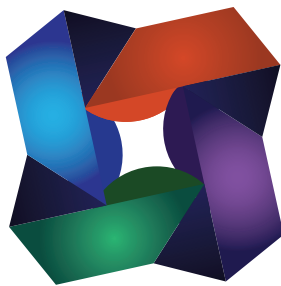# Retail Getting Started Guide

4.2 Release

TODAY'S BANK

Strong. Stable. Secure.

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Overview

The Unified User Experience (UUX) in online banking and the mobile banking app gives you the same account management experience on your desktop, tablet, and smartphone. The interface and features are consistent and intuitive, which makes managing your information simpler and faster.

> **Note:** For the best experience with online banking on an iOS or Android tablet or smartphone, use the mobile banking app instead of an Internet browser.

This "Retail Getting Started Guide" explains common tasks in online banking and the mobile banking app.

To learn more information about these and other tasks, click or tap **Help** in the navigation menu. You can also read the "Retail User Guide" for more detailed information.

> **Note:** The names of menu items, buttons, fields, and pages may vary or may not be available.

Logging in

The login process may vary depending on your financial institution's settings. The most common methods are:

- A secure access code
- A code generated by a Symantec VIP token or app

When you use a secure access code, we send a one-time code to an email address, text message number, or phone number that is on file for you. For even greater security, we may configure your account to use codes from a Symantec VIP token.

> **Note:** If you do not already have a login ID, contact your financial institution to obtain one.

To log in for the first time with a secure access code

1. On the Login page, do the following:
   a. Click or tap **I am a new user**.
   b. Enter your **Login ID**.
   c. Click or tap **Submit**. The Enter Secure Access Code page appears.
2. On the Enter Secure Access Code page, do the following:
   a. Click or tap one of the contact methods to send a secure access code.
   b. When the code arrives, enter the code.
   c. Click or tap **Submit**.
   d. If prompted to register the device, click or tap **Register Device**.
3. Enter a password, then re-enter it in the **Confirm Password** field.
4. Click or tap **Submit**.
5. Update your online profile and click or tap **Submit Profile**.
6. Read the agreement on the Disclaimers page and click or tap **I Accept**. When you accept the agreement, the Home page appears.

To log in for the first time with a Symantec VIP token

1. On the Login page, do the following:
   a. Click or tap **I am a new user**.
   b. Enter your **Login ID**.
   c. Click or tap **Submit**. The Enter VeriSign Token page appears.
2. Locate the current code on your Symantec VIP Token and enter it in the **Enter Symantec VIP Token** field.

> **Note:** You may need to wait for a new code to appear, then enter the second code in the **Enter Second Symantec VIP Token** field.

3. Click or tap **Submit**.
4. Enter a **Password**, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile, if necessary, and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**. When you accept the agreement, the Home page appears.

> **Note:** You will only be prompted to enter a second code the first time you use a code generated by a Symantec VIP token.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter a secure access code.

To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
3. Enter your **Password**.
4. Click or tap **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token

1. On the Login page, do the following:
   a. Enter your **Login ID**.
   b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
   c. Enter your **Password**.
   d. Click or tap **Sign In**. The Enter VeriSign Token page appears.
2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and enter it in the **Enter Symantec VIP Token** field.
3. Click or tap **Submit**. When the connection is complete, the Home page appears.

Four-digit passcode

You can now set up a four-digit passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process your financial institution requires, such as providing a secure access code. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Security Preferences page.

> **Note:** Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in with Touch Authentication

If your financial institution offers the Touch Authentication feature, you can use it to log in using Apple's Touch ID sensor rather than a login ID and password. Using Touch Authentication is a secure, fast way to access your financial information.

If your Apple device has a Touch ID sensor and is operating on iOS 8 or later, you can log in by using your fingerprint. Only one fingerprint can be registered to an account. The fingerprint is encrypted and stored on the iOS device only and is not made available to any other service providers, including the financial institution.

> **(!)** **Caution:** You must set up Touch ID on your device before logging in. See https://support.apple.com for more information on setting up Touch ID on your device and scanning a fingerprint for the first time.

To enable Touch Authentication settings

1. On the Login page, do the following:
   a. Enter your **Login ID**.
   b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
   c. Enter your **Password**.
   d. Tap **Sign In**. When the connection is complete, the Home page appears.
2. Tap **Settings** > **Security Preferences**. The Security Preferences page appears.
3. In the Touch ID row, tap **On** to enable Touch ID. The Touch ID page appears.
4. Click **Continue**. The Touch Authentication page appears.
5. On the Touch Authentication page, do the following:
   a. Enter the **Login ID**.
   b. Enter the **Password**.
   c. Tap **Authorize** to finalize changes. The Touch Authentication page appears.

To log in with Touch Authentication

- On the Login page, do the following:
  - Touch the Home button with your enrolled finger. If Touch ID doesn't recognize your finger, a message will prompt you to touch the button again.

- ○ (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in. When the connection is complete, the Home page appears.

> **Note:** After five failed attempts, you'll be given the option to enter the password for your Apple account. You will also have to enter your password after you restart your device, or enroll or delete fingerprints.

Disabling Touch Authentication

If you want to stop using Touch Authentication to log in, you must change the Touch Authentication settings. After changing the settings, you can use a login ID and password to access the site.

To disable Touch Authentication

1. On the Login page, touch the Home button with your enrolled finger. If the Touch ID sensor does not recognize your finger, a message will prompt you to touch the button again. The Home page appears.
2. Click or tap **Settings** > **Security Preferences**. The Security Preferences page appears.
3. In the Touch ID row, click or tap **Off** to turn off Touch ID. A message appears asking for confirmation.

4. Click or tap **Yes** to confirm the setting. The Security Preferences page appears.

Using the menu

You can use the options in the navigation menu to change settings, manage secure messages, review online transactions, search online transactions, pay bills, and use other services.

In online banking, the navigation menu is always available to the left of or above the Account Overview.

On a tablet or a smartphone, the navigation menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.

Viewing account details

The Account Details page includes information about the account and details of up to 100 transactions at a time.

A transaction can appear on the Account Details page or the Activity Center page, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks and deposits • Transactions at branches and ATMs • Bill payments • Transfers
Activity Center	Transaction types will vary depending on your configuration. Transaction types that you create in online banking and the mobile banking app may include: • Transfers • Stop payment requests • Address change requests • Check reorders • Deposited checks

To view account details

- On the Home page, click or tap the account name. The Account Details page appears.

To view account details using enhanced Quick Actions

1. On the Home page, click the two vertical bars on the desired account. If using the mobile banking app, slide the vertical bars to the left.
2. Click or tap **View Activity**. The Account Details page appears.

To view additional transactions

- On the Account Details page, do one of the following:
    - Click or tap the next icon (⟩) at the bottom of the page to view the next set of transactions.
    - Click or tap the previous icon (⟨) at the bottom of the page to view the previous set of transactions.

> **Note:** You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

To filter transactions

1. On the Account Details page, click or tap **Filters**.
2. Do one or more of the following:
    - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
    - Select the type of transaction from the **Transaction Type** drop-down list.
    - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
    - Specify a check number range in the **Check#** fields.
    - (Optional) If available, select a **Category**.
3. Click or tap **Apply Filters**.

To close the Account Details page

- On the Account Details page, do one of the following:
    - Click or tap the previous icon (⟨) next to the account at the top of the screen.
    - Click or tap **Home**.

Viewing transactions on the Activity Center page

The Activity Center page includes all transactions that you create in online banking and the mobile banking app, including recurring transactions. You can use the Activity Center to view or cancel a transaction that has not completed processing. After a transaction is posted to your account, it also appears on the Account Details page.

To view transactions on the Activity Center page

1. In the navigation menu, click or tap **Transactions** > **Activity Center**. The Activity Center page appears.
2. (Optional) Click or tap the transaction. The transaction expands to show the details.

Searching for a transaction on the Activity Center page

When searching transactions in Activity Center, you can search across multiple types of information, not just the transaction description. Search examples include:

Search examples

Keywords	Search result
Transactions over $25	All transactions that are at least $25.01, regardless of type, appear.
Federal Reserve Automated Clearing House (ACH)	Any ACH transactions, including ACH Payment, ACH Payments, ACH Single Receipt, ACH Collections, and ACH PassThru, appear.
Tracking #23489	The transaction with tracking ID #23489 appears.

On the Activity Center page, you can search for a transaction in the following ways:

- Typing keywords in the **Search transactions** field
- Using the Filters option to filter transactions by certain fields

> **Note:** The exact appearance of the search fields may vary depending on your configuration.

To search for a transaction

1. In the navigation menu, click or tap **Transactions** > **Activity Center**. The Activity Center page appears.
2. Enter text in the **Search transactions** field.
3. Click or tap the magnifying glass icon or press Enter. The results display all matching payments and transfers.

To search with Basic search

1. In the navigation menu, click or tap **Transactions** > **Activity Center**. The Activity Center page appears.
2. Click or tap **Show Basic**. The Basic search details appear.
3. Use the **Filters** button to specify the values to include in the search.
4. Click or tap the magnifying glass or press Enter.
5. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match all of the search conditions.

To save a favorite search

1. In the navigation menu, click or tap **Transactions** > **Activity Center**. The Activity Center page appears. Click or tap the **Search transactions** field.
2. In the **Search transactions** field, enter your search text.
3. On the Activity Center page, click or tap the **Favorites** drop-down list.

> **Note:** To view the **Favorites** drop-down list, the **Show Advanced** option must be enabled.

4. Click or tap **Save As New** to save the search.
5. In the Save Search window, enter a name for the favorite and click or tap **Save Search**.
6. In the success message, click or tap **Close**. The search result is saved and can be accessed later.

To repeat a favorite search

- On the Activity Center page, click or tap **Favorites** and click or tap the favorite search that you want to use. The search results appear.

Sorting transactions

On the Account Details page and the Activity Center page, the direction of the triangle icon in the column headings indicates the sort order. Pending transactions are always grouped together at the top of the list.

> **Note:** The Balance column does not appear unless you sort by date.

To sort transactions

1. On the Account Details page or the Activity Center page, click or tap one of the following column headings to change the sort order:
    - **Date**
    - **Description**
    - **Amount**
2. Click or tap the same column heading again to change the sort order between ascending and descending.

Adding a payee

You can use the Bill Pay page to add a bill payment payee. You must enter details such as contact information and the payee account number.

You must enroll in Bill Pay before you can add a payee. Contact your financial institution for information about enrolling.

To add a bill payment payee

1. In the navigation menu, click or tap **Transactions** > **Bill Pay**.
2. Click or tap **Advanced** > **Add a Payee**.
3. On the Add Payee page, do the following:
    a. Enter the name of the payee in the **Name** field.
    b. Select the type of payee from the **Payee Type** drop-down list.
    c. (Optional) Enter a nickname for the payee in the **Payee Nickname** field.
    d. Enter the **Address** for the payee. The address can include up to three address lines, along with the required City, State, and ZIP.
    e. Enter the **Area Code** and **Phone** for the payee.
    f. Enter the account number in the **Payee Account #** field.
    g. Click or tap **Save**.
4. When the success message appears, click or tap **Close**. The Bill Pay page appears with the new payee listed.

> **Tip:** Payment options vary depending on the Payee Type. If you select the Individual Payee Type, you can enter an optional Payment Type and Payee Account #. If you select Company Payee Type, there is no Payment Type, but a Payee Account is required.

Paying a bill

You can use the Bill Pay page to select a payee and pay a bill.

To pay a bill

1. In the navigation menu, click or tap **Transactions** > **Bill Pay**.
2. On the Bill Pay page, browse or search for the payee that you want to pay and click or tap the payee name that you want to pay.
3. On the Bill Pay page, do the following:
   a. Click or tap **From**, and click or tap the account from which you want to make the payment.
   b. In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.
   c. In the **Delivery Method** list, click or tap the delivery method.
   d. In the **Date** calendar, click or tap the date to pay the bill.
4. Click or tap **Send Payment** to schedule the payment.
5. On the status page, click or tap **Close**.

Transferring funds

You can transfer funds between accounts at the same financial institution.

To transfer funds

1. In the navigation menu, click or tap **Transactions** > **Transfers**. The Funds Transfers page appears.
2. On the Funds Transfer page, in the **From** drop-down list, select the account from which you want to transfer funds.
3. In the **To** drop-down list, select the account to which you want to transfer funds.
4. In the **Amount** field, enter the amount to transfer.

5. (Optional) Select the **Make this a recurring transaction** check box. The Schedule Recurring Transfer fields expand.
   a. Click or tap a transaction frequency.
   b. Select a **Start Date** and **End Date** from the calendar, or click or tap **Repeat Forever**.
6. Click or tap the **Date** field, and then select the date that you want the transfer to occur.

> **Note:** The date selected is the date you want the transfer to be processed, not the date the funds will become available.

7. (Optional) Enter information about the transfer in the **Memo** field.
8. Click or tap **Transfer Funds**. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.
9. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

> **Note:** You can set up a recurring transfer to start today.

Depositing a check

You can use the mobile banking app to deposit a check into your account.

To deposit a check

1. In the navigation menu, tap **Transactions** > **Deposit Check**. The Deposit Check page appears.
2. On the Deposit Check page, select the account, and enter the **Check Number** and **Amount**.
   a. In the **To account** list, tap the account that you want to deposit the check into.
   b. (Optional) In the **Enter the check number** area, tap to enter the number of the check, and tap **Set**.
   c. In the **Enter the check amount** area, tap to enter the amount of the check, and tap **Set**.
3. Tap **Capture image**. The Image Capture page appears.
4. On the Image Capture page, use your device to take a picture of the front and back of the check, and tap **Submit Deposit**. Guides on the screen help you align the check for the image.

> **Tip:** If the image of the check is blurry, you can tap **Retake Front** or **Retake Back** to take a new picture.

5. Tap **Close**. The check appears in the Submitted tab in the Deposit Check History list.

Personal financial management

If offered by your financial institution, personal financial management (PFM) allows you to budget and manage your finances by aggregating all of your accounts across multiple financial institutions so that you can see balances and transactions all in one place, on any device. It includes key elements of traditional PFM tools that you can leverage to analyze account usage. With PFM, you no longer need to leave the safety and familiarity of your online banking system to monitor all of your accounts.

> **Note:** These features may or may not be accessible, depending on your financial institution's configuration.

Using personal financial management widgets

You can use PFM to view all of your accounts in one place so you can manage your spending and debts, calculate your net worth, and see spending trends over specific time periods. Several links appear at the top of the Home page, such as Net Worth and Budget. You can click those links to display visual representation of your financial data, known as "widgets."

Each widget is interactive and displays different information:

- **Net Worth** – Allows you to see the total value of all internally-held and linked accounts to view your net worth over time.
- **Budget** – Helps you set budgets for each spending category and track progress towards those categories each month.
- **Spending** – Enables you to see a visual representation of how you are spending your money over a period of time.
- **Trends** – Builds even further on your budgeting categories to help track spending over time as compared to income.

- **Debts** – Allows you to see all of your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt over time.

> **Note:** Only the Budget and Spending widgets are available on a smartphone, and functionality is limited.

Enrolling in PFM

Before you can use the PFM feature, you must first enroll in PFM.

To enroll in PFM

1. On the Login page, enter your **Login ID** and **Password**. A PFM Agreement appears.
2. On the disclaimer page, read the PFM Agreement, then click or tap **Agree** or **Later**. If you select **Agree**, all PFM functionality on the Home page is enabled. If you select **Later**, you will be able to see the PFM widgets, but functionality will be disabled until you accept the PFM Agreement.

> **Note:** You only need to enroll in the PFM service once.

Linking accounts

Linking accounts held at external financial institutions allows you to manage your finances by seeing balances and transactions all in one place, on any device. Link your credit cards, loans, checking, and savings accounts from other financial institutions one time, and PFM keeps your view updated so you always see accurate balances and recent transactions.

To link an account

1. On the Home page, click **Link Account**. A list of frequently chosen financial institutions appears.
2. Select a financial institution by either:
   - Clicking or tapping the financial institution's name or logo.
   - Typing the name or URL of the financial institution in the Search box. As you type, a list of matching financial institutions appears from which you can select the appropriate match.

3. To link an account, provide credentials for the account(s) held at the external financial institution, then click **Continue**. If the account requires multi-factor authentication (MFA), you will be prompted to supply the additional information, such as a secure access code.

4. All accounts are visible by default. Click or tap the **Hidden/Visible** toggle for each account that you want to hide from the summary of accounts section of the Home page and in the widgets.

> **Note:** If account aggregation is delayed (for example, due to a slow server), you can continue adding more accounts while aggregation continues in the background.

5. (Optional) Repeat steps 2 through 4 to link more accounts held at other financial institutions.
6. Click **Continue**.

After you link accounts, they appear in a Linked Accounts group on the Home page, providing a full financial picture. You can reorder and group accounts, as necessary.

Aggregated accounts

There are many types of online banking accounts, and not all are compatible with common aggregation methods. PFM utilizes multiple aggregation sources and uses an aggregation engine to provide the best possible coverage.

> **Note:** You can only link accounts from domestic, U.S.-based financial institutions.

Categorizing transactions

Transactions for your internal accounts and linked accounts are automatically categorized to help you accurately monitor your spending and track your budgets. In some cases, you may choose to modify the automatically-selected category. You can also modify transaction descriptions, edit, or split transaction categories, and create new subcategories.

To categorize a transaction

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap a transaction. The transaction summary appears.
3. In the **Category** section, click or tap the edit icon (✎). The Categorize sidebar appears.

> 📄 **Note:** You can also click or tap on the category icon without expanding the transaction detail

4. Select a category to assign the transaction.
5. (Optional) In the **Online Description** section, click the edit icon (✎) to change the description of the transaction.

> 📄 **Note:** Editing the description only changes the description within online banking, not in paper or e-statements.

To add a subcategory

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap the category icon next to a transaction. The Categorize sidebar appears.
3. On the Categorize sidebar, do the following:
    a. Click or tap the expand arrow (⌄)on the parent category.
    b. Click or tap **+Add Sub-Category**.
    c. Enter the name of the new subcategory.
    d. Click or tap the check mark button.
    e. Click or tap the new subcategory to assign it to the transaction.

> 📄 **Note:** Default parent categories and subcategories cannot be edited. However, you can rename personally-created subcategories by clicking the edit icon (✎) next to the subcategory name.

> 📄 **Note:** Click the Delete icon (🗑) next to a personally-created subcategory to delete it.

Reading a secure message

You can use the Conversations page to read secure messages in online banking and the mobile banking app.

When you have unread messages, the number of unread messages appears on the Conversations item in the menu. In the Inbox, the subject lines of unread messages are bold.

To read a secure message

1. In the navigation menu, click or tap **Conversations**. The Conversations page appears.
2. Do one of the following:
    ◦ If the Inbox appears, click or tap the message that you want to read. The original message and all related replies appear.
    ◦ If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read. The original message and all related replies appear.

> **Note:** The Inbox option only appears on mobile devices.

> **Tip:** You can save important conversations by clicking or tapping a message and then clicking or tapping **This message should never expire** in the message detail area.

Creating a secure message

You can create a secure message in online banking or the mobile banking app.

To create a secure message

1. In the navigation menu, click or tap **Conversations**.
2. Click or tap **New Conversation**.
3. From the **With** drop-down list, click or tap a Recipient .
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap the Supported Attachments icon (✎). In the Open dialog box, select a file to attach to the message, and click or tap **Open**.
7. When your message is complete, click or tap **Send**.

Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it. You can set an alert to occur immediately. Alert types may vary according to your settings and may include:

- Date alerts
- Account alerts
- History alerts
- Insufficient funds alerts
- Transaction alerts

Delivery methods may include:

- Secure message
- Email
- Phone
- SMS/Text message

If you miss an alert delivered by email, you may need to change settings or double-check the Messages inbox. If you don't see an email alert, check your junk email folder. If your alert was delivered there, configure your mail settings to allow messages from our email address.

> **Tip:** If you miss an alert, our alert system will leave a voicemail message. If you did not receive a phone call, check your message mailbox under the Messages menu to confirm receipt. If there is no alert in the secure mailbox, confirm that the alert is enabled.

To create an alert

1. In the navigation menu, click or tap **Settings** > **Alerts**. The Alerts page appears.
2. In the **New Alert** drop-down list, click or tap the alert type that you want to create. The New Alert page appears.
3. Click or tap an alert type.
4. Enter the required information to set up the alert.
5. Select an option from the **Select a delivery method** drop-down list:
   - Click or tap **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.

- Click or tap **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
- Click or tap **Phone** to send the alert as a telephone call.
    - Click or tap the country from the country drop-down list, then enter the phone number to call.
    - Enter the time to call. You can set this to occur immediately.
- Click or tap **Text Message** to send the alert as a text (SMS) message.
    - Click or tap the country.
    - Enter the phone number.
    - Enter the time to send the message or select the **Send Immediately** check box, then select the **Agree to Terms** check box.
6. (Optional) Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.
7. Click or tap **Save**.
8. In the success message, click or tap **Close**. The new alert appears on the Alerts page.

Note: When you select Every Occurrence, a Transaction alert is sent every time the conditions match.

Configuring security alerts

Security alerts inform you immediately when a security-related event occurs, such as a failed password attempt. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

Use the Alerts page to configure security alerts. Alert preferences only affect the security alerts.

To enable or disable optional security alerts

1. In the navigation menu, click or tap **Settings** > **Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**. The list of available alerts appears.
3. Do one of the following:
    - To enable an alert, click or tap **On**.
    - To disable an alert, click or tap **Off**.
4. On the Save Alert page, click or tap **Close** to return to the Alerts page.

To edit security alert delivery preferences

1. In the navigation menu, click or tap **Settings** > **Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**. The Delivery Preferences page appears.
4. Enter the **E-mail Address**, **Phone Number**, or **SMS Text Number** where you want to receive security alerts. Do at least one of the following:
   a. In the **E-mail Address** field, enter the email address to receive security alerts.
   b. In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Area Code** and **Phone Number** fields.
   c. In the SMS Text Number area, select the destination country from the **Country** drop-down list, and enter the phone number to send the message to in the **Area Code** and **Phone Number** fields.
5. On the Delivery Preferences page, click or tap **Save**. A success message appears.

Changing security preferences

You can use the Security Preferences page in Settings to change your password and to update your secure delivery contact information. We only send a secure access code (SAC) to a known secure delivery contact. The SAC helps protect your account if your Login ID and password are ever lost or stolen, or if you forget your password.

To change your password

1. In the navigation menu, click or tap **Settings** > **Security Preferences**.
2. Click or tap **Change Password** and enter your existing password and new password.
3. Click or tap **Change Password**. When the change is complete, a success message appears.

To update your secure delivery contact information

1. In the navigation menu, click or tap **Settings** > **Security Preferences**.
2. Click or tap **Secure Delivery**.
3. Click or tap one of the following:
    - **New Email Address**
    - **New Phone Number**
    - **New SMS Text Number**
4. Enter the new contact information.
5. Click or tap **Save**.

> **Note:** If the Secure Delivery option does not appear, contact your financial institution for assistance.

Finding a branch or ATM

When you search for a location, your browser or device may ask for permission to access location information. If your location is available, branches or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

To find a branch or ATM location

1. In the navigation menu, click or tap **Branches**.
2. Do one of the following:
    - To view branches, click or tap **Branches**.
    - To view ATMs, click or tap **ATMs**.
3. On the Branches page, do one of the following:
    - Tap and drag, or use your mouse to scroll or zoom in and out of the map.
    - Browse the locations list.
    - Click or tap the **Search branches** field and enter a branch name, street address, city, state, or ZIP code to search.
    - Click or tap a location for more information about the branch or ATM.
    - (Optional) In the location details, click or tap **Get Directions** for directions to the branch or ATM.

For more information

This "Retail Getting Started Guide" describes basic and common concepts and tasks in online banking and the mobile banking app. For more detailed information regarding the Retail product, see the "Retail User Guide" or visit the online help.

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