eBanking User Guide

**eBanking
eCheck
eDelivery
Mobile Banking & Deposit**

AbbyBank

Member FDIC

We Make Banking About You

1-800-288-2229 • www.abbybank.com

Account Access

To log into your eBanking account, go to www.abbybank.com. In the left column, enter your ID# and click "Login". On the next screen, enter your Password and then click "Submit".

As an added security feature, you will be asked to select a personal watermark image. This image will then appear for you on all future logins to assure you that you are on our secure site and have not been redirected to a fraudulent site.

*Once logged into eBanking, refrain from using the browser Back button. Navigate within the eBanking site by using the Tab Menu Bar.

Menus

There are four main menus: eBanking, eCheck, eDelivery and Options with additional menus noted under the main menus and further menus under those:

eBanking – View all accounts set up in this eBanking, view transactions within accounts, and transfer between accounts

eCheck – Pay bills electronically

eDelivery – Sign up for and change eStatement receipt, email settings, & reconciliation wizard

Options – Change passwords, set up Mobile Banking, establish alerts change how items are displayed in these internet banking web pages

Viewing Statements

On the main eBanking screen, click on the "Accounts" submenu. Choose the drop-down arrow next to "Select Option" for the account you would like to view and select "Statements."

Statements are available in PDF, HTML, and Text formats.

Your most recent 3 months of statements are available to you. If you wish to keep them longer than that, you can save to a USB or to your computer for future access.

♻ **To go green**, enroll in eStatements and eliminate having a paper statement mailed to you. To do this, click on the "eDelivery" tab. Click on the "Sign Up/Changes" submenu. **(This could avoid a statement fee for the eChecking and eChecking+ accounts.)**

Follow the steps for enrollment by selecting accounts, providing your email address and entering a security phrase. On number 4, select the "click here" hyperlink to access your passcode and enter it in the available space provided. All authentic statement emails from AbbyBank will contain a security phrase (which you will individualize). In the Sign Up/Changes submenu, check the accounts you want to enroll for eStatements or have other notices sent to you. Check that you agree to the terms and conditions and click "Save Settings."

An enrollment confirmation appears in a separate window. Select "OK" to complete the process. If you enroll in eStatements, **18 months** of statements will be available for your future review under the eDelivery tab in the eStatements/Notices submenu.

Options
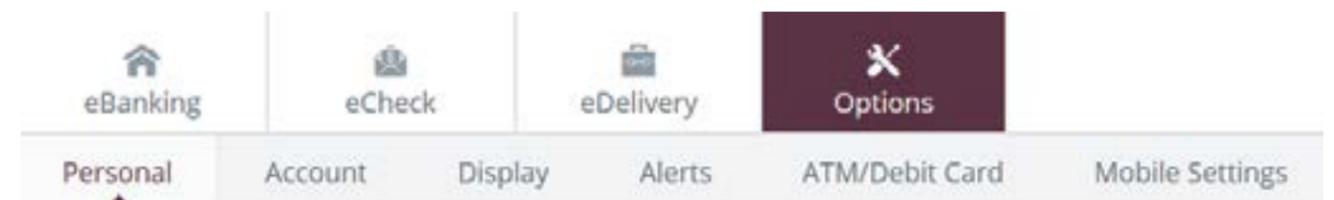
Personal: Update email address, Personal Password, Login ID (i.e. update the "804" #), and set the **Password Reset capabilities:**

> ➢ Having a personal Reset Question and Answer allows you to reset your Password on your own 24/7 without having to call the bank. Should you not be able to log in, you can reset your Password by clicking "Reset Password" on the login/AbbyBank Home screen. You will recieve an email with a link that requires you to click the link within two hours of receiving it. Follow the prompts to reset your password.

> ➢ Or you can update your Password at www.abbybank.com by clicking on "Forgot Password". Enter your Internet Banking ID, E-mail Address (that's on file) and an E-mail Subject (which you choose). Follow the prompts.

Account: Change Account Psuedo Names (name displayed for each account within the AbbyBank Internet Banking site)

Display: Establish Display Defaults

Alerts: (email, text or login based)

    Event Alerts – such as incoming direct deposits

    Balance Alerts – notification of when account balances are above/below a certain amount

    Item Alerts – notification of cleared checks

    Personal Alerts – personalized message delivered on a chosen date

ATM/Debit Card: View and report lost or stolen cards here. Then call the bank during business hours to ensure a new card will be ordered.

Mobile Settings: Establish the mobile device that will be allowed to use the AbbyBank app to see and work within the accounts
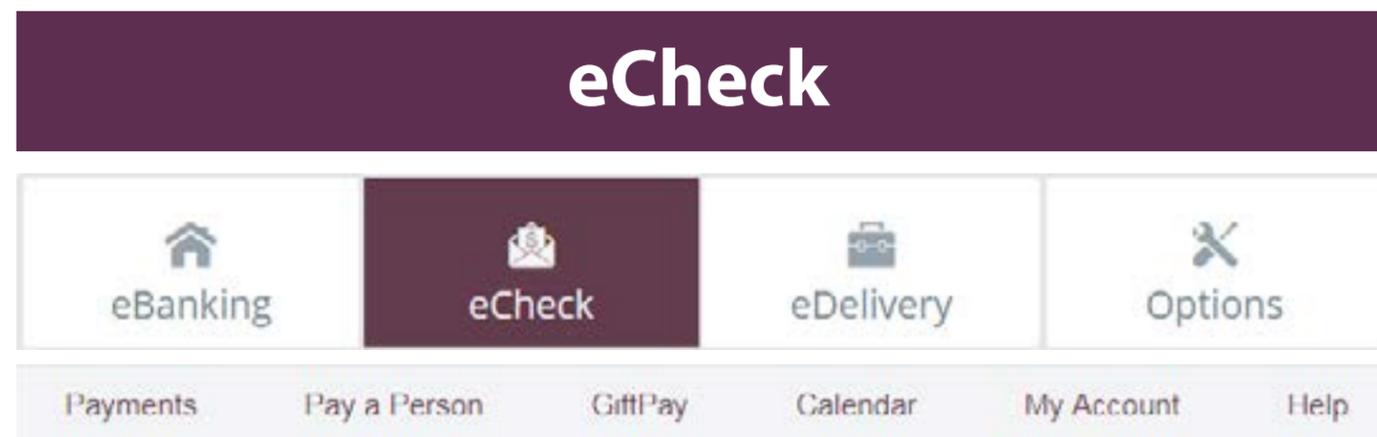
To use our *FREE* bill pay service, click on the **eCheck** tab. *The first time you click on this tab, you will be prompted to go through an enrollment process.*

Set up Payees- there are three types of Payees:

    ➢ **Company**
    ➢ **Individual**
    ➢ **Financial Institution**

There are two types of payment methods:

    Electronic – payments will be deducted from your account on the payment date. Under "Type" column, it's displayed as **E**. Allow 1-5 business days for the payee to receive payment.

Check – payments will debit your account when the check clears (just as if you wrote a check out and mailed it yourself). Under "Type" column, it is displayed as **C**. Allow 3-7 business days for the payee to receive check.

Adding Payees

Click on **Add a Payee**

*Most payees you have will be a company, which is the default option. If your payee is an individual person, click on **Pay a Person**. When paying a person, it will then ask you to select the method you would like to send the money. You can send payments to individuals by **Email, Direct Deposit** or **Check.** If your payee is a financial institution, click on **Pay a bank or credit union.** When paying a financial institution, it will ask you to select the account type, either **Loan** or **Credit Card.** When you've made your Payee selection, click **Next.***

Fill in the required payee fields and click **Next.** *(When paying an individual by **Email**, after entering in the required payee information and clicking **Next**, you will be asked to create a **keyword** to give to the payee so they may access our secure website to submit their account information.)* The information should generate if filled out correctly and you should see additional fields to fill in about the payee. Fill in the required fields (and optional ones, if you choose) and click **Next**.

*When entering some payees for the first time, a one-time **payee activation code** is required to send payments. You will need to select from the available options provided how you would like the activation code delivered to you. Enter in the activation code you received in the designated area and click **Next**.*

Your new payee is now added. Under the Payee name and account information, the system will tell you if the payment will be sent in **electronic** or **check** form.

Making Payments

Under **Payments**, enter the amount for the bill you need to pay in the "Amount" section for the payee and select the "Payment Date" (allow time for the payment to be sent). Click **Pay** on the right hand side of the payee information for the bill that you need to pay.

*You can also choose to **Review all payments** and then **Submit all payments** if you would like to pay all payees.*

To Edit or Delete an Existing Payee

You will see a list of all your payees under **Payments**. To edit or delete a payee, click on the name of the payee under **Payments**. Directly under **Payee details for [payee name]** is an **edit payee** link to click on to edit the payee information. Click **Submit** after making any edits to save your changes. At the bottom of the **edit payee** page is a radio button to click if you would like to delete the payee. A warning box will pop up when you click on this button.

Click **Submit** when finished. If you delete a payee while a payment(s) is scheduled, it alerts you that the transaction(s) will be stopped. Click **Submit**. It will show you the transactions that were stopped as well the details. On the right hand of the screen will be a green confirmation box that confirms that the payee was successfully deleted. Click on **Return to payments**.

To View Pending Payments

On the **Payments** page, **Pending** is located on the right hand side of the screen next to your payments list. This table shows the payments that will be processing in the next 45 days. To see more information about the pending payments or to see the ones scheduled for more than 45 days away, click on **view more**. This is also where you can edit a payment that hasn't been sent yet by clicking **Edit** next to the Payee in the list.

To View Payment History

On the **Payments** page, **History** is located on the right hand of the screen under **Pending**. This table shows the payments that were processed in the last 45 days. To see more information about your past payments or to see payments that are more than 45 days old, click on view more. *eCheck history is available for 18 months.*
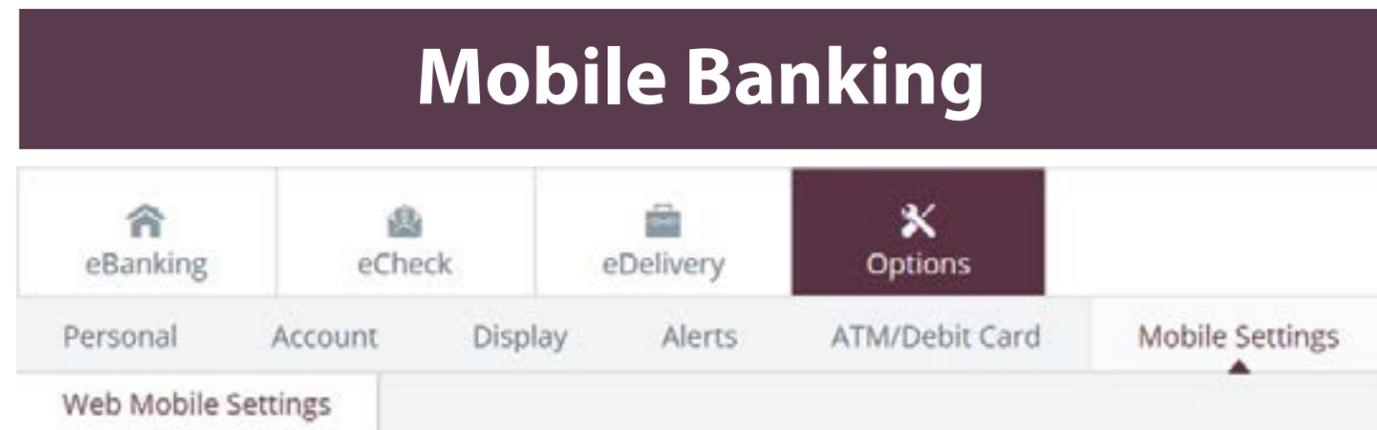
Mobile Banking

Smart Phone Mobile Banking:

To start your Mobile Banking experience, login to your eBanking on your personal computer (not your mobile device). Set up your Mobile device by clicking on the Options tab then Mobile Settings submenu. Check mark the radio button:

☑ **Enable web access for your mobile device**

and complete areas as appropriate. (If your wireless provider is not shown in the list, you can only sign up for Text alerts and not have access to the Mobile Banking services).

Download the appropriate app from www.abbybank.com, or through iTunes/App Store or Android Google Play.

Cell Phone Text Notices:

To receive Mobile Texts on your mobile device, click on the "Mobile Settings" submenu. Check mark the radio button:

☑ **Enable text access for your mobile device**

and complete areas as appropriate. Select the accounts to have text messages sent to you. Be sure to click "Confirm". After submitting this page, a confirmation page will appear. Review and click "Confirm" again.

Security

One of the first times you access eBanking, we'll ask you to choose and answer three (3) personal verification questions.

During future login attempts, we'll ask you one of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember (answers are case sensitive). Incorrectly answering a question can lead to your account access being disabled.

Security Reminders

- We will NEVER email you asking for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- Do not write your Password down or have your computer save or remember it.
- Use a different Password to access your eBanking than ones you use for other applications.
- Always click "Log Out" in the top right corner of your eBanking screen to properly log out.
- When shopping online or logging into your eBanking account, always double check that you are on a secured website. Two ways you can tell is that the web address starts with http**s**:// (instead of http://) and the padlock 🔒 symbol by the web address.

Mobile Deposit

Now that you're signed up for eBanking and have our Mobile Banking app, you are ready to experience Mobile Deposit!

App

Open our Mobile Banking app and login. In the main menu, click on Deposit. Follow the on-screen instructions to register for the Deposit service.

Select the account(s) you would like to use for Mobile Deposit.

Mobile Deposit is subject to eligibility and further review.

Snap

Once approved for Mobile Deposit, endorse your check with your signature and "For Deposit Only." Snap a picture of the front and back of the check, enter the amount and choose the account you want to deposit it to.

Deposit

Confirm deposit details. Once the check is deposited, write "Deposited" and the date on your check and keep it for 14 days before disposing or shredding it. Check images are stored securely at the bank and not on your device.

Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions may apply.

We provide many frequently asked questions (FAQ's) on our website for eBanking, Mobile Banking, and Mobile Deposit. Please use www.abbybank.com for more details!