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Equity Bank System Overview

Login Process
2. On the left side, select ‘Login’.
3. Select ‘Personal’ from the drop-down menu.
4. Enter your Access ID and Password.
5. Enter your ‘Login ID’ and ‘Password’.
6. Select ‘Log In’.
7. In the entry box, enter the Secure Access Code the system provides to you via SMS or phone.
8. Select ‘Submit’.
9. Complete all missing information for your user profile and click ‘submit profile’

Questions? We can Help!
Retail Phone: 888-733-5041
Email: customersevice@equitybank.com
10. Upon first login, you will be prompted to change your password. Enter the old password in the top box along with a new password twice for validation.
11. Select ‘Submit’.

Then review the ‘Online Access Agreement & Disclosure Statement’ and click ‘I accept’ to complete the first-time login process and access the system.

13. Then review the ‘Online Access Agreement & Disclosure Statement’ and click ‘I accept’ to complete the first-time login process and access the system.

14. Choose ‘register device’ if you are logging in from a personal computer and you do not want to enter a secure access code each time you log in. If you are at a public computer or want to enter a secure access code each time you login select the ‘do not register device’ button.

NOTE: After you have successfully logged in for the first time, any time after that, you can select ‘forgot password’ if you need to reset it again.
Home Page Overview
1. View a listing of accounts from the middle of the page.
2. From the right-hand navigation the following functions are set up for quick access.
   • ‘Quick Transfer’ is a direct shortcut to perform an account to account internal funds transfer.
3. ‘Asset Summary’, at the bottom middle of the page, displays the asset and debt allocation for accounts and is located at the bottom of the page.
4. Select and drag an account to the envelope icon which appears at the bottom right side of the screen to create a new account group.
5. The new group created can be renamed.

*NOTE: Additional accounts may be dragged into the new group or additional groups created.*
Account Details & History

1. From the Home screen, select an account tile to view a listing of the details associated with the account.
2. Select the ‘Filters’ icon to view the various search criteria for transaction history.
3. Select ‘Details’ to view account details which will appear in the grey box below the account name.

4. A listing of historical transactions associated with the account are listed on the screen below the account details. The newest transaction will appear on top by default.

   NOTE: you may sort transaction activity by column headings.

5. Transactions displaying an icon to the left of the description have an associated image. Click on the transaction to view the front and back of the image.

6. Select the down arrow icon on the right side of the screen to display a listing of available export formats. The export will include all transactions specified in the filter by the user.

   NOTE: Currently, EQUITY BANK supports exports to Quicken and Quickbooks via Webconnect.

Account Inquiry

Select the icon in the top right-hand corner of the page and select ‘Ask a question’ to initiate a secure message directly related to the account in question.
Activity Center

NOTE: ‘Activity Center’ lists all user activity initiated from within Equity Bank. Only online transactions are displayed, not your entire transaction history.

Single Transactions View
1. Select the ‘Single Transactions’ tab on the screen to view one-time online transactions.
2. Select the ‘Filters’ option to reveal searchable fields.

Recurring Transactions View
- Select the ‘Recurring Transactions’ tab within the ‘Activity Center’ to view online transactions which are setup to occur in a series.

For transactions in the Activity Center, select ‘Actions’ to unhide a list of available actions that can be taken for a corresponding transaction.
Options will vary based on transaction type and user permissions. Options that maybe available are:

- **Approve** – Authorized users can approve an initiated transaction.
- **Cancel** – Single and recurring transactions can be canceled.
- **Notify** – Sends a request to an authorized approver to approve an initiated transaction.
- **Inquire** – Questions about the transaction can be sent to Equity Bank’s TM Support Team.
- **Copy** – A copy of the transaction is created and can then be modified and initiated or approved for processing.
- **Print Details** – The details of the transaction can be printed. For Deposited Checks, both sides of the check are printed, along with details about the transaction.
Secure Messages

1. Select the ‘Messages’ menu in the navigation bar on the left side of the screen.
2. Select ‘New Secure Message’ on the right side of the screen.

NOTE: The ‘Messages’ feature is a secure messaging function, which allows for two-way communication between the Equity Bank user and the Bank. Since the message is delivered securely within the Equity Bank system, sensitive material is protected.

NOTE: A numeric indicator will appear next to the ‘Messages’ menu indicating how many unread messages are currently listed in the online mailbox.

3. Select the appropriate topic from the drop-down menu.
4. Click the ‘Supported Attachments’ link on the right side of the screen to show what file types are supported.
5. Click the paper clip icon to attach a file or document if desired.
6. Click ‘Send’ at the bottom of the screen to submit the message to the Equity Bank.

NOTE: For Retail Online Banking Customers select ‘Customer Service’ for all new messages.
7. Both incoming and outgoing messages will appear in the column directly to the right of the menus in descending date order (newest on top).

8. Select the arrow icon beneath ‘New Secure Message’ to reply to a secure message or the trash can icon to delete the message.
Alerts
1. Select ‘Settings’ from the left-hand navigation menu and then select ‘Alerts’.

2. Select the desired type of alert from the drop-down menu in the top right corner of the screen.
Account Alerts

1. Select ‘Account Alert’ from the drop-down menu and Select an account to set up alerts.

2. Select a field from which the alert should reference.

3. Select a comparison.
4. Designate a dollar amount and select ‘Save’.

5. Select the delivery method for the alert.

6. Enter the delivery method.
7. If Phone is selected, designate the desired time for the alert or select the ‘Call Immediately’ option.
8. Select the desired ‘Frequency’.
9. Select the ‘Save’ button.
History Alerts

1. Select the account.

2. Select a transaction type.

3. Select a comparison.

4. Enter an amount.
5. Select a delivery method.
6. Enter the delivery method.
7. Select the desired ‘Frequency’.
8. Click the ‘Save’ button.
**Transaction Alerts**

1. Select an online transaction type.

2. Select an account.

3. Select the status of the online transaction type to trigger the alert.
4. Select a delivery method.

5. If Phone is selected, designate the desired time for the alert or select the ‘Call Immediately’ option.

6. Select the desired ‘Frequency’.

7. Click the ‘Save’ button.
Security Alerts

*NOTE: Security alerts are listed at the bottom of the screen. Click the carrot icon to expand the listing of available alerts. Some alerts are clickable and may be turned on or off. The most critical alerts are mandatory and cannot be turned off. These alerts are greyed out.*

1. Click ‘Edit Delivery Preferences’ to modify how and where to receive security alerts.

*NOTE: Changes can also be made under the ‘Administration’ tab by selecting ‘Security Preferences’.*
Payments Functions

Internal Transfers

Single-Internal Transfers

1. Select ‘Transactions’ from the left-hand navigation menu and then select ‘Funds Transfer’.

2. Select a ‘From’ account.
3. Select a ‘To’ account.
4. Enter a dollar amount.
5. Enter a Memo for the transaction. (Optional)
6. Select the check box beside ‘Make this a recurring transaction’ if applicable. (Optional: If selected, follow steps 7 and 8. If not selected, skip to step 9.)

7. Select the desired transaction frequency from the drop-down menu if applicable.
8. Enter ‘Date’ for a one-time transaction. Enter a Start Date and End Date for a recurring transaction.

9. Review the information on the screen for accuracy and then select ‘Transfer Funds’ to authorize the transfers.