



Personal Digital Banking Reference Manual

- ❖ Login and Password Instructions
- ❖ Homepage and Navigation
- ❖ Feature Usage and Settings

Personal Digital Banking Reference Manual

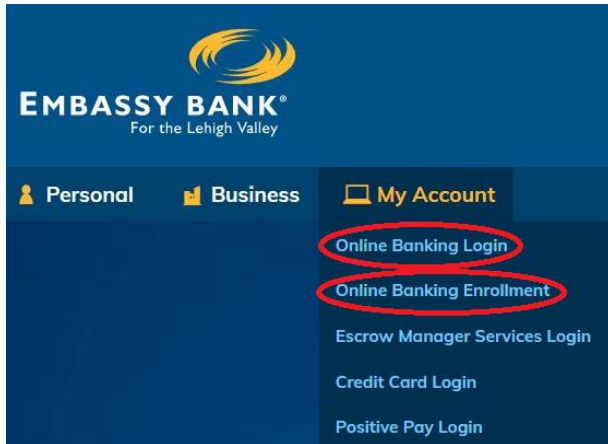
Login and Password Instructions

New User Enrollment	3
Forgot Password	8
Main Navigation	10
Home Page	11
Account History	13
Transfers	15
Send Money	17
Shared Access	20
Stop Payment	25
Alerts & Notifications	26
My Settings	29

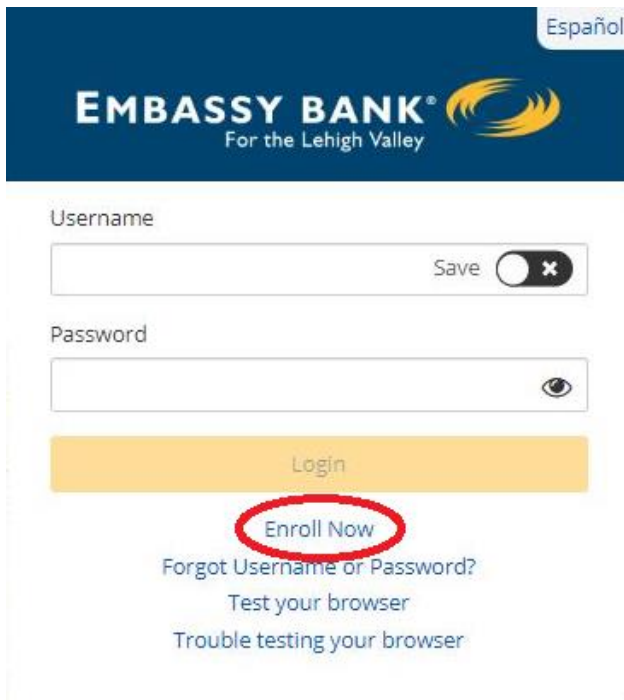
New User Enrollment Instructions

Desktop users:

On the Embassy Bank website (www.embassybank.com), mouse-over My Account, then click Online Banking Enrollment



Alternatively, click on Online Banking Login, Then click Enroll Now:



Mobile users:

Download the new Embassy Bank Mobile app, then click on Sign up



**Create Your Username
and Password**

Secure Sign Up

Create Login

johnsmith123

Password

Retype Password

» Minimum of 6 characters.
» Use a mix of letters, numbers or symbols.

Personal Information (All fields are required)

Fill in the remaining fields

Personal Information

First Name MI

Last Name Suffix

Date of Birth

Mother's Maiden Name

Social Security Number

Contact Information

Address1

City

United States ▼

- Select State - ▼ Zip

Email Address

If you would like to enroll in Bill Pay, check the appropriate box. Then check the second box after reviewing the Terms and Conditions, then click Complete sign up.

The screenshot shows the 'New User Enrollment' form. At the top is an 'Email Address' input field. Below it are two checkboxes:
☐ I would like to enroll in free Bill Pay
☐ I have read and accepted the [Terms & Conditions](#)
 At the bottom is a 'Complete sign up' button. A pop-up window titled 'Bill Pay' is open, explaining that it gives users more control over their finances by allowing them to receive, view, and pay bills in one secure, online location. The pop-up also mentions that users can choose when to make payments, schedule payments in advance, and set up recurring payments. It states that Bill Pay allows users to pay all bills from one place and that electronic records keep payments organized.

If your enrollment is approved, you will see this box and be prompted to click Confirm contact information.

The screenshot shows a 'Secure Sign Up' page with the heading 'Sign up completed!' in green. Below the heading, it says 'Welcome John,' and 'Before you can access your accounts, we need to confirm your contact information. We will take you through step by step.' A large green checkmark icon is on the right. At the bottom right, a 'Confirm contact information' button is circled in red.

If your enrollment is delayed, you will receive this notice, and we will email you regarding your request for enrollment.




The screenshot shows a 'Secure Sign Up' page with the heading 'Pending review' in blue. Below the heading, it says 'We are currently processing your application. It may take up to a couple business days before you can begin using online banking.' A large blue pause icon is on the right. At the bottom right is a 'Go to homepage' button.

On successful registration, you will be presented with MFA (multi-factor authentication). The system will ask you at which of your phone numbers in our database you'd like to receive a verification code. Upon initial registration this may be by phone call only, but in your settings you can choose to register your cell phone to enable SMS (text) messages in the future.

Please verify your contact information. [Have a question? Chat with Support](#)

Select where you would like to receive your verification code to confirm your contact information. If there is a login from a computer we don't recognize, we'll contact you.

Where should we send the code?


 (650) 273-0973 Edit	<input type="button" value="Call me"/>	<input type="button" value="Text me"/>
 (650) 944-7896 Edit	<input type="button" value="Call me"/>	<input type="button" value="Text me"/>
 bobsmith@test.com Edit	<input type="button" value="Email me"/>	

[中文](#) | [Español](#)

Message and data rates may apply for text option. For help or information send "help" to 44833. To cancel at anytime send "stop" to 44833. By clicking the "Text me" button you agree to the [Terms & Conditions](#) and [Privacy Policy](#).

- Codes expire after 10 minutes and consist of 6 random digits.
- If you are on your personal computer, you may register it (by clicking "**Yes, this is a private computer**") so that you are not presented with the MFA challenge screen upon next login. If you are on a public computer, you should choose "**No, this is a public computer**".
- If you are on a mobile app, you will receive a phone call or text, to which you must respond directly (i.e., pressing 1 when prompted on the call). You will be taken directly into the app, and will not need to go through verification again, unless app gets wiped (cache/data deleted, or uninstalled/reinstalled).

Verify your contact information

 **Within a minute, you'll receive a verification code at 818-111-1111**

Enter access code

[Didn't get the access code?](#)

Save time by registering this device.


If this is your personal device, register it now. We won't need to contact you the next time you log in.

Secure Login

Calling you at (xxx) xxx-5330

Call coming...
We'll complete your login once you finish the voice prompts.

Been a while & no call?



When selecting "Yes, register my private device", a device identifier is left in several places within your browser. If cookies are deleted, the presence of the identifiers in other places could still allow your computer to be identified.

Upon subsequent logins, you may be prompted to verify your identity (usually, on desktop or mobile browser). Why? Because there was no device identifier found on the device (cell phone, tablet, computer). This can be due to:

- deleting your cache/cookies
- anti-virus software, and/or the browser is set to automatically delete cache/cookies
- the identifier was corrupt (clearing cache/cookies will remove the corrupted identifier)

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-5626

Text me

Call me

d*****@ncr.com

Email me

Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)

If you do not have access to either of your phones or your email, you may call us at (610)882-8800. After ID verification, we will generate a code on your behalf.

Click the "I can't access one of these options" link to get to the screen where you can enter the code generated by us.

Forgot Password Link

Forgotten Password

You will be locked out of Online Banking after 5 invalid passwords are entered for your username.

An email notification is sent to you upon lockout.

You can use the Forgot Username or Password? tool to reset your password & unlock your account.

Note: Resetting the password will cause biometric validation in the Consumer Mobile App (CMA) to be set up again.

Enter one of the two phone numbers that you currently have setup for MFA.

NOTE: The Forgotten Password tool is disabled after 3 invalid phone numbers are entered for that username. If you have locked up the Forgotten Password tool, call us at (610)882-8800 to be reset.

Forgot Username?

This tool prompts you for your email. If the email address matches what is stored in Online Banking, an email will be sent to that email address with your username.

Note: Whenever your password is changed or reset, you will be notified via email.

The system will generate a 6-character temporary password (containing letters & numbers) to your phone via a voice call (or text if it is enabled). Email is not an option.

Note: The temporary password expires after 30 minutes.

We just sent you a temporary password

Enter the password we sent to (888) 888 - 8888

⚠ Please enter the password we sent you.

Confirm

Didn't receive the password?

[Send password again](#)

[Try a different number](#)

Success! You need to change your password.

Temporary password

 SHOW

New password

 SHOW

- ▶ Minimum of six characters
- ▶ Use a mix of letters, numbers or symbols

Retype password

 SHOW

- ▶ Passwords must match

Update password

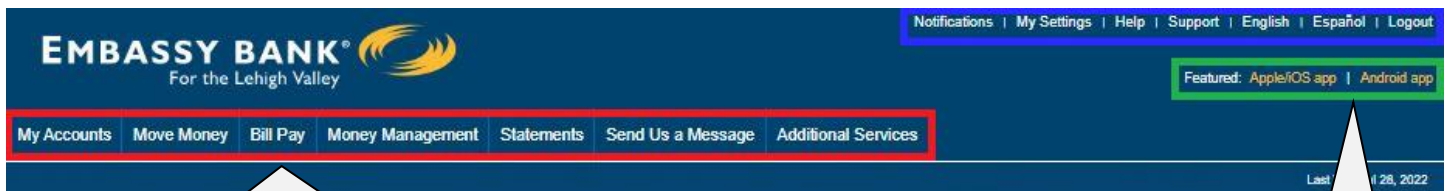
You must enter your temporary password a second time, then create a new password and confirm. After doing so, you will be taken into Online Banking.

The SHOW/HIDE links determine if the characters of the password are displayed or masked as you type them.

Online Banking Navigation Bar

Utility Navigation

- **Notifications** – view your alerts
- **My Settings** – allows you to change your email, username, password, and MFA delivery channels (i.e., phone numbers, email)
- **Support** – Embassy Bank contact info (email, chat, phone)
- **English/Espanol** – users can change the language of online banking to English or Spanish (not available for all features)



Main Navigation

- **My Accounts** links to the Online Banking home page
- **Move Money** contains functionality related to transfers (internal transfers, external transfers, Send Money to Another Embassy Customer, and Zelle®)
- **Bill Pay** links to the Bill Pay system.
- **Money Management** contains functionality related to managing your wealth and credit (Budgeting & Spending, and Credit Score).
- **Statements** allows you to view statements for your deposit accounts and related tax forms
- **Send Us a Message** links to our online help guide and allows you to send us a direct message
- **Additional Services** links to additional features (Check Reorder, Stop Payment, and Share Access With Others)

Featured Navigation

Certain features or links will be highlighted here. These may change over time.

Note: Embassy Bank For the Lehigh Valley reserves the right to add, remove, or disable any Online Banking features at any time, for any reason. Some features (including, but not limited to, Stop Payment) may incur fees. Please contact us at (610)882-8800 if you have any questions.

Home Page

My Accounts

- Click account name to open account in History Page
- Account names can be changed via the Settings button in the Account widget
- Order of accounts is by type. Change account display order using Account Settings (at right of Transfer)
- No limit to number of accounts displayed
- Loan accounts will display a "Pay" button if you want to initiate a regular or principal payment immediately

Credit Score

See your free Transunion credit score, view your credit report, and find tools to improve your financial education. Checking your score does not lower it!

Make a Payment

Quick link to Bill Pay

Quick Peek – Checking

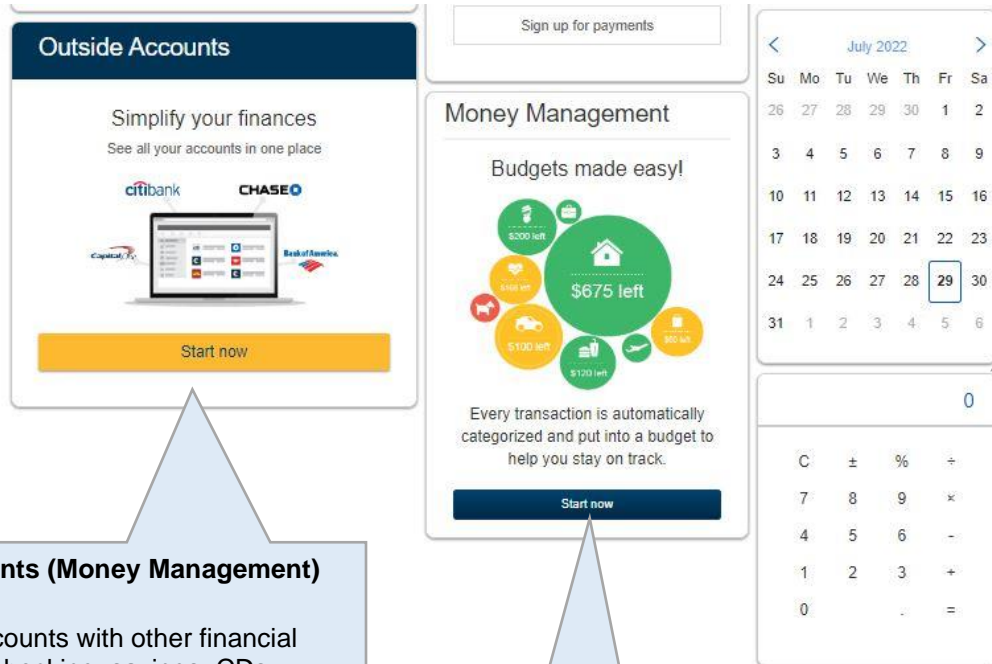
- High volume accounts (checking, money market) display 5 days of history (with a maximum of 10 transactions).

Recent Activity		
05/09/2017	Internet Transfer	\$1,000.00
05/08/2017	Internet Transfer	\$1,000.00

Recent Activity		
05/16/2017	Internet Transfer	-\$7.77
05/16/2017	Internet Transfer	\$7.77
05/16/2017	Internet Transfer	\$10.00
05/15/2017	Internet Transfer	-\$34.00
05/15/2017	Internet Transfer	\$5,000.00
05/15/2017	Internet Transfer	-\$7.77
05/15/2017	Internet Transfer	\$7.77
05/15/2017	Internet Transfer	-\$10.00
05/15/2017	Internet Transfer	-\$5,000.00
05/15/2017	Internet Transfer	\$5,000.00

Quick Peek – Loans

- Loan accounts - display 30 days of history (including today) (with a maximum of 10 transactions).



Calendar and Calculator

Outside Accounts (Money Management)

- Add your accounts with other financial institutions (checking, savings, CDs, 401K, and more!)
- Transfer funds to or from those accounts
- Manage your money quickly in one place

Budgeting and Spending (Money Management)

- Track your spending and create custom budget groups (food, gas, rent, etc.)
- Assign groups to recurring transactions to categorize them automatically, or label individual transactions for each group
- Colored displays quickly allow you to see when you're near or over your set budget per category

Account History

KEEP YOUR MONEY IN ONE PLACE.

Change Account
Use this dropdown to switch between accounts.

Account Details
(see next page for additional information)

Date Range

- 10 days (default – can be changed to any of the other options)
- 30 days
- Monthly
- Custom range

Sort
Click any column header (Date, Description, Deposit, etc.) to sort.

Export

- Options are:
 - CSV
 - OFX
 - Quicken
 - Quickbooks
- All types are available for all accounts and will extract all transactions within the selected date range.
- Can be used with the Filter capability to export a filtered list of transactions (like checks or transfers) for a precise report.

Narrow by items containing
Enter check numbers or other text to filter transactions.

Check Images
(not shown in screenshot)
If no check image is available, then the check icon does not appear.

Running Balance displays for both Date ascending and Date descending sorts.

Account History

Simulator Savings *... *0002 **Change** ▼

Current -\$3,994.39
Available** -\$3,994.39

Account Details ▼

YTD interest \$0.00

Type Savings
Number *4980 - 80000002
Routing number 222341234
ACH number 80000002
APY 0.000%
Accrued interest \$0.00
2016 interest \$0.00

Transfer Online Statements **Export**

< Nov 30, 2017 - Dec 29, 2017 30 days >

Narrow by items containing:
e.g. AT&T, check, 5.00

Date	Description	Amount	Balance
12/29/2017	Internet Transfer	\$200.00	-\$3,994.39
12/25/2017	Internet Transfer	\$3.00	-\$4,194.39
12/25/2017	Internet Transfer	\$5.00	-\$4,197.39
12/22/2017	Internet Transfer	\$4,607.39	7.39
12/21/2017	Internet Transfer	8.39	1.39
12/18/2017	Internet Transfer	1.39	1.39
12/15/2017	Internet Transfer	1.39	1.39
12/11/2017	Internet Transfer	\$0.42	-\$5,601.39
12/11/2017	Internet Transfer	\$0.21	-\$5,601.81
12/11/2017	Internet Transfer	\$0.19	-\$5,602.02

< older newer >

** This balance may include overdraft or line of credit funds.

Reminders: Your payment feature is not activated. **GO TO QUICK SETUP**

My Rewards
The easiest way to earn cash back from favorite stores and restaurants!

Earned to date: \$8.96 | 3 total offers
Checking *1234
change account ▼
View all offers
[How does this work?](#)

**ACCOUNT DETAILS
for Deposit Accounts**

- Balance
- Available Balance
- Other possible fields:
 - ACH Number
 - YTD interest
 - Prior year interest
 - APY
 - Overdraft protection
 - Overdraft account
 - Overdraft limit

**ACCOUNT DETAILS
for Investment Accounts**

- Balance
- Available Balance
- Other possible fields:
 - Type
 - Number
 - Routing number
 - Issue Date
 - Issued Amount
 - Status
 - Matures
 - Interest Rate
 - APY
 - Accrued Interest
 - Prior year interest
 - Last interest paid on
 - Last dividend amount
 - Last Year Contributions
 - Current Year Contributions
 - Last Year Distributions
 - Current Year Distributions
 - Required Minimum Distribution
 - YTD Interest

**ACCOUNT DETAILS
for Loan Accounts**

- Balance
- Available credit
- Amount due
- Next due
- Other possible fields:
 - Statement start date
 - Statement end date
 - Statement balance
 - Payoff amount
 - Past due principle
 - Past due interest
 - Last principle paid
 - Last interest paid
 - Type
 - Number
 - Originated on
 - Loan term
 - Credit limit
 - Payoff by
 - Status
 - Master loan
 - Credit line
 - Note number
 - Interest rate
 - YTD interest
 - Prior year interest
 - Escrow balance
 - Escrow interest

Additional note: certain information may display as \$0.00 or “Unavailable” depending on the configuration.

Transfers

Accessing Transfers

One-time or scheduled transfers (SRTs) may be made from multiple locations throughout Online Banking:

- **Make a transfer** navigation option under Move Money
- **Transfer** button on the home page
- **Transfer** button on the Account History page
- **Quick Peek** link from My Accounts widget

Move Money

[+ Add a recipient](#)

I want to
[View Scheduled Transfers](#)
[Manage Transfer Destinations](#)

From
ADVANTAGE 50 CHECK 0009 Available \$420.54

To
Personal Savings *6456 Available \$2,201.11

Date
02/14/2018 ☐ Repeat transfer

Amount
\$ 20.00

Memo
(optional)

Make transfer Go to My Accounts

Transfer Options

Add recipients for External Transfers or Send Money to Another Embassy Customer

Setting Up a Recurring Transfer

To set up a recurring transfer, select the frequency, start date, and ending options. To change these details, click the link next to the **Repeat** box.

How would you like to repeat this transfer?

Frequency Every month
On 1st
Until I cancel

Transfers scheduled starting today will begin on the next scheduled date.

Save Cancel

Success Message

A success message will display once the transfer has been set up.

View Scheduled Transfers

Scheduled transfers may be viewed from the **Move Money** menu in Online Banking.

Scheduled Transfers

Make a Transfer

Amount	From	To	Frequency	Memo	
February 15, 2018					
\$1.11	Personal Checking *9022	My Visa12 1316	Twice a month on the 1st and 15th until I cancel		<div>Edit</div> <div>Cancel</div>
February 21, 2018					
\$34.00	Business Checking NEW 1315	Personal Checking *9022	Every week on Wednesday until I cancel	why not test memo	<div>Edit</div> <div>Cancel</div>
February 26, 2018					
\$1.11	ADVANTAGE 50 CHECK 0009	Hidden Business Savings *7263- *9023	Every 2 weeks on Monday until I cancel	Test	<div>Edit</div> <div>Cancel</div>
\$10.00	Business Checking NEW 1315	ADVANTAGE 50 CHECK 0009	Every 2 weeks on Monday until 08/08/2018		<div>Edit</div> <div>Cancel</div>
Expired transfers					
\$1.00	ABS Accounts *0027	Simulator Checking *0001	Every week on Monday until I cancel		<div>Delete</div>
\$1.00	Simulator Checking *0001	ABS Account *0026	Just once		<div>Delete</div>
\$5.00	ABS Account *0026	Simulator Savings *0002	Just once		<div>Delete</div>
\$25.00	Account not found	Account not found	Every week on Wednesday until I cancel		<div>Delete</div>

Transfer Options

Expired transfers are transfers that have completed their cycle or were cancelled by the system. These transfers are available to view until you delete them from the list.

Edit / Cancel

A scheduled transfer may be edited or cancelled from this screen.

Send Money to Another Embassy Customer

This feature allows you to send money to another Embassy Bank For the Lehigh Valley account holder.

STEP 1: ADD RECIPIENT

You can add recipients via

- Move Money > Make a Transfer at upper right
- Move Money > To Account drop down

Notes:

- You only need to add each individual recipient once. If you try to add a recipient that was previously added, you won't be able to (no duplicates allowed).
- There is no limit on the number of recipients you can add.
- Recipients **do not** need to be active online banking users; they only need to be Embassy Bank For the Lehigh Valley account holders.

Move Money

From
ABS Account *0026 Available \$35,289.55

To
Select account
Certificate of Deposit Account *0007
Balance \$17,277.51

Another member
+ Add a recipient

Make transfer Go to My Accounts



Who do you want to add?

First 3 characters of last name
Vel

Account type
Checking

Account Suffix
02

Verify Recipient Go to transfers



Recipient Found

Add Nickname
Mom

Add Recipient Cancel

STEP 2: CREATE TRANSFER

After adding the recipient, set up the transfer by choosing the recipient in the **TO** drop-down, and a frequency if you are creating a Scheduled/Recurring Transfer (SRT).

Move Money

+ Add a recipient

From

ABS Account *0026

Available \$15,281,170.54

To

Mom

Date

06/07/2021

☒ Repeat [Every week on Monday until I cancel](#)

Amount

\$ 5.00

Schedule transfer

Go to My Accounts

Please confirm

Transfer

From

ABS Account *0026

To

Mom 0026

Starting

June 7

Frequency

Every week on Monday until I cancel

Amount

\$5.00

Transfers scheduled starting today will begin on the next scheduled date.

Confirm

Cancel

✓ Success!

Transfer

From

ABS Account *0026

To

Mom 0026

Starting

June 7

Frequency

Every week on Monday until I cancel

Amount

\$5.00

[Print this receipt](#)

Go to My Accounts

Make another transfer

MANAGE TRANSFER DESTINATIONS

You can see your current list of recipients by accessing the Transfer Destinations page in Online Banking on the Send Money to Another Embassy Customer page. Recipient nickname, account type, and masked account number display on screen. You can choose to delete recipients from your list at any time by using the **Remove** link.

Move Money

[+ Add a recipient](#)


From

Select account ▼

To

Select account ▼

Date

08/03/2022 

☐ Repeat transfer

Amount

\$ 0.00

Make transfer

Go to My Accounts

I want to

[View Scheduled Transfers](#)

[Manage Transfer Destinations](#)

Manage transfer destinations			
Recipients			
Mom	Checking	02	Remove
Testy McTesterson	Checking	123	Remove

Shared Access

Share Access With Others allows you to assign login credentials to a trusted friend or family member to access your accounts with Embassy Bank For the Lehigh Valley. You decide what accounts they can see, and what level of access they have: View Only, Make Internal Transfers, or Transfers and Bill Pay.

Phone and Email

The phone number and email entered here will be used to send the subuser their MFA One Time Passcode (OTP) upon initial login.

Subuser can add or edit their MFA contact info in Online Banking > My Settings.

Grant full access to all accounts

You can provide complete access to all accounts by clicking this link. You will be prompted to specify a bill pay approval limit which will apply to all accounts. (If different limits are needed per bill pay account, you can edit the amounts or set the permissions individually instead.)

Permissions

- **View only**
 - View balances and view and print check images
 - View, print and export history
- **Make internal transfers**
 - Must have access to at least 2 accounts
 - Can transfer both 'to' and 'from' the account
- **Make payments**
 - A transaction approval limit (for each account) is required. **TIP:** Use \$0 if all Bill Pays need approval

Upon adding the initial subuser, you must accept the Terms & Conditions (T&C). Future subusers will not prompt additional T&C for you to accept.

Note: Each subuser is also prompted to accept the Terms & Conditions.

Subuser's Initial Login to Online Banking

Two emails are sent when a subuser is added:

- One to the subuser with instructions on how to login
- One to the Account Holder confirming the addition of subuser (**not shown here**)

The subuser will be prompted for an OTP (verification code), the terms and conditions, and to change their password prior to being able to access Online Banking.

After changing their password, the subuser will receive an email confirmation.

From: info@firstamericanishere.com [mailto:info@firstamericanishere.com]
Sent: Thursday, April 09, 2015 8:08 AM
To: Cheney, Sondra
Subject: You've been granted online account access

Sondra,

ABC HOMEOWNERS ASSOC INC has given you access to their online banking account at First Am
Your temporary login credentials are:

Username: sondra.cheney07215
Password: aquf4s

Click here to set up your account <https://www.firstamericanishere.com>. You'll need your phone with th
in "9722" to verify your identity.

Thanks,

First American Bank

Username and Password

The subuser's username and password are auto-generated. The subuser is forced to change their password upon initial login. The username can be changed via My Settings.

Subuser's View of Online Banking

Subusers do not have any other main navigation button (other than **My Accounts**).

They can use the **Bill Pay Widget** to make a payment or click the "Go to payments" link in the Bill Pay Widget to get to the **Bill Pay UI**.

Subusers can edit their login and MFA contact information via the **My Settings** link.

NOTE: Subusers cannot view third party services (i.e. Online Statements, Money Management, External Transfers/Zelle®, etc.) or view Online Banking via Mobile Apps.

Subuser's View of Bill Pay

Add Payees

Subusers will **not** have the option to search for and add payees.

Options

Subusers will **not** have the Options link that appears on each payee tile.

Edit and Cancel Payments

Subusers can:

- Edit payments if they have permission to the funding account, but must keep editing amounts within their limits
- Cancel payments regardless of funding account permissions

Subusers cannot:

- Edit payments that already exceed their limits
- Edit payments in a pending approval status

The screenshot shows the 'Bill Pay' interface. At the top, there's a search bar and a 'Find' button. Below, a list of payees is displayed, each with a tile showing the payee name, amount, and due date. The payees listed are AT&T Mobility, Cablevision, Chris Anderson, Crate & Barrel, Discover Credit Cards, and Greene Landscaping. The 'Chris Anderson' tile has a red circle around the 'Options' link. To the right, a table shows the payment summary:

Date	Payee	Amount	Status
01/15	Cablevision	\$120.00	Pending Approval
01/18	Chris Anderson	\$150.00	Pending Approval
Total		\$270.00	

Below the table is a numeric keypad and a 'Recently processed' section.

Ebills

Subusers can view and file ebills.

Recurring Payments

Subusers will not have the Options link and thus **cannot** setup recurring payments.

Pending Approval

If a payment is pending approval, it displays here (and on history screen). If approved, the status changes from "pending" to "scheduled". If it is not approved, it is removed from the list/screen.

Edit and Skip Reminders

Subusers will **not** have the edit and skip reminder icons.

A close-up of a payee tile for 'Greene Landscaping'. It shows a reminder icon, the number of days (26), the payee name, and the last paid date (\$50.00 on 10/06/15). The 'Options' and 'History' links are visible at the bottom.

How Account Holders Approve Bill Payments

When there is a bill payment needing approval, the Account Holder will receive an email. They can also see the payments via the **Bill Pay Widget** on Online Banking home page, and the **Share Access** screen in Online Banking.

The Account Holder can see payments needing approval on the Bill Pay UI screen but they cannot approve from this screen.

Scheduled payments			
Click to edit and to cancel			
Date	Payee	Amount	Action
12/07	Chris Anderson	\$150.00	
12/15	Cablevision	\$120.00	
Total		\$270.00	

Make a Payment

⚠ Approval Needed!

You have 2 payment(s) waiting for approval.

[Review](#)

[Pay](#)

[Scheduled](#)

Pay to

Select a Payee

Pay from

Select a Funding Account

Pending bill payments can be approved via the:

- [Bill Pay Widget](#) on Online Banking home page
- [Share Access screen](#) in Online Banking

The following payments need my approval

Bill Pay Payments

T-Mobile

[View details](#)

Deliver by 11/05/2013

\$700.00

[Approve](#)

[Decline](#)

⚠ This payment is past the cutoff time. Approve it to deliver by 11/12/2013.

Make a suggestion

Help us provide the best experience possible by giving us your feedback.

[Provide feedback](#)

This payment wasn't approved by the time the Bill Pay vendor needed to begin processing the payment, so the date shows in red. The message shows the new deliver by date that will be used if the Account Holder approves it.

How Account Holders Manage and Delete Subusers

Account Holders manage their subusers via Online Banking > Additional Services > Share Access with Others. On this screen, they have 3 options for managing subusers as well as the ability to temporarily disable a subuser's access via the Access toggle.

Account Access

People with access to my account

Name	Logged in Today	Access	Options
Jane Doe	Logged in Today	YES	Options

+ Add

Update profile

Reset password

Remove profile

Update Profile

Account Holders can edit a subuser's profile, manage their permissions and remove access altogether from this screen.

Share Account Access

Who can access my accounts?

Jane Middle name (optional) Doe

(828) 216-6931 apriidelac@charter.net

What accounts can they access? [Grant full access to all accounts](#)

ABS A... *6216-*0026 -\$91,678.42

View only ☐ ☒ Access granted [Remove access](#)

Make internal transfers ☐

Make payments ☒ Limit: \$500 [Change Permissions](#)

Cancel Save

Remove Profile

Only Account Holders can delete subusers. An email is sent to both the subuser and the Account Holder notifying them of the deletion.

Are you sure you want to remove Jane Doe?

This person will no longer be able to access any account information.

Cancel Remove profile

Reset Password

The system generates and displays a temporary password on screen, which expires after 30 minutes. The Account Holder should communicate the new password to the subuser. The subuser is prompted to change this password on their next login. **Note:** When a subuser's password is reset, both the Account Holder and the subuser are notified via email.

Reset password for Jane Doe

To generate a new password click button below. Provide Jane Doe with the new password to access the account.

Generate a new password

Stop Payment

Stop Payment

You can submit a stop payment request for checks that have not yet cleared.

Access the tool through **Additional Services > Stop Payment**, or the **Account History** page.

Step 1: Choose the desired action. (Stop payment, check on status of stop payment, or release a stop payment)

Step 2: Choose the form for either Single Check or Multiple Checks.

Stop Payment

Place a stop payment on the requested check(s).

Stop payment ▼



For a single check



For multiple checks

Check number Enter number

Paid from Select account ▼

Issued on 05/24/2018



Check amount \$ 0.00

Payee Enter payee name

Reason Enter reason

Step 3: Enter all required information in the fields. All fields are required.

Submit

Step 4: After clicking Submit, you will be prompted to confirm the request.

An email notification is sent to you upon confirmation.

Please confirm

Stop payment for the following check(s):

Check number	1234
Paid from	ABS Account *0026
Issued on	May 24 2018
Check amount	\$50.00
Payee	Mom
Reason	Paid cash

Confirm

Cancel

Alerts & Notifications

Accessing Alerts

The **Notifications** link displays all alerts processed in the last 7 days. The red box displays the number of unread alerts from within Online Banking (even if the alert has already been viewed via email). This number resets to 0 if you click to display the Notifications bar.

The screenshot shows the Embassy Bank website interface. At the top, there's a navigation bar with links: Notifications | My Settings | Help | Support | English | Español | Logout. Below this is a header with the bank's logo and a welcome message: "Welcome to your new digital banking experience". A button "Click here for FAQs" is visible. The main content area is titled "Accounts" and lists several accounts: "Checking Free For Life *1234", "Current" with a balance of \$743.21, and "Mortgage Gold Loan *1138". A "Settings" link is highlighted in the Accounts section. A "Notifications" pop-up window is overlaid on the right side, showing two alerts for "Low Balance" on Nov 26 and Nov 25, both for "ABS Account*0026" with a threshold of \$100.00. A "View All" link is visible at the bottom of the pop-up. A green callout box points to the "Settings" link, stating: "The **Settings** link may be used to add or edit alerts (see next page)." Another callout box points to the "View All" link, stating: "The **View All** link displays up to 90 days of alert history."

The **View All** link displays up to 90 days of alert history.

Alerts History	
Received Recently	
Mon	High Balance FREE FIRST new name*4477 is at \$1,353.70. Threshold set to \$100.00.
Mon	Loan payment overdue \$128.82 overdue for LOAN*2320 as of 01/26/2015.
Mon	Loan payment due \$128.82 due for LOAN*2320 on 12/15/2014.
Mon	Maturity reminder 16 Month CD*1616 matures on 12/30/2014.

SMS Alerts

Text message/SMS alerts may also be setup from this screen. If you already have Text Message Banking configured, the phone number in use will display on the Alerts page. Otherwise, you may activate a new number from the Alerts page. Once confirmed, an additional column will display.

View all alerts

Up to 90 days of alert history will display.

You will have the option to receive alerts via text to mobile devices.

Note: mobile push alerts are not managed via the desktop site.

Text Message Banking

More features are ready for you.

Now you can use simple text messages to instantly:

- Check your balance.
- Transfer funds.
- Transfer activity – and more.

[Start text banking now](#)

Text message alerts are sent to

(xxx) xxx-xxxx ?

Activate

Alert Type

Add an alert +

☒ ☐ **Loan payment overdue**
Everyday **ABS Checking - *0025** ▼ has a payment that is over

☒ ☐ **Loan payment due**
If **ABS Checking - *0025** ▼ has a payment due within

☒ ☐ **Large deposit**
If a deposit in **ABS Account - *0026** ▼ exceeds

☒ ☐ **Check cleared**
If this check clears in ▼
This alert will be removed from this list after it is sent.

☒ ☐ **Low balance**
If ▼ falls below \$ 230

Which alert would you like to add?

Accounts

[Balance update](#)

Activity

- [Low balance](#)
- [High balance](#)
- [Large withdrawal](#)
- [Large deposit](#)
- [Check cleared](#)

Reminders

- [Loan payment due](#)
- [Loan payment overdue](#)
- [Maturity date](#)
- [Personal message](#)

Add an alert

New alerts will include default values such as checking account and trigger amount that may be changed if desired.

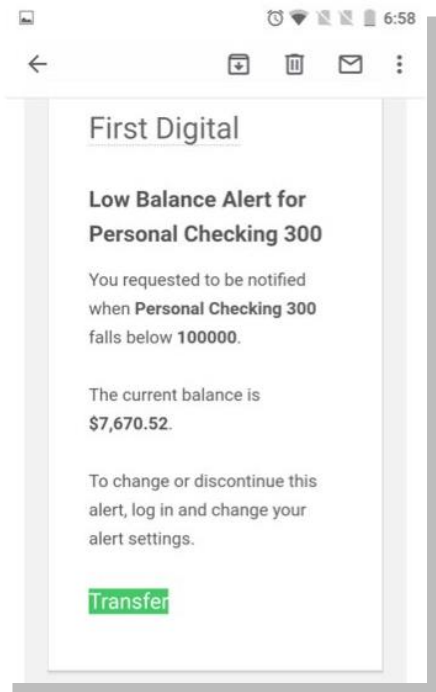
Hovering over an alert reveals the **More Options** and **Remove** links for that alert. Options allow you to change the account, frequency, delivery options or add a personal message.

Actionable Alerts

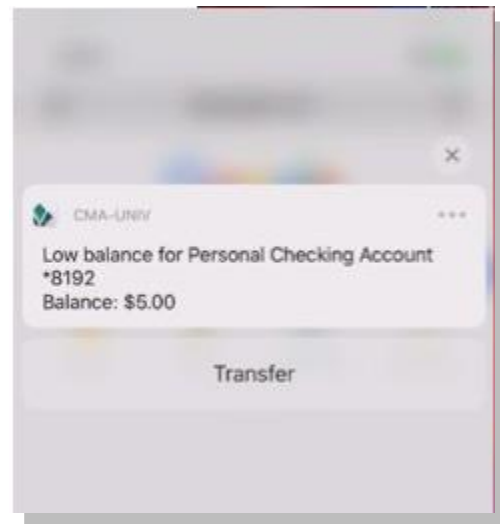
You will see a Transfer link when you receive a low balance alert via email or mobile push notification (**not** SMS text notifications). When selected, you are taken to desktop online banking (or the mobile app, depending on the device) where you can log in, and you are then immediately taken to the transfer page.

If you are already logged into online banking, clicking the transfer button takes you right to the transfer page.

Sample Email Alert



Sample Push Notification



My Settings

Personal information

Sam U Simulator

ID: *****2031

Primary email | [Edit](#)

diuniversity.di@ncr.com

Login & Security

Username | [Edit](#)

apurchaser2

Password | [Edit](#)

Security options | [Edit](#)

(615) 480-7237 | Enable for text ▼

diuniversity.di@ncr.com

Other settings

[Rename & Hide your accounts](#) | [Alerts & Notifications](#)

Address & Phone

“How do I update this” link will appear next to your address; please contact us at (610)882-8800 for information on how to change your address in our records.

To Make Changes

Call us at 800-733-7233

[Secure Chat](#)

[Secure Email](#)

Business Hours

Chat - Monday to Friday

7:00 am to 6:00 pm PST

Phone - Monday to Friday

7:00 am to 6:00 pm PST

Chat/Phone - Saturday

7:00 am to 6:00 pm PST

OK

An email is sent to you when any of the following occurs:

- email change
- password change
- username change
- MFA phone number added/removed
- MFA email added/removed

You can unsubscribe from the emails Embassy Bank For the Lehigh Valley sends you via this tool.

Email options

Primary email

diuniversity@ncr.com

This email address is used to contact you with important information and send notifications about your online banking account.

Current password

Password

[SHOW](#)

☐ Change Promotional Email Subscription

This option allows you to opt-in or opt-out of receiving Promotional Emails from your financial institution via email. Promotional Emails may include special product offers and discounts.

☐ Change Newsletter Subscription

This option allows you to opt-in or opt-out of receiving Newsletters from your financial institution via email. Newsletters are sent monthly and provide information regarding new services, special offers, and stories about what's happening at your financial institution.

Save

Cancel


Personal info

Primary email

Login & Security

Username | [Edit](#) apurchaser2

Password | [Edit](#) *****

Security options | [Edit](#) (615) 480-7237 | Enable for text 
diuniversity.di@ncr.com

Other settings

[Rename & Hide your accounts](#) [Alerts & Notifications](#)

Username & Password

You must provide your current password to make changes to your username or password.

Note: Changing the password will cause biometric validation in the Consumer Mobile App (CMA) to be set up again.

Security Options

Up to two (2) phone numbers can be set up for MFA.

When a phone number is added, it is automatically enabled for voice calls.

Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.


By phone Confirm your identity by responding to a text or call to a phone you have handy.
+1 (678) 770-9722
[+ Add another number](#)


By email ☐ OFF
Receive one-time security codes by your primary email address, diuniversity@ncr.com.
[Update primary email](#)

Current password Password [SHOW](#)

[Save](#) [Cancel](#)

To enable the phone for text, click the "Enable for text" arrow next to the appropriate phone number.

Security options | [Edit](#) (615) 480-7237 | Enable for text 

Mobile carriers require us to confirm your phone can receive text messages. 

We just sent a message to (615) 480-7237. Enter the code below.

Enter code [Confirm](#)

Didn't get the code? [Text me again](#)

Message and data rates may apply for text option. For help or information send "help" to 44533. To cancel at any time send "stop" to 44533. By clicking "Text me" button you agree to the Terms and Conditions and Privacy Policy.
[Show the Terms and Conditions and Privacy Policy](#)

diuniversity.di@ncr.com

Once two phone numbers exist, you can delete a phone number.

You may also use **email** for MFA. The email address is the same as the email on file for Online Banking. If a change is made here, it also updates your email for Online Banking.

Personal information

Sam U Simulator

ID: *****2031

Primary email | [Edit](#) diuniversity.di@ncr.com

Login & Security

Username | [Edit](#) apurchaser2

Password | [Edit](#) *****

Security options | [Edit](#) (615) 480-7237 | Enable for text ✓
diuniversity.di@ncr.com

Other settings

[Rename & Hide your accounts](#) [Alerts & Notifications](#)

Alerts & Notifications

Users may add, edit, and delete notifications to be sent for selected events within Online Banking. If the financial institution offers Text Banking, users will have the option to receive alerts via text to mobile devices.

Alerts and Notifications

Email alerts are sent to

diuniversity.di@ncr.com

Update

Text message alerts are sent to

(xxx) xxx-xxxx

Activate

	Alert Type	
<input checked="" type="checkbox"/>	Personal message Once a week on Thursday ▼ send me a note about Simulator Checking - *0001 ▼ saying "Remember to check your account!"	
<input checked="" type="checkbox"/>	Low balance If Simulator Checking - *0001 ▼ falls below	\$ 90000
<input checked="" type="checkbox"/>	Check cleared If this check clears in ▼ This alert will be removed from this list after it is sent.	Check # 201
<input checked="" type="checkbox"/>	Low balance If Simulator Checking - *0001 ▼ falls below	\$ 1000

Rename & Hide Accounts

Takes you to the Account Preferences page, where you can **hide/show** specific accounts, create account **nicknames***, and **re-order** the accounts on the home page of Online Banking.

* Note: these nicknames are not visible to Embassy Personal Bankers.

Account Preferences

Modify the display of your accounts.

To reorder accounts just drag drop with a click on the row handle.

	Account Name	Nickname	Show Account
⋮	Favorite Savings *0003	Favorite Savings	<input checked="" type="checkbox"/>
⋮	ABS Checking *0025	ABS Checking	<input checked="" type="checkbox"/>
⋮	Joe's Account *0026	Joe's Account	<input type="checkbox"/>