



**EMBASSY BANK™**  
For the Lehigh Valley  
*Banking Without Borders*

# Personal Digital Banking Reference Manual

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

# Personal Digital Banking Reference Manual

## Login and Password Instructions

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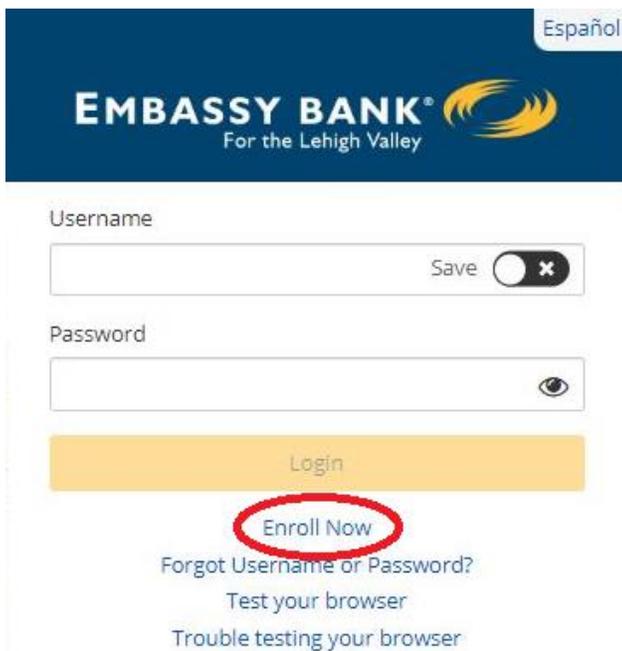
**New User Enrollment Instructions**

**Desktop users:**

On the Embassy Bank website ([www.embassybank.com](http://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**

**Secure Sign Up**

Create Login

johnsmith123

Password » Minimum of 6 characters.  
» Use a mix of letters, numbers or symbols.

Retype Password

Personal Information (All fields are required)

**Fill in the remaining fields**

**Personal Information**

First Name MI

Last Name Suffix

Date of Birth

Mother's Maiden Name

Social Security Number

**Contact Information**

Address1

City

United States

- Select State - Zip

Email Address

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.

The screenshot shows the enrollment form with the following elements:

- An "Email Address" input field.
- Two checkboxes:
  - I would like to enroll in free Bill Pay
  - I have read and accepted the [Terms & Conditions](#)
- A "Complete sign up" button.
- A tooltip box titled "Bill Pay gives you more control over your finances" with a close button (X). The text inside the tooltip reads: "Bill Pay gives you more control over your finances by allowing you to receive, view and pay bills all in one secure, online location. You tell us who to pay - a business or an individual - and then choose when to make the payment. You can even schedule payments in advance and set up recurring payments. Bill Pay allows you to pay all your bills from one place, and the electronic records of your payments keep you organized!"

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

The screenshot shows the "Secure Sign Up" section with the following elements:

- Section title: "Secure Sign Up"
- Headline: "Sign up completed!"
- Text: "Welcome John, Before you can access your accounts, we need to confirm your contact information. We will take you through step by step."
- A large green checkmark icon.
- A "Confirm contact information" button, which is circled in red.

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

The screenshot shows the "Secure Sign Up" section with the following elements:

- Section title: "Secure Sign Up"
- Headline: "Pending review"
- Text: "We are currently processing your application. It may take up to a couple business days before you can begin using online banking."
- A large blue pause icon.
- A "Go to homepage" button.

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.

Please verify your contact information. [Have a question? Chat with Support](#)

Select where you would like to receive your verification code to confirm your contact information. If there is a login from a computer we don't recognize, we'll contact you.

**Where should we send the code?**

 (650) 273-0973 <a href="#">Edit</a>	<input type="button" value="Call me"/>	<input type="button" value="Text me"/>
 (650) 944-7896 <a href="#">Edit</a>	<input type="button" value="Call me"/>	<input type="button" value="Text me"/>
 bobsmith@test.com <a href="#">Edit</a>	<input type="button" value="Email me"/>	

[中文](#) | [Español](#)

Message and data rates may apply for text option. For help or information send "help" to 44833. To cancel anytime send "stop" to 44833. By clicking the "Text me" button you agree to the [Terms & Conditions](#) and [Privacy Policy](#).

- 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).

Verify your contact information

 **Within a minute, you'll receive a verification code at 818-111-1111**

Enter access code

[▶ Didn't get the access code?](#)

**Save time by registering this device.**

If this is your personal device, register it now. We won't need to contact you the next time you log in.

**Secure Login**

Calling you at (xxx) xxx-5330

**Call coming...**  
We'll complete your login once you finish the voice prompts.

Been a while & no call?



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)

## Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-5626

Text me

Call me

d\*\*\*\*\*@ncr.com

Email me

Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)

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**

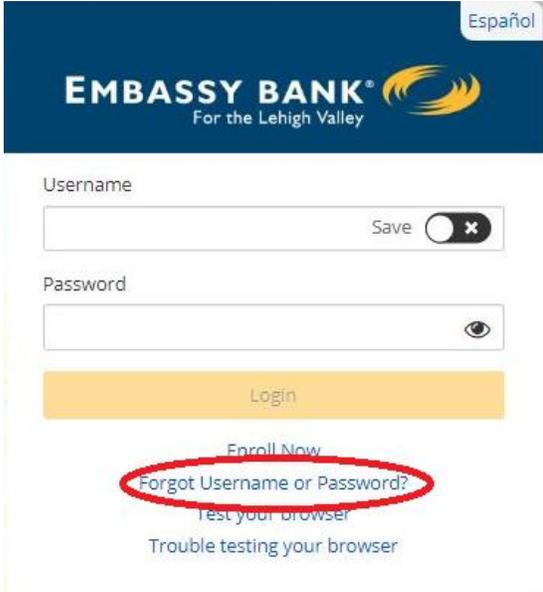
**Forgotten Password**

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.

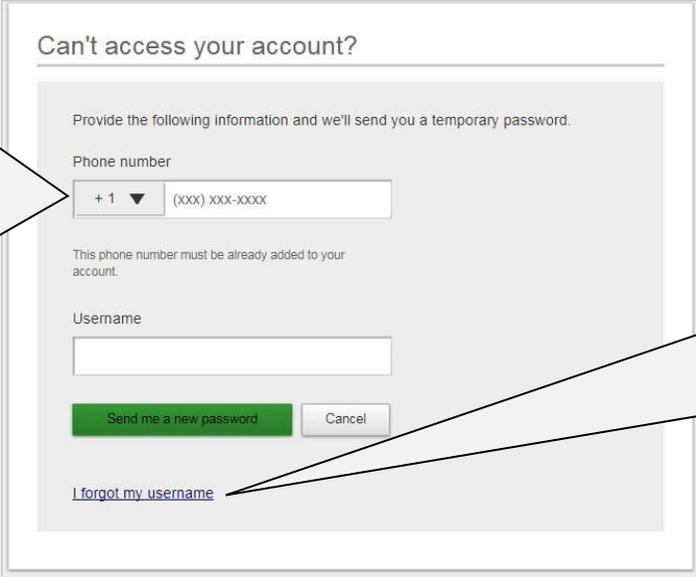
You can use the Forgot Username or Password? tool to reset your password & unlock your account.

**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.

## We just sent you a temporary password

Enter the password we sent to (888) 888 - 8888

▲ Please enter the password we sent you.

Confirm

Didn't receive the password?

[Send password again](#)

[Try a different number](#)

## Success! You need to change your password.

Temporary password

 SHOW

New password

 SHOW

- ▶ Minimum of six characters
- ▶ Use a mix of letters, numbers or symbols

Retype password

 SHOW

- ▶ Passwords must match

Update password

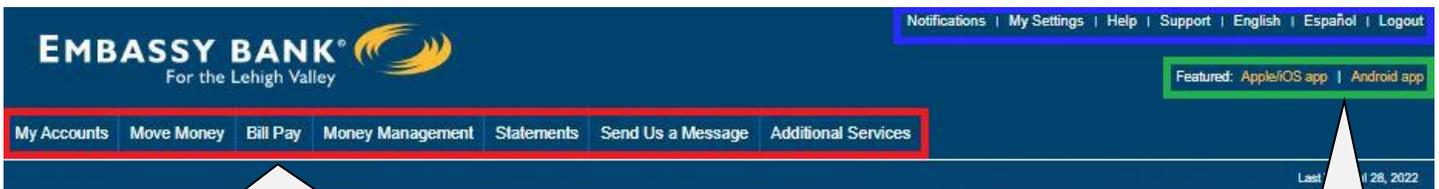
You must enter your temporary password a second time, then create a new password and confirm. After doing so, you will be taken into Online Banking.

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** – view 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)

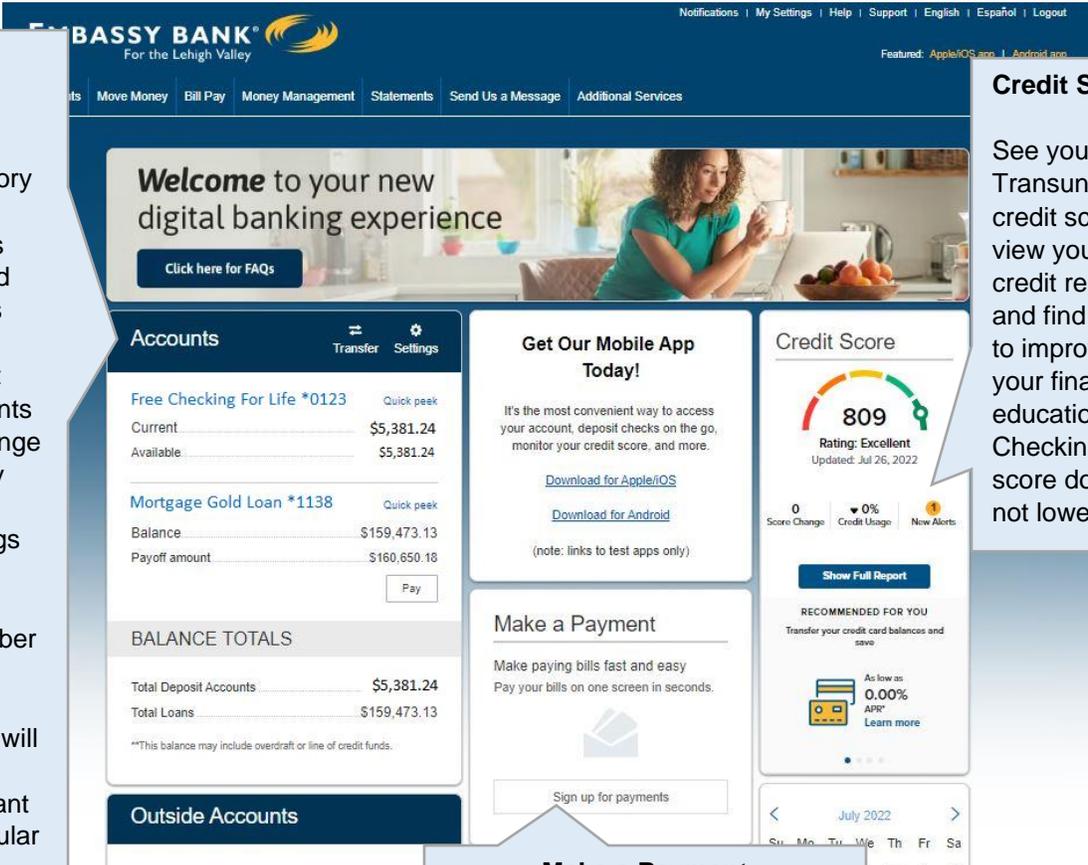
**Featured Navigation**

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**

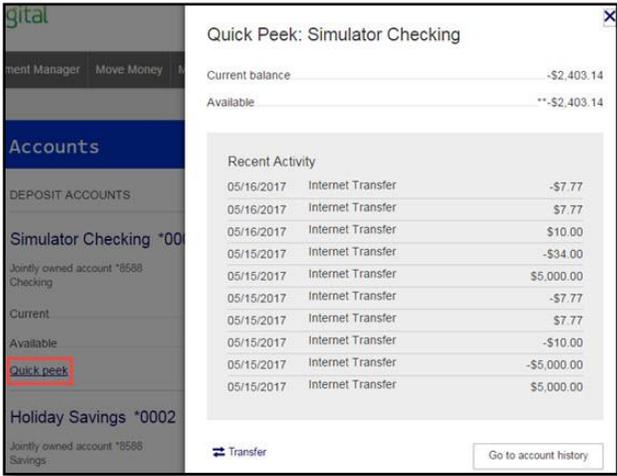
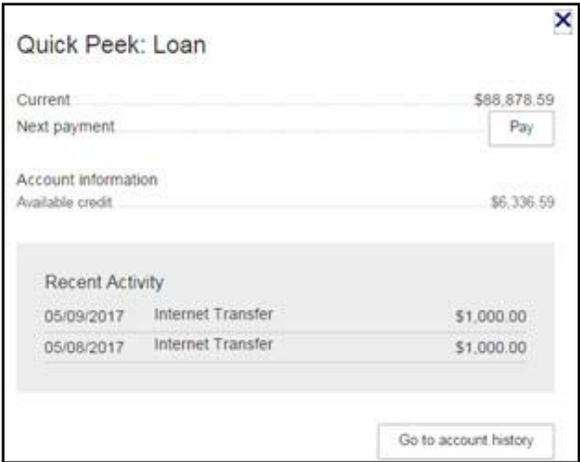
- My Accounts**
- Click account name to open account in History Page
  - Account names can be changed via the Settings button in the Account widget
  - Order of accounts is by type. Change account display order using Account Settings (at right of Transfer)
  - No limit to number of accounts displayed
  - 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).

**Outside Accounts**

Simplify your finances  
See all your accounts in one place

**Start now**

Sign up for payments

**Money Management**

Budgets made easy!

Every transaction is automatically categorized and put into a budget to help you stay on track.

**Start now**

July 2022

Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

0

C	±	%	÷
7	8	9	×
4	5	6	-
1	2	3	+
0	.	=	

**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**

**KEEP YOUR MONEY IN ONE PLACE.**

**Change Account**  
Use this dropdown to switch between accounts.

**Account History**  
Simulator Savings \*... \*0002 **Change** ▼ Current -\$3,994.39 Available\*\* -\$3,994.39

**Account Details** ▼ YTD interest \$0.00

Type Savings  
Number \*4980 - 80000002  
Routing number 222341234  
ACH number 80000002  
APY 0.0000%  
Accrued interest \$0.00  
2016 interest \$0.00

Transfer Online Statements **Export**

Nov 30, 2017 - Dec 29, 2017 30 days ▼

Narrow by items containing:  
e.g. AT&T, check, 5.00

Date	Description	Amount	Balance
12/29/2017	Internet Transfer	\$200.00	-\$3,994.39
12/25/2017	Internet Transfer	\$3.00	-\$4,194.39
12/25/2017	Internet Transfer	\$5.00	-\$4,197.39
12/22/2017	Internet Transfer	\$5.00	-\$4,607.39
12/21/2017	Internet Transfer	\$5.00	7.39
12/18/2017	Internet Transfer	\$5.00	8.39
12/18/2017	Internet Transfer	\$5.00	1.39
12/15/2017	Internet Transfer	\$5.00	1.39
12/11/2017	Internet Transfer	\$0.42	-\$5,601.39
12/11/2017	Internet Transfer	\$0.21	-\$5,601.81
12/11/2017	Internet Transfer	\$0.19	-\$5,602.02

**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.

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

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

**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

The screenshot shows the 'Move Money' interface. It includes a 'From' dropdown menu set to 'ADVANTAGE 50 CHECK 0009' with an available balance of \$420.54, and a 'To' dropdown menu set to 'Personal Savings \*6456' with an available balance of \$2,201.11. The 'Date' field is set to '02/14/2018' and there is a 'Repeat transfer' checkbox. The 'Amount' field is set to '\$ 20.00'. A 'Memo' field contains '(optional)'. There are 'Make transfer' and 'Go to My Accounts' buttons. A '+ Add a recipient' link is visible at the top right. A callout box titled 'Transfer Options' points to the '+ Add a recipient' link and contains the text: 'Add recipients for External Transfers or Send Money to Another Embassy Customer'. Another callout box titled 'Setting Up a Recurring Transfer' points to the 'Repeat transfer' checkbox and contains the text: '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.' A third callout box titled 'Success Message' is located at the bottom left and contains the text: 'A success message will display once the transfer has been set up.' A modal window titled 'How would you like to repeat this transfer?' is shown at the bottom right, with fields for 'Frequency' (Every month), 'On' (1st), and 'Until' (I cancel), and 'Save' and 'Cancel' buttons.

**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			Delete
\$1.00	Simulator Checking *0001	ABS Account *0026	Just once			Delete
\$5.00	ABS Account *0026	Simulator Savings *0002	Just once			Delete
\$25.00	Account not found	Account not found	Every week on Wednesday until I cancel			Delete

**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.

Move Money

From: ABS Account \*0026 Available \$35,289.55

To: Certificate of Deposit Account \*0007 Balance \$17,277.51

+ Add a recipient

+ Add a recipient

Make transfer Go to My Accounts



Who do you want to add?

First 3 characters of last name: Vel

Account type: Checking

Account Suffix: 02

Verify Recipient Go to transfers



Recipient Found

Add Nickname: Mom

Add Recipient Cancel

## 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).

### Move Money [+ Add a recipient](#)

From  
ABS Account \*0026 Available \$15,281,170.54

To  
Mom

Date  
06/07/2021  Repeat [Every week on Monday until I cancel](#)

Amount  
\$ 5.00

[Schedule transfer](#) [Go to My Accounts](#)



### Please confirm

**Transfer**

From	ABS Account *0026
To	Mom 0026
Starting	June 7
Frequency	Every week on Monday until I cancel
Amount	\$5.00

Transfers scheduled starting today will begin on the next scheduled date.

[Confirm](#) [Cancel](#)



✓ **Success!**

**Transfer**

From	ABS Account *0026
To	Mom 0026
Starting	June 7
Frequency	Every week on Monday until I cancel
Amount	\$5.00

[Print this receipt](#)

[Go to My Accounts](#) [Make another transfer](#)

**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.

The screenshot shows the 'Move Money' interface. On the left, there is a form with fields for 'From' (Select account), 'To' (Select account), 'Date' (08/03/2022), and 'Amount' (\$ 0.00). There is a 'Repeat transfer' checkbox. At the bottom are 'Make transfer' and 'Go to My Accounts' buttons. On the right, a sidebar titled 'I want to' contains two links: 'View Scheduled Transfers' and 'Manage Transfer Destinations'. A red arrow points from the 'Manage Transfer Destinations' link back to the 'To' field in the form.

**Manage transfer destinations**

Recipients

Mom	Checking	02	Remove
Testy McTesterson	Checking	123	Remove

**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

Choose payment options

Bill payments need my approval for amounts over:

Per transaction

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.

The screenshot shows the 'My Accounts' page in the First Digital portal. On the left, there is a list of accounts with their current and available balances:

Account Name	Current Balance	Available Balance
ABS Account *0026	\$64,472.98	-\$64,472.98
Simulator Checking *0001	\$300,187.24	-\$300,187.24
Simulator Savings *0002	\$32,268.00	-\$32,268.00
Simulator Money Market *0003	\$44,970.56	-\$44,970.56

On the right, there is a 'Make a Payment' widget showing a list of scheduled payments:

Payment ID	Amount	Date	Status
afa*1234	\$1,244.00	January 30, 2018	Approval Pending
1test*5455	\$4.00	January 19, 2018	Scheduled
afa*1234	\$22.00	January 18, 2018	Scheduled
UnmanagedFloridaPyc*7896	\$222.00	January 17, 2018	Scheduled
<b>Total:</b>	<b>\$1,492.00</b>		

At the bottom right, there is a calendar for January 2018 with the 23rd highlighted, and a numeric keypad below it.

**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.

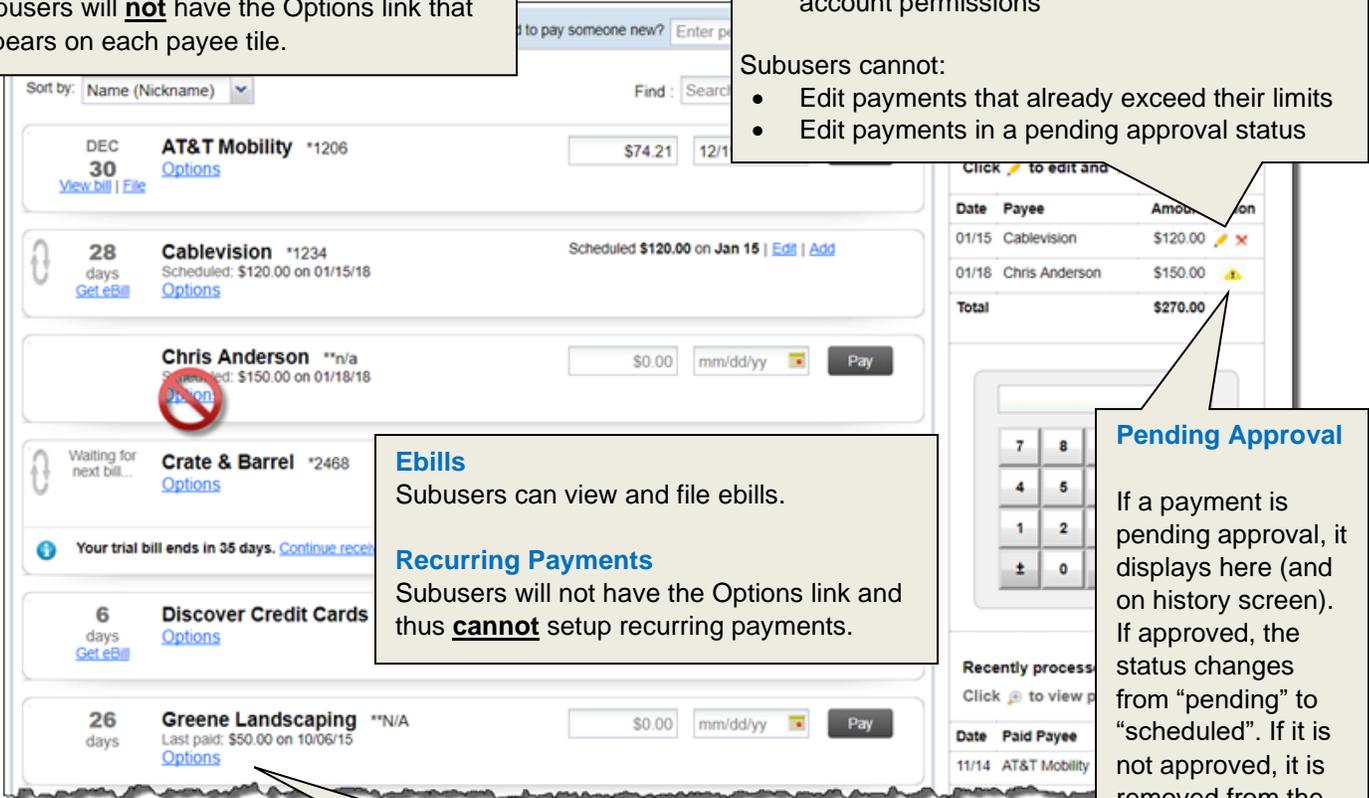
**Edit and Cancel Payments**

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**

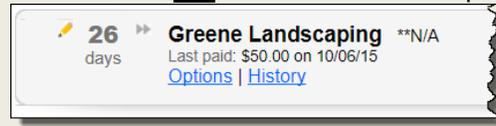
Subusers will not have the Options link and thus **cannot** setup recurring payments.

**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.

Scheduled payments <span>Print</span>			
Click  to edit and  to cancel			
Date	Payee	Amount	Action
12/07	Chris Anderson	\$150.00	
12/15	Cablevision	\$120.00	
<b>Total</b>		<b>\$270.00</b>	

**Make a Payment**

**Approval Needed!**

You have 2 payment(s) waiting for approval.

[Review](#)

[Pay](#)

[Scheduled](#)

Pay to

Select a Payee

Pay from

Select a Funding Account

Pending bill payments can be approved via the:

- [Bill Pay Widget](#) on Online Banking home page
- [Share Access screen](#) in Online Banking

**The following payments need my approval**

**Bill Pay Payments**

T-Mobile [View details](#) Deliver by **11/05/2013** \$700.00 [Approve](#) [Decline](#)

This payment is past the cutoff time. Approve it to deliver by 11/12/2013.

Make a suggestion

Help us provide the best experience possible by giving us your feedback.

[Provide feedback](#)

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.

**Account Access**

People with access to my account

Jane Doe	Logged in Today	Access	YES <input type="checkbox"/>	<b>Options</b>
----------	-----------------	--------	------------------------------	----------------

+ Add

- Update profile
- Reset password
- Remove profile

### Update Profile

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

**Share Account Access**

Who can access my accounts?

Jane Middle name (optional) Doe

(828) 216-6931 apriidelac@charter.net

What accounts can they access? [Grant full access to all accounts](#)

ABS A... \*6216-\*0026  Access granted [Remove access](#)

-\$91,678.42  View only

Make internal transfers

Make payments Limit: \$500 [Change Permissions](#)

Cancel Save

### 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.

Are you sure you want to remove Jane Doe?

This person will no longer be able to access any account information.

Cancel Remove profile

### 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.

Reset password for Jane Doe

To generate a new password click button below. Provide Jane Doe with the new password to access the account.

Generate a new password

**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**.

**Stop Payment**

Place a stop payment on the requested check(s).

Stop payment   For a single check  For multiple checks

Check number

Paid from

Issued on

Check amount

Payee

Reason

**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.

**Please confirm**

Stop payment for the following check(s):

Check number	1234
Paid from	ABS Account *0026
Issued on	May 24 2018
Check amount	\$50.00
Payee	Mom
Reason	Paid cash

**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 screenshot shows the Embassy Bank online banking interface. At the top, there is a navigation bar with links for "Notifications", "My Settings", "Help", "Support", "English", "Español", and "Logout". Below this is a "Welcome to your new digital banking experience" banner with a "Click here for FAQs" button. The main content area is divided into sections: "Accounts" (with "Transfer" and "Settings" options), "Mortgage Gold Loan", and "BALANCE TOTALS". A "Notifications" pop-up window is overlaid on the interface, showing two alerts for a low balance on "Nov 26" and "Nov 25". Each alert includes the account number "ABS Account\*0026", the current balance "(-\$91,882.42)", and a "Threshold set to \$100.00". A "Make a transfer" button is visible for each alert. Below the pop-up, a "Settings" link is highlighted with a callout box, and a "View All" link is also highlighted with a callout box.

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.

Alerts History	
Received Recently	
Mon	High Balance <a href="#">FREE FIRST new name*447Z</a> is at \$1,353.70. Threshold set to \$100.00.
Mon	Loan payment overdue \$128.82 overdue for LOAN*2320 as of 01/26/2015.
Mon	Loan payment due \$128.82 due for LOAN*2320 on 12/15/2014.
Mon	Maturity reminder <a href="#">16 Month CD*1616</a> matures on 12/30/2014.

**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.

**Text Message Banking**

More features are ready for you.

Now you can use simple text messages to instantly:

- Check your balance.
- Transfer funds.
- Transfer activity – and more.

[Start text banking now](#)

The screenshot shows the 'Alerts and Notifications' page. At the top, there is a 'View all alerts' link. Below it, a section for 'Text message alerts' includes a phone number input field and an 'Activate' button. A 'Text Message Banking' section on the right lists features like checking balance and transferring funds. The main area is a table of alerts with columns for 'Alert Type' and 'Add an alert'. A dropdown menu is open for the 'Add an alert' button, showing categories like 'Accounts', 'Activity', and 'Reminders'. A 'More Options' link is visible at the bottom of the alert list.

**Add an alert**

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

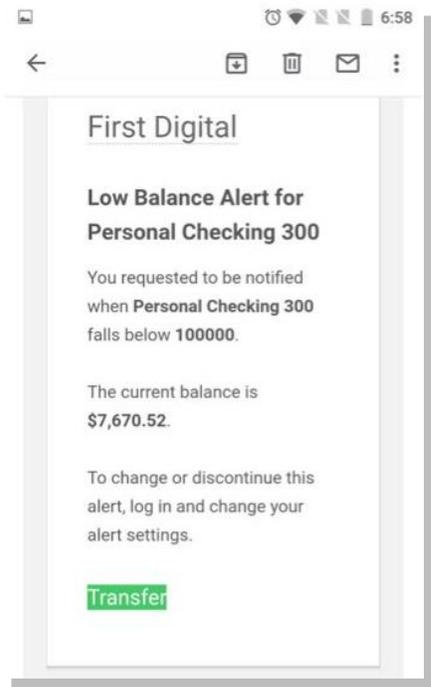
Hovering over an alert reveals the **More Options** and **Remove** links for that alert. Options allow you to change the account, frequency, delivery options or add a personal message.

**Actionable Alerts**

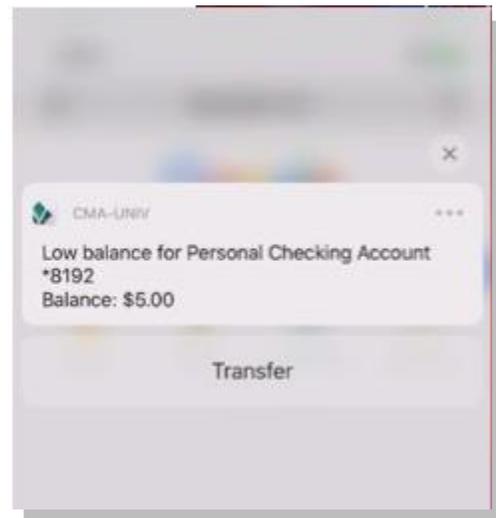
You will see a Transfer link when you receive a low balance alert via email or mobile push notification (**not** SMS text notifications). When selected, you are taken to desktop online banking (or the mobile app, depending on the device) where you can log in, and you are then immediately taken to the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

**Personal information**

**Sam U Simulator**  
ID: \*\*\*\*\*2031

**Primary email** | [Edit](#)      diuniversity.di@ncr.com

**Login & Security**

**Username** | [Edit](#)      apurchaser2

**Password** | [Edit](#)      \*\*\*\*\*

**Security options** | [Edit](#)      (615) 480-7237 | Enable for text ▼  
diuniversity.di@ncr.com

**Other settings**

[Rename & Hide your accounts](#)   [Alerts & Notifications](#)

**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.

To Make Changes ✕

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Call us at 800-733-7233  
[Secure Chat](#)  
[Secure Email](#)

**Business Hours**

Chat - Monday to Friday	7:00 am to 6:00 pm PST
Phone - Monday to Friday	7:00 am to 6:00 pm PST
Chat/Phone - Saturday	7:00 am to 6:00 pm PST

**OK**

**Email options**

**Primary email**      diuniversity@ncr.com

This email address is used to contact you with important information and send notifications about your online banking account.

**Current password**      Password [SHOW](#)

- Change Promotional Email Subscription**
- This option allows you to opt-in or opt-out of receiving Promotional Emails from your financial institution via email. Promotional Emails may include special product offers and discounts.
- Change Newsletter Subscription**
- This option allows you to opt-in or opt-out of receiving Newsletters from your financial institution via email. Newsletters are sent monthly and provide information regarding new services, special offers, and stories about what's happening at your financial institution.

**Save**   **Cancel**

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.

**Personal info**

**Primary email**

**Login & Security**

**Username** | [Edit](#)      apurchaser2

**Password** | [Edit](#)      \*\*\*\*\*

**Security options** | [Edit](#)      (615) 480-7237 | Enable for text ▼  
diuniversity.di@ncr.com

**Other settings**

[Rename & Hide your accounts](#)    [Alerts & Notifications](#)

**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.

Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.

**By phone**      Confirm your identity by responding to a text or call to a phone you have handy.

+ 1      (678) 770-9722

[+ Add another number](#)

**By email**       OFF

Receive one-time security codes by your primary email address, diuniversity@ncr.com.  
[Update primary email](#)

**Current password**      Password      [SHOW](#)

[Save](#)    [Cancel](#)

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

**Security options** | [Edit](#)      (615) 480-7237 | Enable for text ▲

Mobile carriers require us to confirm your phone can receive text messages. ✕

We just sent a message to (615) 480-7237. Enter the code below.

Enter code      [Confirm](#)

Didn't get the code? [Text me again](#)

Message and data rates may apply for text option. For help or information send "help" to 44533. To cancel at any time send "stop" to 44533. By clicking "Text me" button you agree to the Terms and Conditions and Privacy Policy.

[Show the Terms and Conditions and Privacy Policy](#)

diuniversity.di@ncr.com

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.

**Personal information**

**Sam U Simulator**

ID: \*\*\*\*2031

**Primary email** | [Edit](#) diuniversity.di@ncr.com

**Login & Security**

**Username** | [Edit](#) apurchaser2

**Password** | [Edit](#) \*\*\*\*\*

**Security options** | [Edit](#) (615) 480-7237 | Enable for text   
diuniversity.di@ncr.com

**Other settings**

[Rename & Hide your accounts](#) | [Alerts & Notifications](#)

**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.

**Alerts and Notifications** [View all alerts](#)

Email alerts are sent to  Update

Text message alerts are sent to   [Activate](#)

<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alert Type	<a href="#">Add an alert +</a>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Personal message</b> Once a week on Thursday send me a note about Simulator Checking - *0001 saying "Remember to check your account!"	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Low balance</b> If Simulator Checking - *0001 falls below \$ <input type="text" value="90000"/>	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Check cleared</b> If this check clears in <input type="text" value="201"/> This alert will be removed from this list after it is sent.	Check # <input type="text" value="201"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Low balance</b> If Simulator Checking - *0001 falls below \$ <input type="text" value="1000"/>	

**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.

**Account Preferences**

Modify the display of your accounts.

To reorder accounts just drag drop with a click on the row handle.

	Account Name	Nickname	Show Account
<input type="checkbox"/>	Favorite Savings *0003	<input type="text" value="Favorite Savings"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	ABS Checking *0025	<input type="text" value="ABS Checking"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Joe's Account *0026	<input type="text" value="Joe's Account"/>	<input type="checkbox"/>