

myVRB Consumer Banking Getting Started Guide

4.3.1 Release



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myVRB
ONLINE BANKING

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PREFACE

This section explains the purpose and audience of this document, as well as the conventions used in this guide.

Purpose

This document is intended to provide an overview of common tasks in online and mobile banking with the myVRB Consumer Banking product. This document assumes that you have installed the application, accessed the online banking site, and logged in to your account.

Audience

This document is designed for anyone who is new to using online and mobile banking in the myVRB Consumer Banking product. It can also be a refresher for anyone who has not used Consumer Banking lately.

Document conventions

Unless otherwise noted, the following conventions are used:

Document conventions

Bold	Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.
<i>Italic</i>	Italicized words include new or emphasized terms and variables for which you must supply an appropriate value, as in a file name.
" "	Words enclosed in quotations include document titles and cross-references to related information that may prove helpful.
Monospaced	Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.
[]	Square brackets enclose optional information, as in [log_name].
< >	A pair of angle brackets enclose labels, tags, and variables.
>	A single angle bracket separates menu options in a single procedure. For example, File > Open.
	The vertical bar (pipe) indicates choices that may be entered, as in <5 6 7>.
	Text with this symbol indicate a Note. Notes provide information that supplements the main text, or refers to special situations.
	Text with this symbol indicates a tip. Tips provide information for an alternate method of performing a process or solving a problem.
	Text with this symbol indicates a caution. Cautions advise users of critical situations or situations that could result in a loss of data or system stability.
	Text with this symbol indicates the feature was added from an Idea submitted to the Q2 Customer Portal.

CHAPTER 1: ABOUT myVRB ONLINE AND MOBILE BANKING

myVRB online and mobile banking provides an improved account management experience. The interface and features are consistent and intuitive, making managing your information simpler and faster.

You can perform the same tasks with the same basic user interface (UI) across each device. These tasks, however, are relative to the device that makes the most sense.

Online and mobile banking adapts to your device



The myVRB online and mobile banking platform adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you can tap or swipe to display it. In addition, some navigation tools are simplified for use on tablets and smartphones.

When you make a change while using one device, it is reflected in another. If you update a setting in online banking, the same setting takes effect in mobile banking the next time you log in.

Overview

myVRB online and mobile banking 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.



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

Using the menu

You can use the options in the navigation menu to perform multiple tasks. The navigation menu is always available to the left of or above the page you are viewing on a desktop. The order of the items in the navigation menu may vary, but the following items should normally appear based on your access to the functions.

Menu items

Item	Description
Home	Review account summaries on the Home page.
Conversations	View and send secure messages.
Settings	Edit your profile and configure alerts.
Transactions	Transfer funds, pay bills, and view payments and transfers.
Commercial	Create and manage Business payments.
Branches	Find branches and ATMs.
News	New developments relevant to Valley Republic Bank.

Menu items (cont'd)

Item	Description
Services	Stop payments and perform other services.
Help	Access the help documentation.
Log Off	Securely log off banking.



Note: Conversations may appear as Messages, depending on your configurations.

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.



Note: Third-party vendors determine which account details and transactions are displayed for accounts they service.

A transaction can appear on the Account Details page or in the Activity Center, 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	<p>All posted and pending transactions in an account, including:</p> <ul style="list-style-type: none"> • Checks and deposits • Transactions at branches and ATMs • Bill payments • Transfers • Card transactions

Viewing transactions (cont'd)

Page	Includes
Activity Center	<p>Transaction types will vary depending on your configuration. Transaction types that you create in online and mobile banking may include:</p> <ul style="list-style-type: none"> • Transfers • Stop payment requests • Address change requests • Check reorders • Deposited checks • Business payments

Account Grouping

You can use the Account Grouping feature to categorize accounts on the Home page.

If using a mouse, click an account card, hold the mouse button, drag the card to a new location, and release the mouse button.

On a mobile device, tap a card, drag it to a new location, and lift your finger to drop it in that location.

To create a new account group, click or tap an account card and drag it to the New Group icon () that appears in the lower-right corner of the screen while a card is being moved.

When the card is "dropped" on the New Group icon, the following field appears. Enter a name for the new group and click the check mark button to save the changes.

You can easily rename a group by clicking the pencil icon () to the right of the title, editing the name, and clicking the check mark button to save the changes.

Using the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series. You can also see checks that have been deposited on the Deposited Checks tab.

Activity Center

Single Transactions		Recurring Transactions	
<input type="text" value="Search transactions"/>		Filters	Favorites
Created ▾	Status ▾	Approvals ▾	Transaction Type ▾
Account ▾	Amount ▾		
2/27/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 43937
Regular Checking ****-7887	- \$10.00	<input type="checkbox"/> Actions ▾	

You can customize the transaction details that appear in the Activity Center by selecting up to six fields. Options vary by transaction type, but may include:

- Amount
- Approvals
- Beneficiary FI
- Create Date
- Created By
- From Account
- Intermediary FI
- Message to Beneficiary
- Payment Template (name)
- Process Date
- Recipients
- Status
- To Account
- Transaction Type and ID
- ACH Class Code

You can utilize these fields to approve or cancel transactions, as well as export or print the filtered data.

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.



Tip: You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

Furthermore, click or tap an individual transaction to expand the transaction details. Depending on your FI's configurations and the transaction type, transaction details in the Activity Center may include the following:

- Tracking ID
- Batch ID
- Created date
- Created By
- Process date
- From Account
- To Account
- To Account Type
- Currency Code
- Exchange Rate
- Foreign Currency
- USD Amount
- Amount
- Recipient Wire Name
- Beneficiary FI Name
- Beneficiary FI Address

Viewing transactions in the Activity Center

The Activity Center page includes all transactions that you create in myVRB online and mobile banking, 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.

Searching transactions in the Activity Center

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

Search examples

Keywords	Search result
Transactions over \$25	All transactions that are at least \$25.01, regardless of type, appear.
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.

In the Activity Center, 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.

CHAPTER 2: PAYING BILLS

This section includes an overview of using Bill Pay functionality.

You must enroll in Bill Pay and select an account before you can add payees or pay bills. After you enroll, you can add more accounts from which to pay. Later, you can remove accounts, as necessary, except the account selected when you initially enrolled in Bill Pay.

Note the following details about Bill Pay:

- Integrated Bill Pay functionality is built into online banking.
- Valley Republic Bank offers eBill (electronic bill) services, you can configure payees to send an electronic version of a paper bill that you can pay in online banking. You can also set up automatic payments for eBills.

Managing bill payment payees

When you pay a bill, you select a payee for the payment. You must add a payee in one of the following before you can send the payee a payment:

- Online banking
- Mobile banking app
- Bill Pay site



Tip: You can also use the Bill Pay site to edit and delete payees

Managing bill payments

On the Bill Pay page, payees appear as items in a list on the Pay Bills tab. Clicking or tapping on the payee opens a page where you can submit a payment or manage the payee.

Bill Pay payee card

Austin Electric: Beach ho... 

NOW: ****-8502 Select Date 

Bill Pay submit payment page

Austin Electric: Beach house  Manage Payee

Amount

- Total balance: \$50.00
- Minimum amount due: \$0.00
- Other amount

Pay from account

NOW: ****-8502

Deliver on (4 business days required)

12/19/2016 

[Submit Payment](#)

The Payment Activity tab includes the payment date, bill status, payee, payment account, and amount. Clicking or tapping on the payment displays more information, including a confirmation number and a payee account number.



Note: You can click or tap **Options > Visit Bill Pay Site** on the Bill Pay page for additional bill payment options. Contact our customer service department for more information.

Using eBills

You can make an online payment with eBills. eBills are an electronic version of a bill you receive directly within Bill Pay, which you can view and pay immediately. They look exactly like paper statements, and the only difference is they are conveniently delivered to your online account within Bill Pay instead of your home mailbox.

This section describes how to enroll in eBills and how to manage them. You can configure automatic payments, view past eBills, and print eBills.

To access payees that support eBills, click Bill Payment in the navigation menu to open the Pay Bills page. Payees that support eBills include an "Ebill eligible" label on their tiles.

If you are enrolled in eBills, you will have the Manage eBills option in the navigation menu.

Payees configured for eBills that have payments due have one of the following labels:

- Overdue
- Due Tomorrow
- Autopay (if enrolled)
- Due <date>

Discover Card	⋮
Overdue \$291.22 (\$45.23 min)	
Best Buy Credit Card	⋮
Due Tomorrow \$782.23 (\$45.23 min)	
AT&T	⋮
Due April 14 \$249.39	



Tip: eBills contain the same information as paper bills. After you begin receiving eBills, ask payees to turn off your paper bill to streamline your bill paying routine.

Chapter 3: MANAGING SECURE MESSAGES AND ALERTS

This section includes details about messages and alerts. It also includes detailed instructions to help you create, read, and delete messages and alerts. You can use messages to communicate securely with Valley Republic Bank. Alerts can notify you when important events happen in your accounts.

Managing secure messages

Messages provide a secure way to communicate with Valley Republic Bank's customer service and are not used to communicate with any outside party. These messages appear in both online and mobile banking in the Conversations item in the navigation menu.



Note: Conversations may appear as Messages, depending on your configuration. Conversations combine a message and all its replies into a thread.

In myVRB online banking, the number of unread messages appears on the Conversations item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them or they expire.

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 your 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 that you configured to be delivered via phone, 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.

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.

Chapter 4: CONFIGURING SETTINGS

You can configure your settings in myVRB online and mobile banking. This section includes background information about the settings that you can configure. It also includes detailed instructions for updating profiles and managing other settings.

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 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:
 - o **New Email Address**
 - o **New Phone Number**
 - o **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 Valley Republic Bank customer service for assistance.

Finding a Valley Republic Bank branch location

You can view branch locations by clicking on the Contact Us link at the bottom of the Home Page in the lower left corner. Click on the Branch Information banner to expand the section.

APPENDIX A: FOR MORE INFORMATION

This *myVRB Consumer Banking Getting Started Guide* describes basic and common concepts and tasks in myVRB online and mobile banking. For more detailed information regarding the Consumer product, please contact our Electronic Banking Department at 661-371-2044 or email us at ElectronicBanking@vrbank.com.