Personal Digital Banking Reference Manual

- Login and Password Instructions
- Homepage and Navigation
- Feature Usage and Settings

Rev. 8/6/2022

Personal Digital Banking Reference Manual

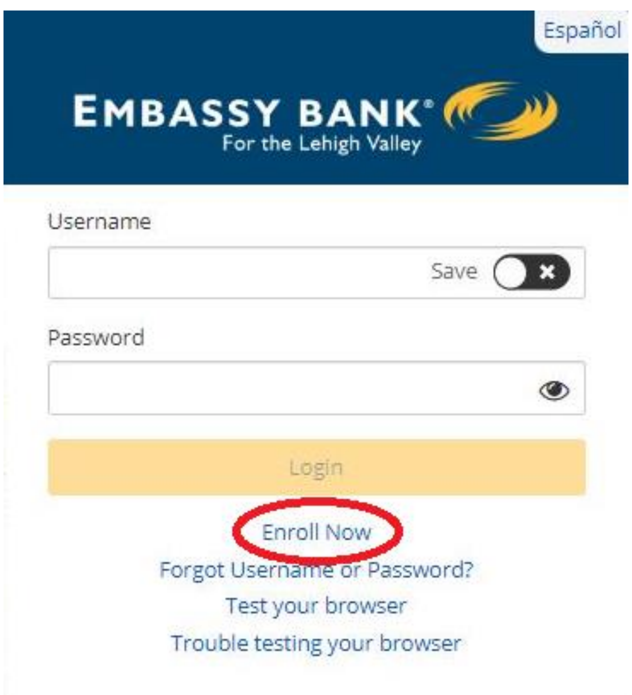
Login and Password Instructions

New User Enrollment Instructions

Desktop users:

On the Embassy Bank website (www.embassybank.com), mouse-over My Account, then click Online Banking Enrollment

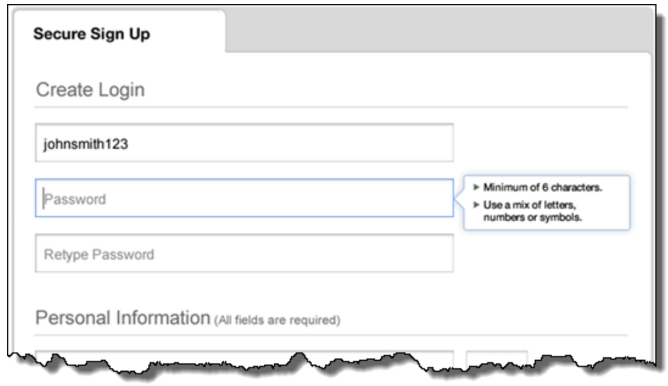
Alternatively, click on Online Banking Login, Then click Enroll Now:



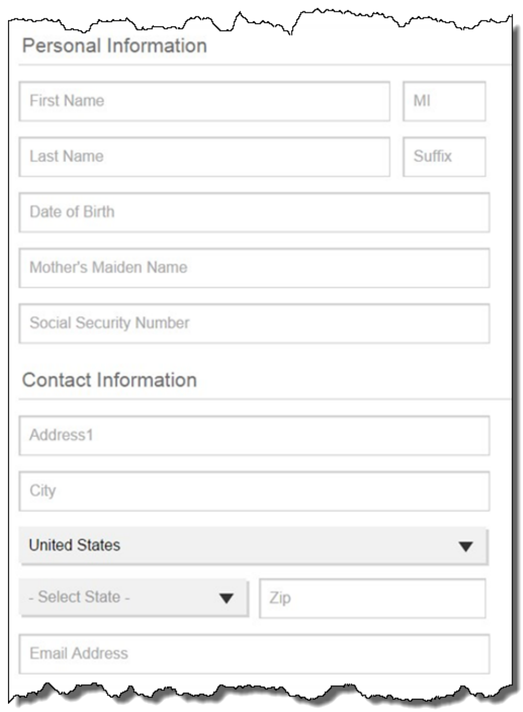
Mobile users:

Download the new Embassy Bank Mobile app, then click on Sign up

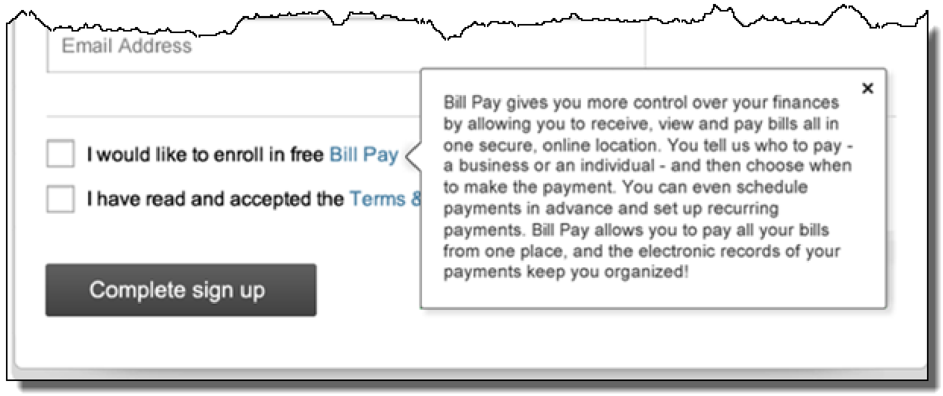
Create Your Username and Password



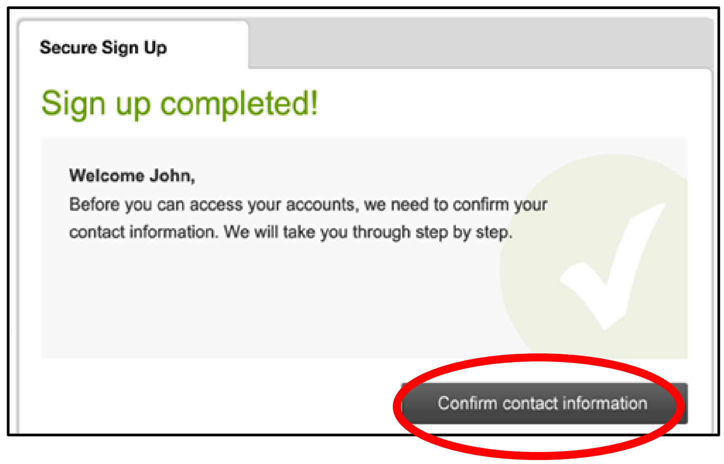
Fill in the remaining fields



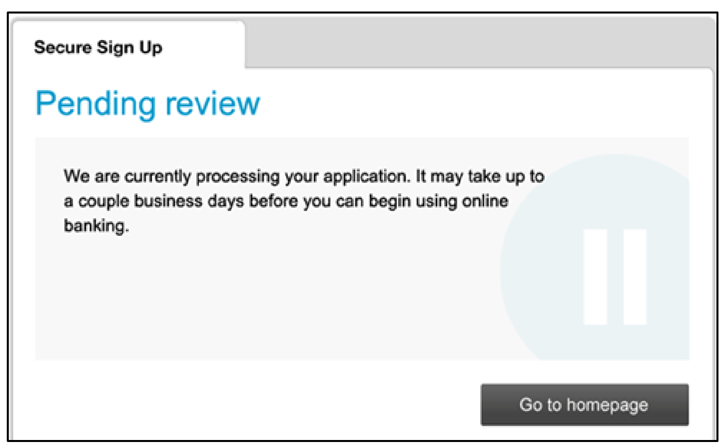
If you would like to enroll in Bill Pay, check the appropriate box Then check the second box after reviewing the Terms and Conditions, then click Complete sign up.



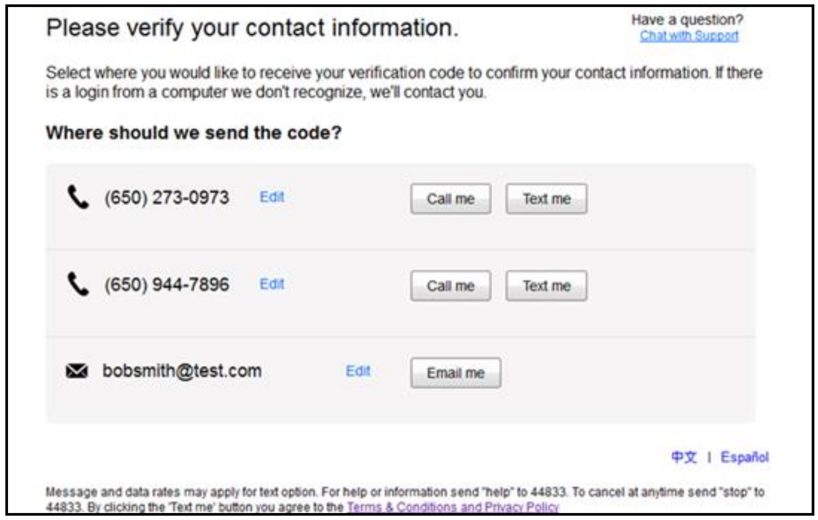
If your enrollment is approved, you will see this box and be prompted to click Confirm contact information.



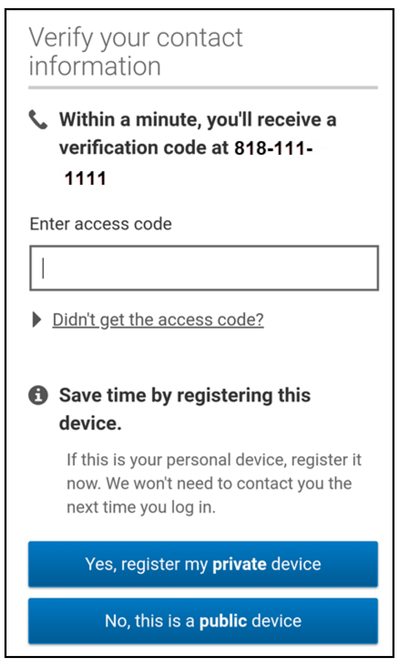
If your enrollment is delayed, you will receive this notice, and we will email you regarding your request for enrollment.

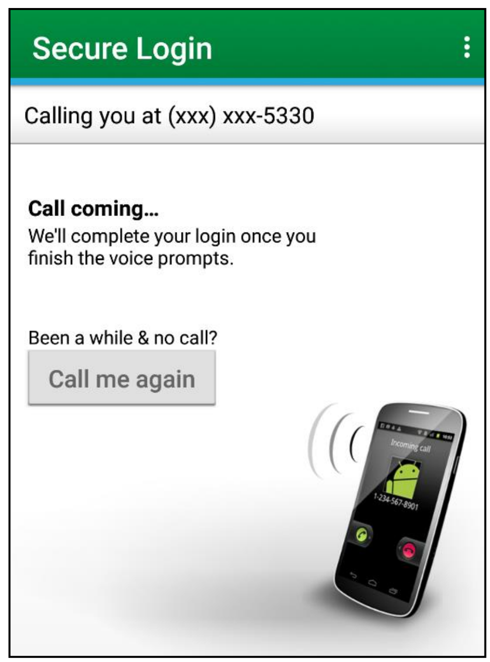


On successful registration, you will be presented with MFA (multi-factor authentication). The system will ask you at which of your phone numbers in our database you'd like to receive a verification code. Upon initial registration this may be by phone call only, but in your settings you can choose to register your cell phone to enable SMS (text) messages in the future.



- Codes expire after 10 minutes and consist of 6 random digits.
- If you are on your personal computer, you may register it (by clicking "**Yes, this is a private computer**") so that you are not presented with the MFA challenge screen upon next login. If you are on a public computer, you should choose "**No, this is a public computer**".
- If you are on a mobile app, you will receive a phone call or text, to which you must respond directly (i.e., pressing 1 when prompted on the call). You will be taken directly into the app, and will not need to go through verification again, unless app gets wiped (cache/data deleted, or uninstalled/reinstalled).

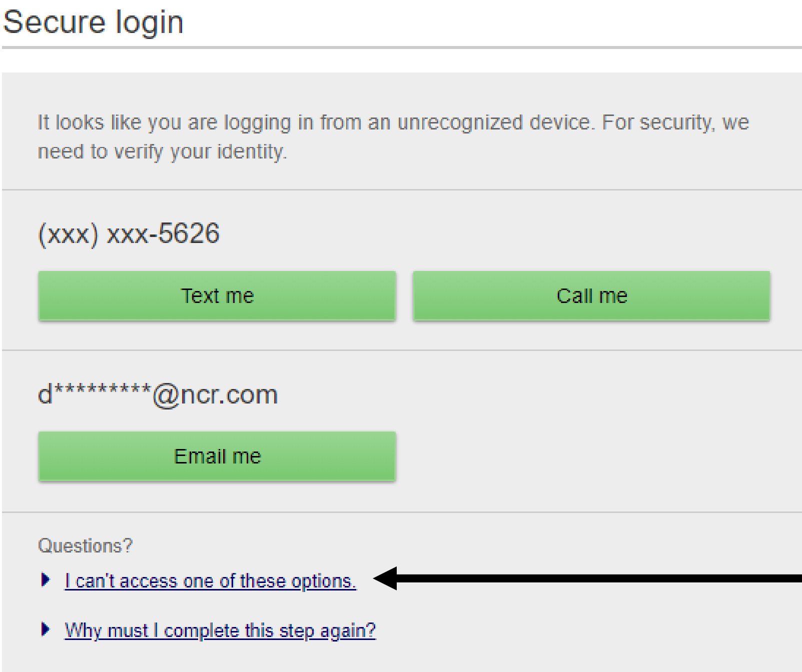




When selecting "Yes, register my private device", a device identifier is left in several places within your browser. If cookies are deleted, the presence of the identifiers in other places could still allow your computer to be identified.

Upon subsequent logins, you may be prompted to verify your identity (usually, on desktop or mobile browser). Why? Because there was no device identifier found on the device (cell phone, tablet, computer). This can be due to:

- deleting your cache/cookies
- anti-virus software, and/or the browser is set to automatically delete cache/cookies
- the identifier was corrupt (clearing cache/cookies will remove the corrupted identifier)



If you do not have access to either of your phones or your email, you may call us at (610)882-8800. After ID verification, we will generate a code on your behalf.

Click the "I can't access one of these options" link to get to the screen where you can enter the code generated by us.

Forgot Password Link

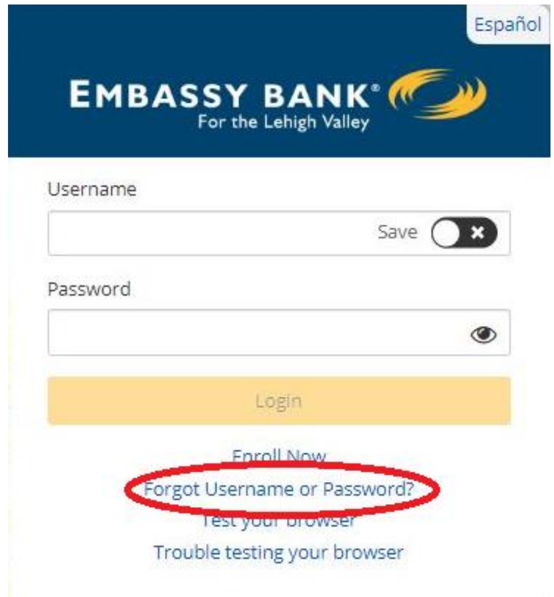
Forgotten Password

You will be locked out of Online Banking after 5 invalid passwords are entered for your username.

An email notification is sent to you upon lockout.

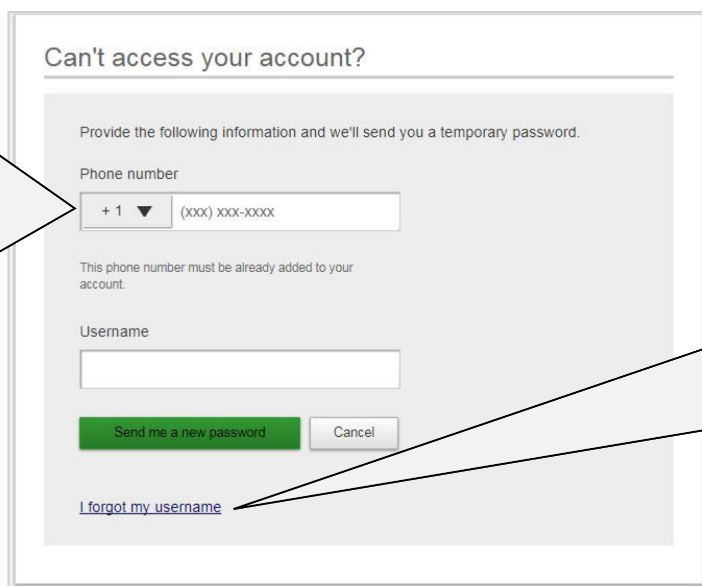
You can use the Forgot Username or Password? tool to reset your password & unlock your account.

Note: Resetting the password will cause biometric validation in the Consumer Mobile App (CMA) to be set up again.



Enter one of the two phone numbers that you currently have setup for MFA.

NOTE: The Forgotten Password tool is disabled after 3 invalid phone numbers are entered for that username. If you have locked up the Forgotten Password tool, call us at (610)882-8800 to be reset.



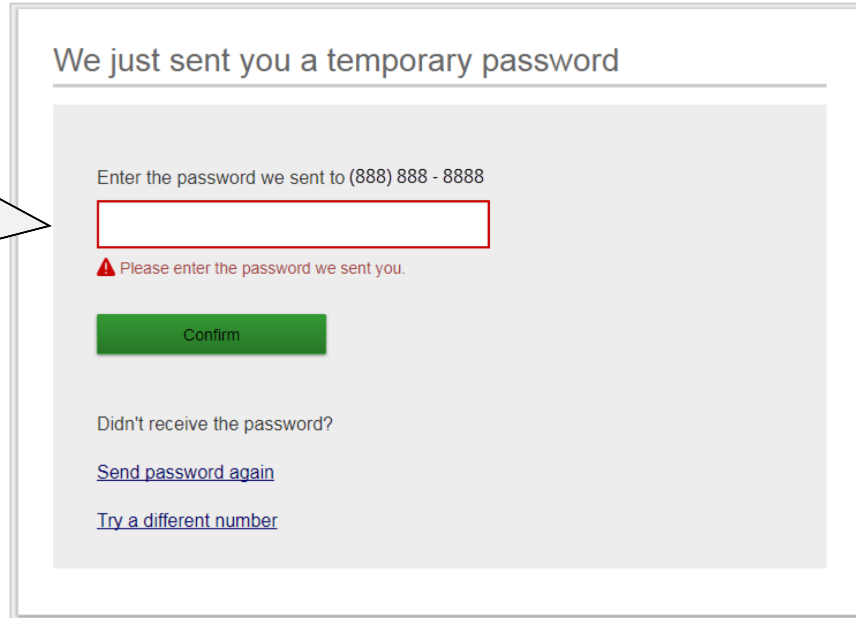
Forgot Username?

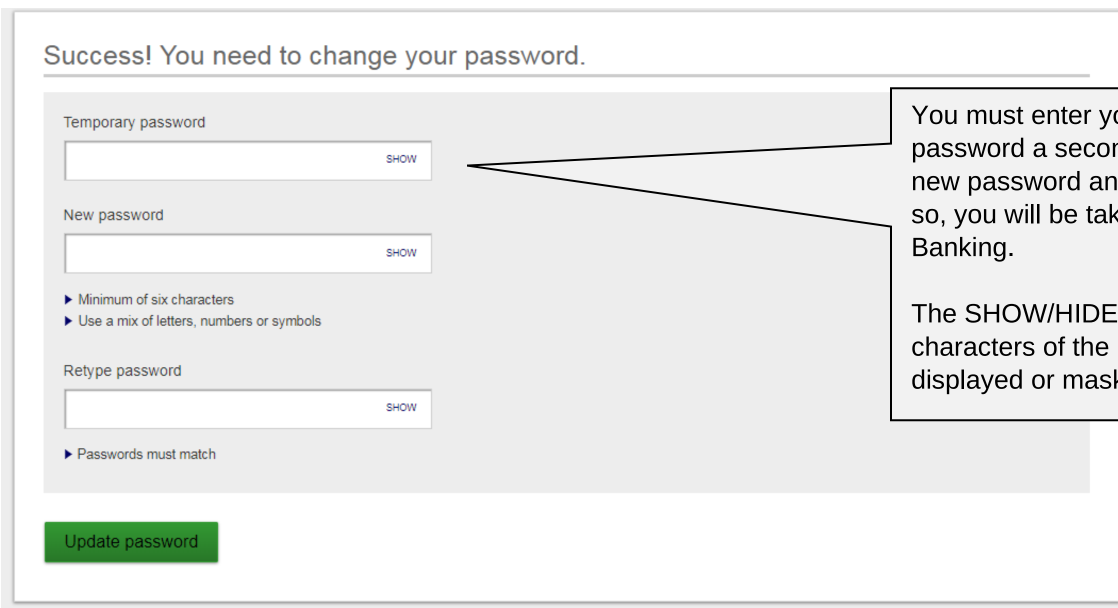
This tool prompts you for your email. If the email address matches what is stored in Online Banking, an email will be sent to that email address with your username.

Note: Whenever your password is changed or reset, you will be notified via email.

The system will generate a 6-character temporary password (containing letters & numbers) to your phone via a voice call (or text if it is enabled). Email is not an option.

Note: The temporary password expires after 30 minutes.





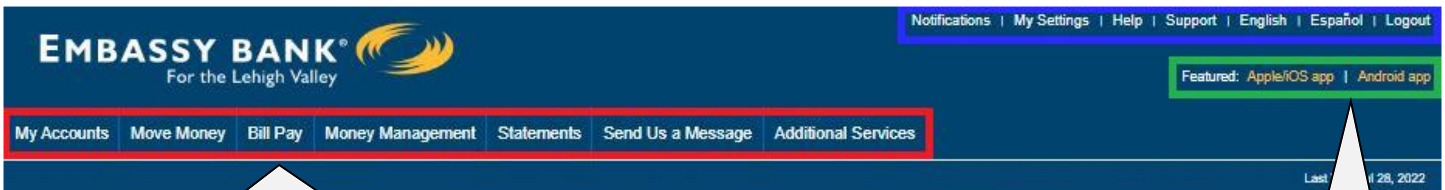
You must enter your temporary password a second time, then create a new password and confirm. After doing so, you will be taken into Online Banking.

The SHOW/HIDE links determine if the characters of the password are displayed or masked as you type them.

Online Banking Navigation Bar

Utility Navigation

- **Notifications – v**iew your alerts
- **My Settings** – allows you to change your email, username, password, and MFA delivery channels (i.e., phone numbers, email)
- **Support** – Embassy Bank contact info (email, chat, phone)
- **English/Espanol** – users can change the language of online banking to English or Spanish (not available for all features)



Main Navigation

- **My Accounts** links to the Online Banking home page
- **Move Money** contains functionality related to transfers (internal transfers, external transfers, Send Money to Another Embassy Customer, and Zelle®)
- **Bill Pay** links to the Bill Pay system.
- **Money Management** contains functionality related to managing your wealth and credit (Budgeting & Spending, and Credit Score).
- **Statements** allows you to view statements for your deposit accounts and related tax forms
- **Send Us a Message** links to our online help guide and allows you to send us a direct message
- **Additional Services** links to additional features (Check Reorder, Stop Payment, and Share Access With Others)

Featured Navigation

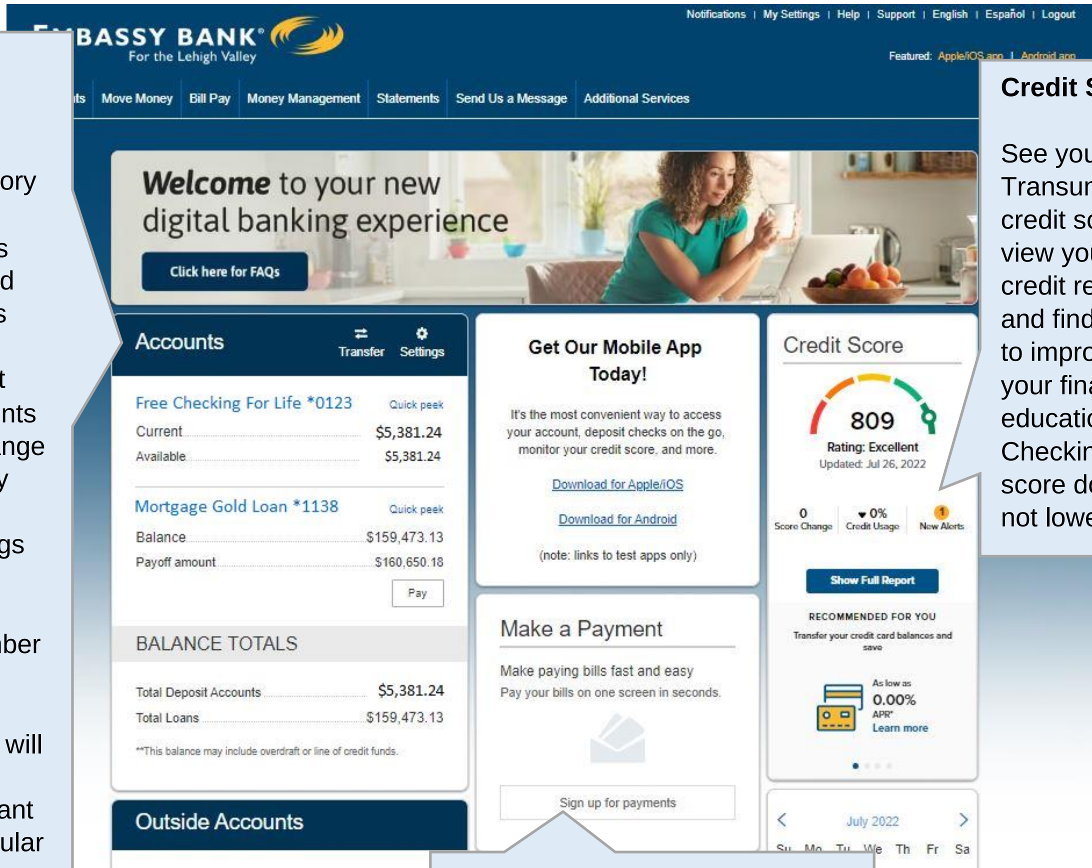
Certain features or links will be highlighted here. These may change over time.

Note: Embassy Bank For the Lehigh Valley reserves the right to add, remove, or disable any Online Banking features at any time, for any reason. Some features (including, but not limited to, Stop Payment) may incur fees. Please contact us at (610)882-8800 if you have any questions.

Home Page

My Accounts

- Click account name to open account in History Page
- Account names can be changed via the Settings button in the Account widget
- Order of accounts is by type. Change account display order using Account Settings (at right of Transfer)
- No limit to number of accounts displayed
- Loan accounts will display a "Pay" button if you want to initiate a regular or principal payment immediately



Credit Score

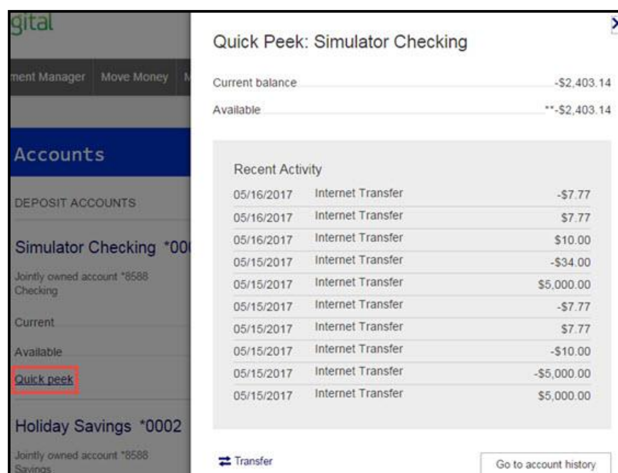
See your free Transunion credit score, view your credit report, and find tools to improve your financial education. Checking your score does not lower it!

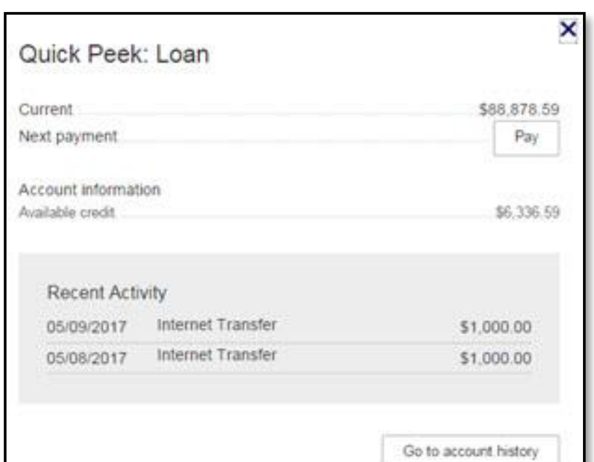
Make a Payment

Quick link to Bill Pay

Quick Peek – Checking

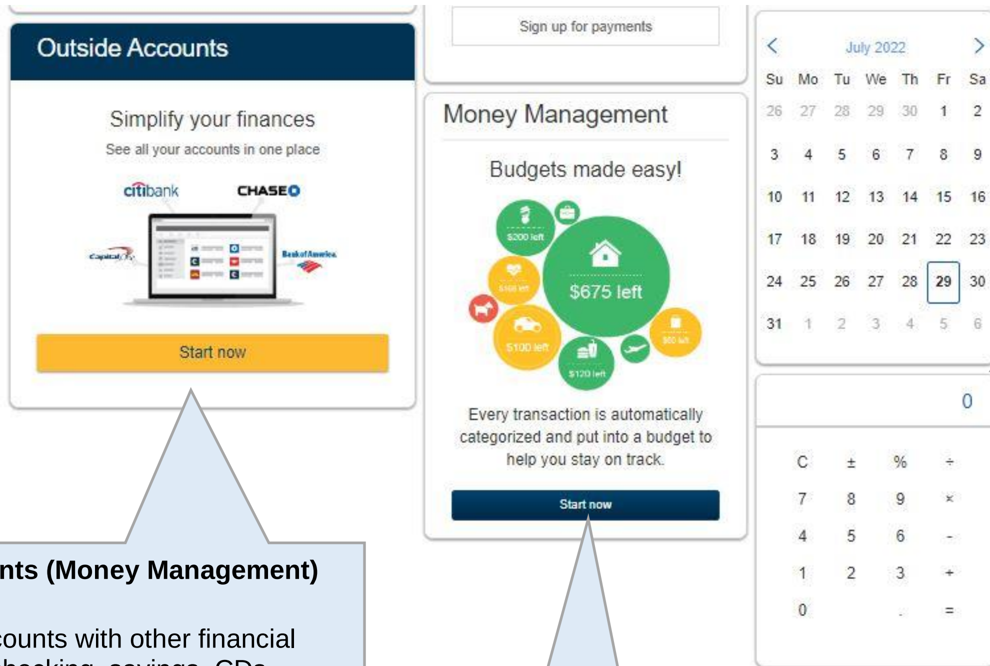
- High volume accounts (checking, money market) display 5 days of history (with a maximum of 10 transactions).





Quick Peek – Loans

- Loan accounts - display 30 days of history (including today) (with a maximum of 10 transactions).



Calendar and Calculator

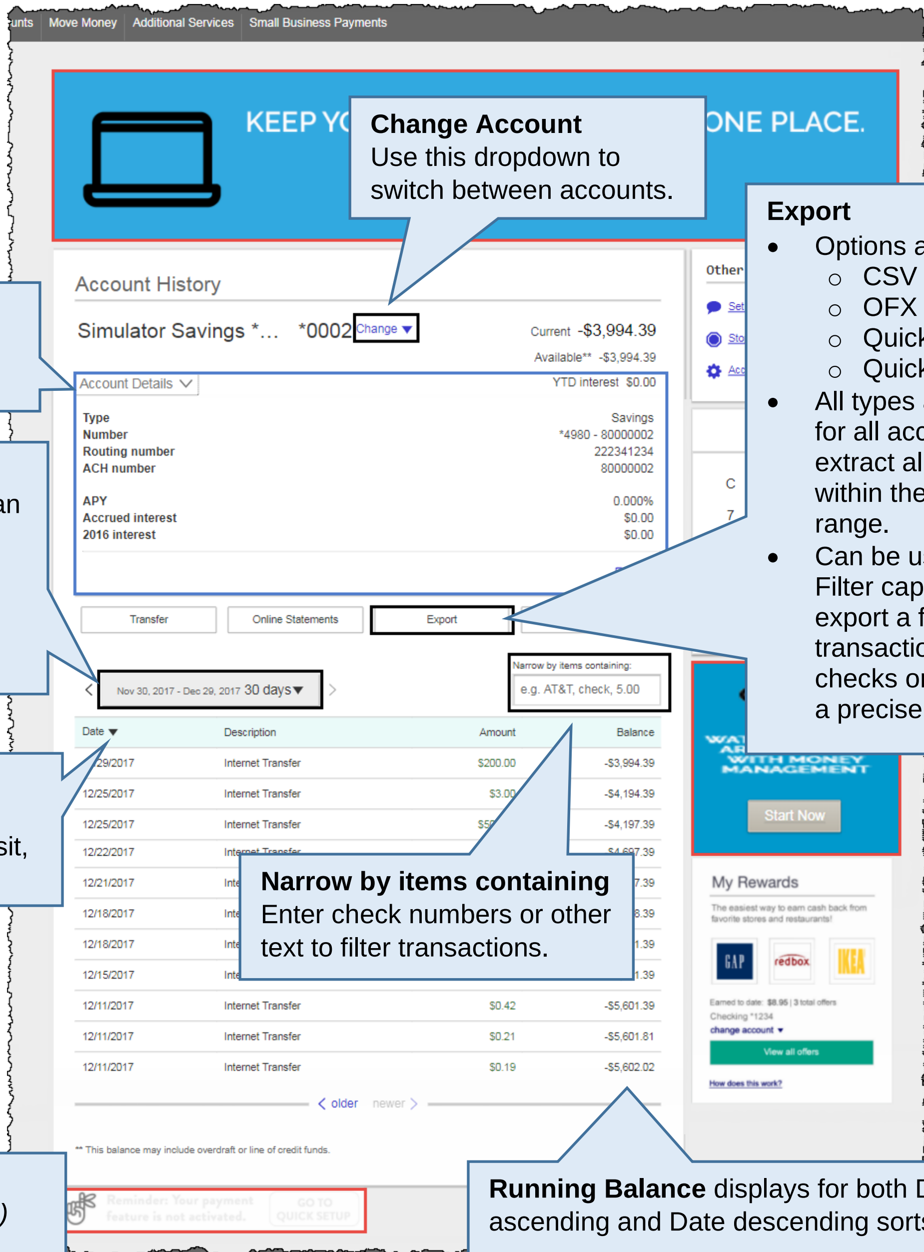
Outside Accounts (Money Management)

- Add your accounts with other financial institutions (checking, savings, CDs, 401K, and more!)
- Transfer funds to or from those accounts
- Manage your money quickly in one place

Budgeting and Spending (Money Management)

- Track your spending and create custom budget groups (food, gas, rent, etc.)
- Assign groups to recurring transactions to categorize them automatically, or label individual transactions for each group
- Colored displays quickly allow you to see when you're near or over your set budget per category

Account History



Change Account
Use this dropdown to switch between accounts.

Export

- Options are:
  - CSV
  - OFX
  - Quicken
  - Quickbooks
- All types are available for all accounts and will extract all transactions within the selected date range.
- Can be used with the Filter capability to export a filtered list of transactions (like checks or transfers) for a precise report.

Account Details
(see **next page** for additional information)

Date Range

- 10 days (**default** – can be changed to any of the other options)
- 30 days
- Monthly
- Custom range

Sort
Click any column header (Date, Description, Deposit, etc.) to sort.

Narrow by items containing
Enter check numbers or other text to filter transactions.

Check Images
(not shown in screenshot)
If no check image is available, then the check icon does not appear.

Running Balance displays for both Date ascending and Date descending sorts.

ACCOUNT DETAILS
for Deposit Accounts

- Balance
- Available Balance
- Other possible fields:
  - ACH Number
  - YTD interest
  - Prior year interest
  - APY
  - Overdraft protection
  - Overdraft account
  - Overdraft limit

ACCOUNT DETAILS
for Investment Accounts

- Balance
- Available Balance
- Other possible fields:
  - Type
  - Number
  - Routing number
  - Issue Date
  - Issued Amount
  - Status
  - Matures
  - Interest Rate
  - APY
  - Accrued Interest
  - Prior year interest
  - Last interest paid on
  - Last dividend amount
  - Last Year Contributions
  - Current Year Contributions
  - Last Year Distributions
  - Current Year Distributions
  - Required Minimum Distribution
  - YTD Interest

ACCOUNT DETAILS
for Loan Accounts

- Balance
- Available credit
- Amount due
- Next due
- Other possible fields:
  - Statement start date
  - Statement end date
  - Statement balance
  - Payoff amount
  - Past due principle
  - Past due interest
  - Last principle paid
  - Last interest paid
  - Type
  - Number
  - Originated on
  - Loan term
  - Credit limit
  - Payoff by
  - Status
  - Master loan
  - Credit line
  - Note number
  - Interest rate
  - YTD interest
  - Prior year interest
  - Escrow balance
  - Escrow interest

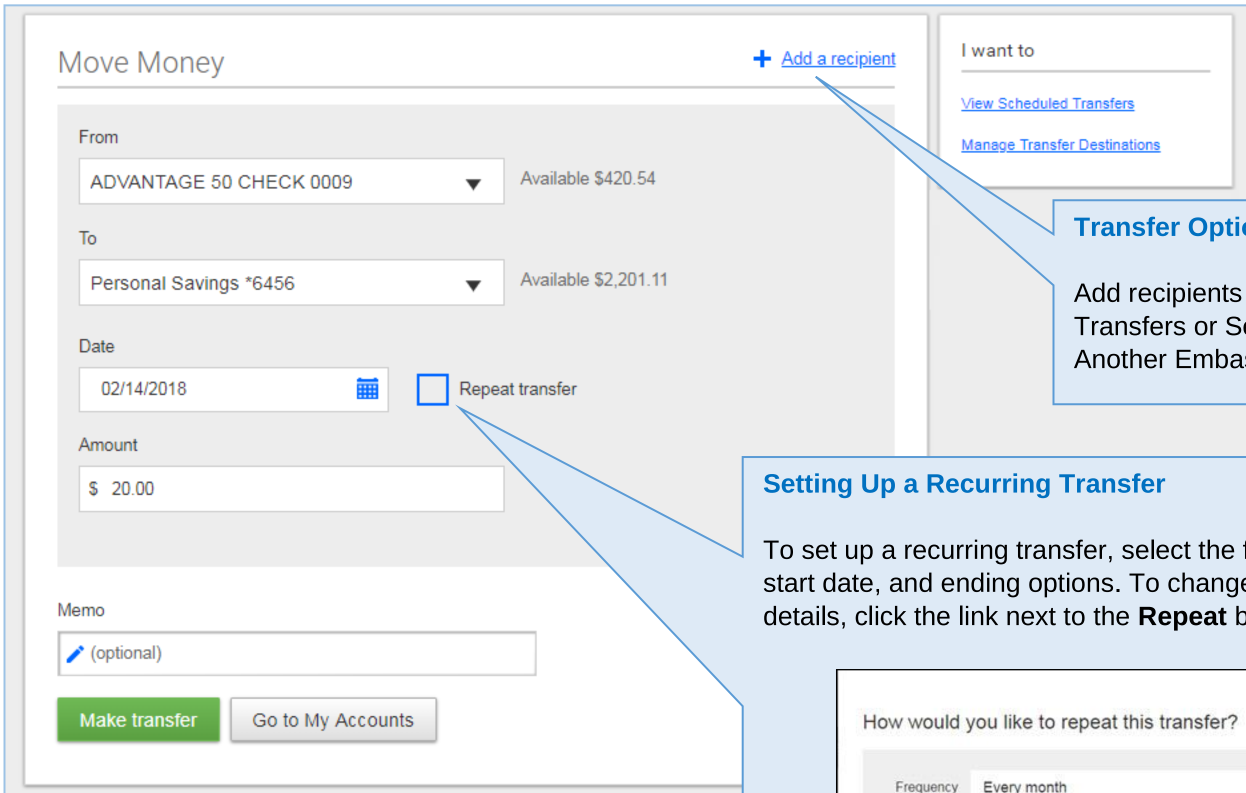
Additional note: certain information may display as $0.00 or “Unavailable” depending on the configuration.

Transfers

Accessing Transfers

One-time or scheduled transfers (SRTs) may be made from multiple locations throughout Online Banking:

- **Make a transfer** navigation option under Move Money
- **Transfer** button on the home page
- **Transfer** button on the Account History page
- **Quick Peek** link from My Accounts widget

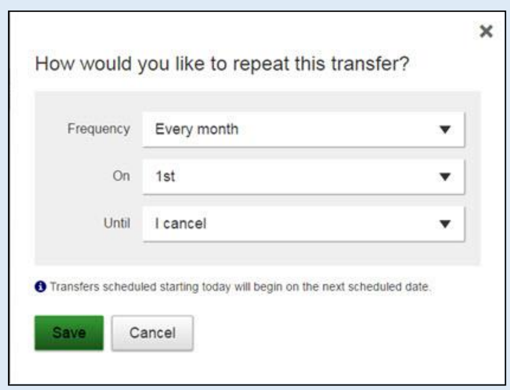


Transfer Options

Add recipients for External Transfers or Send Money to Another Embassy Customer

Setting Up a Recurring Transfer

To set up a recurring transfer, select the frequency, start date, and ending options. To change these details, click the link next to the **Repeat** box.

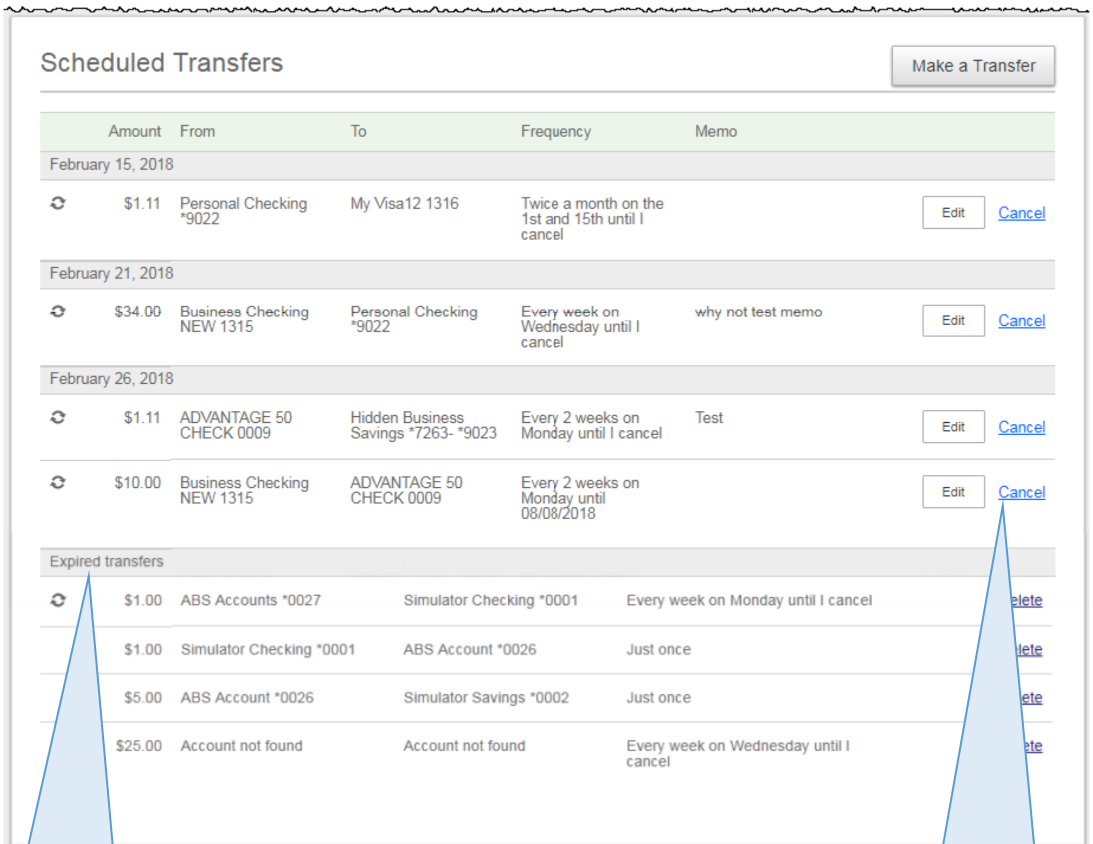


Success Message

A success message will display once the transfer has been set up.

View Scheduled Transfers

Scheduled transfers may be viewed from the **Move Money** menu in Online Banking.



Scheduled Transfers

Make a Transfer

Amount	From	To	Frequency	Memo		
February 15, 2018						
$1.11	Personal Checking *9022	My Visa12 1316	Twice a month on the 1st and 15th until I cancel		Edit	Cancel
February 21, 2018						
$34.00	Business Checking NEW 1315	Personal Checking *9022	Every week on Wednesday until I cancel	why not test memo	Edit	Cancel
February 26, 2018						
$1.11	ADVANTAGE 50 CHECK 0009	Hidden Business Savings *7263- *9023	Every 2 weeks on Monday until I cancel	Test	Edit	Cancel
$10.00	Business Checking NEW 1315	ADVANTAGE 50 CHECK 0009	Every 2 weeks on Monday until 08/08/2018		Edit	Cancel

Expired transfers

$1.00	ABS Accounts *0027	Simulator Checking *0001	Every week on Monday until I cancel	elete
$1.00	Simulator Checking *0001	ABS Account *0026	Just once	lete
$5.00	ABS Account *0026	Simulator Savings *0002	Just once	ete
$25.00	Account not found	Account not found	Every week on Wednesday until I cancel	ete

Transfer Options

Expired transfers are transfers that have completed their cycle or were cancelled by the system. These transfers are available to view until you delete them from the list.

Edit / Cancel

A scheduled transfer may be edited or cancelled from this screen.

Send Money to Another Embassy Customer

This feature allows you to send money to another Embassy Bank For the Lehigh Valley account holder.

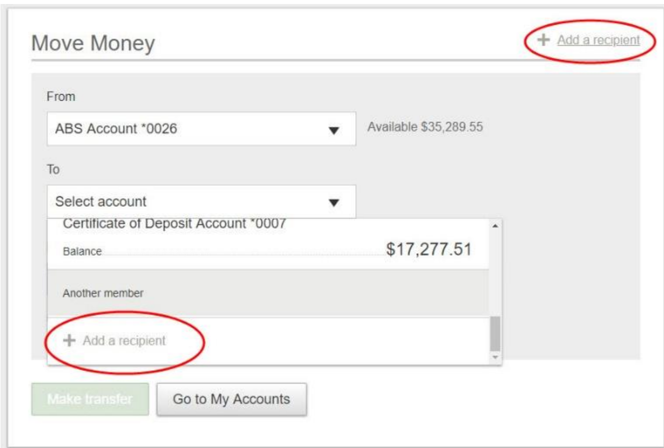
STEP 1: ADD RECIPIENT

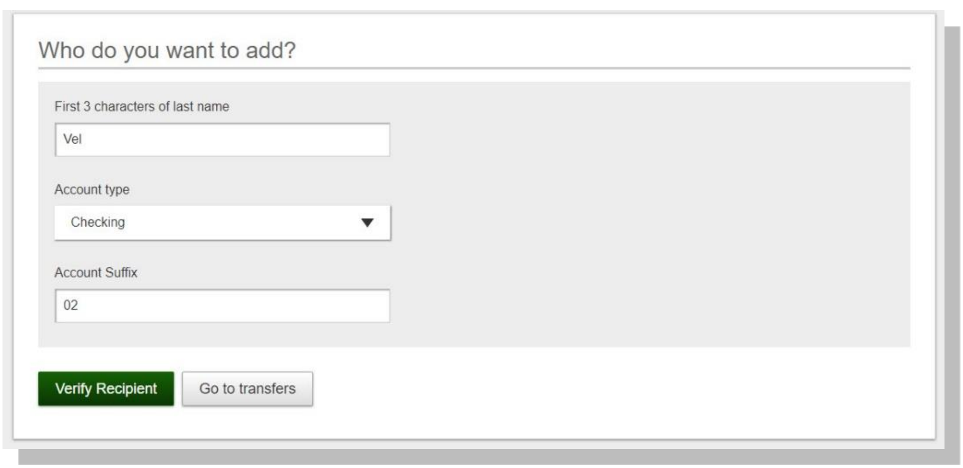
You can add recipients via

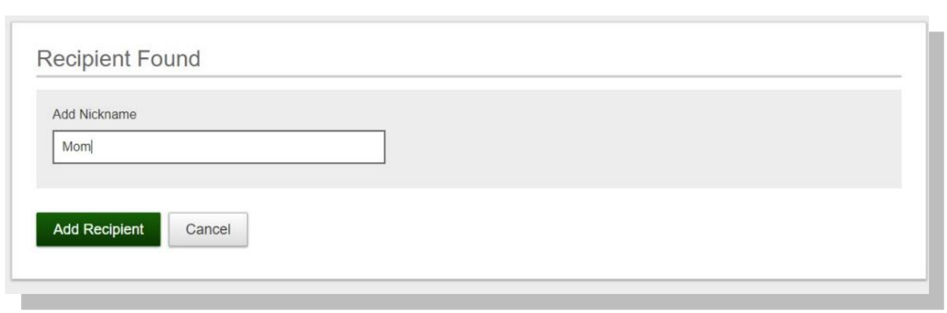
- Move Money > Make a Transfer at upper right
- Move Money > To Account drop down

Notes:

- You only need to add each individual recipient once. If you try to add a recipient that was previously added, you won't be able to (no duplicates allowed).
- There is no limit on the number of recipients you can add.
- Recipients **do not** need to be active online banking users; they only need to be Embassy Bank For the Lehigh Valley account holders.

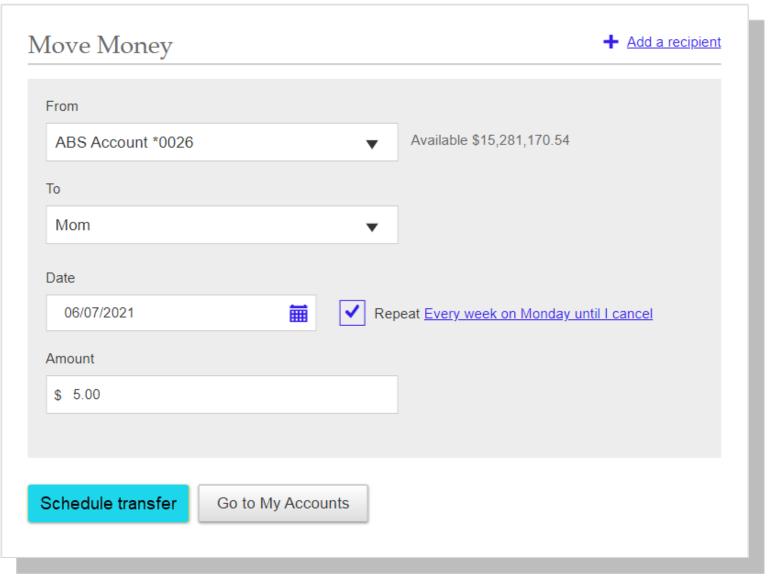


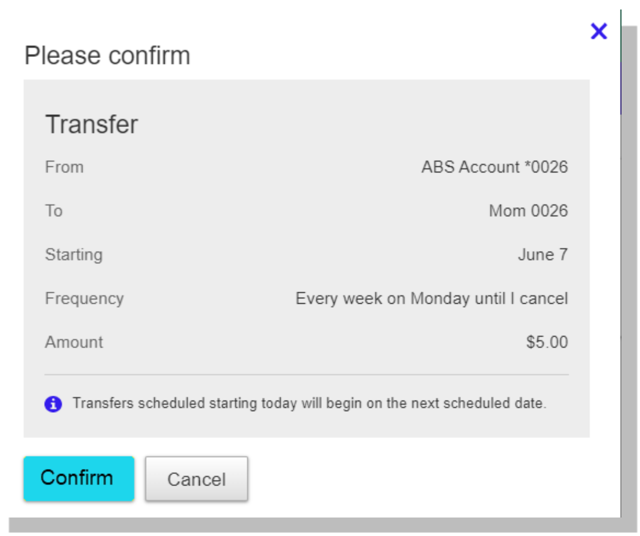


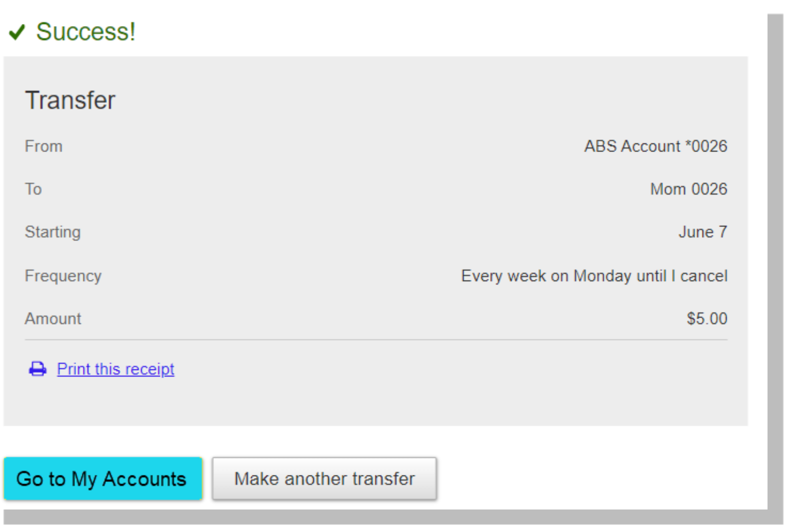


STEP 2: CREATE TRANSFER

After adding the recipient, set up the transfer by choosing the recipient in the **TO** drop-down, and a frequency if you are creating a Scheduled/Recurring Transfer (SRT).

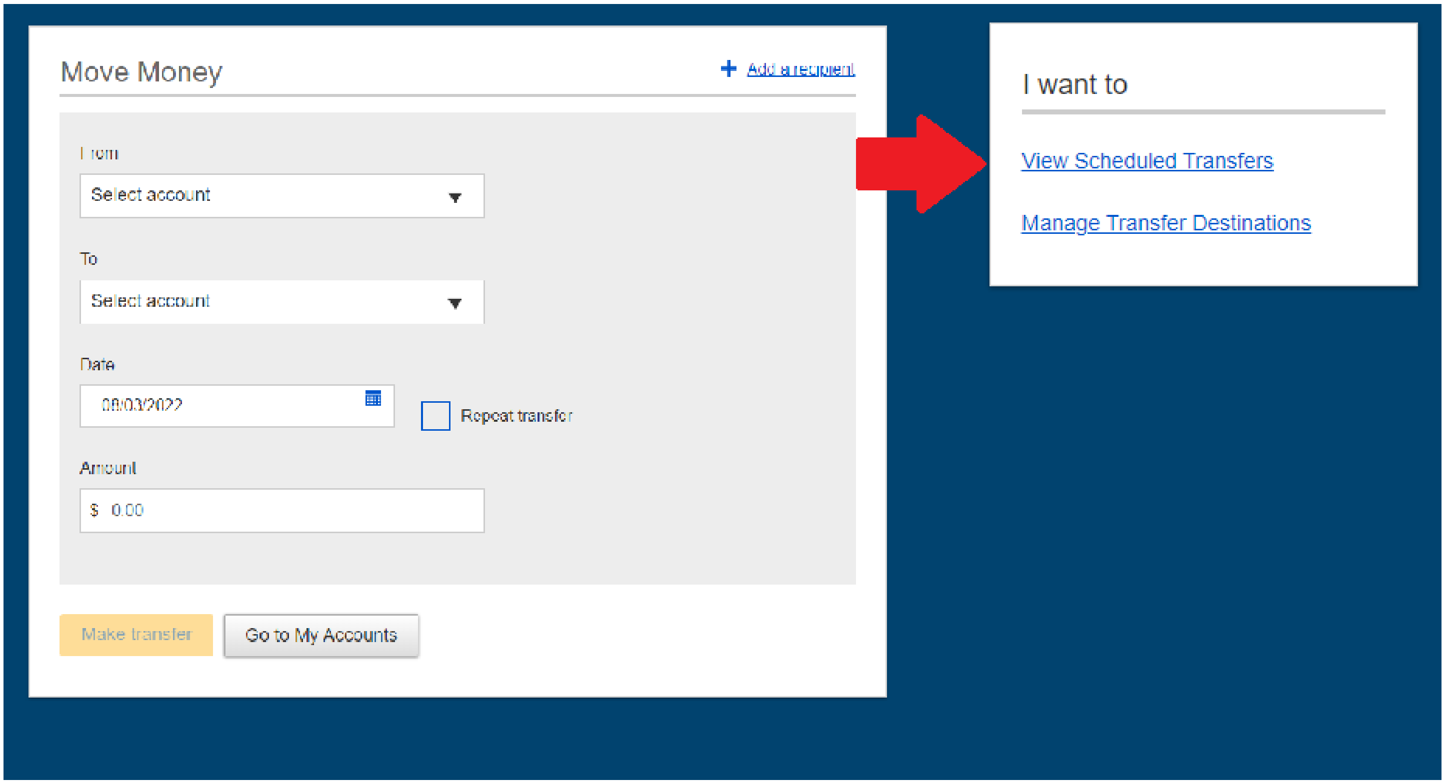


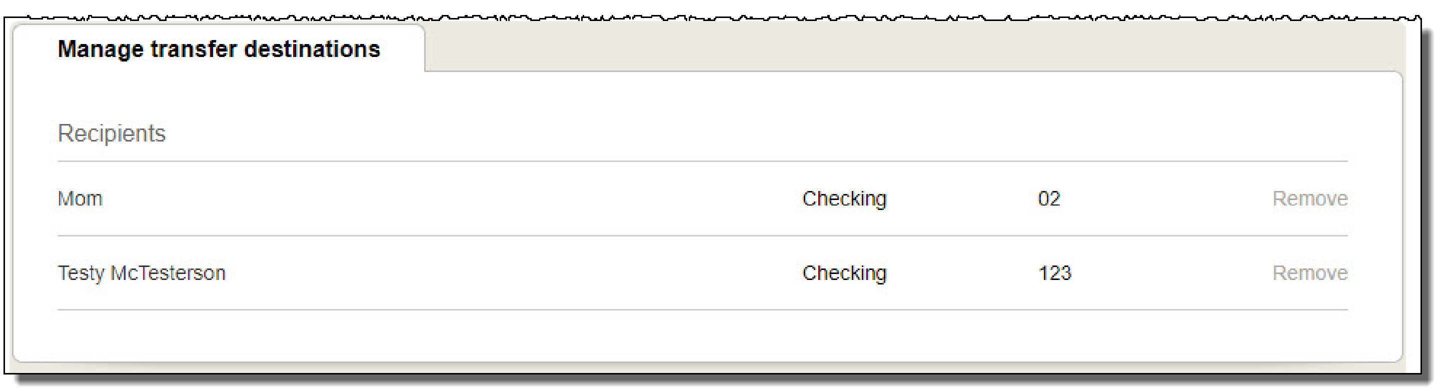




MANAGE TRANSFER DESTINATIONS

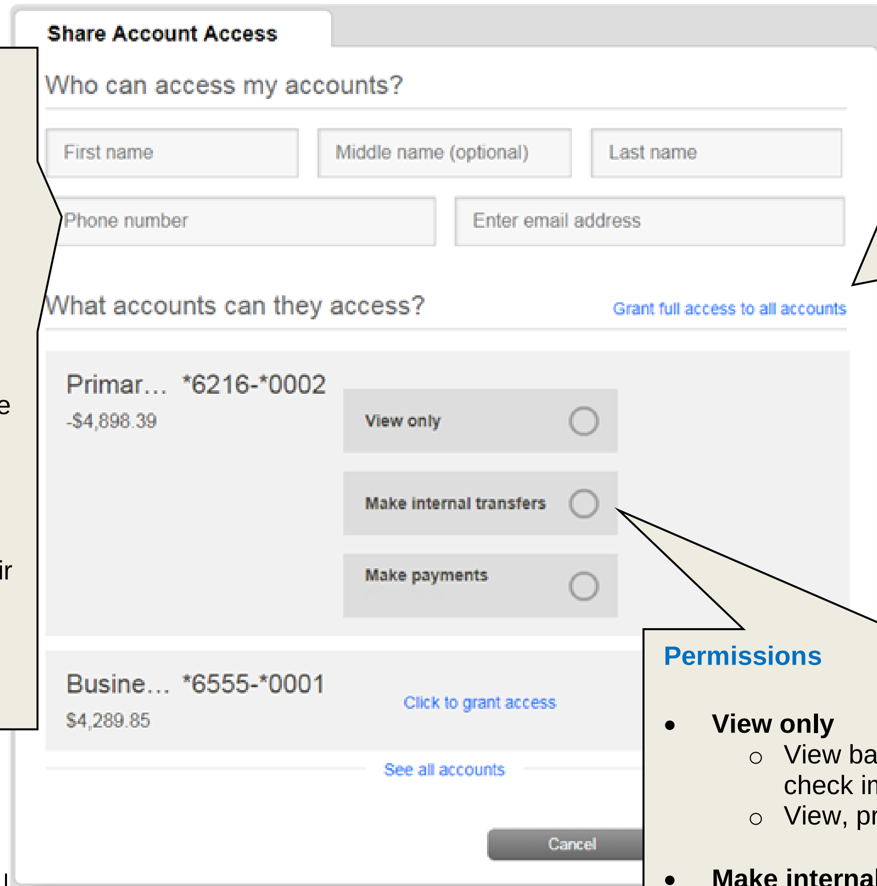
You can see your current list of recipients by accessing the Transfer Destinations page in Online Banking on the Send Money to Another Embassy Customer page. Recipient nickname, account type, and masked account number display on screen. You can choose to delete recipients from your list at any time by using the **Remove** link.





Shared Access

Share Access With Others allows you to assign login credentials to a trusted friend or family member to access your accounts with Embassy Bank For the Lehigh Valley. You decide what accounts they can see, and what level of access they have: View Only, Make Internal Transfers, or Transfers and Bill Pay.



Phone and Email

The phone number and email entered here will be used to send the subuser their MFA One Time Passcode (OTP) upon initial login.

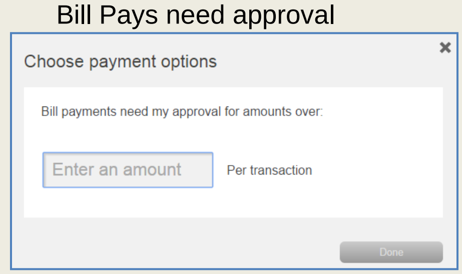
Subuser can add or edit their MFA contact info in Online Banking > My Settings.

Grant full access to all accounts

You can provide complete access to all accounts by clicking this link. You will be prompted to specify a bill pay approval limit which will apply to all accounts. (If different limits are needed per bill pay account, you can edit the amounts or set the permissions individually instead.)

Permissions

- **View only**
  - View balances and view and print check images
  - View, print and export history
- **Make internal transfers**
  - Must have access to at least 2 accounts
  - Can transfer both 'to' and 'from' the account
- **Make payments**
  - A transaction approval limit (for each account) is required. **TIP:** Use $0 if all Bill Pays need approval



Upon adding the initial subuser, you must accept the Terms & Conditions (T&C). Future subusers will not prompt additional T&C for you to accept.

Note: Each subuser is also prompted to accept the Terms & Conditions.

Subuser's Initial Login to Online Banking

Two emails are sent when a subuser is added:

- One to the subuser with instructions on how to login
- One to the Account Holder confirming the addition of subuser **(not shown here)**

The subuser will be prompted for an OTP (verification code), the terms and conditions, and to change their password prior to being able to access Online Banking.

After changing their password, the subuser will receive an email confirmation.

From: info@firstamericanishere.com [mailto:info@firstamericanishere.com]
Sent: Thursday, April 09, 2015 8:08 AM
To: Cheney, Sondra
Subject: You've been granted online account access

Sondra,

ABC HOMEOWNERS ASSOC INC has given you access to their online banking account at First Am
Your temporary login credentials are:

Username: sondra.cheney07215
Password: aquf4s

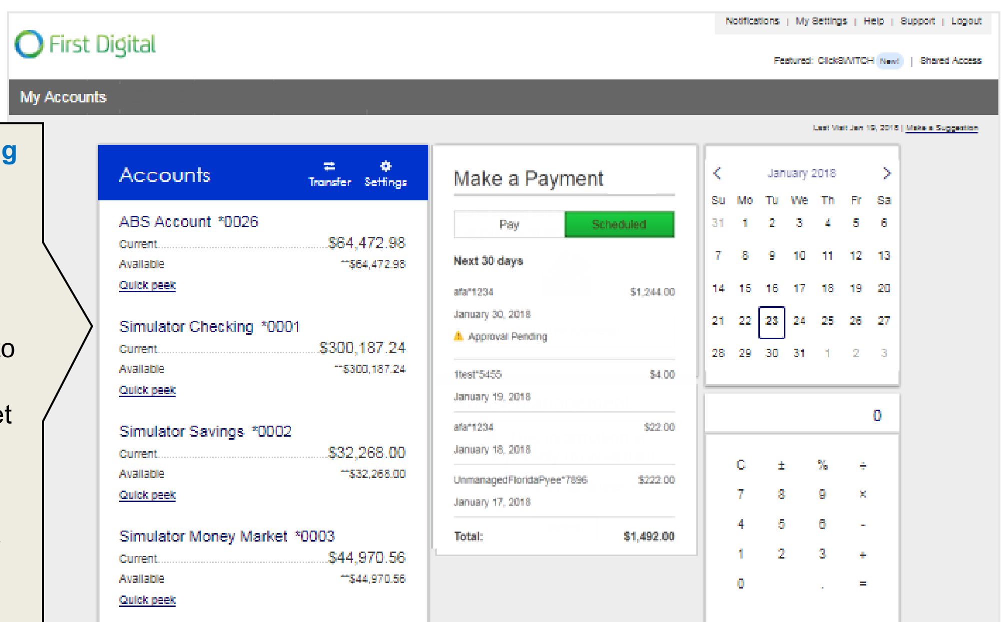
Click here to set up your account https://www.firstamericanishere.com. You'll need your phone with th
in "9722" to verify your identity.

Thanks,

First American Bank

Username and Password

The subuser's username and password are auto-generated. The subuser is forced to change their password upon initial login. The username can be changed via My Settings.



Subuser's View of Online Banking

Subusers do not have any other main navigation button (other than **My Accounts**).

They can use the **Bill Pay Widget** to make a payment or click the "Go to payments" link in the Bill Pay Widget to get to the **Bill Pay UI**.

Subusers can edit their login and MFA contact information via the **My Settings** link.

NOTE: Subusers cannot view third party services (i.e. Online Statements, Money Management, External Transfers/Zelle®, etc.) or view Online Banking via Mobile Apps.

Subuser’s View of Bill Pay

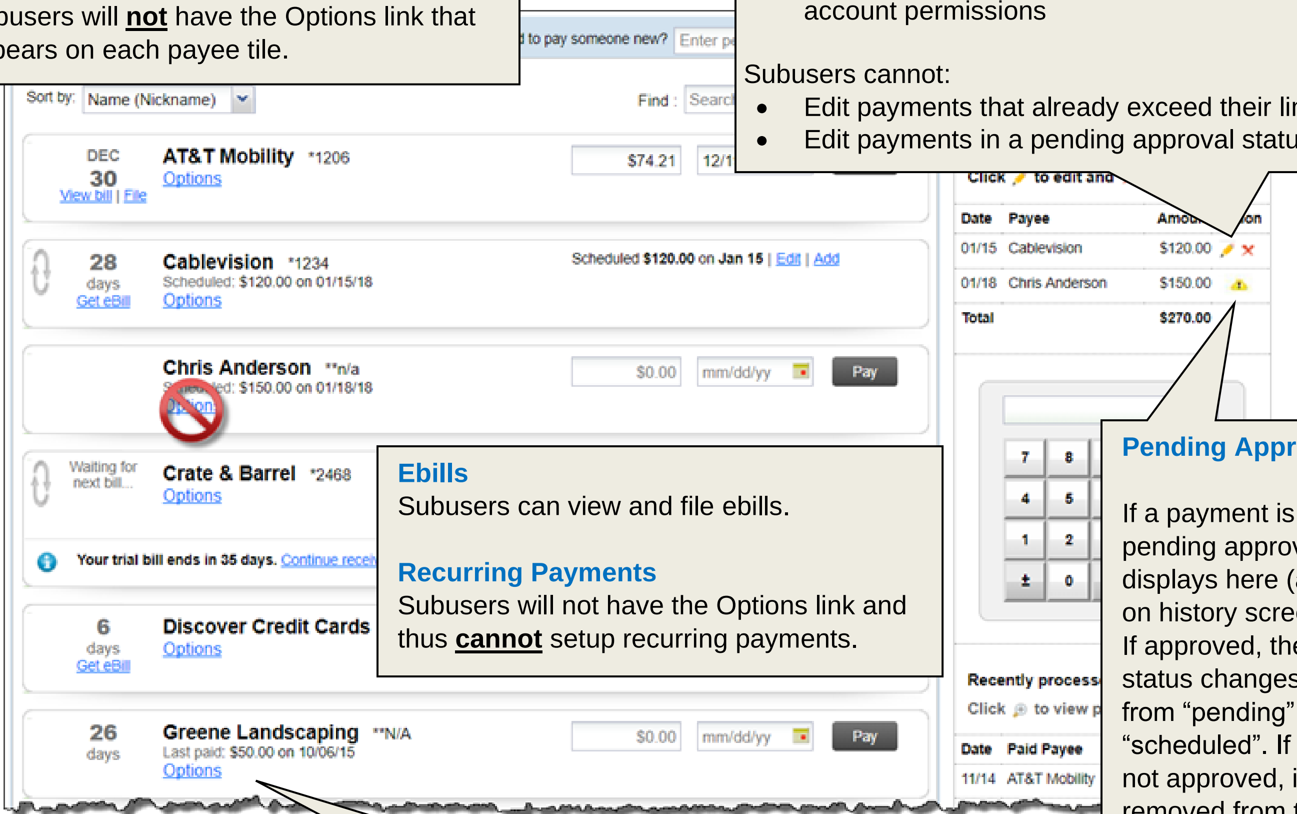
Add Payees
Subusers will **not** have the option to search for and add payees.

Options
Subusers will **not** have the Options link that appears on each payee tile.

Edit and Cancel Payments

Subusers can:
- Edit payments if they have permission to the funding account, but must keep editing amounts within their limits
- Cancel payments regardless of funding account permissions

Subusers cannot:
- Edit payments that already exceed their limits
- Edit payments in a pending approval status



Ebills
Subusers can view and file ebills.

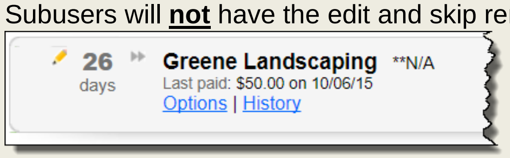
Recurring Payments
Subusers will not have the Options link and thus **cannot** setup recurring payments.

Pending Approval

If a payment is pending approval, it displays here (and on history screen). If approved, the status changes from “pending” to “scheduled”. If it is not approved, it is removed from the list/screen.

Edit and Skip Reminders

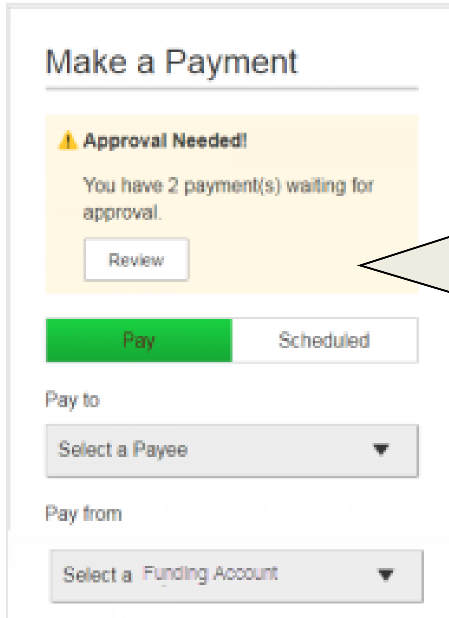
Subusers will **not** have the edit and skip reminder icons.



How Account Holders Approve Bill Payments

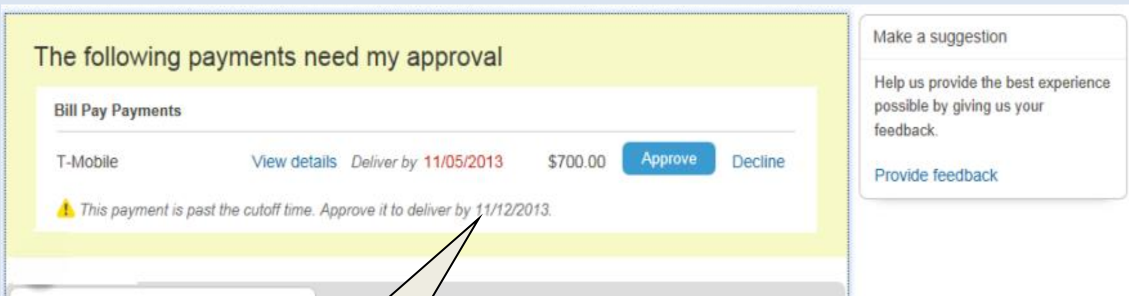
When there is a bill payment needing approval, the Account Holder will receive an email. They can also see the payments via the **Bill Pay Widget** on Online Banking home page, and the **Share Access** screen in Online Banking.

The Account Holder can see payments needing approval on the Bill Pay UI screen but they cannot approve from this screen.



Pending bill payments can be approved via the:

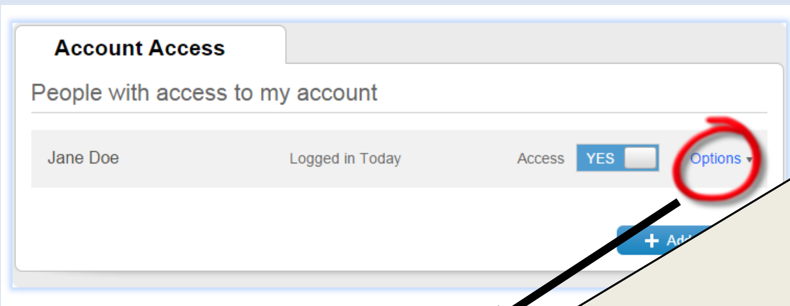
- **Bill Pay Widget** on Online Banking home page
- **Share Access screen** in Online Banking

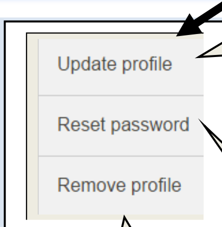


This payment wasn't approved by the time the Bill Pay vendor needed to begin processing the payment, so the date shows in red. The message shows the new deliver by date that will be used if the Account Holder approves it.

How Account Holders Manage and Delete Subusers

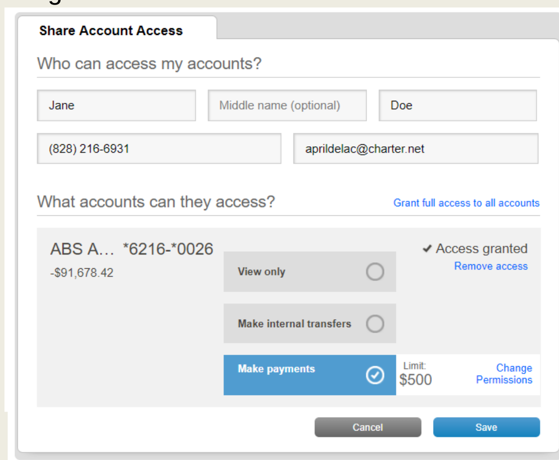
Account Holders manage their subusers via Online Banking > Additional Services > Share Access with Others. On this screen, they have 3 options for managing subusers as well as the ability to temporarily disable a subuser's access via the Access toggle.





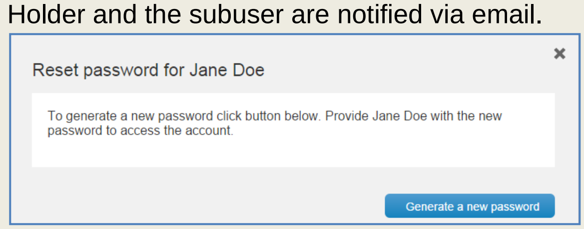
Update Profile

Account Holders can edit a subuser's profile, manage their permissions and remove access altogether from this screen.



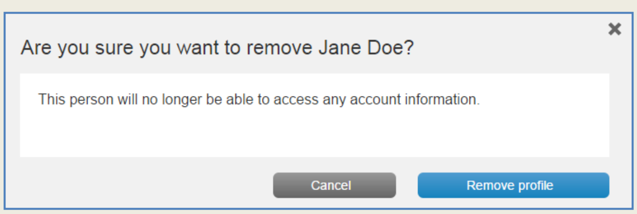
Reset Password

The system generates and displays a temporary password on screen, which expires after 30 minutes**.** The Account Holder should communicate the new password to the subuser. The subuser is prompted to change this password on their next login. **Note:** When a subuser's password is reset, both the Account Holder and the subuser are notified via email.



Remove Profile

Only Account Holders can delete subusers. An email is sent to both the subuser and the Account Holder notifying them of the deletion.



Stop Payment

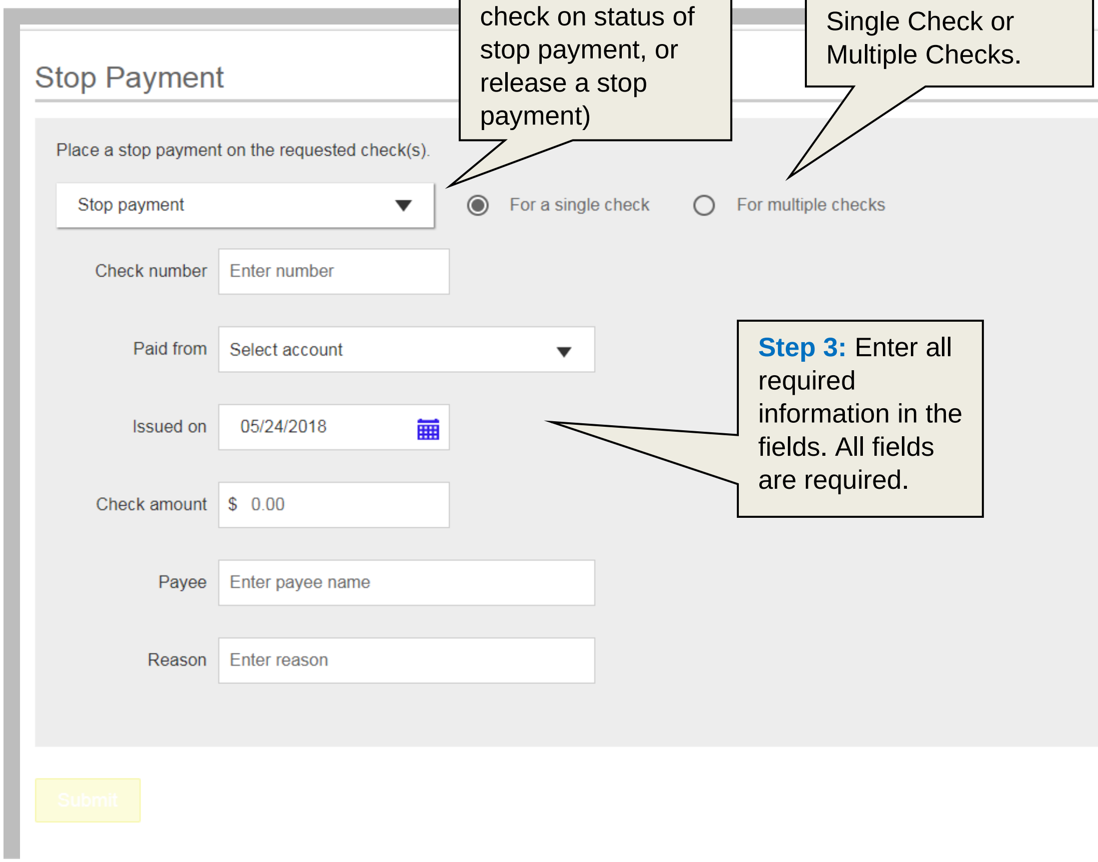
Stop Payment

You can submit a stop payment request for checks that have not yet cleared.

Access the tool through **Additional Services > Stop Payment**, or the **Account History page.**

Step 1: Choose the desired action. (Stop payment, check on status of stop payment, or release a stop payment)

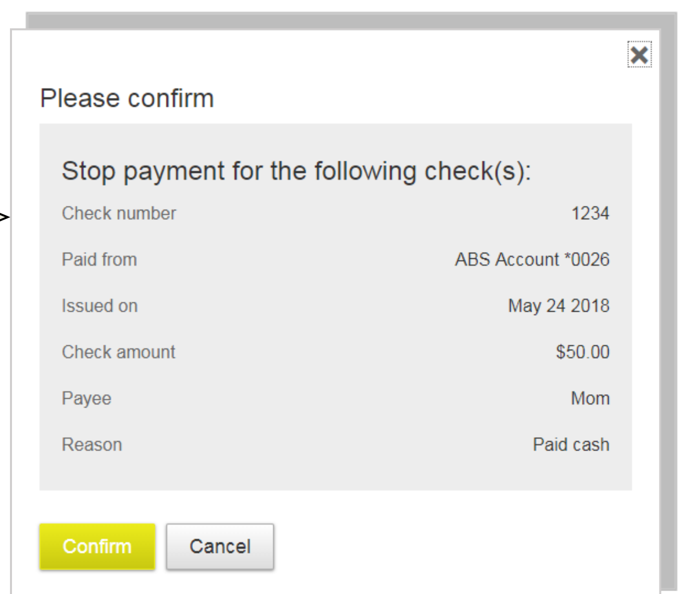
Step 2: Choose the form for either Single Check or Multiple Checks.



Step 3: Enter all required information in the fields. All fields are required.

Step 4: After clicking Submit, you will be prompted to confirm the request.

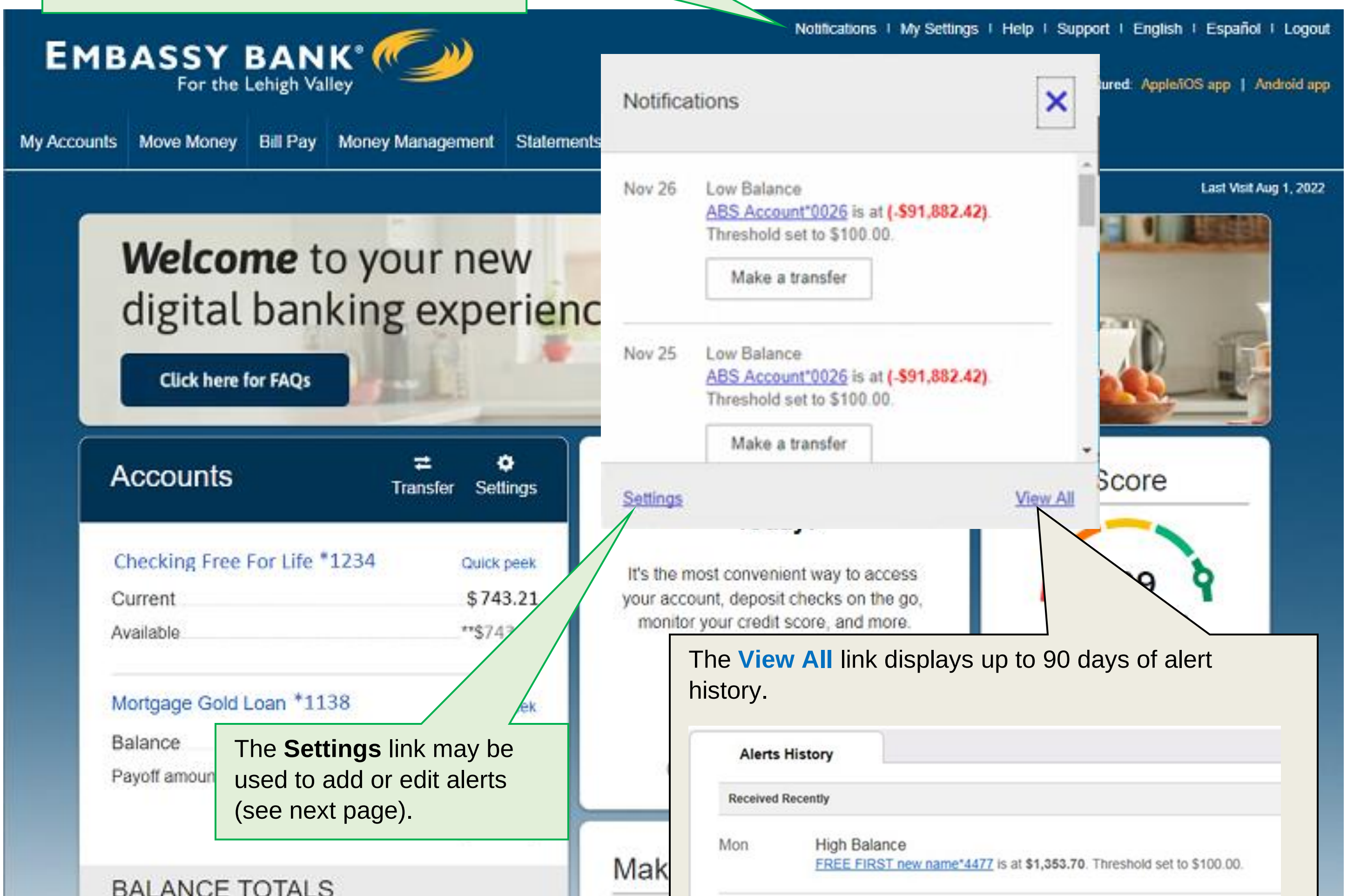
An email notification is sent to you upon confirmation.



Alerts & Notifications

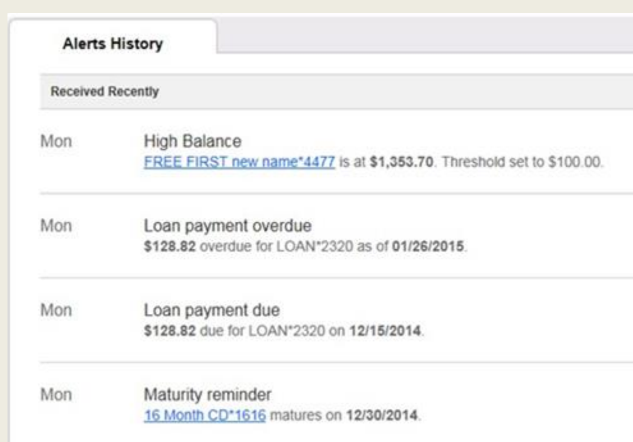
Accessing Alerts

The **Notifications** link displays all alerts processed in the last 7 days. The red box displays the number of unread alerts from within Online Banking (even if the alert has already been viewed via email). This number resets to 0 if you click to display the Notifications bar.



The **Settings** link may be used to add or edit alerts (see next page).

The **View All** link displays up to 90 days of alert history.



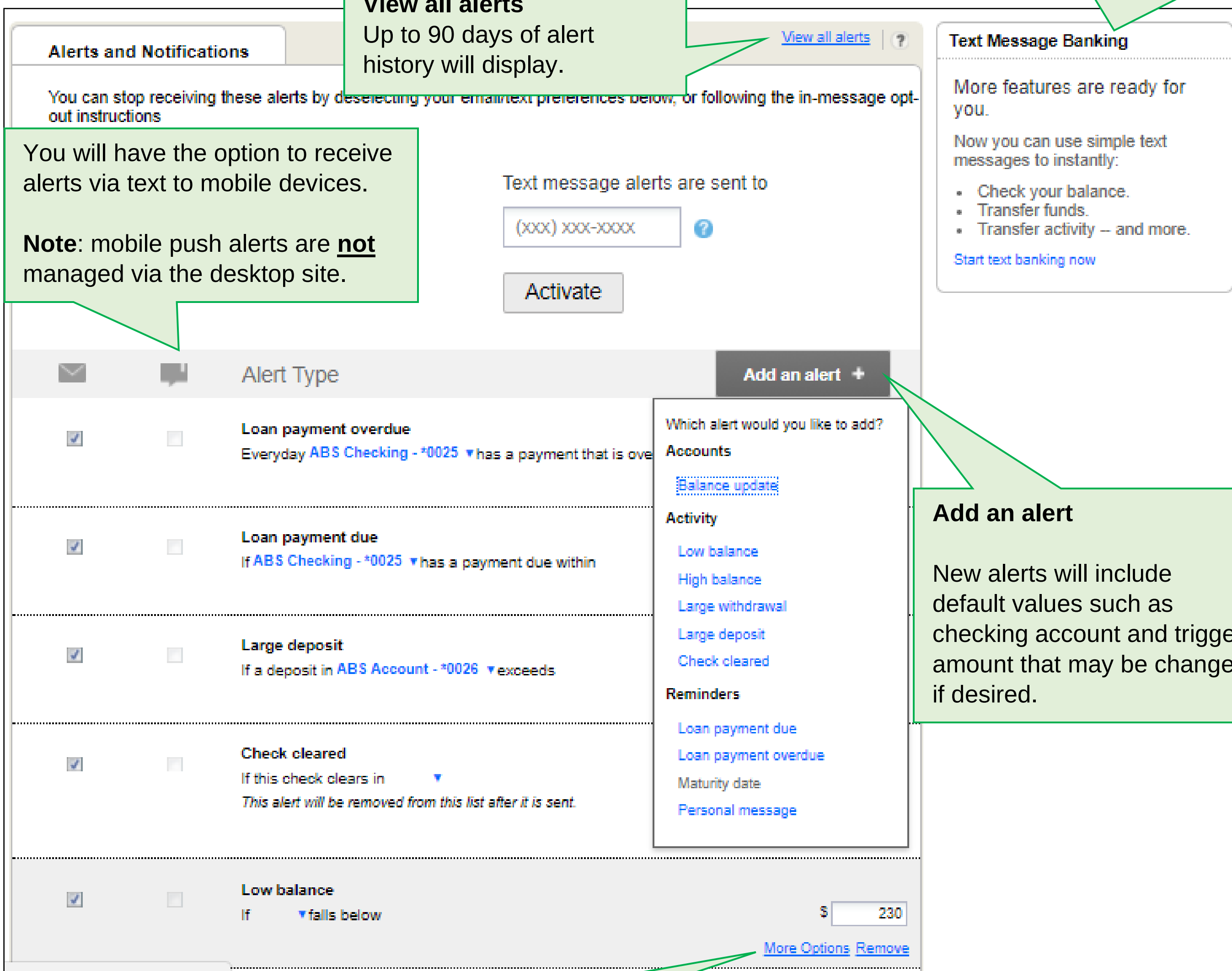
SMS Alerts

Text message/SMS alerts may also be setup from this screen. If you already have Text Message Banking configured, the phone number in use will display on the Alerts page. Otherwise, you may activate a new number from the Alerts page. Once confirmed, an additional column will display.

View all alerts
Up to 90 days of alert history will display.

You will have the option to receive alerts via text to mobile devices.

Note: mobile push alerts are **not** managed via the desktop site.



Add an alert

New alerts will include default values such as checking account and trigger amount that may be changed if desired.

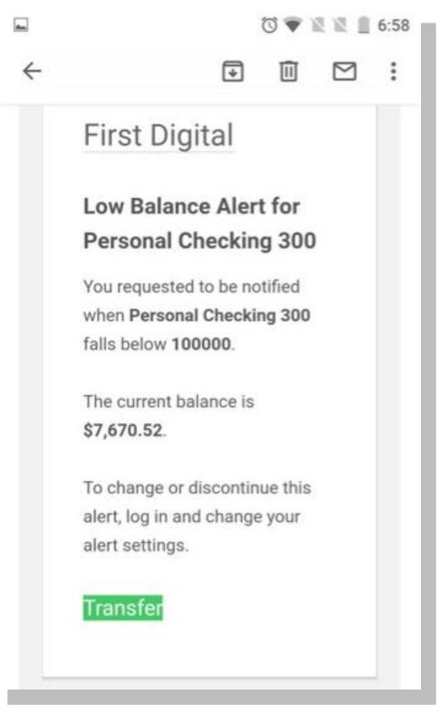
Hovering over an alert reveals the **More Options** and **Remove** links for that alert. Options allow you to change the account, frequency, delivery options or add a personal message.

Actionable Alerts

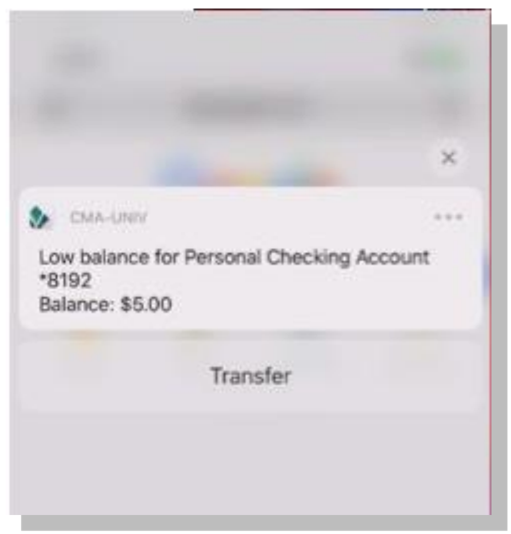
You will see a Transfer link when you receive a low balance alert via email or mobile push notification (**not** SMS text notifications). When selected, you are taken to desktop online banking (or the mobile app, depending on the device) where you can log in, and you are then immediately taken to the transfer page.

If you are already logged into online banking, clicking the transfer button takes you right to the transfer page.

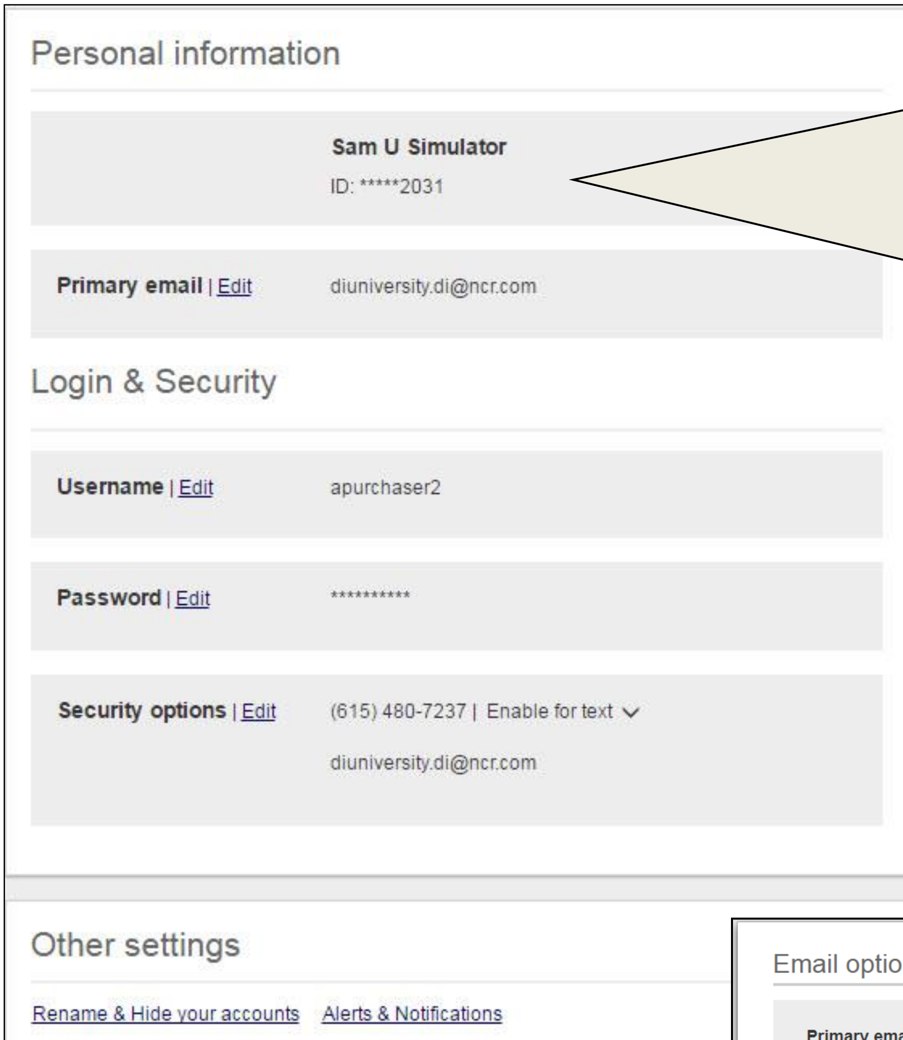
Sample Email Alert



Sample Push Notification

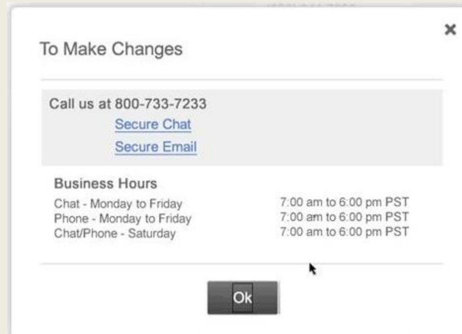


My Settings



Address & Phone

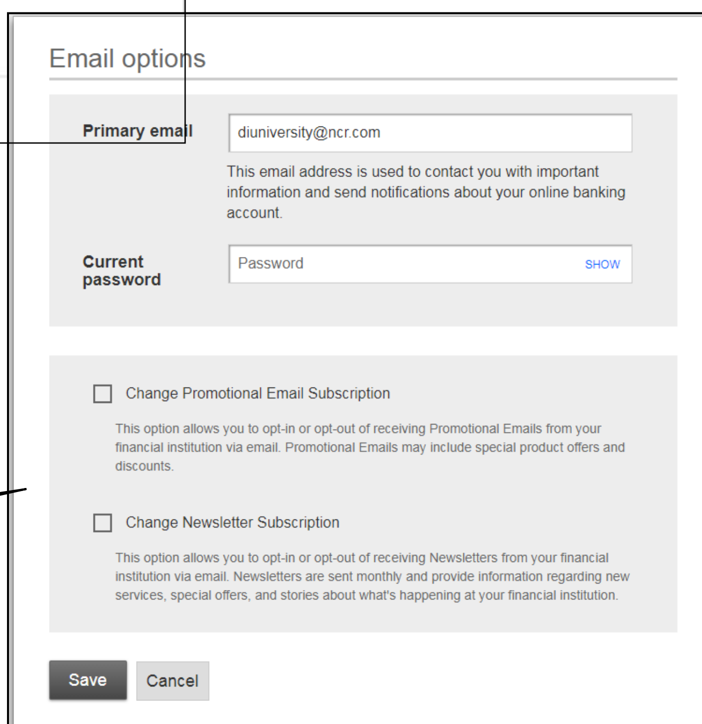
"**How do I update this**" link will appear next to your address; please contact us at (610)882-8800 for information on how to change your address in our records.

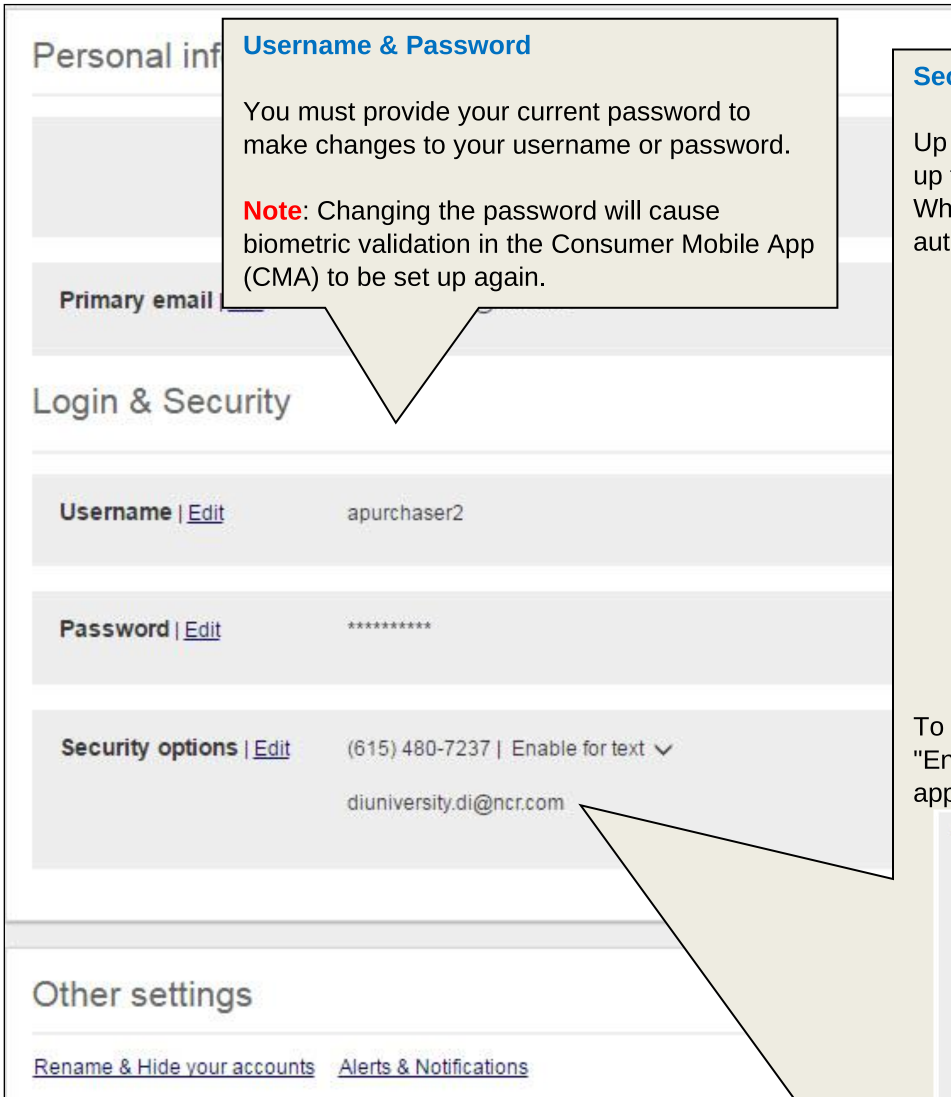


An email is sent to you when any of the following occurs:

- email change
- password change
- username change
- MFA phone number added/removed
- MFA email added/removed

You can unsubscribe from the emails Embassy Bank For the Lehigh Valley sends you via this tool.





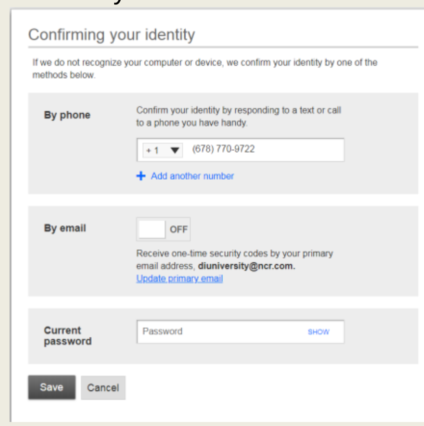
Username & Password

You must provide your current password to make changes to your username or password.

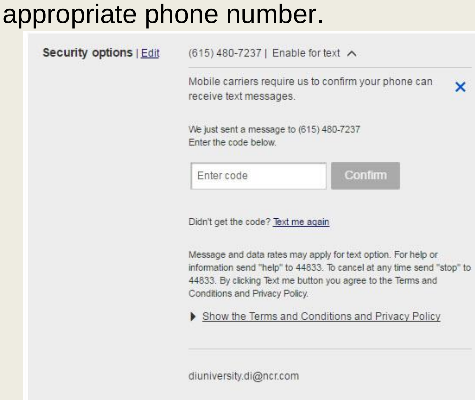
Note: Changing the password will cause biometric validation in the Consumer Mobile App (CMA) to be set up again.

Security Options

Up to two (2) phone numbers can be set up for MFA.
When a phone number is added, it is automatically enabled for voice calls.

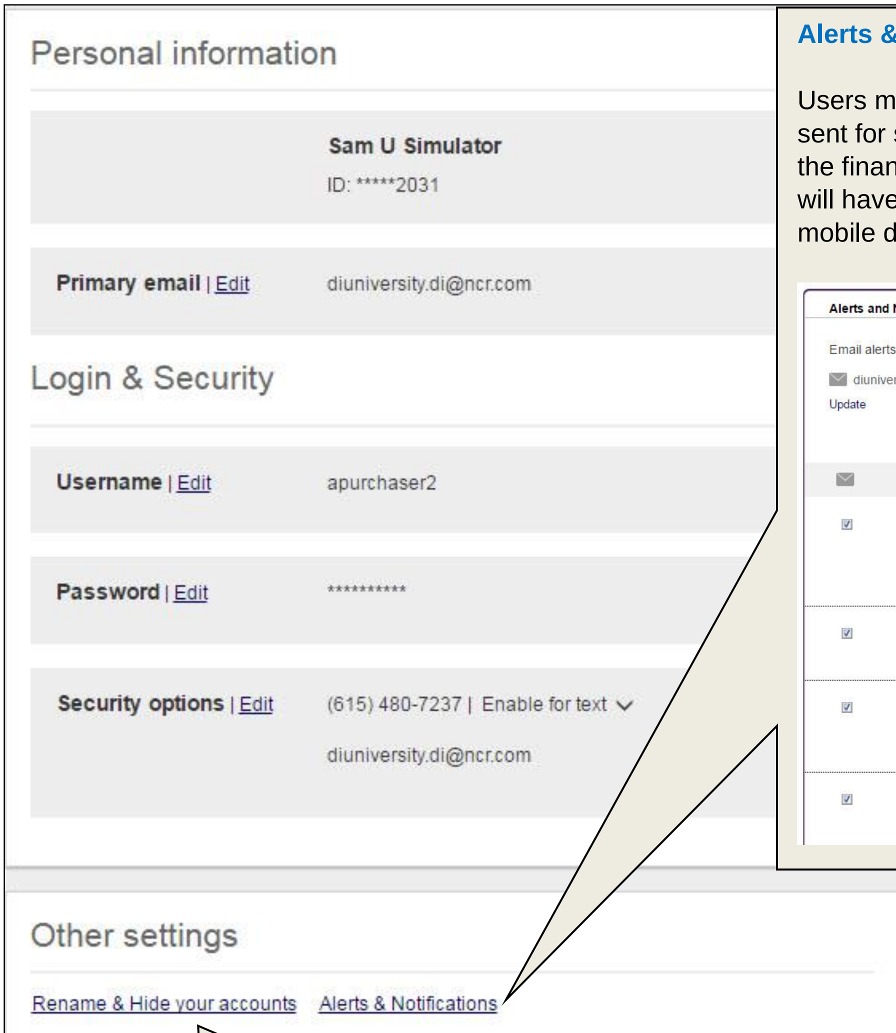


To enable the phone for text, click the "Enable for text" arrow next to the appropriate phone number.



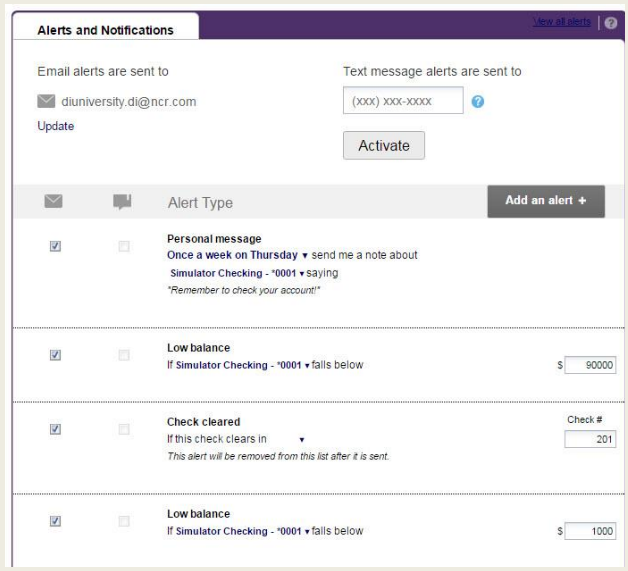
Once two phone numbers exist, you can delete a phone number.

You may also use **email** for MFA. The email address is the same as the email on file for Online Banking. If a change is made here, it also updates your email for Online Banking.



Alerts & Notifications

Users may add, edit, and delete notifications to be sent for selected events within Online Banking. If the financial institution offers Text Banking, users will have the option to receive alerts via text to mobile devices.



Rename & Hide Accounts

Takes you to the Account Preferences page, where you can **hide/show** specific accounts, create account **nicknames***, and **re-order** the accounts on the home page of Online Banking.

* Note: these nicknames are not visible to Embassy Personal Bankers.