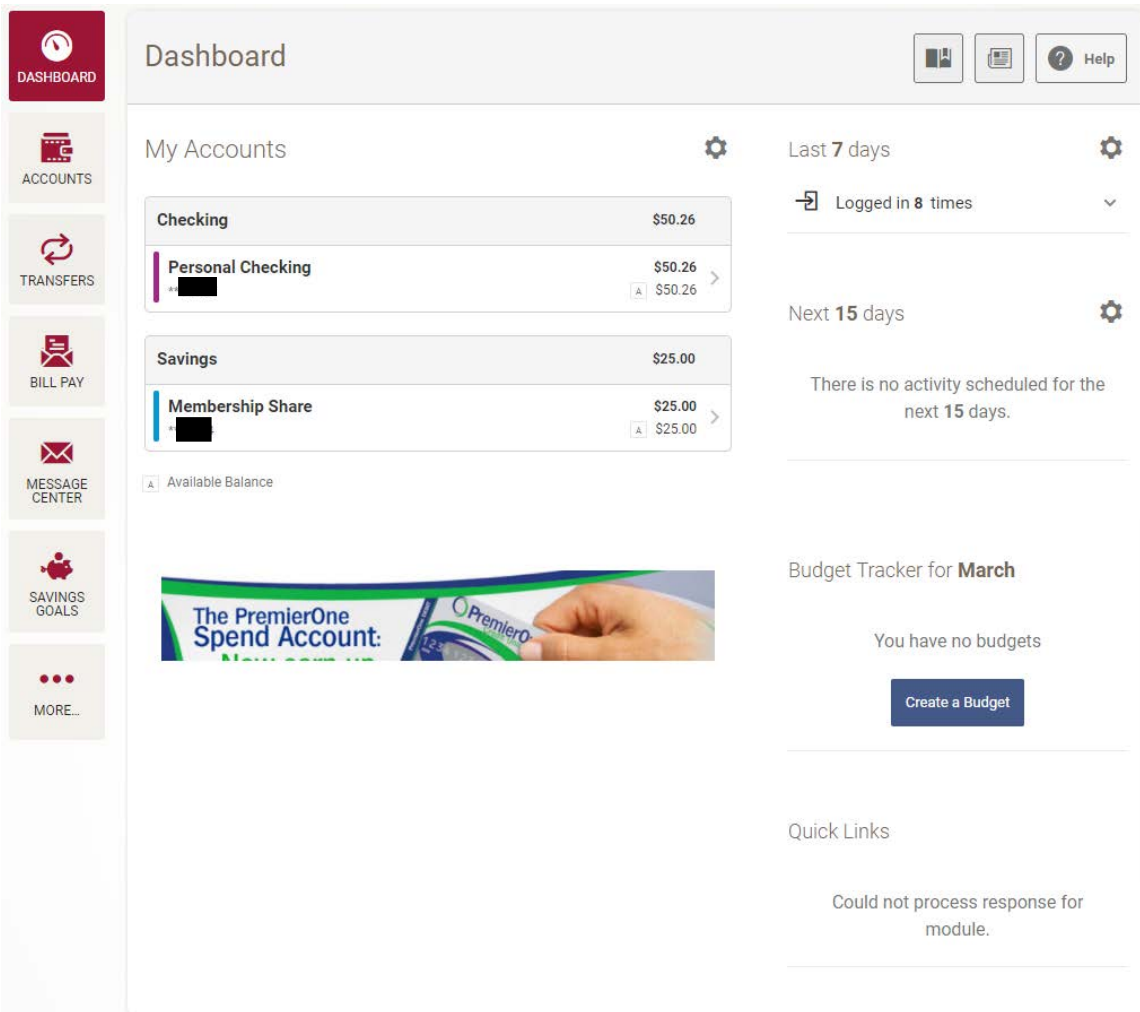


## Dashboard



**Dashboard**

My Accounts ⚙️

Account Type	Balance
Checking	\$50.26
Personal Checking	\$50.26
Savings	\$25.00
Membership Share	\$25.00

Available Balance

Last 7 days ⚙️

Logged in 8 times

Next 15 days ⚙️

There is no activity scheduled for the next 15 days.

Budget Tracker for **March**


You have no budgets

[Create a Budget](#)

Quick Links

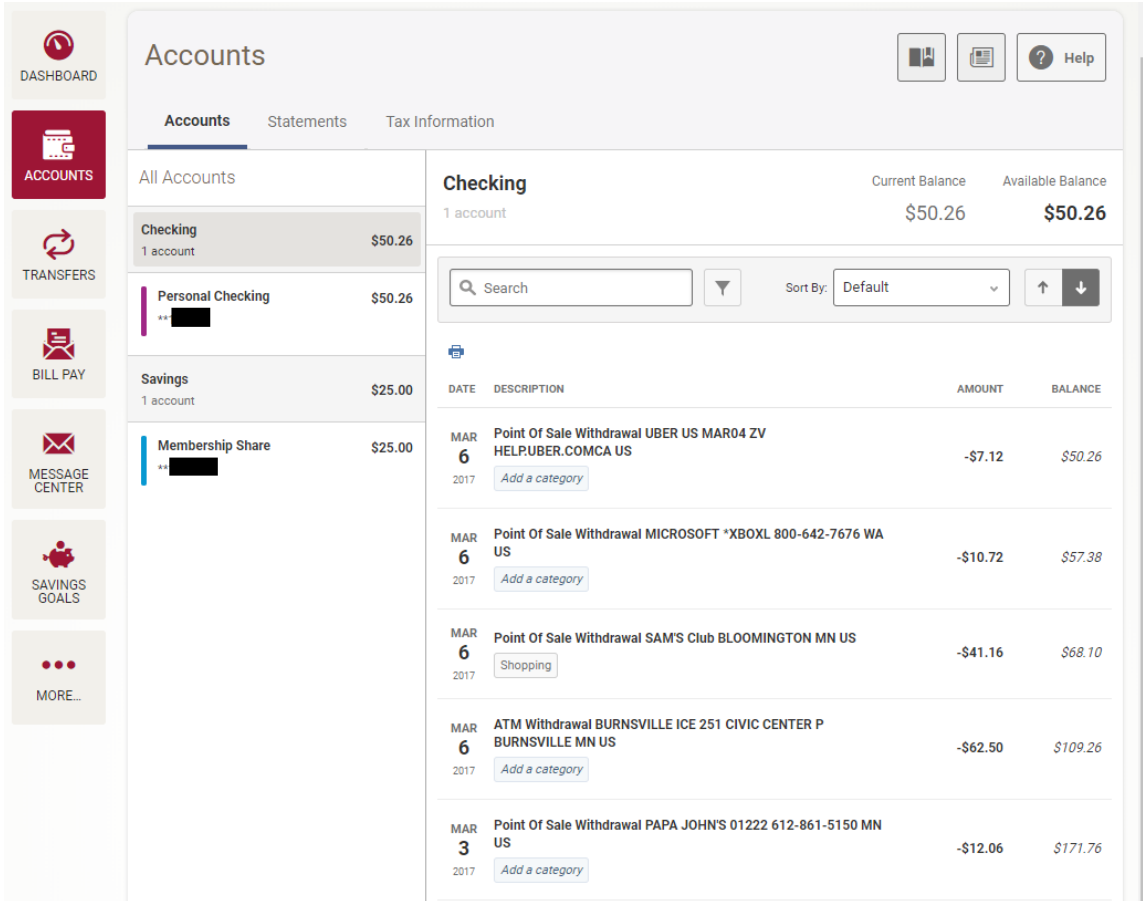
Could not process response for module.

- Gives a quick view of your accounts, balances, and available balances
- You can hide any accounts they do not want to see in their dashboard
- You can adjust what recent activity is shown, and how many days it goes back
- You can adjust what upcoming activity is shown, and how many days it looks forward
- An overview of any Budgets you have set up will also show here
- You can view pending transactions under the “Next 15 days” area

If there is a gear  next to an area, you can customize how you view that area.

## Accounts

### Accounts



The screenshot shows the 'Accounts' page in RBCU's online banking interface. On the left is a navigation sidebar with icons for Dashboard, Accounts, Transfers, Bill Pay, Message Center, Savings Goals, and More. The main content area is titled 'Accounts' and has tabs for 'Accounts', 'Statements', and 'Tax Information'. Under the 'Accounts' tab, there is a list of accounts: Checking (\$50.26), Personal Checking (\$50.26), Savings (\$25.00), and Membership Share (\$25.00). The 'Checking' account is selected, showing its current and available balances as \$50.26. Below this, there is a search bar, a sort-by dropdown set to 'Default', and a table of recent transactions. The transactions table has columns for DATE, DESCRIPTION, AMOUNT, and BALANCE. The transactions listed are:

DATE	DESCRIPTION	AMOUNT	BALANCE
MAR 6 2017	Point Of Sale Withdrawal UBER US MAR04 ZV HELP:UBER.COMCA US	-\$7.12	\$50.26
MAR 6 2017	Point Of Sale Withdrawal MICROSOFT *XBOXL 800-642-7676 WA US	-\$10.72	\$57.38
MAR 6 2017	Point Of Sale Withdrawal SAM'S Club BLOOMINGTON MN US	-\$41.16	\$68.10
MAR 6 2017	ATM Withdrawal BURNSVILLE ICE 251 CIVIC CENTER P BURNSVILLE MN US	-\$62.50	\$109.26
MAR 3 2017	Point Of Sale Withdrawal PAPA JOHN'S 01222 612-861-5150 MN US	-\$12.06	\$171.76

- You can click on each account, and it will bring up the recent transactions for that account.
- Search for transactions
- Change the Sort By field
- Change whether the transactions are oldest/newest or newest/oldest
- Add a budget category to transactions
- If there are pending transactions, they are shown above all other transactions

### Tax Information

- Lists the Year-to-Date Totals
- Dividends Earned for all deposit accounts
- Interest Paid for all loan accounts

## Transfers

### Quick

In this tab you can quickly make a transfer.

1. Choose a From account
2. Choose a pre-determined amount
3. Choose a To account
4. Click Make Transfer

If the following fields are edited, you will be directed to the Classic Transfer tab.

- Today
- Occurs
- Reason
- Other... (under Amount)

### Transfers

Help

Quick
Classic
Scheduled
History

Today
March 12

Occurs
Once

Reason
None

**From**

Personal Checking  
\*\*\* A \$209.95

Membership Share  
\*\*\* A \$25.00

Regular Share  
\*\*\* A \$25.16

Regular Share  
\*\*\* A \$1,384.23

**Amount**

\$20	\$40
\$50	\$60
\$80	\$100
\$200	\$300
\$400	\$500
\$1000	\$2000
\$3000	\$4000
\$5000	Other...

**To**

Personal Checking  
\*\*\* \$209.95

Membership Share  
\*\*\* \$25.00

Regular Share  
\*\*\* \$25.16

Regular Share  
\*\*\* \$1,384.23

A Available Balance  
 Joint Owner  
 External Account  
 Unable to retrieve latest balance

Make Transfer

[Transfer Policy](#)

## Classic

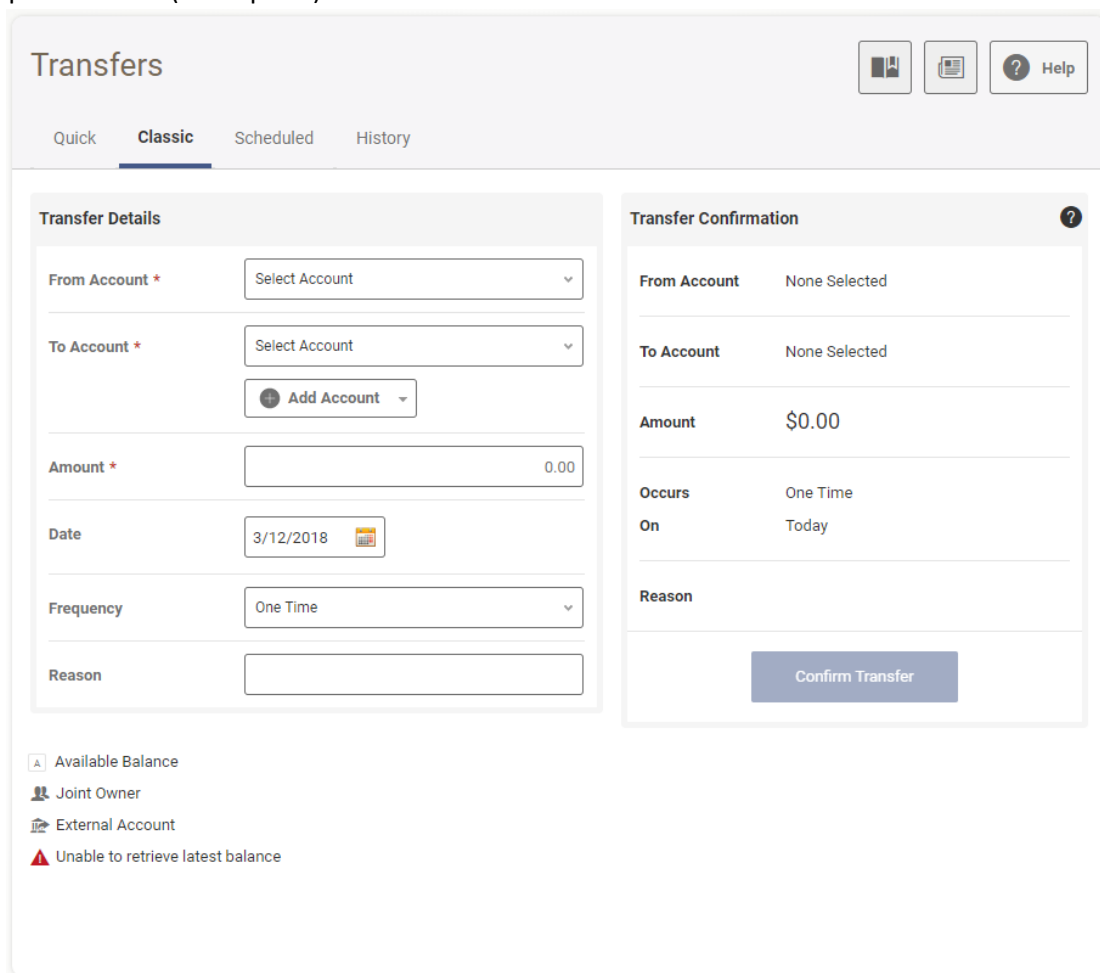
You would use this tab to make more in-depth transfers.

- You can add External Accounts from other Financial Institutions AND RBCU accounts that you are not on.

### Required Information

at another bank	Account Type (Checking/Savings), Routing Number, Account Number, Nickname
at RBCU	Last Name/Business Name AND Account Number -OR- Phone Number -OR- Email Address

- You can set up recurring & future transfers.
- You can input a Reason (description) on the transfer.



**Transfers** [Icons: Home, Print, Help]

Quick **Classic** Scheduled History

**Transfer Details**

From Account \*

To Account \*

Amount \*

Date

Frequency

Reason

**Transfer Confirmation**

From Account None Selected

To Account None Selected

Amount \$0.00

Occurs One Time

On Today

Reason

Available Balance  
 Joint Owner  
 External Account  
 Unable to retrieve latest balance

## Scheduled

This shows you a calendar of scheduled future transfers.

## History

This shows you your history of transfers. If a transfer failed, it will appear in red with a reason why it failed.



# RBCU's New Online Banking

## Settings

### Profile

This tab allows you to change your nickname, add a profile image and change your time zone\*.

Also listed is your login activity, including when & where you have logged in recently.

\*Multiple time zone options are available; however, it is advised that you utilize the following time zones only:

- Pacific (US & Canada)
- Central (US & Canada)
- Mountain (US & Canada)
- Eastern (US & Canada)

### Security

Make changes to the following:

- Username
- Password

Set up & edit your two-factor authentication preferences. Choose from:

- Email code
- SMS (text) code
- Security questions

### Themes

Changes the look of your online banking.

### Widgets\*\*

Customize your top 5 widgets and change the order in which they appear.

Add / remove widgets based on what you think you will / won't use. If a widget is removed, it will not show in More either.

\*\*Can also be accessed using Widget Options widget.

### Contact

Update, add and change your contact information with RBCU.

### Notifications

Create notifications for different types of transactions on your accounts. Notifications can be sent to you via email, text or push notifications if you have the mobile app.

### Accounts

In this menu you can make changes to the following:

- Account Nicknames
- Account Colors
- Reorder Accounts
- Hide Accounts
- Link an External Account (non-RBCU)



# RBCU's New Online Banking

## Bill Pay

Before you can utilize Bill Pay, you will need to add payees. To do this click Add a Payee. Payees can be a business or an individual person.

The image displays two versions of the 'Add Payee' form. The left form is for adding a business payee, and the right form is for adding a person payee.

**Business Payee Form (Left):**

- I'm paying a...** (Business selected)
- Name Of Business \***: As it appears on a bill
- Zip Code \***: Zip code of the payee
- Default Funding Account \***: Choose Account
- Payee Category**: Choose Category
- Account Number \***: As it appears on a bill
- Confirm Account Number \***: Confirm Payee Account Number

**Person Payee Form (Right):**

- I'm paying a...** (Person selected)
- Payee Name \***: Who receives the payment
- Payee Category**: Choose Category
- Payment Method \***: Check
- Default Funding Account \***: Choose Account

Both forms include 'Cancel' and 'Next' buttons at the bottom.

## Quick

Send individual bills quickly using payees that have already been set up.

## Multi

Send bills to multiple payees

## Classic

Uses dropdowns to set up individual payments.

## Scheduled

Shows a calendar of scheduled payments.

## History

Shows you a history of all the payments you have sent.

## Payees

Shows you a list of all the payees you have added to Bill Pay.

## Check Services

### Stop Payment

You can request a stop pay on a check you have written.

1. Select Account
2. Enter check number *(optional)*
3. Enter check date *(optional)*
4. Enter check amount *(optional)*
5. Search for matching transactions to see if the check has already cleared
6. Enter in the Payee Name *(optional)*
7. Enter in any additional Remarks
8. Agree to the Stop Payment Policy & Fee
9. Submit request

#### Add Stop Payment Request

Account *	<input type="text" value="Select Account"/>
Check Number	<input type="text"/> <input type="checkbox"/> Range
Check Date	<input type="text"/>
Amount	<input type="text"/>

Amount must match check amount for stop payment to be applied.

Search for matching transactions before stopping payment.

Payee Name	<input type="text"/>
Remarks	<input type="text"/>

By checking "I Agree" and clicking "Submit Request", I acknowledge that I have read and agree to the [Stop Payment Policy](#).

I Agree \*


### Reorder Checks

There will be a link here directing you to Harland Clarke's website to place a check reorder.

### Check Services

Stop Payment   **Reorder Checks**


If you are using a screen reader and are having problems using this website, please call 1-877-585-8777 for assistance.



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ABOUT SSL CERTIFICATES



# RBCU's New Online Banking

## Message Center

### Inbox

You will find any messages sent to you by RBCU here.

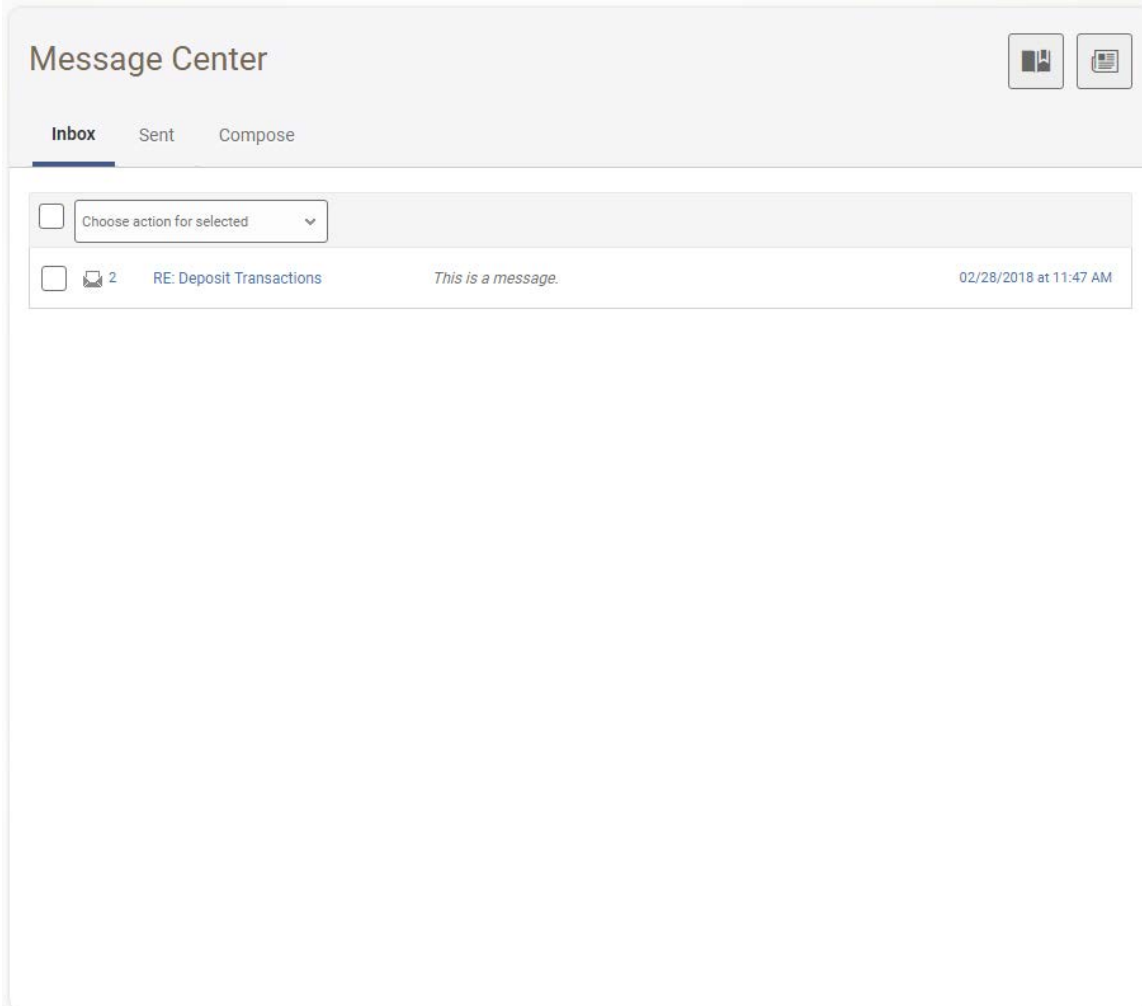
### Sent

You will find a list of messages you have sent to RBCU here

### Compose

This is where you will go to send a message to RBCU.

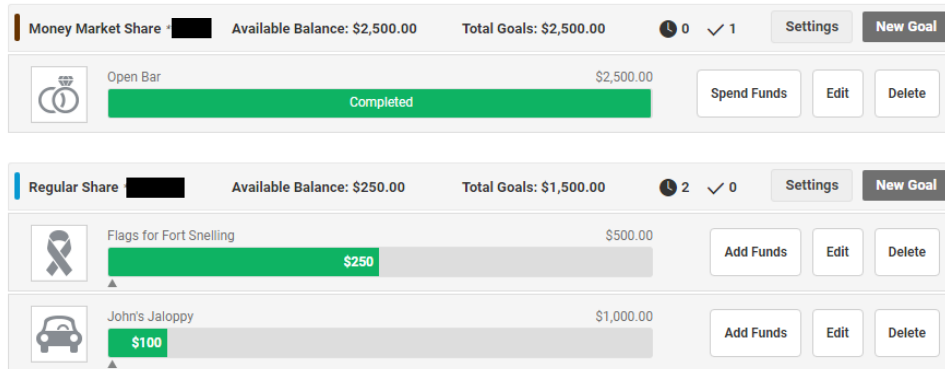
Selecting a Subject and an Account will help the Representative assisting you narrow down your request. Some subjects will have prefilled messages requesting information necessary to assist you with that subject.





## Savings Goals

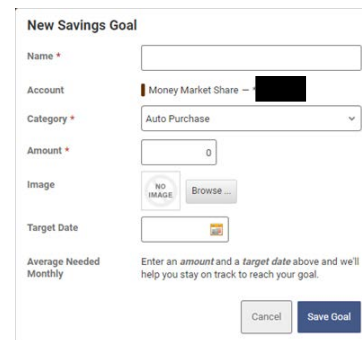
This feature allows you to create savings goals for your savings accounts.



The screenshot displays two account sections. The first section is for a 'Money Market Share' account with an available balance of \$2,500.00 and total goals of \$2,500.00. It shows one goal: 'Open Bar' for \$2,500.00, which is marked as 'Completed'. The second section is for a 'Regular Share' account with an available balance of \$250.00 and total goals of \$1,500.00. It shows two goals: 'Flags for Fort Snelling' for \$500.00 (with \$250.00 contributed) and 'John's Jalopy' for \$1,000.00 (with \$100.00 contributed). Each goal has 'Add Funds', 'Edit', and 'Delete' buttons.

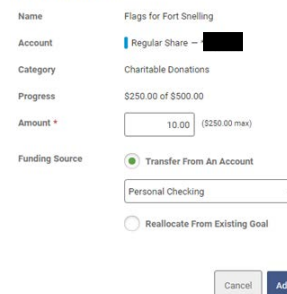
### Create a new goal

1. Click New Goal next to the savings account you want to hold the funds in
2. Name your Savings Goal
3. Select a Category that it falls under
4. Enter your goal amount.
5. Upload an image (*optional*)
6. Choose a Target Date (*optional*)
  - If you chose a Target Date, it will tell you what you need to save monthly to reach your goal by that date.



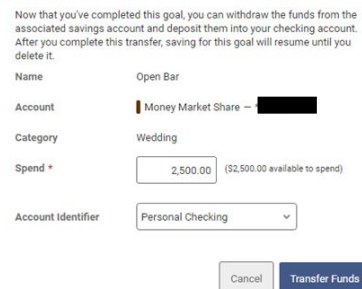
The 'New Savings Goal' form includes the following fields: Name (text input), Account (dropdown menu), Category (dropdown menu), Amount (text input), Image (upload button with 'NO IMAGE' placeholder), Target Date (calendar icon), and Average Needed Monthly (text input). A note states: 'Enter an amount and a target date above and we'll help you stay on track to reach your goal.' There are 'Cancel' and 'Save Goal' buttons at the bottom.

### Add Funds to Goal



The 'Add Funds to Goal' form shows: Name (Flags for Fort Snelling), Account (Regular Share), Category (Charitable Donations), Progress (\$250.00 of \$500.00), Amount (10.00, with a \$250.00 max limit), and Funding Source (Transfer From An Account, with Personal Checking selected). There are 'Cancel' and 'Add Funds' buttons at the bottom.

### Transfer Funds



The 'Transfer Funds' form includes a note: 'Now that you've completed this goal, you can withdraw the funds from the associated savings account and deposit them into your checking account. After you complete this transfer, saving for this goal will resume until you delete it.' The form fields are: Name (Open Bar), Account (Money Market Share), Category (Wedding), Spend (2,500.00, with \$2,500.00 available to spend), and Account Identifier (Personal Checking). There are 'Cancel' and 'Transfer Funds' buttons at the bottom.

### Add funds to your goals

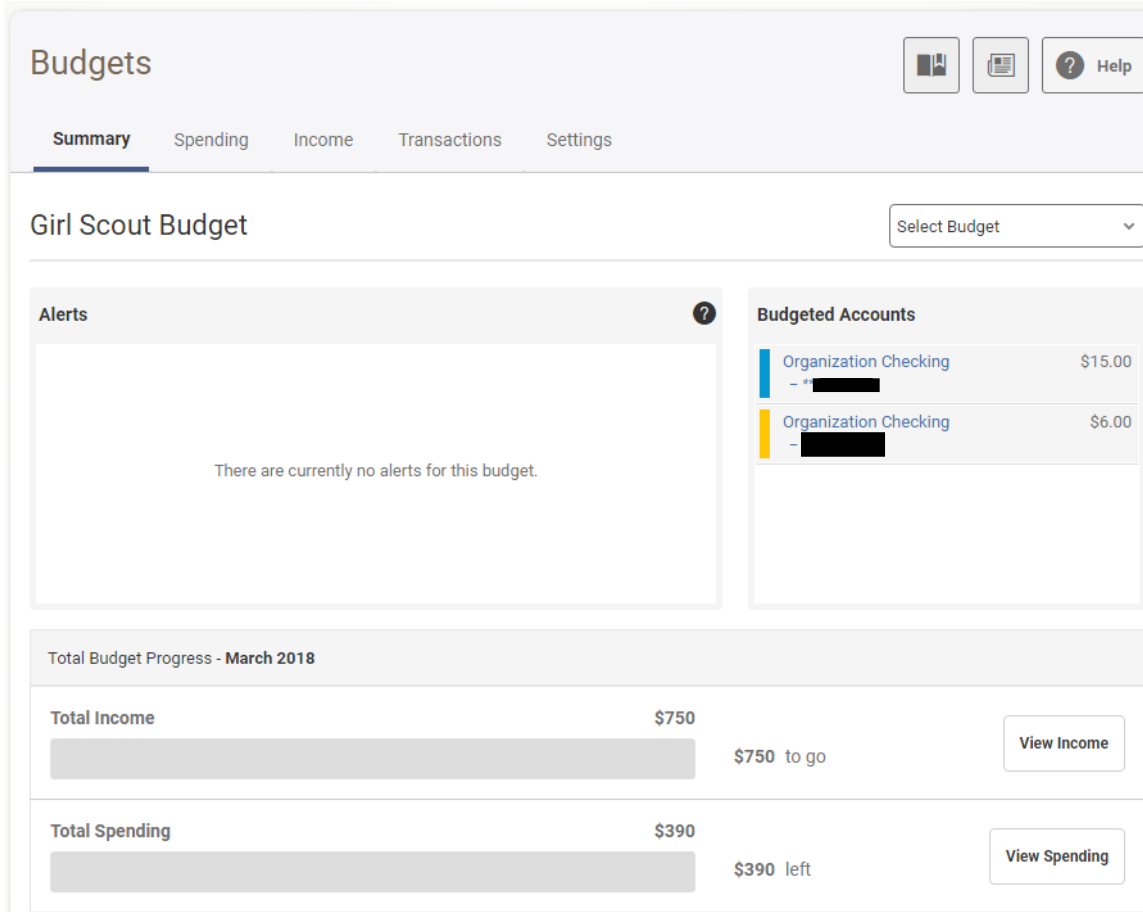
1. Click Add Funds next to the goal you want to add to
2. A box will pop up to have you transfer from one of your accounts into your goal

### You met your goal!

1. Click Spend Funds next to your completed goal
2. Enter in the dollar amount you want to use
3. Choose a deposit account
4. Transfer funds

## Budget

Create a budget to help you manage your monthly finances. Choose from predetermined spending categories or create ones unique to you. Label your transactions to these categories as they post.



**Budgets** [Icons: Home, Print, Help]

**Summary** | Spending | Income | Transactions | Settings

**Girl Scout Budget** [Select Budget]

**Alerts** [?] There are currently no alerts for this budget.

**Budgeted Accounts**

Organization Checking	\$15.00
Organization Checking	\$6.00

**Total Budget Progress - March 2018**

<b>Total Income</b>	<b>\$750</b>		<b>View Income</b>
		\$750 to go	
<b>Total Spending</b>	<b>\$390</b>		<b>View Spending</b>
		\$390 left	

### Summary

Gives an overall summary of your budget. If you have more than one budget, use the Select Budget drop down to toggle between them.

### Spending

Offers a view of only the spending categories of your budget by month or up to a 12-month span.

### Income

Offers a view of only the income categories of your budget by month or up to a 12-month span.

### Transactions

Allows you to select multiple transactions and edit their labels.

### Settings

Edit your current budgets, or create a new one.

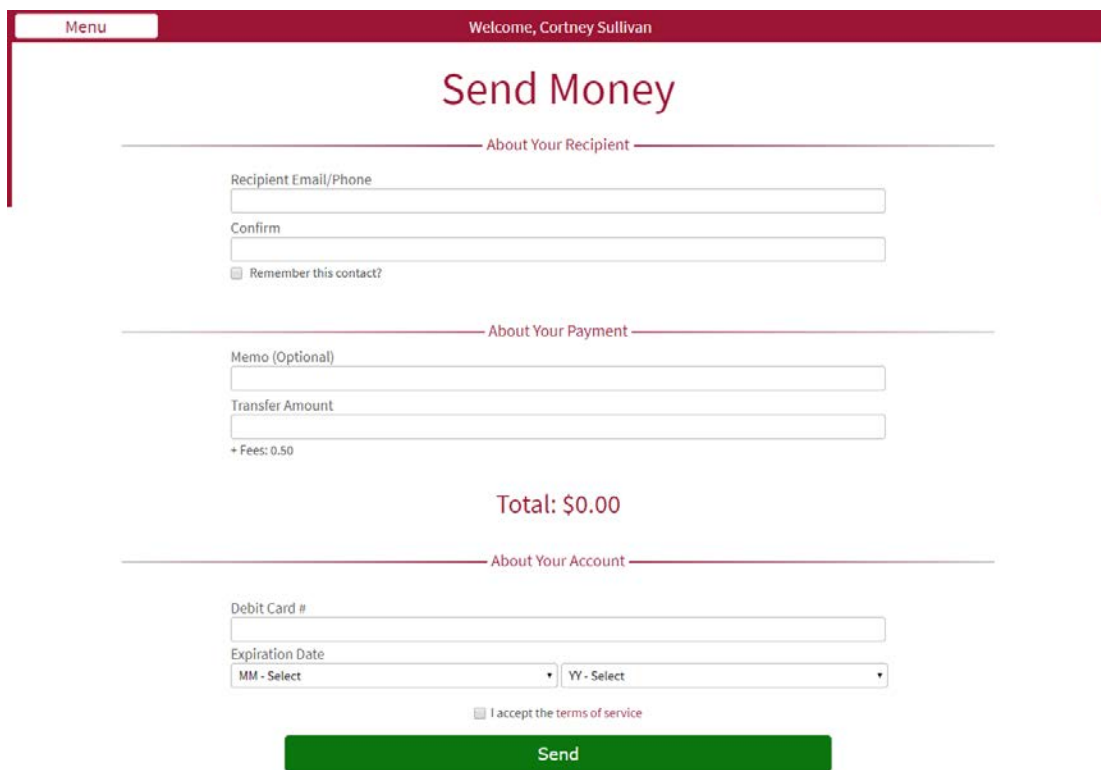
## PayUp!

When you click this, it will open a new tab/window for you.

## Send Money

Use this to send money, using your debit card, to any individual by only knowing their email address or phone number. Click the Menu button for more options.

The Recipient can choose to receive the funds to their debit card (immediate) or enter in their routing & account number (2-5 business days).



The screenshot shows the 'Send Money' interface within an online banking portal. At the top, there is a navigation bar with a 'Menu' button on the left and a welcome message 'Welcome, Cortney Sullivan' on the right. The main heading is 'Send Money'. The form is divided into three sections: 'About Your Recipient', 'About Your Payment', and 'About Your Account'.  
1. 'About Your Recipient': Includes a text input for 'Recipient Email/Phone', a 'Confirm' text input, and a checkbox labeled 'Remember this contact?'.  
2. 'About Your Payment': Includes a 'Memo (Optional)' text input, a 'Transfer Amount' text input, and a note '+ Fees: 0.50'. Below these is a 'Total: \$0.00' display.  
3. 'About Your Account': Includes a 'Debit Card #' text input, an 'Expiration Date' section with 'MM - Select' and 'YY - Select' dropdown menus, and a checkbox 'I accept the terms of service'. At the bottom of the form is a large green 'Send' button.

## Transaction History

Shows you a history of money you have sent.

## Account Settings

Allows you to add / remove payment accounts.

## Manage Contacts

Allows you to add / remove contacts.