

# 2021 Online Banking Refresh Quick Start Guide

Launching October 24, 2021

<u>www.resource.bank</u>

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# **Refreshed Online Banking Experience**

We are excited to announce that on **Sunday**, **October 24**, **2021**, we will be releasing a refreshed Online Banking experience! To help you prepare for these changes, we've put together an overview of the navigational updates and refreshed personalization features.

This refresh will not affect mobile banking, text banking, or Voice-24 telephone banking.

Credit Card, Merchant Services, RPM, and Lockbox portals are not affected.

Your login credentials will not be affected.

You may be asked to agree to updated User Terms and Service Agreements.

**NOTE:** Colors shown in the images do not represent the colors that will actually be displayed in the Online Banking experience release in October. You will still see our favorite shade of blue.

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# Navigational Updates

## **Overview Page**

- The Home page has now been updated to the Overview page. Here's a quick summary of the changes you will see:
  - The new Overview page has two (2) columns Accounts and Widgets.
  - Your accounts are listed in the left column.
  - The new column on the right side of the page displays widgets available to you.
  - Easily access Resource Bank **contact information** by clicking the phone icon from anywhere you are during your Online Banking session.
  - Alerts & Messages are still accessible from the top of any page within Online
     Banking by clicking the bell or email icons.
  - Services & Settings previously accessed by clicking the "Contact Us" link is now accessible by clicking the gear icon at the top of any page within Online Banking. The options will display in a dropdown when the icon is clicked.
  - **Spendable Balance** is now located on the right side of the Overview page in the widgets columns as its own widget.
  - **Log Out:** The log-out option is now displayed under the nickname dropdown, where your profile nickname is displayed along with your Profile Settings.



	0	📮 🔀 🏶 Tess User 🗸
Profile Settings & Log Out	ng Open an Account	Profile Settings Contact Information Nickname Passcode Security Questions
		Last Log In: 09/29/21 at 02:11 PM CDT [→ Log Out

### Accounts Page

- The accounts page has been designed to display more information in an easier-toview format.
- Links previously shown on the right side at the top of the page are now displayed as sub-tabs along with the existing Activity sub-tab.
- Primary account balances will display at the top right corner of the page.
- Additional details regarding the accounts can be accessed by clicking the link (More Details) under the Account Name/Nickname on the top left of the page.

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Overview Accou	unts 🗸 Bills & Payments Move Money 🗸 My Sp	ending Open an	Account			0
necking ★ 234 More Details				\$10 • Prev	,625.00 \$ 1 rious Day Balance	• Available Balance as of 9/30/2021 3:58 PM
Activity Alerts	Statements Stop check payment Bills & Paymer	nts Future view			Transfe	r In Transfer Out
Find transaction	Q 09/01/2021 - 10/04/2021					* =
. "*" indicates a discre arious other accounti	pancy between the account balance and the transactions listed for the	account. This can be du	e to unposted transaction	e not unt received by P		
Data 1	Description -	View All	Category	shot yet received by R	Crodit   Dobit	ccounted for, or
Date \$	Description - *	View All 🖂	Category 🗸 Deposit	© v	Credit   Debit → +100.00	Balance \$10,125.00
Date \$ 09/30/2021 09/29/2021	Description - / Regular Deposit Check # 6027	View All	Category 🗸 Deposit Other	* *	Credit   Debit - +100.00 -100.00	Balance \$10,125.00 \$10,125.00
Date \$ 09/30/2021 09/29/2021 09/29/2021	Description -     Image: Constraint of the second sec	View All	Category 🗸 Deposit Other Cash/ATM	* * *	Credit   Debit - +100.00 -100.00	Cocounted for, or Balance \$10,125.00 \$10,125.00 \$10,125.00
Date \$ 09/30/2021 09/29/2021 09/29/2021 09/29/2021	Description -     Image: Check # 6027       Image: Check # 6027     Image: Check # 6027       Image: Che	View All	Category 🗸 Deposit Other Cash/ATM Deposit	* * *	Credit   Debit - +100.00 -100.00 -500.00 +100.00	Balance           \$10,125.00           \$10,125.00           \$10,125.00           \$10,125.00           \$10,125.00

## **Move Money**

• The Move Money page where you conduct transfer contains the same functions and options you use each day.

Overview Account	ts 🗸 🛛 Bills	& Payments	Move Money 🗸	My Spending	Open an Account				2
ransfers			Schedule Single Schedule Multip Schedule Loan Pa	Transfer le Transfers yment	[ <sup>+</sup> ] Transfer Templates 曾 History				
Schedule Singl	e Transfer				Pending Transfers				
From:	Checking Che	cking *1234	~ *		Transfer Description	Amount	Date	Actions	
	Balance:\$4321.	89			Weekly House Savings	\$100.00	10/15/2021	I want to 🗸	
To:	RB EE Choice	Checking *5678	<b>~</b> *		To:RB EE Choice Checking				
	Balance: \$1478	.96			Until Canceled				
Transfer Description:									
Amount: \$	0.00	•							
Frequency:	One-Time		~		Pecent Transfers				
Period:	Once		•		Recent Hansiels				
Scheduled Date:	10/01/2021		V)		No recent transfers				
Scheduled Date.	10/01/2021		17				View	Transfer History>	
Recurring Until:	-	~							
	Create transfe	r template after this tr	insfer is submitted						
	Cut-off Time: 6:	:00 pm CDT							

## **My Spending**

• The Category Watch widget (just as on the Overview page) has a new design using bars for day-to-day progress.

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Overview Accounts ~ Bills & Payments Move Mone	y \vee My Spending	Open an Account	6
My Spending			Checking *9087 ∨
Total Spending This Pay Period , Not including Bills	Budgeting Tips	Category Watch – October 31 days left Dusiness Other \$500 Spent	s1,250 t +65 3 -896 5 \$2,000 Limit 3
Track by Week	Update Limit	Manago Categories	Update Categories / Limits
Where Did My Money Go?	Aug 2021 < Septe	ember 2021 > Oct 2021	Planning tips
Money In and Out – Sep 1 To Sep 30		Spending Breakdown - September	
Deposited	\$6,227	7 Other	89% \$6,881 >
Bills Paid	\$67	Credit Card Deumant	\$722
Transferred	\$4	George Card Payment 570	SILE
Spent (includes credits)	\$7,20	Restaurant <1%	\$62 >
		Gasi Hanspurt   5170	\$7.696
		Shopping	+\$495 >

# **Refreshed Features**

## Widgets (Overview page)

- Provide direct access to more information and data.
- You can personalize the information and access to the features you use most, and even reorder and hide most widgets.

#### Widgets Supported

- Spendable Balance (for consumers only)
- My Spending (for consumers only)
- Category Watch (for consumers only)
- Pending Transfers (for consumers and businesses)
- Unread Messages (for consumers and businesses)



## QuickView

- Allows you to move from account to account and view recent activity and available actions without leaving the Overview page.
- Displays the most recent 5 transactions on an account.
- Clicking a transaction displays the transaction modal for quick editing of the transaction on Resource Bank accounts.

*9999	м	\$24,086.72 \$24,483.0 Available Previous D
Most recent 5 Transactions from 9/15/2021	0 9/19/2021	Transfer In Transfer Ou
9/17/2021 Unposted: <script></script>		

## Accounts Favorites (Consumers Only)

• Favorites allow you to create a subset of your accounts to view by default or at any time versus the All Accounts list.

I Acc	ounts 🔺 Favorites		Search by Account Q	Sort By Account Numbe
				Reorder
Favo	rite Accounts			Available
	Main Family Checking Account9999	*		\$23,079.18
	Unity Bank & Trust Line of Credit 0653	*		\$963.20
	Xpress Loan for Musical Equipment4999	*		\$10,000.00
<b>D</b>	Potential Retirement CD	*		\$10,000.00

## Account Groups (Businesses Only)

- End the frustration of searching for specific related accounts in a long list of accounts.
- You can create a subset of accounts that can be used for viewing only those accounts on the Overview page and using those groups for Cash Management features in the future.

Overview Accounts $\sim$	Bills & Payments	Move Money $$
All Accounts 🗸 🖉		
All Accounts Default Account Group		
California Properties		
Missouri Properties	k	
North Carolina Properties		
South Carolina Properties		
Texas Properties		
Savings 🛊		
Savings *4174		

#### Manage Account Groups

Account groups may contain any type of accounts including outside accounts. However, specific features like Overview Page may only be able to use certain account types.

	Edit	Delete	Default 🌒
All Accounts			•
California Properties	Ø	1	0
Missouri Properties	Ø	i Î	0
North Carolina Properties	Ø	Ĩ	0
South Carolina Properties	Ø	Ĩ	0
Texas Properties	Ø	Ĩ	0