2023

INOVA FEDERAL DIGITAL BANKING

USER GUIDE

About This Guide

As part of our ongoing effort to continually make your digital banking experience seamless, we have been working on a major upgrade to our platform. We have been focusing on creating an experience that is convenient, easy, and provides you the flexibility to take care of your personal and business finances at anytime from anywhere. With this upgrade, in addition to a new design and user-friendly experience, we have added some new features such as Card Controls, Financial Wellness, Goals, Account Aggregation.

This guide is designed to assist in answering questions and help you navigate through some common transactions.

Getting Started

Browser and Device Support

Access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

- Browser Support – Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support online banking and standards that are implemented in newer browsers.
- Device Support –
    - Windows: Versions still supported by Microsoft & support a browser listed above
    - OS X: Versions still supported by Apple & support a browser listed above
    - Android: Version 9.0+
    - iOS: Last 2 major releases

First Time, New Users*

If you have an account with us, but are new to online banking, it is easy to get started.

First navigate to our website and click register. You will be prompted to accept the disclosure for Online Banking Access. Then, you will be prompted to verify protected information that matches the information on your account. Then a one-time temporary password will be generated that you will receive via SMS, Voice, or email.

Then you will be required to create a username and password. To keep your username and password secure, we have specific requirements.

Username: **Password:**

Requirement	Default	Requirement	Default
Minimum Length	8	Minimum Length	12
Maximum Length	40	Must include a Number	Yes
Allow Alpha Characters	Yes	Must include an Uppercase Letter	Yes
Allow Numeric Characters	Yes	Must include a Lowercase Letter	Yes
Allow Special Characters	Yes	Must include a Special Character	Yes

Ensure your contact information is correct and updated to finish your registration.

Converted Users*

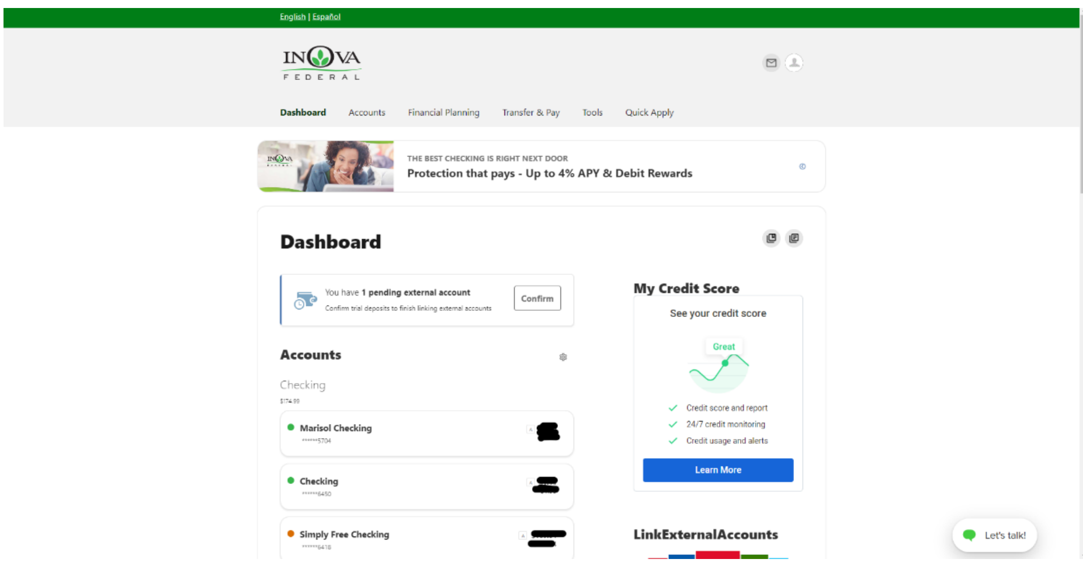
If you already have a username for online banking, your username will remain the same for the new platform. Simply enter your username and old password and click login. This will generate a one-time temporary password that you will receive via SMS, Voice, or email.

After you enter the one-time temporary passcode, you will receive a prompt to reset your password. Your new password must meet the minimum requirement listed above.

Dashboard Overview

Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

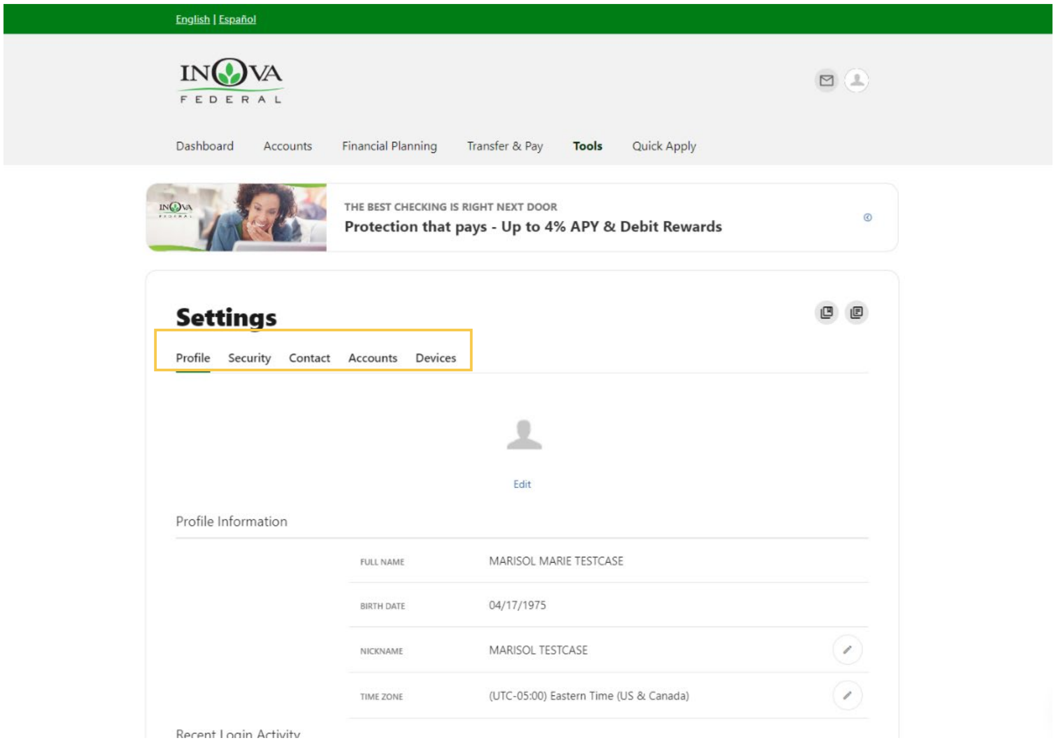
1. **Actionable Alerts** that require action from you are displayed here towards the top of the page.
2. **Accounts** are grouped by Account Type Class (e.g., Deposits, Loans, Credit Cards)
3. **Linked External Accounts** from other Financial Institutions
4. **Activity Modules** provides a quick glance of recent and future activities.
5. **My Credit Score** shows the primary account holder's credit score.



Managing Your Profile

Settings allows you to view, update and manage settings that are applicable to your account and overall online banking experience. You can navigate to **Settings** by clicking on the drop-down menu under your name or **Tools** > **Settings**.

- **Profile:** allows you to enter profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity
- **Security:** allows you to view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Contact:** allows you to make modifications contact info, including Address, Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.



Categories Overview

We've organized information within five navigation menu categories located at the top of your dashboard to help you quickly and seamless navigate to the features and tools you'll use the most.

Category	What's inside?
Accounts	• **Account:** Gain a comprehensive view of your account details and transaction history • **Rewards:** View progress on earning rewards • **Card Management:** Easily view information on your debit and credit cards, control the use of these cards, and maintain their status without having to contact us.
Financial Planning	• **Spending:** Create and manage income and expense thresholds • **Savings Goals:** Create, manage, and track progress on your savings goals. • **Financial Health:** Take a survey to understand your financial health score and get offers on improving your score
Transfer & Pay	• **Transfers & Loan Payments:** Perform an immediate transfer of internal funds, pay loans, schedule future or recurring transfers, link internal or external accounts. • **Bill Pay:** Make a payment, manage the payee's information and details, add payees, and view the payment history or scheduled activity and manage eBills. • **Skip a Pay**: skip a loan payment. • **Snap Pay**: pay a loan using a debit card
Tools	• **Settings:** Update and manage settings for your profile, security, and notifications. • **eDocs:** View documentation related to your accounts (statements, tax documents, etc.). • **Card Link:** Update your INOVA Debit and Credit Card everywhere you pay online instantly. • **Alerts:** Setup general, account, authentication, card, mobile deposit, savings goals, and transfer alerts by multiple methods. • **Requests:** Securely send forms to the Credit Union.

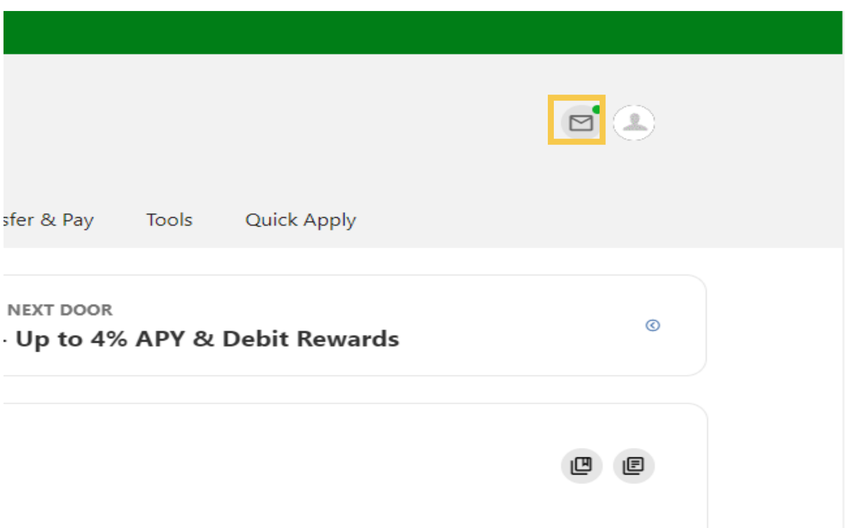
	• **Checking Services:** Stop payment on a check and reorder checks. • **Message Center:** Send messages and respond to inquiries using the secure message center. • **Locations:** Locate one of our branches and/or ATM locations. • **Help:** search for commonly asked questions and answers.
Quick Apply	• **Apply for a loan, credit card, or open an additional account.**

Secure Message Center

Your privacy is our top concern. You can securely send sensitive information such as your member number and other personal information by using the Secure Message Center.

Navigating the Message Center

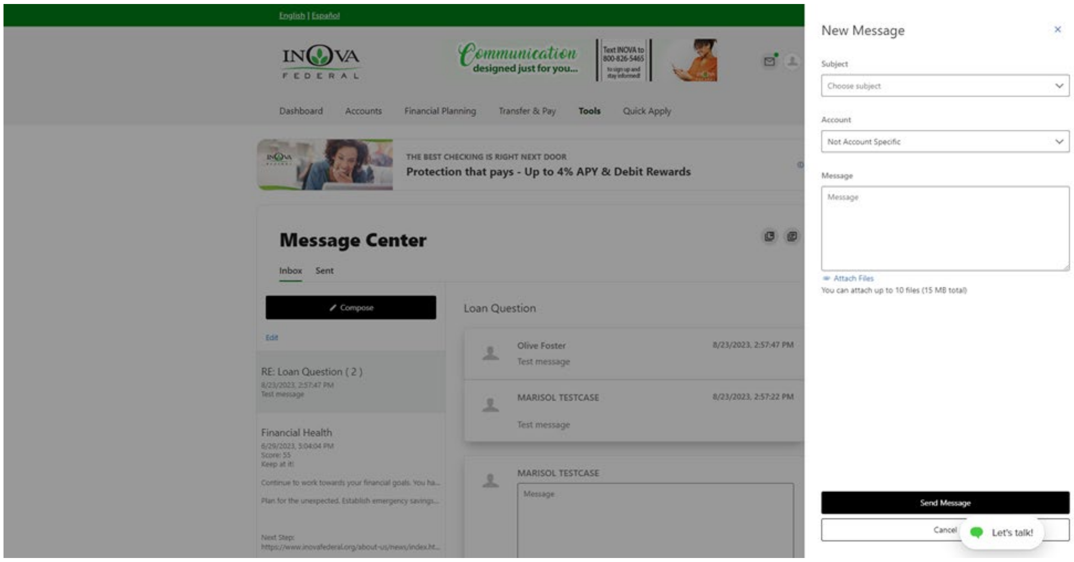
You can access the Message Center by hoovering over the TOOLS tab, it will appear in the dropdown menu. Next to your profile picture, there will be a letter icon with a green dot. If you hoover over this icon, it will state how many unread messages you have. Clicking on the icon results in you being directed to the Message Center page.



Compose a Message

To compose a new message:

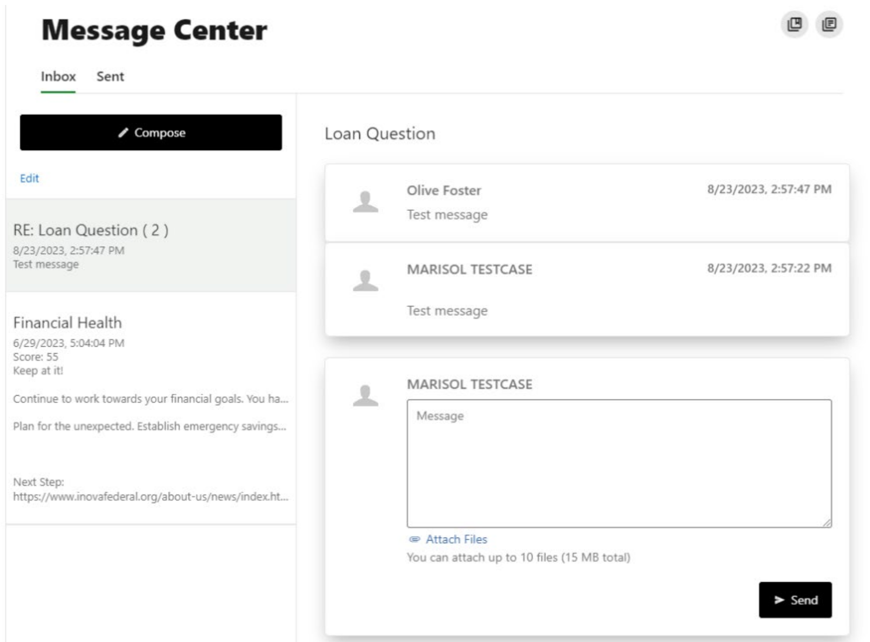
1) Click the **Compose** button on the **Inbox** tab of Message Center.
2) Select the message **Subject** from the dropdown menu.
3) Select the **Account** the message refers to from the dropdown menu.
4) Enter the **Message** body and select the **Attach Files** link to attach files to the message.
5) Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.



Respond to a Message

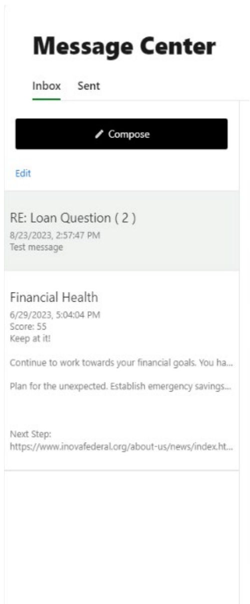
To reply to a message:

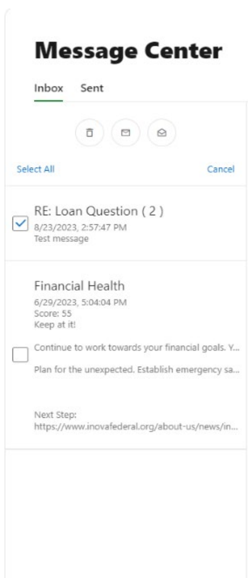
1) Select the message thread to respond to. View the messages within the thread.
2) Enter a **Message** response.
3) Select the **Attach Files** link to attach files to the message.
4) Click the **Send** button to send the response.



Message Actions

You can mark a message thread as unread, read, or delete a message thread.





1) Click the **Edit** link to view the message actions.

2) Click the checkbox next to the message threads to act on.

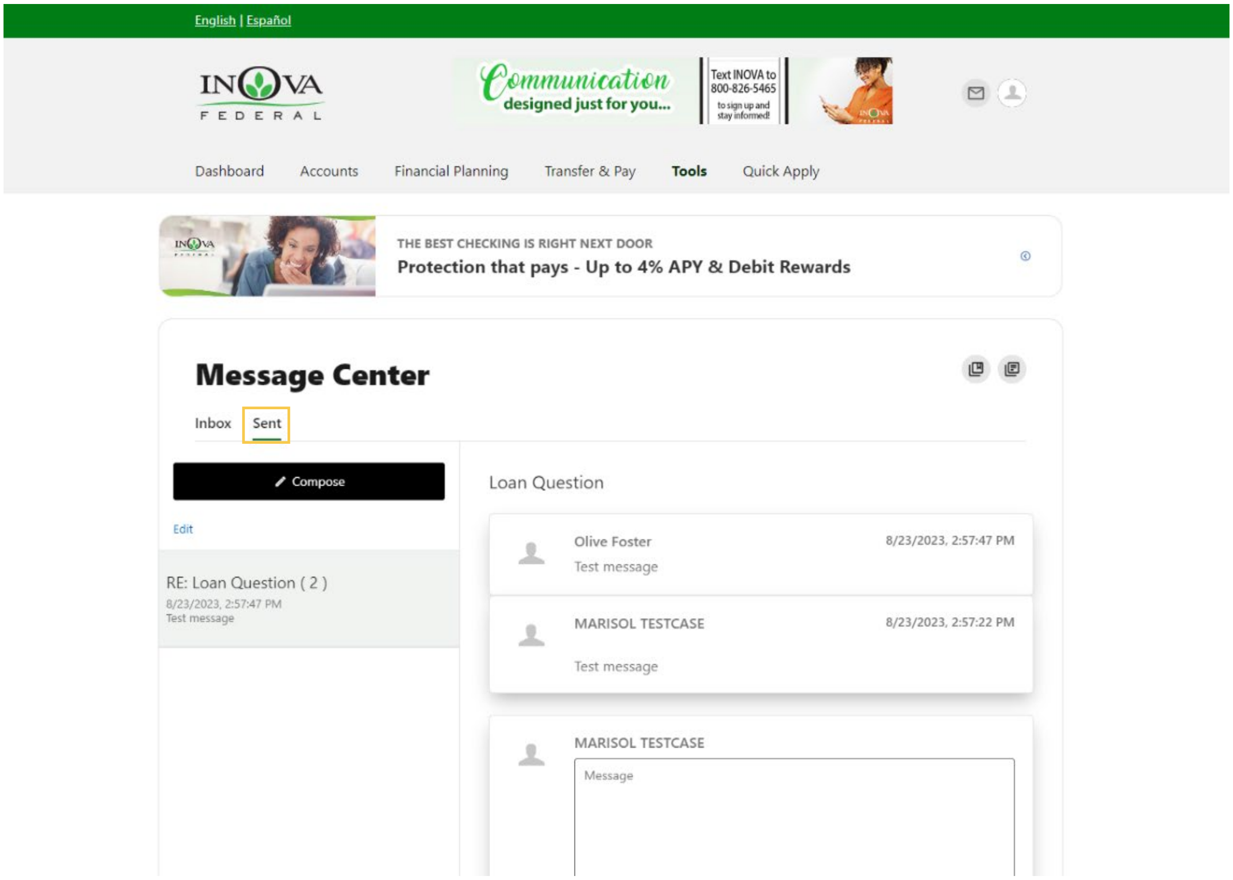
3) Click the **delete** (trash can) button to delete the message threads.

Click the **unread** (envelope) button to mark the message threads as unread.

Click the **read** (open envelope) button to mark the message threads as read.

Sent Messages

The **Sent** tab allows you to view and delete messages that have been sent.

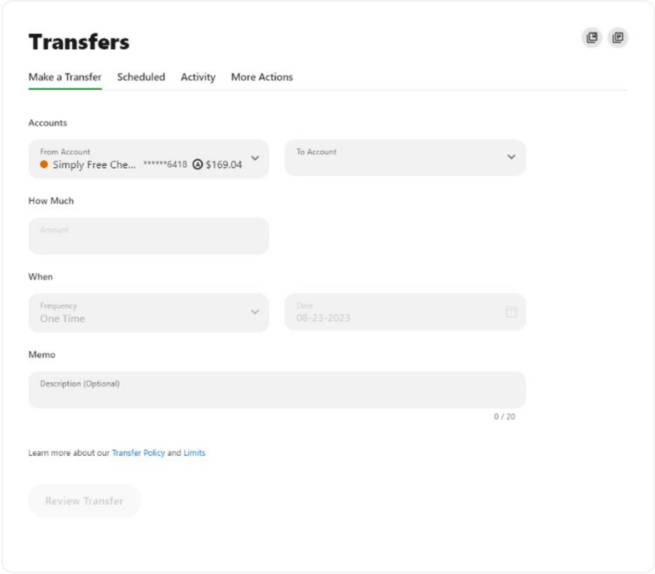


Transfer & Pay

One-time or Recurring Transfers or Payments

Transfers allow you to perform both one-time and recurring transfers, as well as loan payments (including payments to credit cards).

1) Select the source account from the **From** dropdown menu.
2) Select the destination account from the **To** dropdown menu.
3) Select the Amount you want to transfer.
4) Choose the **Date** (or **Start Date**) you want the transfer to take place.
5) Select the **Frequency** the transfer will repeat on. Select the **Ending** date of the recurring transfer, if prompted. (Depending on which frequency you chose.) Add memo (optional).
6) Click the **Submit Transfer** button.



You can set up transfers or payments to move funds between account types that have you have ownership of (i.e. primary or joint ownership). Using Make a Transfer tab, you can create any of the following four transfer scenarios:

One-Time Immediate Transfer

Create a one-time, immediate transfer by selecting the To Account and the From Account and entering an amount for the transfer. When a transfer is executed, a confirmation screen will appear to confirm the details of the transfer.

One-Time Future-Dated Transfer

Create a one-time future-dated transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify a future date as to when that transfer should execute.

Immediate Recurring Transfer

Create an immediate recurring transfer by selecting the To Account and the From Account and entering an amount for the transfers. Then, specify the frequency and when *the recurring transfer should end.*

Future-Dated Recurring Transfer

Create a future-dated recurring transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify the frequency and when the recurring transfer should end.

Memo for Transfers

An optional memo can be added to any transfer. This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be stored and displayed for reference purposes in the **Scheduled** and **History** tab (Activity list on mobile) under the transfer detail.

Linking Accounts

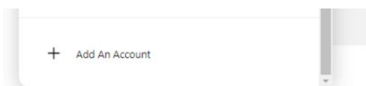
Linking Accounts within INOVA Federal Credit Union

Create a one-time or permanent link to another user's account to make one-time and recurring transfers to that account. You have the option to link to another user's account using their last name and account number.

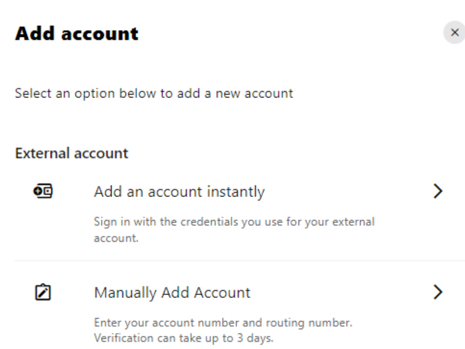
Linking External Accounts for Transfers

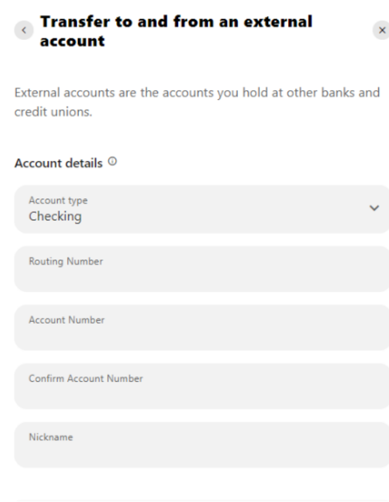
To add an external transfer account:

1) Hoover over *Transfer and Pay,* then click on *Transfers and Loan Payments.* On this page, select the **From Account** dropdown menu. Then scroll to the bottom of this menu, then select the **Add An Account** button.



2) Select **Add an Account Manually** from the dropdown menu. The *Add Account* window is displayed.
3) Enter an **Account Type**.
4) Enter a **Routing Number**.
5) Enter an **Account Number**.
6) **Confirm** the **Account Number**.
7) Enter a **Nickname**.
8) Click the **Continue** button to add the account or click the **Cancel** button to close the window.



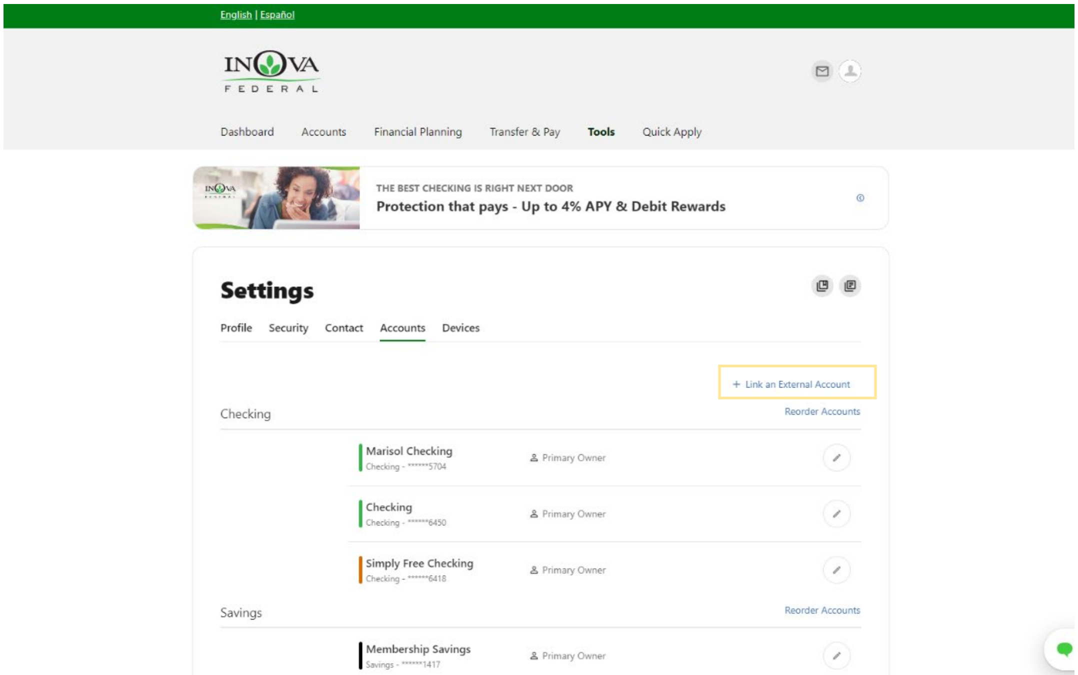


The system will send two trial deposits to the account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit.

Linking External Accounts for Account Aggregation

Adding accounts from other FIs makes it convenient for end users to view their assets and liabilities in one place. Select the **Settings** under your profile drop down or under the **Tools** tab.

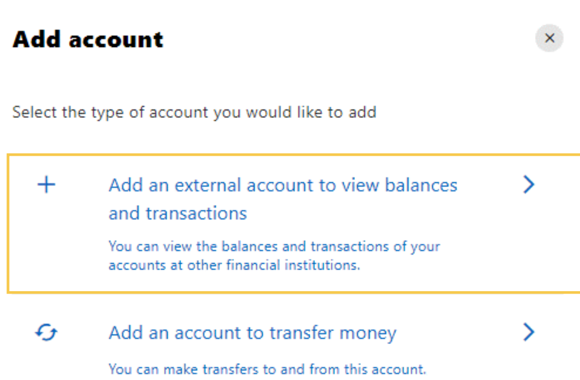
1) Select the **Accounts** tab from **Settings**.
2) Click the Link an **External Account** button.



Select the **External transfer account** option. If it is your first time, you will see an informational screen to guide you through the step-by-step process.

After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions.

You will see your account details and transactions in the Accounts or Dashboard widgets after sixty seconds or less.



Bill Pay

Add a Payee – Business

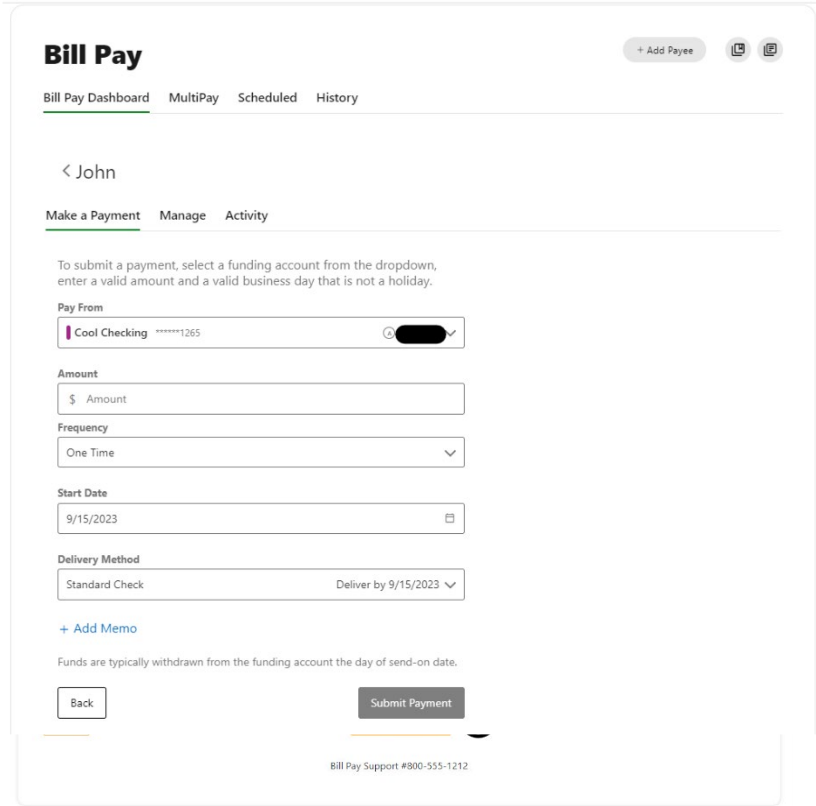
Within BillPay, click the **Add Payee** button. In the pop-up box, select **Business** and click **Next**. Enter the Name of Business, the Zip Code, select a Default Funding Account, and click the Next button.

Add a Payee – Person

Within BillPay, click the **Add Payee** button. In the pop-up box, select **Person** and click **Next**. Enter the payee's **Address, Phone Number, Nickname,** and click **Add Payee.** Please note, duplicate payees will only be rejected if the nickname, account number, and address are all the same.

Make a Payment

The **Make a Payment** tab allows you to schedule single and recurring payments to the selected payee. Once the payment is submitted, you will need to **Confirm** and **Submit Payment.**



Manage Payee Information or Sender Information (Default Funding Account)

In Bill Pay, utilize **Manage** by clicking the **Edit** (pencil) icon in the Payee Information or Sender Information and **Save** the changes. To Delete a Payee, click on the **Delete Payee link** and select the **Delete Payee** button.

MultiPay

MultiPay can be used to pay several payees all in a single transaction, but it can also be used for single payments. The MultiPay tab does not allow you to set up recurring payments (for recurring payments, these must be scheduled in the Make a Payment Tab).

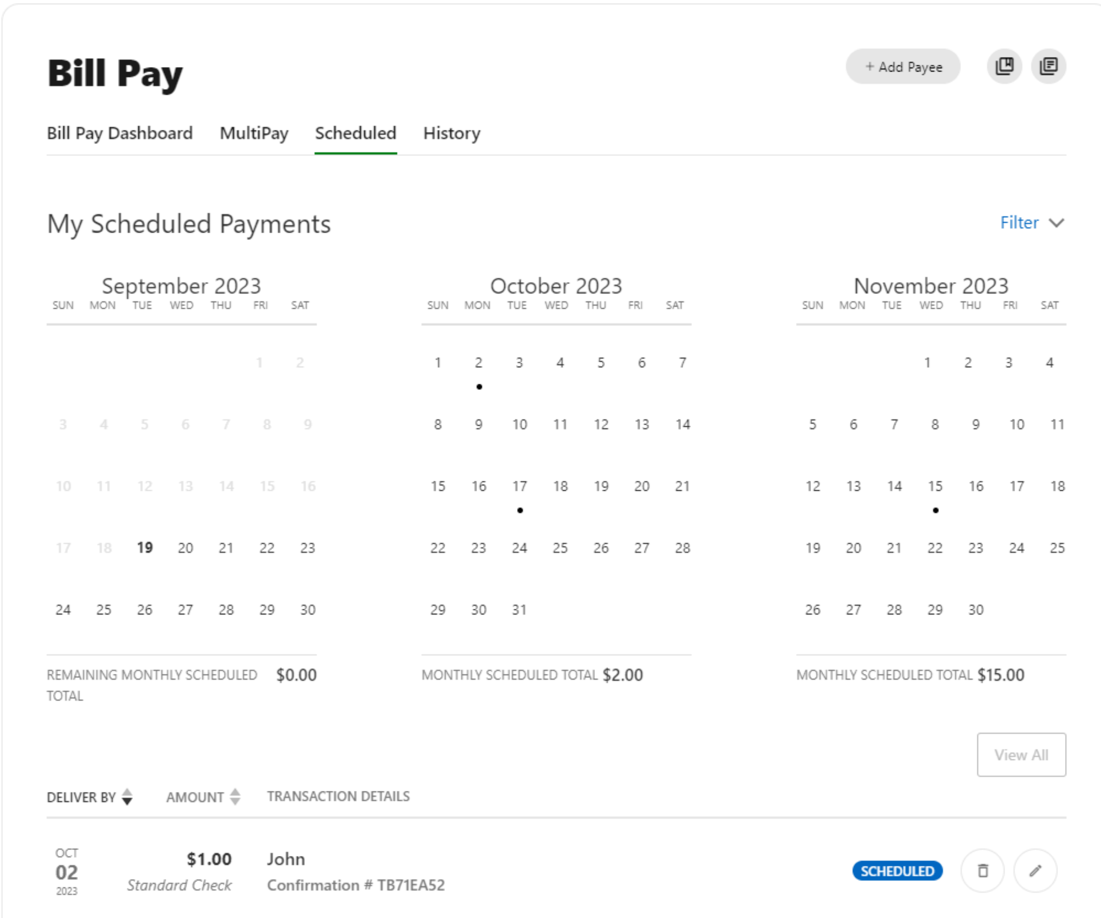
1) To pay multiple bills using Multipay, check the checkbox next to the payee name.
2) Under *Selected Payees,* select the appropriate account to **Pay From,** enter the **Amount,** and select the **Date** to *Deliver by.*
3) *After this is completed, you will receive an option to cancel or **Confirm Payment**, and a Multi Factor Authentication (MFA) verification may be required.*

Scheduled

You can manage scheduled payments and recurring payments in both the desktop and mobile view. This includes both future-dated scheduled payments, as well as in progress payments.

Desktop View

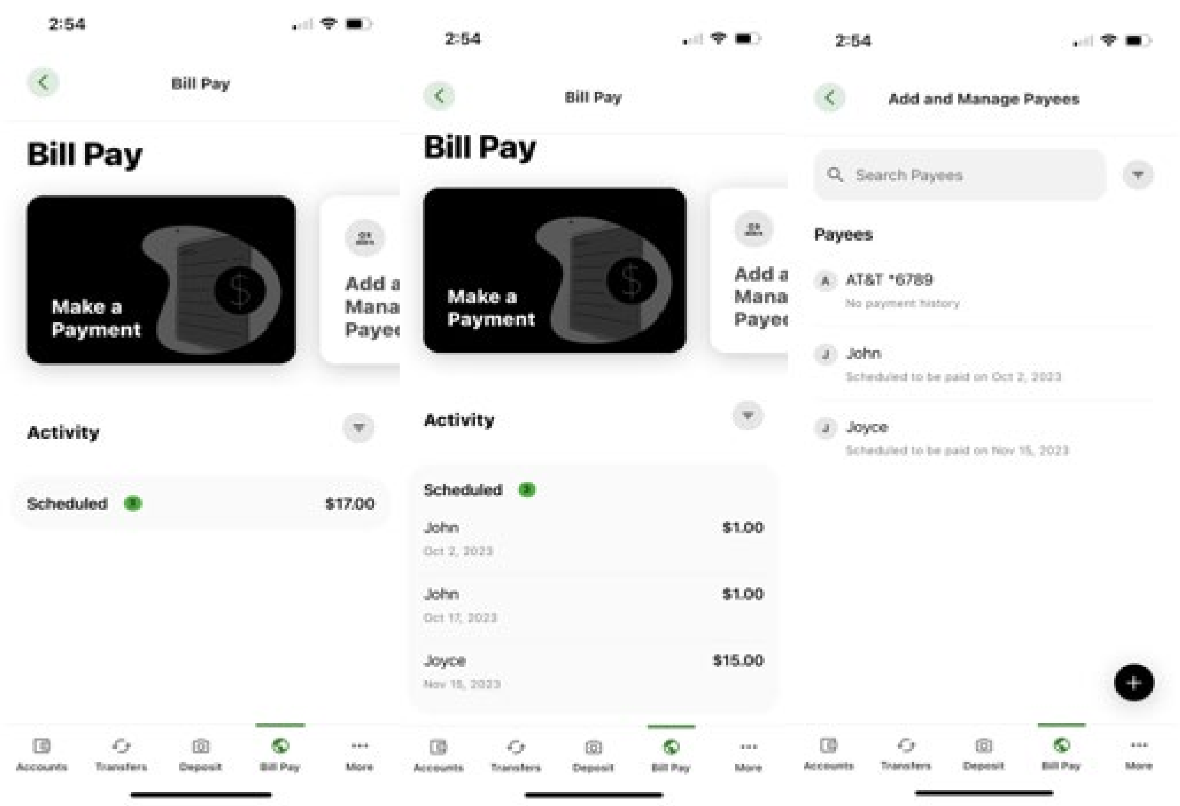
The end user can use the desktop view to see an additional calendar with a monthly total, as well as a three-month outlook of scheduled payments.



The scheduled payments list shows **in progress payments** with an **In Progress** indicator. The current month calendar view summarizes the total of the **remaining payments** left in the month. Any past payments display on the history tab. While an end user can filter on Account or payee and see filtered totals, the calendar filter does not affect the calendar summaries displayed at the top of the page, only the list underneath.

Mobile View

Mobile combines scheduled and historic payments onto one dashboard, which acts as the landing page for end users when they open the **Bill Pay** widget. A collapsed drawer shows the number and total of scheduled payments by default. End users can tap the drawer to expand it. They can also tap individual payments in history to expand details about specific payments.



Mobile - Scheduled payments and history display

Manage Single Payments

End users can view, delete, and edit single payments in both desktop and mobile. They cannot edit payments that are already in a processing state.

Cancel Single Payments

End users can cancel a single payment on both desktop and mobile. The end user experience is similar on both channels. On the desktop, click **delete** icon to cancel a scheduled payment. On mobile, tap **Cancel this payment** to cancel a scheduled payment.

Edit Single Payments

End users can edit single payments in both desktop and mobile, but desktop offers a few more options. In Desktop, click **edit** to edit the **Amount**, **Deliver by** date, and **Payment Memo**. On mobile, tap **Edit amount** to edit the **Amount**.

Manage Recurring Payments

End users can view, delete, and edit recurring payments in both desktop and mobile. They cannot edit payments that are already in a processing state.

Cancel Recurring Payments

When canceling a recurring payment, end users can cancel the next payment in the series or the entire payment series. The **Cancel Next Payment** option is unavailable if the next payment cannot be canceled.

In Desktop, click **delete** to cancel a recurring payment. The end user can cancel the next payment or cancel all payments.

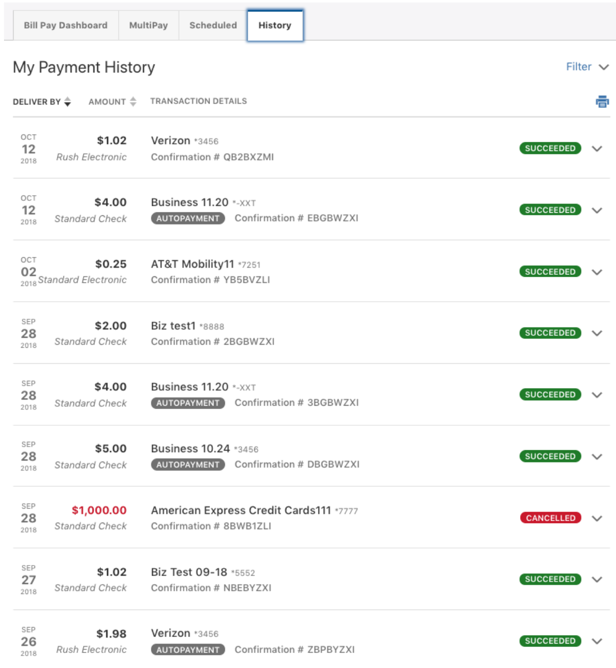
On mobile, tap **Cancel this payment** to cancel a recurring payment. The end user can delete the next payment or delete the entire series of payments.

Edit Recurring Payments

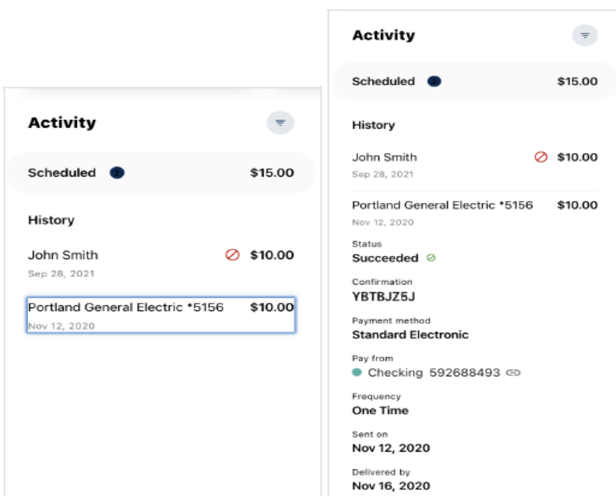
End users can edit recurring payments in both desktop and mobile, but the desktop channel offers a few more options. In Desktop, click **Edit** to edit the **Amount** and **Payment Memo**. Edits made to recurring payments impact **all** payments in the series. On mobile, tap **Edit Amount** to edit the **Amount**.

History Tab

To view their payment history, end users can click the payment **History** tab in Desktop or tap **History** on their mobile device.



Desktop - Payment History tab



Mobile - Payment History screens

Check Image

To view images of their check payments, end users can go to the payment **History** tab and click the transaction they want to see the image for, and then click **View Check Image**.

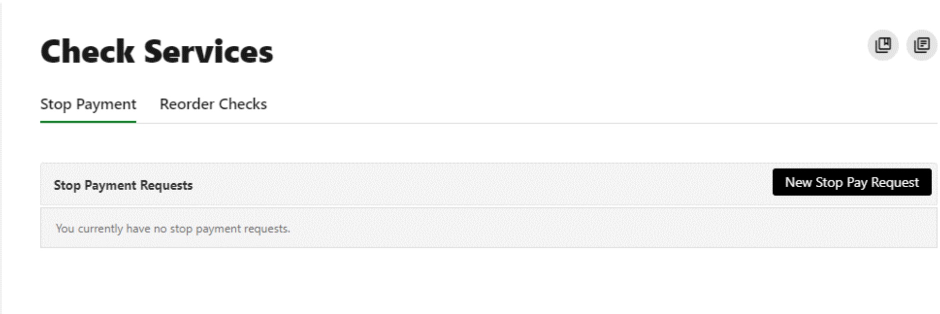
Check Services

Check Services should allow you to stop a payment, reorder checks and withdrawal checks.

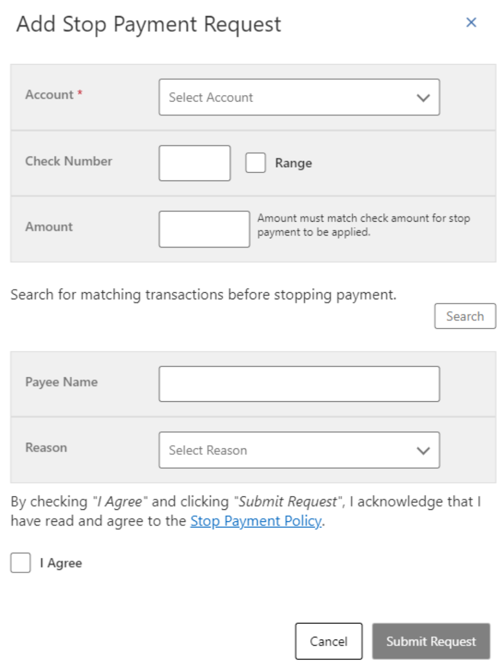
Stop Payment

To place a stop payment request:

1) Click the **New Stop Pay Request** button, and the *Add a Stop Payment Request* window will display.



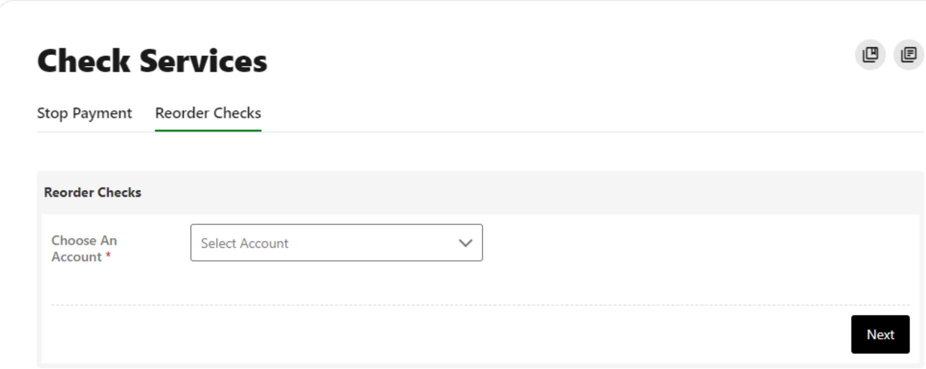
2) Click the **Account** dropdown menu and select the account to place the stop payment on.
3) Enter the **Check #** to place the stop payment on.
4) Enter the **Amount** the check was written for.
5) Click the **Search** button to search for transactions that have cleared the account selected and match the transaction details entered.
6) Enter the **Payee Name** the check was written to.
7) Check the **I Agree** checkbox to acknowledge the *Stop Payment Policy.*
8) Click the **Submit Request** button to submit the stop payment request or click the **Cancel** button to close the *Add Stop Payment Request* window without submitting the request. A message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.



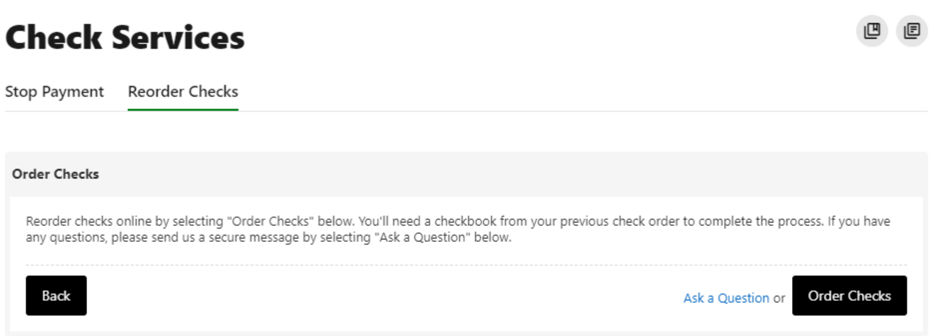
Reorder Checks

Reorder Checks is used to submit requests for checks.

1) You will be prompted to select an appropriate **account** if multiple qualifying accounts are found.



2) Select **Order Checks** once the appropriate account has been selected.

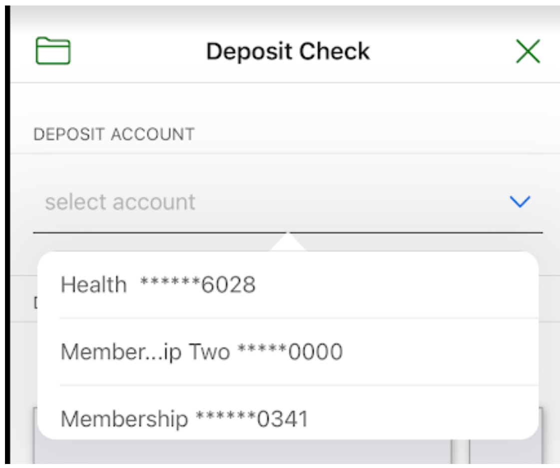


3) After selecting Order Checks, an additional window will open. If you have not previously used this feature to reorder checks, you will be prompted to enter the next starting check number for your order.
4) Enter the number of boxes.
5) Once the information is filled in, select **Reorder Checks.**

Mobile Deposit

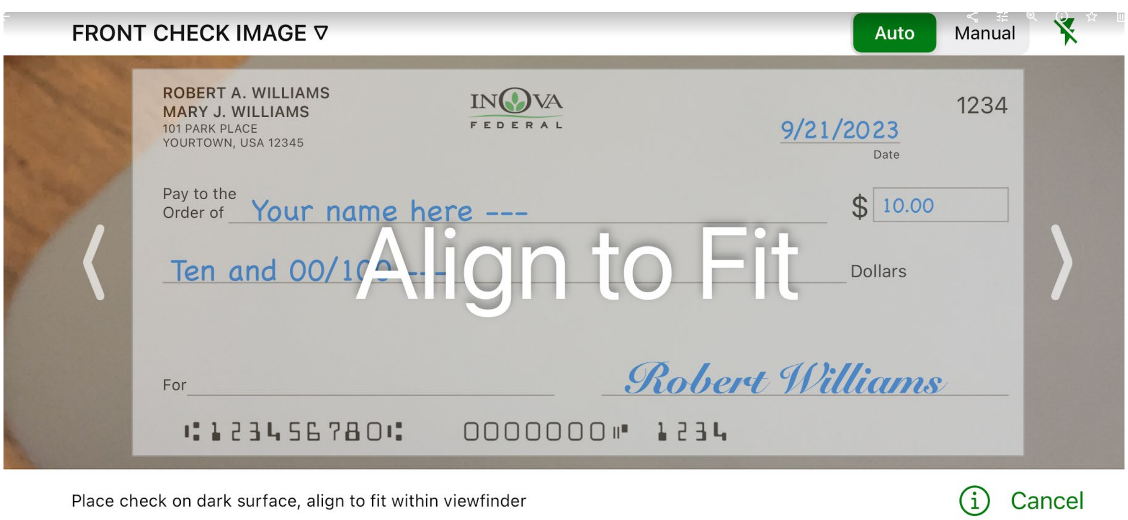
The ability to make a remote deposit is currently available in the downloadable mobile app. After signing into the mobile app select Deposit at the bottom of the screen.

On the Deposit Check screen, select the account from the drop-down that you would like to deposit into.



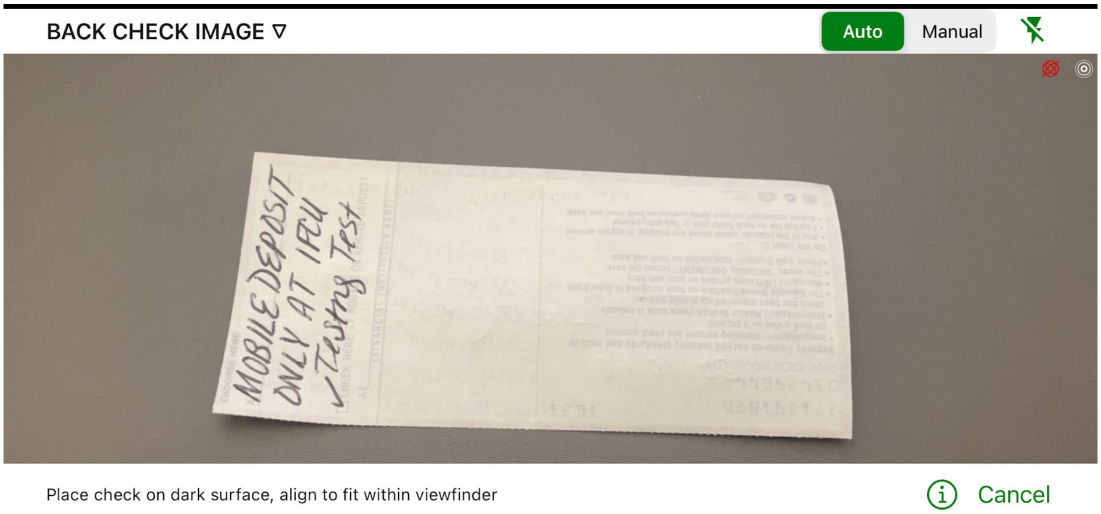
Deposit Account Selection

After making your account selection you will need to take a picture of the front and back of your check. On the Front Check Image screen, you have an option for the picture to be taken automatically (Auto) or manually (Manual). Select the preferred option to take the picture.



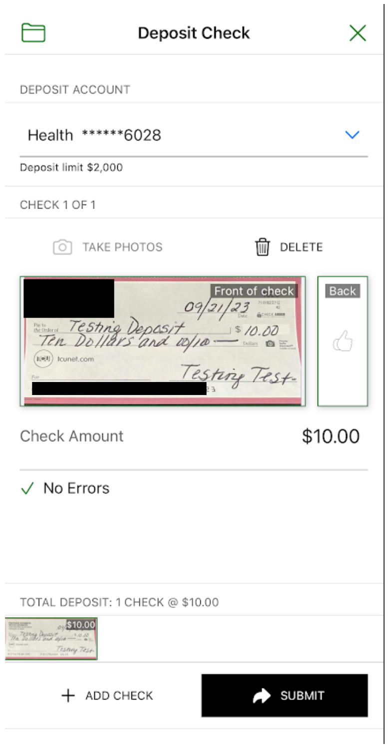
Front Check Image Screen Selection

After successfully taking the front image of your check you will be prompted to take the back image of your check. On the back of the check write, MOBILE DEPOSIT ONLY AT IFCU, include your signature and check box (if available) identifying the check as a Mobile Deposit.



Back Check Image Screen Selection

After successfully taking an image of the front and back of the check and there are no errors with your deposit you can click SUBMIT. After submitting your check will be sent for review.



Deposit Submission Screen

After the review has been completed you will receive an email indicating that your check was processed and will be available.

Deposit Reference #371736 has been accepted.

You may email cashmanagement@inovafcu.org or call (800) 826-5465 if you have any questions.

Sincerely,

Cash Management Department
INOVA Federal Credit Union

Deposit Accepted Email