account.

Selecting the magnifying glass button takes the end user to the search bar.



## Searching for transactions

Use these instructions to understand the process for an end user to search for transactions in AB&T Digital Banking.

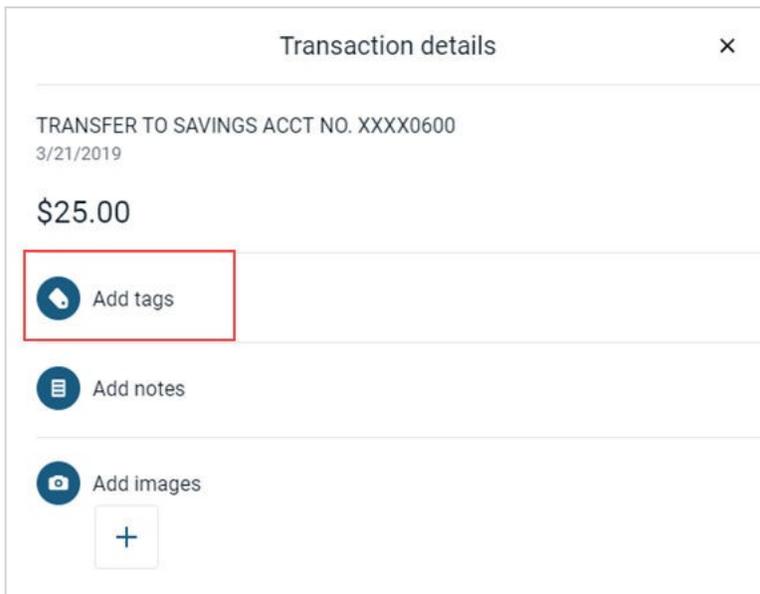
1. Choose an option.
  - Select a singular account from the *Accounts* section of the dashboard if you only want to search the transactions for a particular account, and then select the magnifying glass button .
  - Select the magnifying glass button  in the *Activity* section of the dashboard to search transactions for all accounts at once.
2. Choose a situation and follow the corresponding steps.

Situation	Steps
Perform a simple search	1. Enter the search term, amount, or date.
Perform an advanced search	<ol style="list-style-type: none"> <li>1. Select <b>Search and sorting options</b>.</li> <li>2. Complete the information in the form as desire.</li> <li>3. Select <b>Search</b>.</li> </ol>

### Tagging a transaction

Tags empower end users to create and assign categories to transactions, helping them locate certain types of transactions quickly.

1. Choose an option for finding the relevant transaction.
  - Select a transaction from the *Activity* section of the *Dashboard* screen, which shows activity for all accounts at once.
  - Select an account from the *Accounts* area of the *Dashboard* screen to view transactions for a specific account.
2. Select a transaction.
3. In the *Transaction details* window, select **Add tags**.



4. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Creating a new tag</b>	<ol style="list-style-type: none"> <li>1. Select <b>+ Add tag</b>.</li> <li>2. Using the keyboard entry that appears, input a tag name.</li> <li>3. Select <b>Done</b>.</li> </ol>
<b>Assigning an existing tag</b>	<ol style="list-style-type: none"> <li>1. Select a tag from the list of previously created tags.</li> </ol>

After adding a tag to a transaction, the **Add tags** icon and text color turn green on the *Transaction details* screen, and any tags appear below the icon.

### Adding notes to transactions

End users can use this feature to add notes to their transactions.

1. Choose an option for finding the relevant transaction.
  - Select a transaction from the *Activity* section of the *Dashboard* screen, which shows activity for all accounts at once.
  - Select an account from the *Accounts* area of the *Dashboard* screen to view transactions for a specific account.
2. Select a transaction.
3. In the *Transaction details* window, select **Add notes**.
4. Enter the note, and then select **Done**.

After adding a note to a transaction, the **Add notes** icon and text color turn green on the *Transaction details* screen, and the note appears below the icon.

### Adding images to transactions

End users can use this feature to add images to their transactions.

1. Choose an option for finding the relevant transaction.
  - Select a transaction from the *Activity* section of the *Dashboard* screen, which shows activity for all accounts at once.
  - Select an account from the *Accounts* area of the *Dashboard* screen to view transactions for a specific account.
2. Select a transaction.
3. In the *Transaction details* window, select **Attach image**.
4. Upload the image using the default upload option that appears.

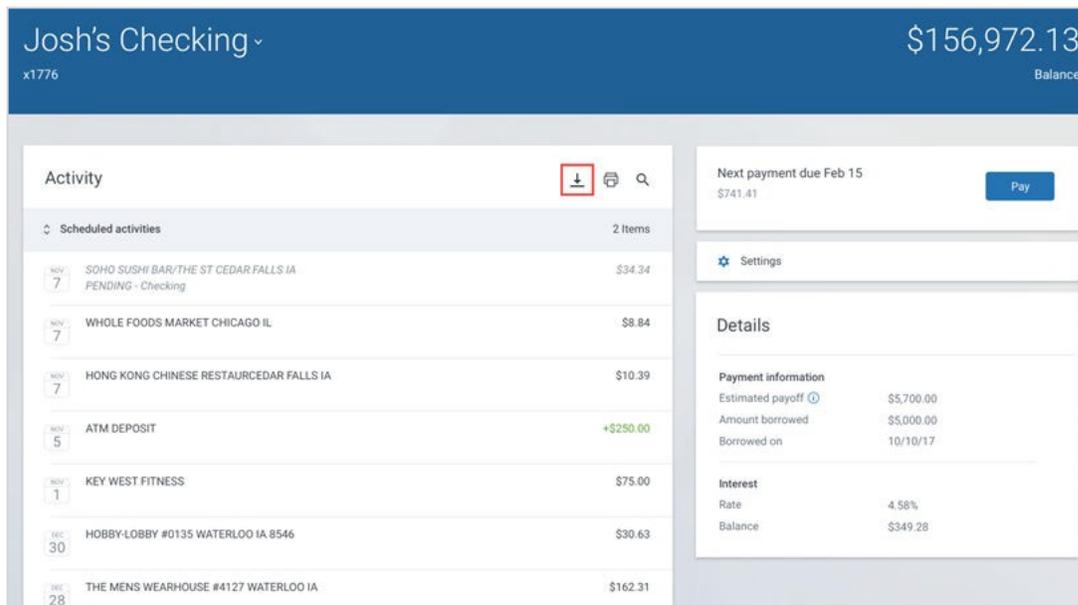
The default upload option varies depending on the device and browser used.

After adding an image to a transaction, the **Attach image** icon and text color turn green on the *Transaction details* screen, and the image appears below the icon.

## Downloading transactions

End users can use this process to export their transaction data from AB&T Digital Banking to an external file.

1. Go to the *Dashboard* screen, and select the relevant account from the *Accounts* section.
2. Select  to the left of the print icon on the *Activity* section.



3. Select the desired value for the **Date range** field.
4. Select the desired **File type**.

Available file types include:

- Open Financial Exchange (OFX)
- Spreadsheet (CSV)
- Quicken® (QFX)
- QuickBooks (QBO)
- Text file (TXT)

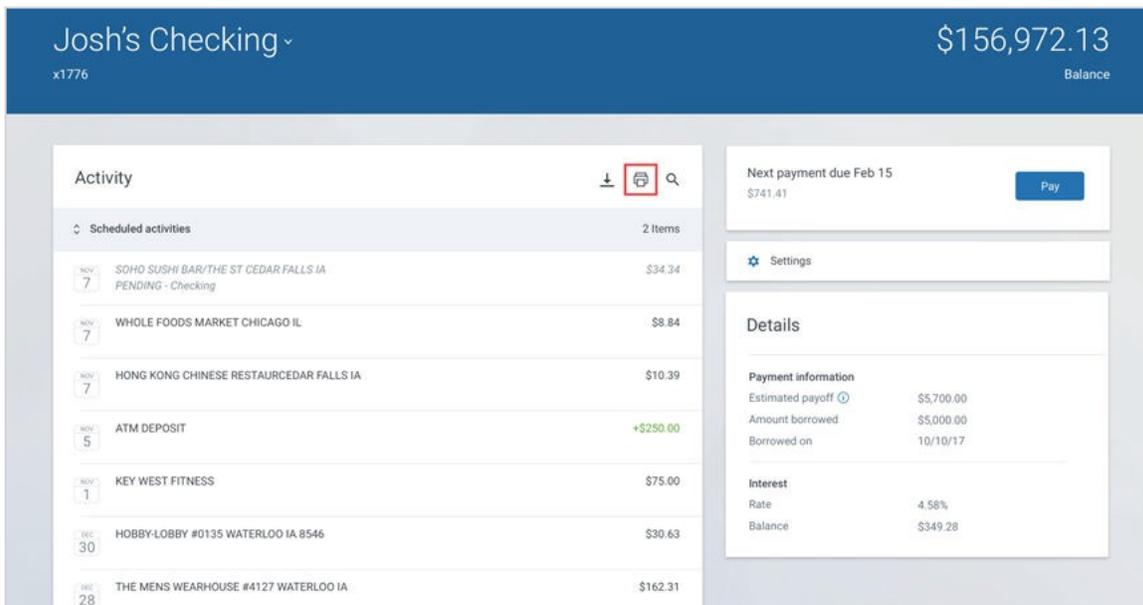
5. Select **Download**.

The file downloads.

## Printing transactions

End users can use this process to print transactions directly from the *Activity* section while viewing an account in AB&T Digital Banking.

1. From the *Dashboard* screen, select an account from the *Accounts* section.
2. In the *Activity* area, select **Print** .



A *Print* screen appears with a print preview and print configuration options.

3. Using the dialog, configure the print settings and select **Print**.

## Running balance

Running balance appears by default beneath the transaction amount for applicable transactions.

Users can hide running balances by going to the *Settings* screen, selecting their institution, and then selecting the toggle next to **Show running balance**.

## Showing and hiding running balance

Use this procedure to change whether a running balance appears when viewing transactions.

1. Select the end-user profile icon at the top right of the screen.
2. Choose from one of the following options to access the *Settings* screen.
  - Select the end-user profile icon in the top right of the screen.
  - Select an account from the *Accounts* card on the dashboard.
3. Select **Settings**.
4. Select the toggle next to **Show running balance**.

If the toggle is green, running balance appears with transactions. If it is gray, running balance does not appear with transactions.

## Messages

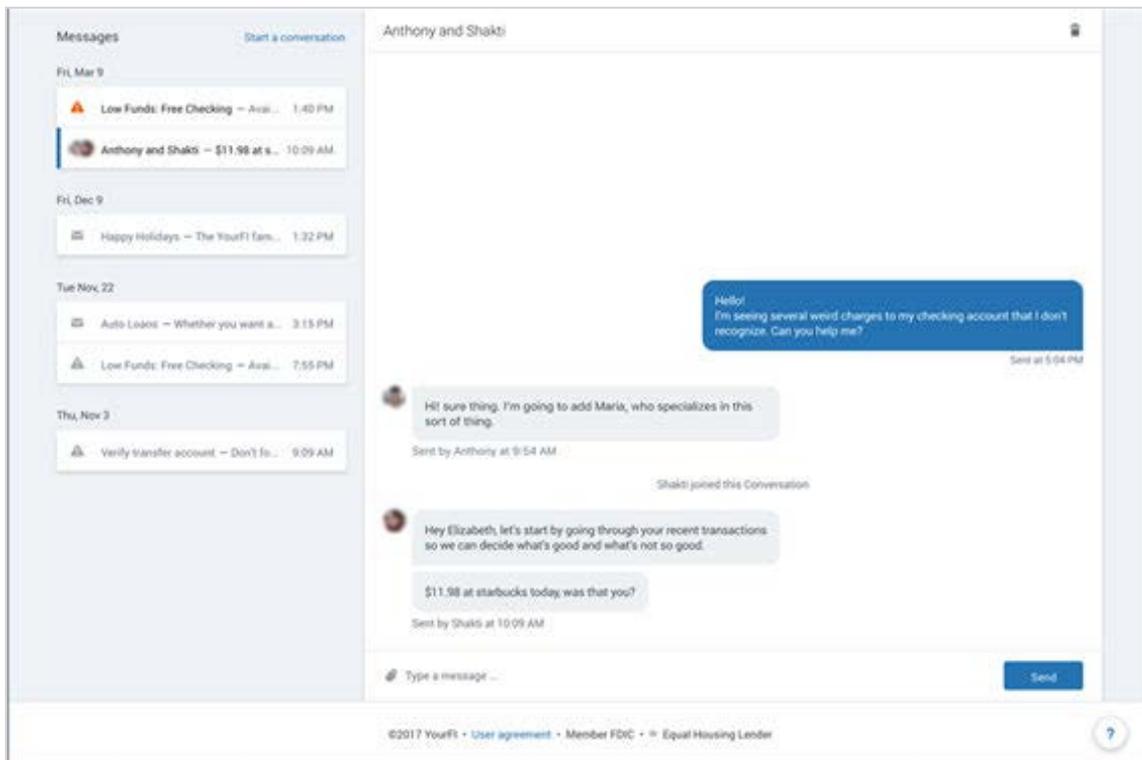
In the *Messages* section of the dashboard, end users can view automatic notifications, such as a low funds notification, messages from our institution, and conversations with support representatives facilitated by the AB&T Digital Banking Support product.

Messages can also be viewed by selecting the **Messages** option in the slide-out menu on small-sized screens. From larger screens, the envelope icon  that is to the left of the end user's profile photo can be selected to go to the *Messages* screen.

## Conversations

If our institution has the AB&T Digital Banking Support product, end users can start, view, and participate in conversations with our support agents in AB&T Digital Banking.

Conversations appear in the *Messages* list with other messages from our institution.



The *Messages* screen can be accessed from several locations, including the *Messages* card, the **Messages** option in the slide-out menu on small-sized screens, or from the envelope icon in the top right of the screen next to the end user profile photo.

## Unread messages

When an end user has unread messages, an orange dot appears on the envelope icon when viewed from a desktop screen. The orange dot appears on the slide-out menu on mobile screens.

### *New message: Slide-out menu on small screens*



### *New Message: Envelope icon on larger screens*



## Viewing and starting AB&T Digital Banking Support conversations

These instructions describe the process for viewing or starting a conversation with a support representative within AB&T Digital Banking.

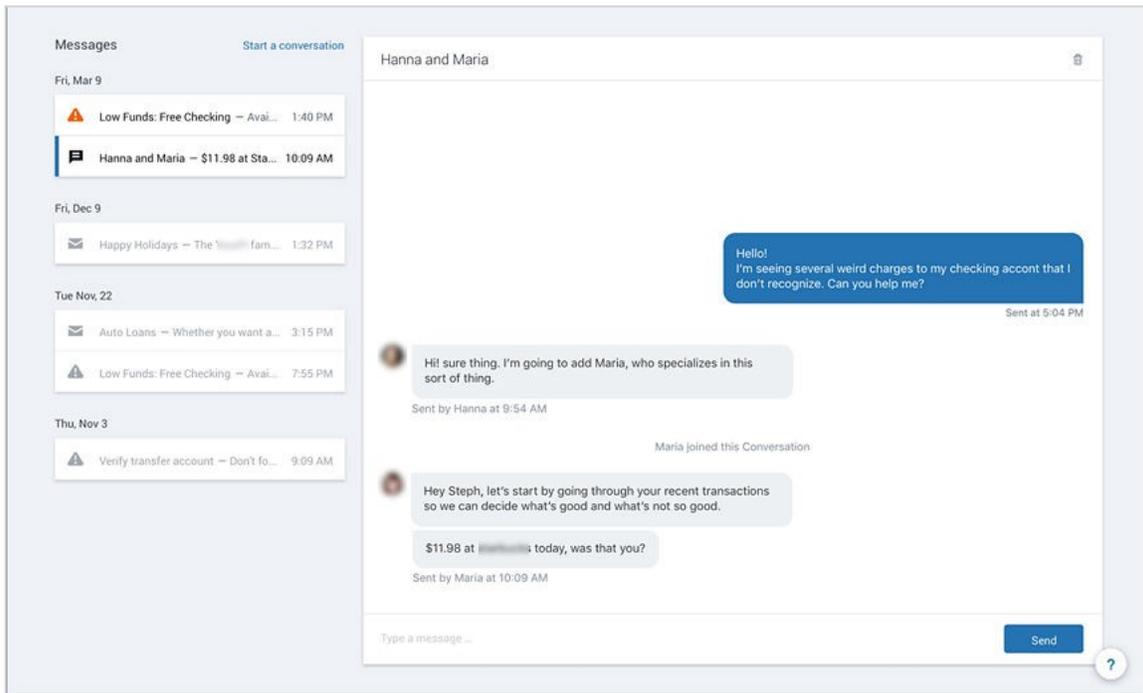
Conversations are only available if our institution has the AB&T Digital Banking Support product.

Conversations are a secure way to facilitate chat messaging between a support representative at our financial institution and an end user using our online banking.

1. Choose a starting point.
  - Begin from the dashboard.
  - Begin from the *Messages* screen.
2. Choose a situation and follow the corresponding step.

Situation	Step
<b>Beginning from the <i>Dashboard</i></b>	In the <i>Messages</i> section, select the conversation option  . Alternatively, the envelope icon next to the end user profile icon can be selected to go to the <i>Messages</i>
<b>Beginning from the <i>Messages</i> screen</b>	screen. Select <b>Start a conversation</b> .

3. Type a message in the text box, and then select **Send**.  
The message appears in the chat area, ready for a support representative to respond.



## Deleting messages

1. Select a message from the *Messages* section on the dashboard.
2. Select  .
3. Select **Delete**.

## Email/support and contact us feature

In AB&T Digital Banking, a floating question mark icon appears in the bottom right of each page as an end user conducts their banking session.

If AB&T Digital Banking is being accessed on a mobile device, tapping the question mark icon brings up our financial institution's phone number and, depending on our institution's implementation, either an email option or an option to begin a conversation with the AB&T Digital Banking Support product. To access these suboptions while accessing AB&T Digital Banking on a desktop, the end user hovers over the question mark icon.

### NOTE

This is not the only way our end users can contact our institution through AB&T Digital Banking. See the *Messages* section for more information about how our end users can also begin

conversations and see messages from the dashboard and from the envelope icon at the top navigation bar.

The screenshot displays a banking dashboard with a dark blue header. The header includes the text "Move money" on the left, an envelope icon, and a user profile icon labeled "Inez" with a dropdown arrow. Below the header, the dashboard is divided into several sections. On the left, there are four account balance cards with amounts: \$10,096.87, -\$967.21, \$1,916.10, and \$399,202.52, each with a "View all" button. Below these is a "Messages" section with a message icon, a date "Jan 11", and a "View all" button. The main content area is titled "Move money" and contains four action buttons: "Transfer", "Pay a bill", "Pay a person", and "More Options". Below this is an "Activity" section with a search icon and a list of transactions. The transactions are as follows:

Date	Description	Amount
JAN 29	BOUNCE PAID ITEM FEE Ovation 0002	\$31.00
JAN 29	GOURMET GARAGE DES MOINES IA CARD# 1964 Ovation 0002	\$39.25
JAN 29	SOULMAN'S BAR-B-QUE SHAWNEE KS CARD# 5072 Ovation 0003	\$35.58
JAN 28	BOUNCE PAID ITEM FEE Ovation 0002	\$31.00
JAN 28	ATM CENTENNIAL CO CARD# 1964 Ovation 0002	\$300.00

At the bottom right of the activity list, there is a "View all" button. In the bottom right corner of the dashboard, there is a red square icon containing a question mark.

## Settings

An end user can view their profile information, change their password, manage devices, or manage their account settings from the *Settings* screen.

To access settings, select the user profile icon and then select **Settings**.

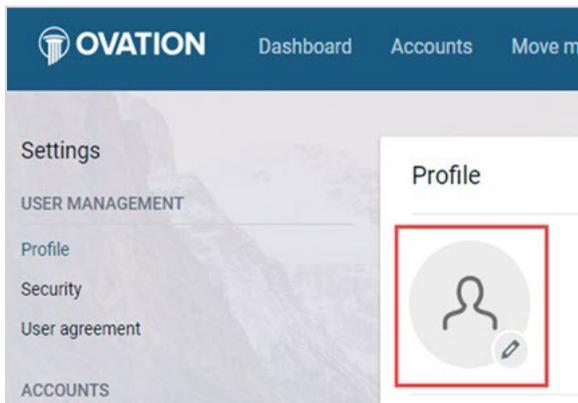
### Changing end-user profile information

Use these instructions to understand the process for changing end-user profile address, email, and phone number in AB&T Digital Banking.

1. Select the end-user profile icon (in the top right of the screen on a desktop computer).
2. Select **Settings**, and then select **Profile**.
3. Select a piece of information to change, and select **Edit** next to it.
  - Street address
  - Email
  - Phone numbers
4. Make the changes desired, and then select **Save**.

### Profile photo

AB&T Digital Banking users can use the *Settings* screen to add a profile photo and to see themselves in the app.



### Adding or Changing the profile photo

These instructions describe the process for inserting a profile photo in AB&T Digital Banking.

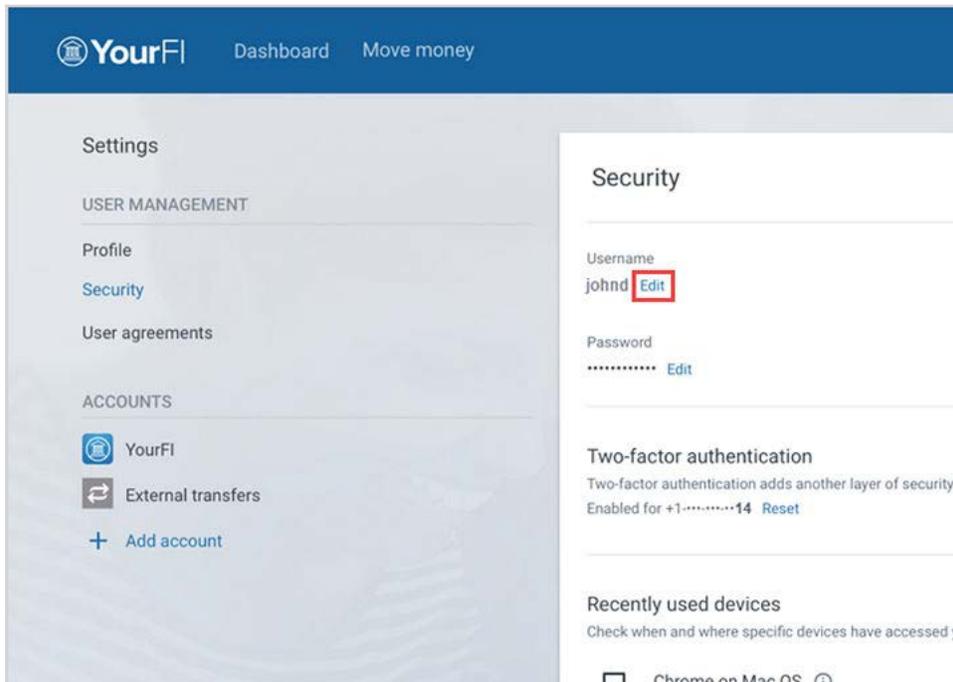
1. Select the end-user profile icon in the top right of the screen.
2. Select **Settings** > **Profile**.
3. Select the pencil icon next to the profile picture area. The default upload tool for the browser opens.
4. Upload the desired image, and then use the *Crop our photo* screen to adjust the crop area.

5. Select **Save**.

### Changing the username

Use these instructions to change a username in AB&T Digital Banking.

1. Select the end-user profile icon in the top right of the screen.
2. Select **Settings**, and then select **Security**.
3. In the **Username** field, select **Edit**.

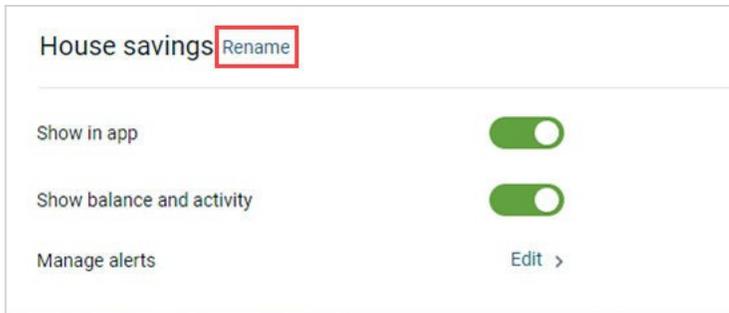


4. Type our password in the password field, and then select **Confirm password**.
5. Type the new name in the **Username** field, and then select **Save**.

### Changing the account nickname

Use these instructions for understanding the process for changing an account nickname in AB&T Digital Banking.

1. Select an account from the *Accounts* section on the dashboard.
2. Select **Settings**.
3. Next to the account name, select **Rename**.



4. Type the new name, and then select **Save**.

### Password options

If our institution has chosen to enable this feature, our end users can manage their passwords through AB&T Digital Banking.

An end user can edit their password from the *Security* section of the *Settings* screen.

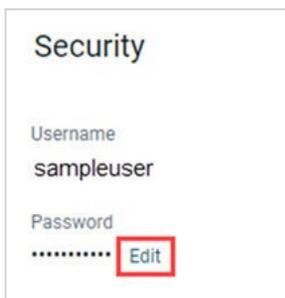
### Password requirements

On the *Security* screen, the end user can view the password requirements by selecting **Password rules**. Password rules differ depending on our institution's individual configuration.

AB&T Digital Banking does not enforce its own separate password rules. If our institution is a bank using NetTeller, AB&T Digital Banking uses the NetTeller password requirements. If our institution is a credit union using Episys, AB&T Digital Banking uses the Episys password requirements.

### Changing a password

1. Select the end-user profile icon in the top right of the screen.
2. Select **Settings > Security**.
3. In the **Password** field, select **Edit**.



4. Enter the existing password, and then enter a new password.
5. Select **Save**.

## Two-factor authentication

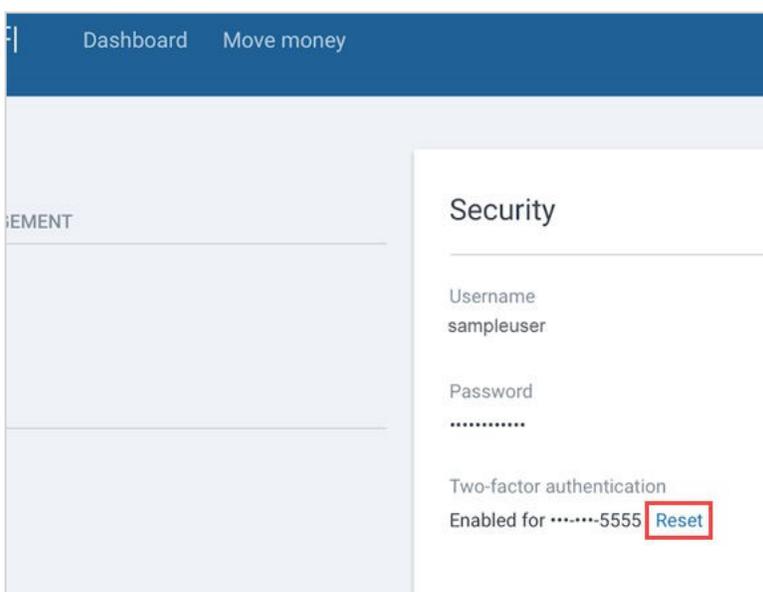
Two-factor authentication is an additional layer of security that AB&T Digital Banking uses to keep our end users' information safe.

When an end user logs on to AB&T Digital Banking for the first time, they set up two-factor authentication through a wizard that appears. They can also reset their two-factor authentication settings in the *Security* section of the *Settings* screen.

### Resetting two-factor authentication

These instructions explain how to change the number associated with two-factor authentication in AB&T Digital Banking.

1. Select the end-user profile icon in the top right of the screen.
2. Select **Settings > Security**.
3. Beneath *Two-factor authentication*, select **Reset**.



4. Enter the password for AB&T Digital Banking, and then select **Submit**.
5. Select **Reset** when the confirmation dialog appears.
6. Change the number in the **Phone** field as needed.
7. Enter the code sent through two-factor authentication, and then select **Verify**.
8. Select the preferred method for receiving codes in the future, and then select **Next**.

#### NOTE

The end user can get codes through a call, a text message, or through an authenticator app.

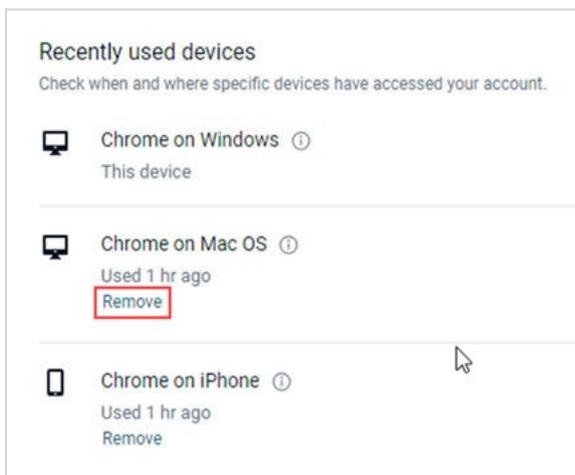
9. Select **OK**.

## Device management

Devices that have been used to access AB&T Digital Banking appear in the *Devices* section of the *Security* screen.

Users can have their devices deauthorized for AB&T Digital Banking use in two ways: They can perform a self-service action in the AB&T Digital Banking, or someone from our institution can deauthorize the device for them from AB&T Digital Banking People.

If an end user loses a device or if someone steals their credentials, the end user can deauthorize the compromised device from a separate, authorized device. The option to remove a device is available by selecting the end user's profile icon in AB&T Digital Banking and then selecting **Settings > Security**.



## Managing devices from AB&T Digital Banking

Use these instructions to view information or remove access for an end user's devices in AB&T Digital Banking.

1. Select the end user's profile icon in AB&T Digital Banking.
2. Select **Settings > Security**.
3. Choose a situation and follow the corresponding steps.

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### View device information.

 to view information such as device model, operating system, and app version.

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### Remove a device's access to AB&T Digital Banking Mobile to deauthorize and remove it from the list of devices.

Select **remove** next to the appropriate device.

## Alert management

AB&T Digital Banking users can manage which alerts they view through the app, in SMS messages, and in email for their primary financial institution's accounts.

To manage alerts, view the landing page for a specific account belonging to a user's primary financial institution, and then select **Manage alerts**.

### NOTE

On small screens, the **Manage alerts** option appears in a slide-down menu at the top of the screen rather than in the main screen area.

## Managing transaction alerts

These steps outline the processes for adding and managing transaction alerts.

1. Select the user name in the top right of the screen.
2. Select **Settings**.
3. In the *Accounts* area, select the primary financial institution that has the account you want to manage transaction alerts for.
4. Under the relevant account's section, select **Manage alerts**.
5. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Add an alert</b>	<ol style="list-style-type: none"><li>1. In the <i>Transaction alerts</i> section, select <b>Add alert</b>.</li><li>2. Select <i>Credit</i> or <i>Debit</i>, and then input an amount over which to generate an alert.</li><li>3. In the <i>Alert by</i> field, select <i>Email</i>, <i>Text</i>, or <i>In-app message</i>.</li><li>4. Select <b>Add alert</b> to save the alert.</li></ol>
<b>Edit an existing alert</b>	<ol style="list-style-type: none"><li>1. Select <b>Edit</b> next to the transaction alert you want to edit.</li><li>2. Change the options as desired, and then select <b>Save</b> to save the changes and return to the <i>Manage alerts</i> screen.</li></ol>
<b>Delete an existing alert</b>	<ol style="list-style-type: none"><li>1. Select <b>Edit</b> next to the transaction alert you want to delete.</li><li>2. Select <b>Remove</b> to delete the alert and return to the <i>Manage alerts</i> screen.</li></ol>

## Managing balance alerts

These steps outline the processes for adding and managing balance alerts.

1. Select the user name in the top right of the screen.
2. Select **Settings**.
3. In the *Accounts* area, select the primary financial institution that has the account you want to manage transaction alerts for.
4. Under the relevant account's section, select **Manage alerts**.
5. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Add an alert</b>	<ol style="list-style-type: none"><li>1. In the <i>Balance alerts</i> section, select <b>Add alert</b>.</li><li>2. Select <i>Above</i> or <i>Below</i>, and then input a dollar amount.</li><li>3. In the <i>Alert by</i> field, select <i>Email</i>, <i>Text message</i>, or <i>In-app message</i>.</li><li>4. Select <b>Add alert</b> to save the alert.</li></ol>
<b>Edit an existing alert</b>	<ol style="list-style-type: none"><li>1. In the <i>Balance alerts</i> section, select an existing alert.</li><li>2. Change the options as desired, and then select <b>Save</b> to save the changes.</li></ol>
<b>Delete an existing alert</b>	<ol style="list-style-type: none"><li>1. In the <i>Balance alerts</i> section, select an existing alert.</li><li>2. Select <b>Remove</b> to delete the alert.</li></ol>

## Manage debit cards

AB&T Digital Banking allows users to have more control over their debit cards.

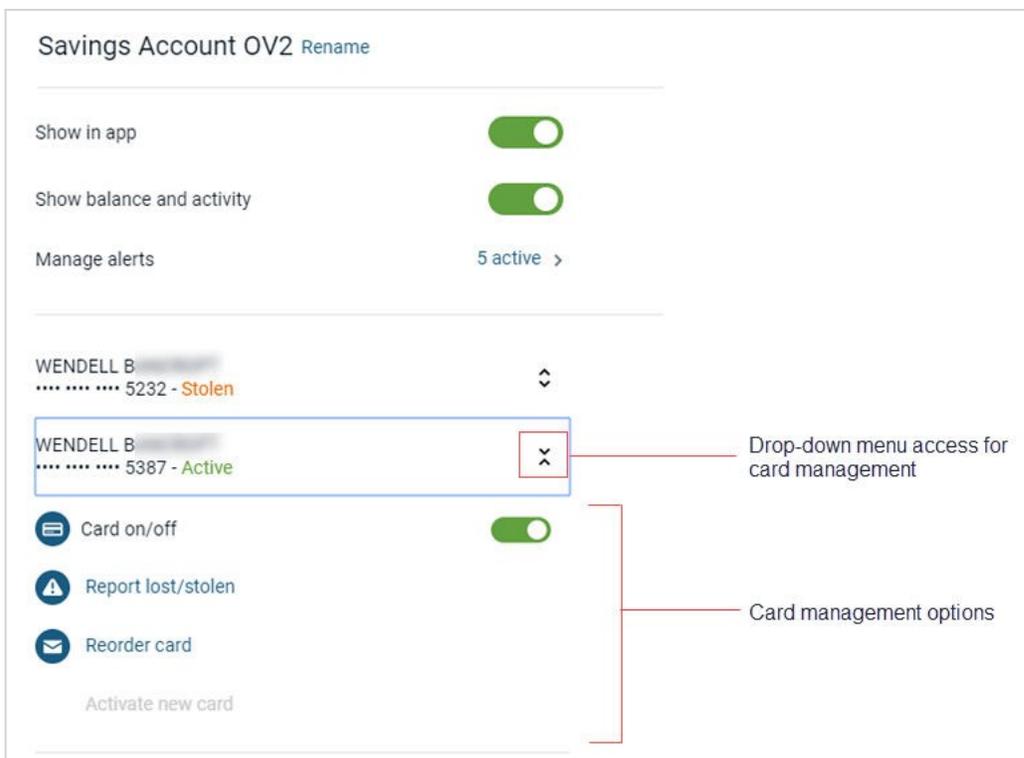
AB&T Digital Banking allows for the following actions to be taken:

- View card status
- Activate or deactivate card
- Report lost card
- Report stolen card
- Reorder card
- Activate new card

## Managing debit cards from the Settings screen

Use these instructions to learn the steps for managing debit cards in AB&T Digital Banking using the Settings area.

1. Select the end-user profile image in the top right area of the page.
2. Select **Settings**.
3. Under the *Accounts* heading, select the relevant institution name for the card you want to manage.
4. Select the drop-down menu for the relevant card.
5. Select the relevant option.
  - **Card on/off**
  - **Report lost/stolen**
  - **Reorder card**
  - **Activate new card** (if applicable)



6. Confirm the decision when the dialog appears.

## Locking and unlocking cards from the dashboard

End users can unlock and lock their debit cards quickly by using the *Manage cards* area of the dashboard.

1. Find the *Manage cards* section of the dashboard.
2. Locate the desired card.
3. Select the toggle next to the card to lock or unlock it.

## Reorder checks

If our institution has this feature enabled, our end users can reorder checks in AB&T Digital Banking. The ability to reorder checks might not be available for accounts that do not belong to the end user's primary financial institution, depending on the secondary accounts' relationships with check reordering services.

To reorder checks, go to the *Accounts* section of the dashboard, and then select **[Account name] > Reorder checks**.

## Move money menu

Using the **Move money** menu, the end user can access landing pages for payments and transfers.

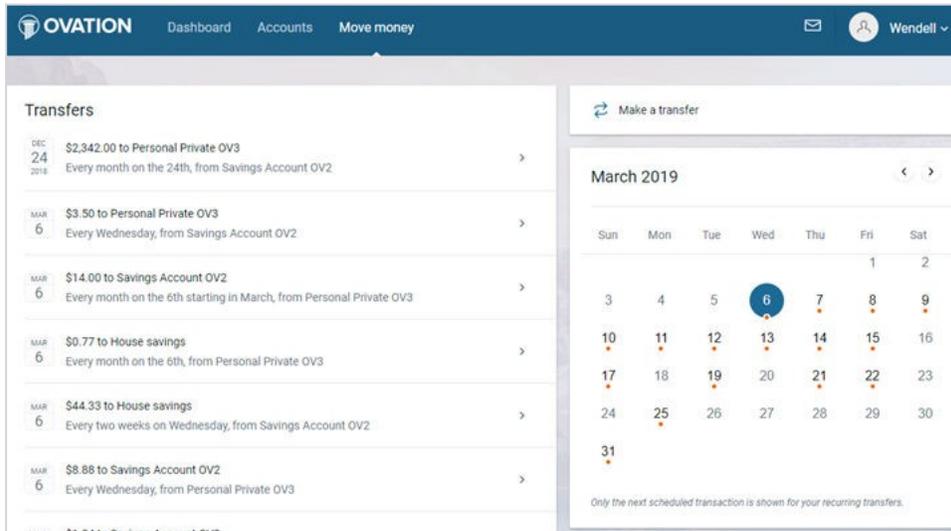


## Creating transfers

AB&T Digital Banking can create one-time transfers, future-dated transfers, and recurring transfers.

The end user must have at least two accounts set up with AB&T Digital Banking to complete a transfer.

1. Select an option.
  - the **Move money** menu, and then select **Transfers**.
  - Select **Make a transfer** in the *Quick actions* section of the dashboard.
  - Select **Make a transfer** or, for credit unions, select **Transfer to a member** from the *Transfers* section of the dashboard. The *Transfers* section of the dashboard only appears if our institution has enabled scheduled transfers. Similarly, the member transfer option only appears if our institution has member-to-member transfers enabled.



2. Select the account you want to transfer funds from, and then select an account for the destination.
3. Enter the transfer amount.
4. Choose a situation and follow the corresponding steps.

### Situation

### Steps

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#### Creating a one-time transfer

Select **Submit**.

---

#### Creating a one-time scheduled transfer

This option is only available for financial institutions using a JHA core.

1. Select **More options**.
2. Select the **Date** field.
3. Select a date for the transfer if you want something other than the *Soonest available* default.
4. Select **Submit**.

---

#### Creating a recurring transfer

This option is only available for financial institutions using a JHA core.

1. Select **More options**.
2. Select a date for the repeating transfer to start.
3. Change the **Frequency** field.
4. Select **Submit**.

**TIP**

If our transfer is an immediate, internal transfer, you can add a memo note by selecting **More options** and completing the **Memo** field.

### Editing transfers

After an end user creates a scheduled transfer, they can still modify or delete it if it was created from AB&T Digital Banking or, usually, from AB&T Digital Banking Mobile.

Note the following restrictions:

- Only transfers created in AB&T Digital Banking or, usually, AB&T Digital Banking Mobile can be edited using this method.
  - Scheduled transfer features are only available for financial institutions using a JHA core.
1. Choose a situation and follow the corresponding steps.

<b>Situation</b>	<b>Step</b>
<b>Use the <i>Transfers</i> section of the dashboard to access transfers</b>	<ol style="list-style-type: none"><li>1. Find the <i>Transfers</i> section of the dashboard.</li><li>2. Find the <i>Scheduled transfers</i> section under the <b>Transfers</b> option.</li></ol>
<b>Use the Move money menu to access transfers</b>	<ol style="list-style-type: none"><li>1. Select <b>Move money &gt; Transfers</b> in the top navigation bar.</li></ol>

## Situation

## Step

2. Find the scheduled transfers on the *Transfers* landing page.

### *Transfers section of the Dashboard*

**Transfers** ...

[↻ Make a transfer](#)

Scheduled transfers

DEC 24 2018	\$2,342.00 to Personal Private OV3	Every month on the 24th, from Savings Account OV2
MAR 6	\$23.23 to House savings	Every Wednesday, from Savings Account OV2
MAR 6	\$14.00 to Savings Account OV2	Every month on the 6th starting in March, from Personal Private OV3
MAR 6	\$12.00 to Personal Private OV3	Every Wednesday, from Savings Account OV2
MAR 6	\$13.33 to Savings Account OV2	Every month on the 6th starting in March, from Personal Private OV3

[View all](#)

### *Transfers landing page*

**OVATION** Dashboard Accounts Move money

**Transfers**

[↻ Make a transfer](#)

DEC 24 2018	\$2,342.00 to Personal Private OV3	Every month on the 24th, from Savings Account OV2	>
MAR 6	\$23.23 to House savings	Every Wednesday, from Savings Account OV2	>
MAR 6	\$14.00 to Savings Account OV2	Every month on the 6th starting in March, from Personal Private OV3	>

March 2019

Sun Mon

3 4

2. Select the relevant scheduled transfer.
3. Choose a situation and follow the corresponding steps.

## Situation

## Steps

### Edit transfer

1. Change the relevant fields.
2. Select **Save**.

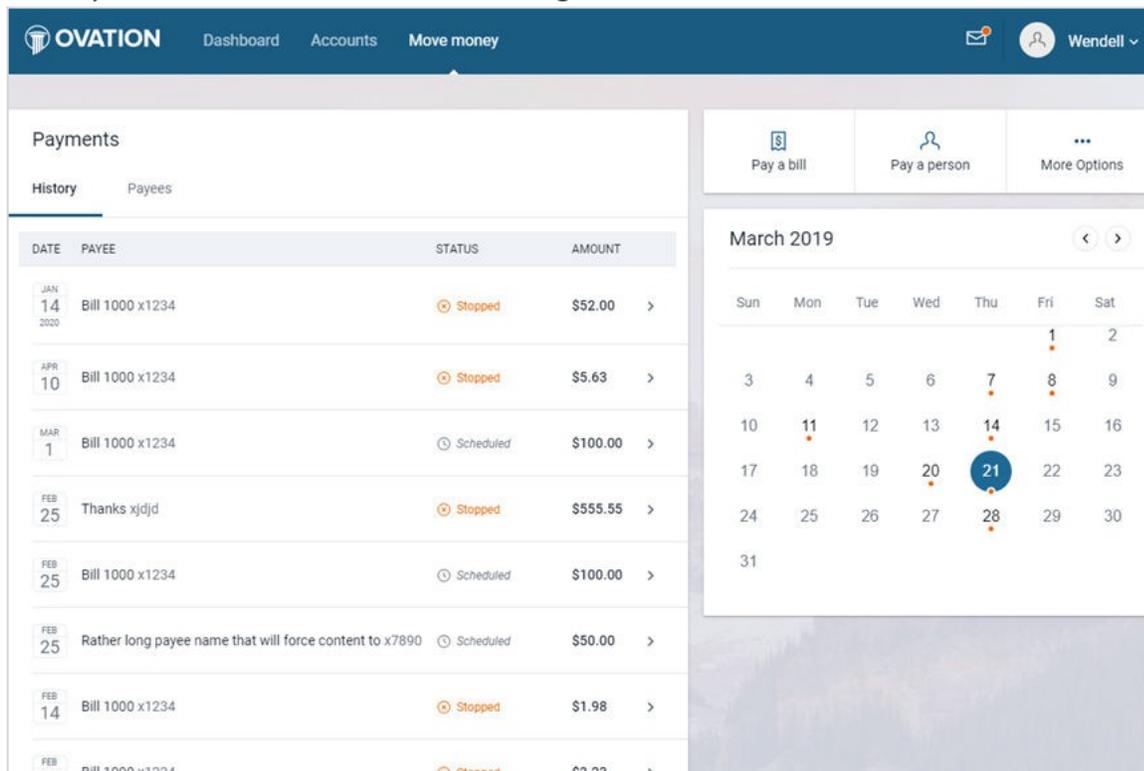
### Delete transfer

1. Select .
2. Select **Delete**.

## Payments

AB&T Digital Banking allows end users to have the convenience of online bill pay if our institution has enabled this feature.

The *Payments* screen can be accessed using several methods.



DATE	PAYEE	STATUS	AMOUNT
JAN 14 2020	Bill 1000 x1234	Stopped	\$52.00
APR 10	Bill 1000 x1234	Stopped	\$5.63
MAR 1	Bill 1000 x1234	Scheduled	\$100.00
FEB 25	Thanks xjdjd	Stopped	\$555.55
FEB 25	Bill 1000 x1234	Scheduled	\$100.00
FEB 25	Rather long payee name that will force content to x7890	Scheduled	\$50.00
FEB 14	Bill 1000 x1234	Stopped	\$1.98
FEB	Bill 1000 x1234	Stopped	\$3.23

### Payments section of the Dashboard

The *Payments* section of the dashboard contains **Pay a bill** and **Pay a person** options, along with a list of recent payments.

### Quick actions section of the Dashboard

Select **Pay a bill** from the *Quick actions* section of the *Dashboard* screen to access bill pay.

## Move money menu in the top navigation

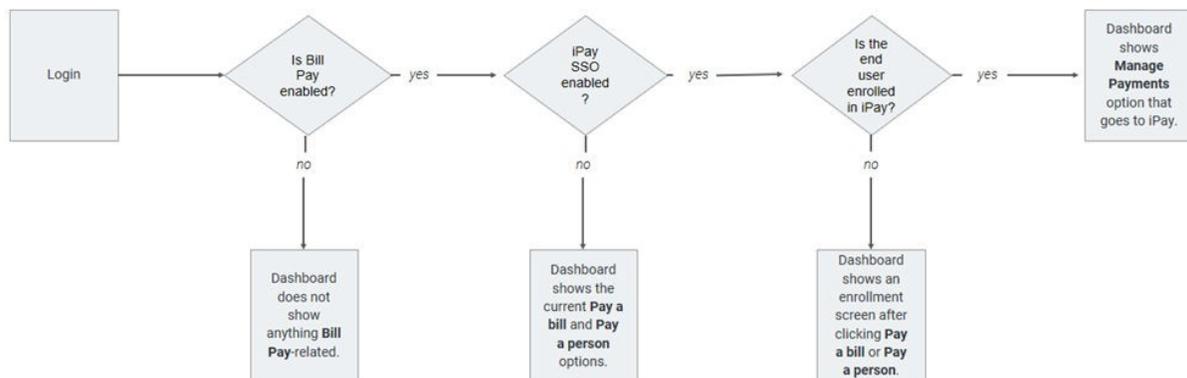
Bill pay can be accessed by selecting the **Move money** menu at the top of the screen and then selecting **Payments**.

## iPay Single Sign-On functionality

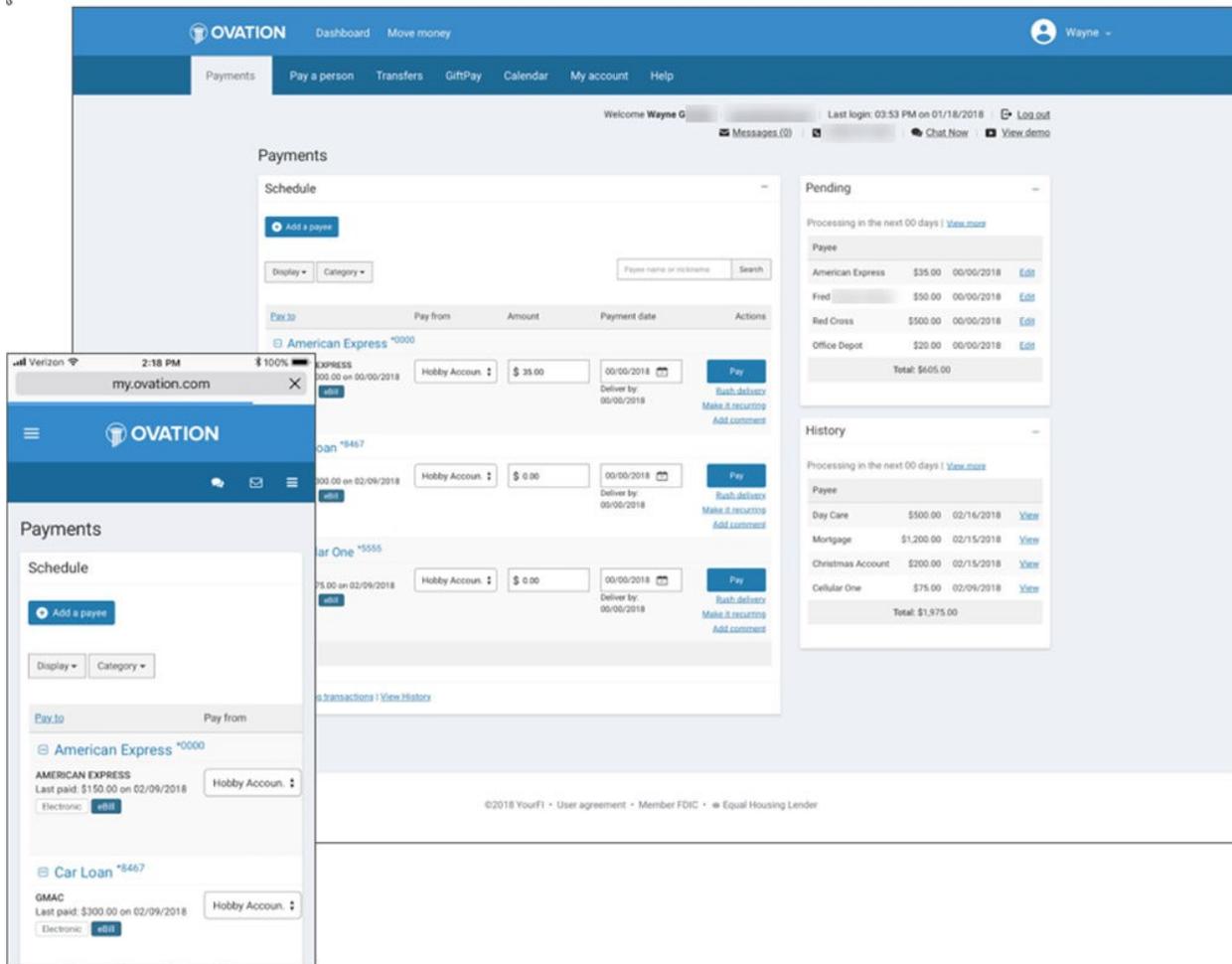
iPay Single Sign-On (iPay SSO) provides AB&T Digital Banking users full iPay functionality without the user needing to sign in to another account or to create a separate iPay account.

AB&T Digital Banking users who don't have a pre-existing iPay account can enroll in iPay Bill Pay without leaving AB&T Digital Banking. This process allows them to use Bill Pay features through the *Payments* landing screen accessed from the **Move money** menu. Our institution can choose whether to enable enrollment. When an end user requests enrollment in iPay through the AB&T Digital Banking SSO feature, AB&T Digital Banking autofills the required fields.

## iPay SSO user experience



Selecting **Manage payments** within AB&T Digital Banking opens an iPay iFrame within the AB&T Digital Banking interface, allowing the end user to retain access to the main AB&T Digital Banking menu options.



## Enrolling in payments

These instructions describe the process for enrolling in iPay using iPay SSO within AB&T Digital Banking.

1. Select the **Move money** menu in the top navigation, and then select **Payments**.
2. On the *Payments* landing page, select **Enroll**.

A dialog appears, allowing the end user to begin using the payments feature or return to the dashboard.

3. Choose the relevant option.
  - Select **Manage payments** to open an iPay iFrame and begin using the payments feature.
  - Select **Return to dashboard** to go back to the dashboard area.

### Adding a payee

Use these instructions to understand the process for an end user to add a payee from AB&T Digital Banking.

1. Choose a situation.
  - If using a small screen, select **Payments** from the slide-out menu.
  - If using a larger screen with the top navigation menu, select **Move money > Payments** from the top menu.
2. In the *Payees* section, select the plus sign .
3. Complete the fields to create a payee.

The new payee appears on the *Payments* screen with a payee *Details* screen that appears when the payee is selected.

### Paying bills

1. Choose a situation and follow the corresponding steps.

Situation	Steps
Access bills through the <b>Move money menu</b> .	Select <b>Move money &gt; Payments</b> .
Access bills through the <i>Quick actions</i> section of the <b>Dashboard</b> .	Select <b>Pay a bill</b> in the <i>Quick actions</i> section of the dashboard.
Access bills through the <i>Payments</i> section of the <b>dashboard</b> .	Select <b>Pay a bill</b> from the <i>Payments</i> section.

#### NOTE

End users can also access iPay bill pay functionality through the **Manage payments** option in the *Move money* section and menu, if our institution has that feature enabled.

2. Select a bill to pay.
3. Complete the details in the form.

#### TIP

If desired, the user can also include a note in the **Memo** field for the payee to see or a note for themselves in the **Comment** field.

Based on our financial institution's funding model, the end user selects either the arrival date or the processing date for the payment. The app informs the end user of which date (arrival or processing) they are selecting.

4. If a recurring payment is desired, select the **Frequency** field, and then fill out the corresponding fields.
5. Choose an option.
  - If the payment is a rush payment that requires an address to be completed, the end user selects **Next**.
  - If the payment is not a rush payment, continue to the next step.
6. Select **Submit**.
7. Select **OK**.

If the payment requires approval, a message appears above the **OK** option telling the end user that approval is required before the payment will process.

### Editing a recurring payment

Use these instructions to understand the process for an end user to edit a recurring payment in AB&T Digital Banking.

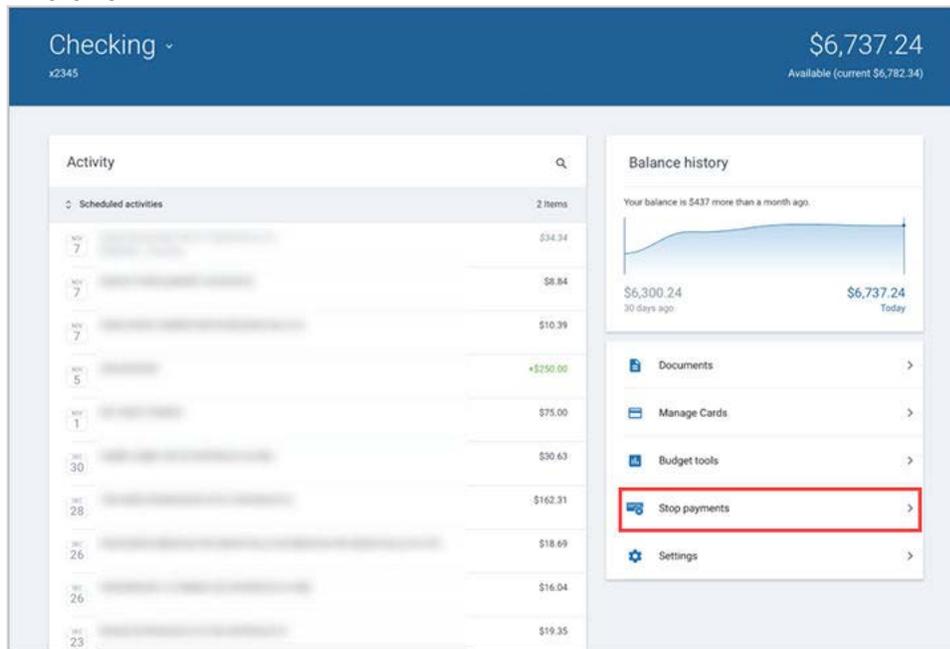
1. Choose an option for navigating to the *Payments* landing page.
  - Select the **Move money** menu from a large screen, and then select **Payments**.
  - Select the slide-out menu on a small screen, and then select **Payments**.
2. In the *Payees* section, select a payee that has a **Recurring** label next to it.
3. Select a payment from the payee *Details* screen.
4. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Delete a recurring payment</b>	<ol style="list-style-type: none"><li>1. Select <b>Delete</b>.</li><li>2. Confirm the decision by selecting <b>Delete</b> again.</li></ol>
<b>Edit a recurring payment</b>	<ol style="list-style-type: none"><li>1. Select <b>Edit payment</b>.</li><li>2. Configure the payment details as desired.</li></ol>

## Stop payments

End users can access stop payment functionality in AB&T Digital Banking if our financial institution has this feature available.

To view or stop a check payment, select an account from the *Accounts* section, and then select **Stop payments**.



## Stopping a check payment

Use these instructions for understanding the process for stopping a payment on a single check or a range of consecutive checks in AB&T Digital Banking.

1. In the *Accounts* section of the dashboard, select an account.
2. Select **Stop payments**.
3. Select **+ Stop a payment**.
4. Choose an option.
  - Select **A single check**, and then complete the **Check amount**, **Check #**, **Check date**, **Payee**, and **Reason** fields.
  - Select **A range of checks**, and then complete the **Start check #**, **End check #**, and **Reason** fields.
5. Select **Submit**.
6. Select **Confirm**.

## Electronic documents

Our end users can view documents in the app. Some of the possible documents are statements, tax forms, and notices concerning accounts, but the types of documents available depend on our institution's document imaging provider. Visit <https://www.abtgold.com/home/contact-us> for more information about the documents end users can view in our app.

To view the documents associated with an account in AB&T Digital Banking, select [**Account name**] > **Documents**.

## Enrolling in electronic documents

End users can enroll in electronic documents on a per-account basis or for all accounts at once. Depending on the document imaging provider our institution uses, our users might not need to enroll to see documents. If you have a provider that does not require enrollment, our end users see available account documents in the app automatically. For information about our institution's documents and implementation, visit <https://www.abtgold.com/home/contact-us>.

1. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Enroll from an individual account.</b>	<ol style="list-style-type: none"><li>1. Select an account from the <i>Accounts</i> section.</li><li>2. Select <b>Documents</b>.</li><li>3. Select <b>Enroll</b>.</li></ol>
<b>Enroll from the <i>Settings</i> screen.</b>	<ol style="list-style-type: none"><li>1. Select the user name in the top right of the screen.</li><li>2. Select <b>Settings</b>.</li><li>3. Beneath the <i>All accounts</i> section, in the <b>Documents</b> field of the relevant account, select <b>Enroll</b>.</li></ol>

2. Accept the service agreement terms if one is configured by our institution to appear.
3. If our institution's configuration allows the end user to be able to have more than one notification method, they can choose to be notified when new documents are available, or they can choose if they would prefer not to be notified at all.
4. Choose a situation.
  - If our institution offers the ability to choose enrolling all accounts or none, the end user selects **Enroll all accounts**.
  - If our institution supports the ability to enroll in documents on a per-account basis,

the end user selects the check boxes next to the relevant accounts.

5. Select **Enroll**.
6. Select **OK**.

### **Downloading electronic documents**

The end user must enroll in electronic documents before they become available for download.

1. Select an account from the *Accounts* section on the dashboard.
2. Select **Documents**, and then select the document you want to download.

Use the *Statements*, *Taxes*, or *Notices* tab to view different document types. You can also use the drop-down menu to filter documents by year.

The document begins downloading.

### **Statement download options**

In addition to selecting date ranges when downloading statements, such as **Last month**, **12 months**, or **Custom range**, end users can also select to download a statement containing information **Since last download** or **Since last statement**.