



# **Personal** Online Banking Guide



Published by Murphy & Company, Inc.  
13610 Barrett Office Drive  
St. Louis, MO 63021  
[www.mcompany.com](http://www.mcompany.com)

© 2009–2024 Murphy & Company, Inc. Macintosh is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC. Adobe Reader is a registered trademark of Adobe Systems, Inc. © 2012 Portions of this guide were written by Q2 Software, Inc.

**Disclaimer**

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

# Getting Started

Welcome to Online Banking with ACNB Bank! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 717.334.3161 or 888.334.2262.

# Table of Contents

## Getting Started

New User Enrollment .....	8
Logging In.....	10
Logging Off .....	10
Resetting a Forgotten Password .....	11

## Home Page

Home Page Overview .....	13
Account Summary Overview .....	15
Mobile Thumb Bar .....	16
Account Details Overview .....	17
Quick Transfer.....	19
Account Nickname.....	20
Details & Settings.....	21
Account Grouping.....	22
Editing a Group Name.....	23
Deleting a Group.....	23

## Security

Protecting Your Information.....	24
General Guidelines .....	24
Login ID and Password.....	24
Fraud Prevention .....	24
Security Preferences.....	25
Change Password .....	25
Change Login ID.....	26
Mobile Security Preferences.....	27
Enabling Touch ID or Fingerprint Login .....	27
Enabling Face ID.....	29
Disabling Touch ID, Fingerprint or Facial ID Login.....	30
Alerts Overview .....	31
Account Alerts .....	32
History Alerts.....	33
Online Transaction Alerts .....	34
Reminders.....	35
Security Alerts Overview .....	36
Editing Delivery Preferences.....	36
Enabling and Disabling Push Notifications.....	37

Secure Message Overview .....	38
Sending a Secure Message .....	39

## Transactions

Funds Transfer .....	40
Adding a Personal External Account .....	42
Send Money with Zelle® Setup .....	43
Initial Setup .....	43
Adding a Recipient .....	44
Send Money with Zelle® .....	45
Request Money with Zelle® .....	47
Split Payment with Zelle® .....	48
Zelle® Settings .....	49
Loan Payments .....	50
Activity Center Overview .....	52
Using Filters .....	53
Creating or Deleting Custom Views Using Favorites .....	54
Editing Transactions .....	55
Canceling Transactions .....	56

## Services

Stop Payment Request .....	57
Single Check .....	57
Multiple Checks .....	58
eDocuments .....	59
Check Reorder .....	60
Mobile Deposit Enrollment .....	61
Mobile Deposits .....	62

## Settings

Profile .....	63
Account Preferences .....	64
Text Enrollment .....	65
Accessibility .....	67

## Locations

Branches and ATMs .....	68
-------------------------	----

## Integrated Bill Pay

Bill Pay Overview .....	69
Creating a Payee .....	69
Editing a Payee .....	71
Deleting a Payee .....	72
Making a Single Payment.....	73
Paying Multiple Bills.....	74
Payment Activity.....	75
Cancel a Pending Payment .....	76

## Consumer Bill Pay

Consumer Bill Pay Overview.....	77
Hiding or Unhiding Payees from Payment Screen .....	79
Hide a Payee.....	79
Unhide a Payee .....	79
Creating a Payee Overview.....	80
Creating a Payee: Company.....	81
For a Known Payee .....	82
For an Unknown Payee .....	83
Creating a Payee: Person .....	84
Part 1 of 3: Choosing Payee and Payment Method.....	84
Part 2 of 3: Adding Payee Information .....	85
Part 3 of 3: Keyword (Email/Text Only) and One-Time Activation Code .....	86
Editing a Payee .....	87
Deleting a Payee .....	88
Scheduling Payments .....	89
Rush Delivery.....	90
Recurring Payments .....	92
Editing Payments .....	94
Skipping Payments .....	96
Deleting Payments.....	97
Setting Up eBills .....	98
Adding an Account.....	99
Editing an Account .....	100
Deleting an Account .....	101
Editing Alerts .....	102
Categories .....	103
Editing a Category.....	104
Deleting a Category .....	105
GiftPay Overview.....	106
Creating a Recipient: Gift Check.....	107

---

Sending a Gift .....	109
Creating a Recipient: Donation .....	111
Sending a Donation .....	113
Editing a Gift or Donation Recipient .....	115
Deleting a Gift or Donation Recipient.....	116
Editing a Pending Gift or Donation.....	118
Deleting a Pending Gift or Donation .....	120

# Getting Started

## New User Enrollment

If you're new to Online Banking with ACNB Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type **acnb.com** into your browser.
1. Click the **Login** button.
1. Click the "Enroll" link.
1. Click the **Personal Banking** button.
2. Fill out the Online Banking Enrollment Form with the required information, and click the **Continue** button.



**Note:** The details you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 717.334.3161 or 888.334.2262 to update your profile.

3. A confirmation message appears. You will create a password.
4. Enter your new login ID and click the **Log In** button.
5. Choose the contact method that allows ACNB Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires.
6. Enter the SAC and click the **Submit** button.
7. Choose whether to register your device for future logins. If you click the **Register Device** button, you will not need to request a SAC from that device unless your computer settings change..



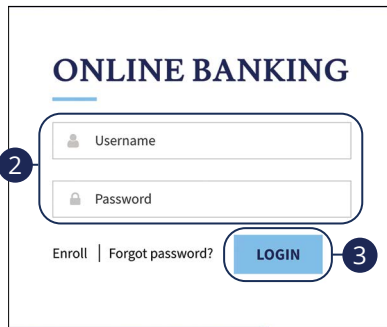
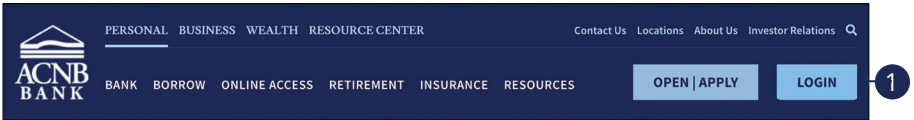
**Note:** For additional security, we strongly suggest you do not register your devices.

8. Review the Online Banking Services Agreement on the Disclaimers page, and click the **I Accept** button to agree to the terms and conditions.
9. A view-only profile page appears. Review the information and click the **Submit** button.
10. Congratulations! You have successfully logged in to Online Banking! If you have any questions or concerns, call us at 717.334.3161 or 888.334.2262.

# Getting Started

## Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are using a browser you have not previously registered, you need to request a SAC.



1. Click the **Login** button.
2. Enter your username and password.
3. Click the **Login** button.



**Note:** If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 717.334.3161 or 888.334.2262 for assistance.

## Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

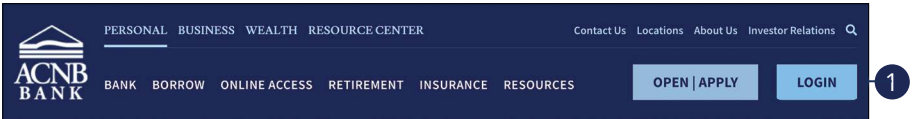
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



# Getting Started

## Resetting a Forgotten Password

If you to forget your password, you can easily reestablish a new one from the ACNB Bank Home page—no need to call us!



1. Click the **Login** button.
2. Click the “Forgot password” link.
3. Enter your login ID and click the **Submit** button.



**Note:** You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered browser.

The image displays three sequential screenshots of a mobile application interface for password reset, each with a numbered callout (4, 5, and 6) pointing to a specific element.

**Screenshot 4:** Titled "Please select a target:", it shows two radio button options: "E-mail : [masked]@acnb.com" and "SMS : (91) 962- 4479". A blue circle with the number "4" is positioned to the right of the "SMS" option. A "Back" button is located at the bottom center.

**Screenshot 5:** Titled "Enter your Secure Access Code", it features a text input field containing "Secure Access Code". Below the field are "Back" and "Submit" buttons. A blue circle with the number "5" is positioned to the right of the "Submit" button.

**Screenshot 6:** Titled "Please set your new password:", it contains two text input fields: "New Password" and "Confirm New Password". A "Submit" button is at the bottom center. A blue circle with the number "6" is positioned to the right of the "Confirm New Password" field.

4. Choose the contact method that allows ACNB Bank to reach you immediately with a six-digit SAC.
5. Enter the SAC and click the **Submit** button.
6. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

# Home Page

## Home Page Overview

After logging in, you are taken directly to the Home page. Here you can view the balances in your ACNB Bank accounts, see your account summaries and more!

The screenshot shows the ACNB Bank Home Page. The interface includes a navigation menu on the left (A), a main content area with account summaries (B, C, D, E, F), and a right sidebar with promotional banners (G). The main content area displays account balances for 'Free Business Checking' and 'Business Savings' under the 'ACCOUNTS' and 'NEW GROUP' sections. An 'ASSET SUMMARY' section features a donut chart showing the distribution of \$40 Total Assets: 20% in one category, 30% in another, 24% in a third, and 25% in a fourth. The right sidebar contains promotional banners for 'Transfer Money Now', 'Enroll in Bill Pay', and 'It's Piggy Pageant Time!'.

**ACNB BANK**

Home

Messages

Transactions

Locations

eDocuments

Services

Help

Settings

Log Off

Give Yourself the Advantage

Road trips, not trip ups. Enjoy the advantage of Roadside Assistance with Advantage Reward Checking.

Home

ACCOUNTS

Free Business Checking

Available Balance \$9.80

Free Business Checking

Available Balance \$8.25

Current Balance \$8.25

Business Savings

Available Balance \$10.20

NEW GROUP

Business Savings

Available Balance \$0.00

Current Balance \$0.00

ASSET SUMMARY

Business Savings

29.99%

Available Balance \$12.10

Current Balance \$12.10

View Transactions

\$40 Total Assets

20% 30% 24% 25%

Transfer Money Now

Enroll in Bill Pay




It's Piggy Pageant Time!

Stop by an office to pick up a piggy bank for your child to decorate and then bring it back for the Piggy Pageant.

Good Morning, [NAME] COMPANY  
Last login on [DATE] at 2:14 PM

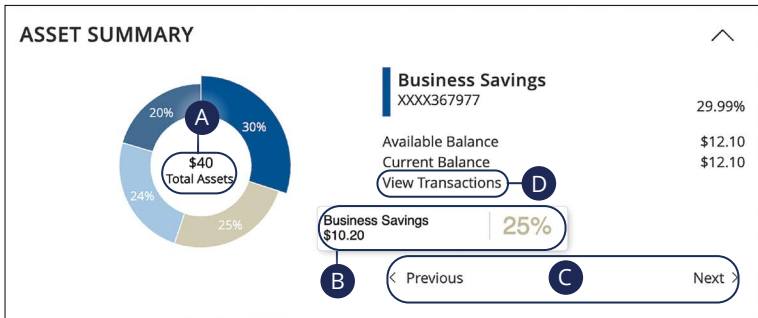


**Note:** The letters correspond to several available features on the Dashboard.

- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your ACNB Bank accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card, and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

## Account Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to Account Summary on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.

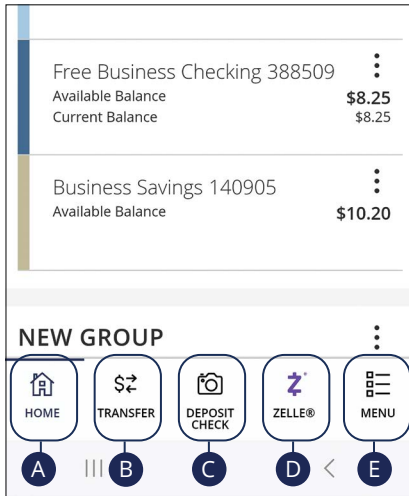


- A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- B. Each colored piece represents one of your ACNB Bank or linked accounts and displays its percentage of total funds and its balance.
- C. Clicking "Next" or "Previous" lets you view different accounts and details.
- D. You can click the "View Transactions" link for more information.

# Home Page

## Mobile Thumb Bar

When accessing Mobile Banking from your iPhone or Android device, you will have quick access to frequently used services.



- A.** Quickly return to the Home page.
- B.** Transfer funds between your ACNB Bank accounts.
- C.** Enroll in mobile deposit and quickly deposit checks.
- D.** Send money directly between almost any bank accounts in the U.S.
- E.** Find additional features using the menu.

# Home Page

## Account Details Overview

Selecting an ACNB Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

A	<b>REGULAR SAVINGS XXXX</b>	⋮	<b>SAVINGS XXXX</b>	⋮
	Current Balance	<b>\$43,270.48</b>	Current Balance	<b>\$118,547.75</b>
	Available Balance	\$43,270.48	Available Balance	\$18,547.75

← Back

B

**\$8.25**  
Current Balance

**\$8.25**  
Available Balance

### Free Business Checking 388509

Last Updated: July 30, 2024 8:33 AM

Transactions
Details & Settings

CDEFG

Date	Description	Amount	
JUL 26 2024	Deposit - Internet Transfer from XXX7977 - future testing	+ \$5.00	⋮
JUL 26 2024	Withdrawal - Internet Transfer to XXX7977 - future testing	- \$2.50	⋮
JUL 26 2024	Withdrawal - Internet Transfer to XXX7977 - future testing	- \$2.50	⋮
JUL 18 2024	Withdrawal - Internet Transfer to XXX7977 -	- \$5.00	⋮








**Details**

---

**Statement Description:**  
Withdrawal - Internet Transfer to XXX7977 -

**Date:**  
7/18/2024

**Type:**  
Debit


- A.** On the Home page, you can click on an account name to view the Account Details screen.
- B.** The current and available balances for that account are displayed in the top right corner.
- C.** The  icon opens the search bar to find transactions in that account.
- D.** Transactions can be sorted by date, time, type, amount or check number. Click the  icon for more options.
- E.** Make a quick transfer by clicking the  icon. (See page 19 for additional details.)
- F.** Export your transactions into a different format by clicking the  icon.
- G.** The  icon lets you send a secure message about that account or print a list of transactions.
- H.** The  icon indicates how the Date, Description and Amount columns are sorted.
- I.** You can view more details about a transaction by clicking on it.
- J.** The  icon lets you expand or collapse the transaction's details, send a secure message about that transaction or print details about it.

# Home Page

## Quick Transfer

No need to run to an office to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transfers.

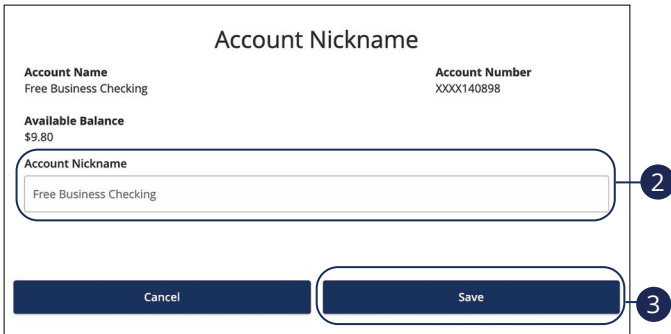
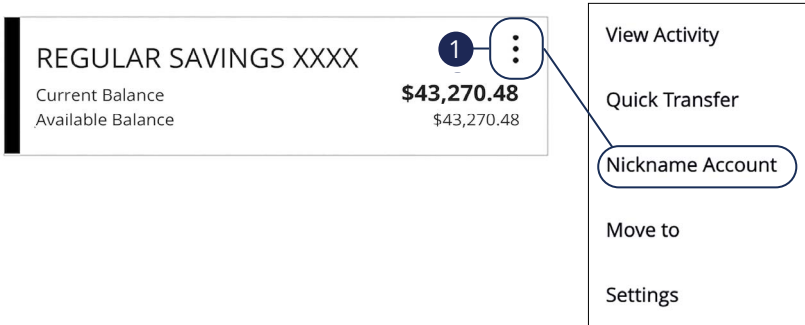
The image shows a screenshot of a mobile banking interface. At the top, there is an account card for 'REGULAR SAVINGS XXXX' with a current balance of \$43,270.48 and an available balance of \$43,270.48. A menu icon (three dots) is circled with a '1'. Below the account card is a 'Quick Transfer' form. The form has four main sections: 'From Account' (with a dropdown menu showing 'NOW ACCOUNT' and a balance of \$4,854.67), 'To Account' (with a dropdown menu showing 'Select an account'), 'Amount' (with a text input field showing '\$' and '0.00'), and 'Transfer Date' (with a date picker showing '06/29/2022'). At the bottom of the form are two buttons: 'Advanced Options' (circled with a '5') and 'Transfer Funds' (circled with a '6'). To the right of the form is a menu overlay with the following options: 'View Activity', 'Quick Transfer' (circled with a '2'), 'Nickname Account', 'Move to', and 'Settings'.


1. Click the  icon on the right side of an account card and select Quick Transfer.
2. Use the drop-downs to select the "From" and "To" accounts.
3. Enter an amount to transfer.
4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
6. Click the **Transfer Funds** button when you are finished.

# Home Page

## Account Nickname

Change an account's nickname directly from the Home page.

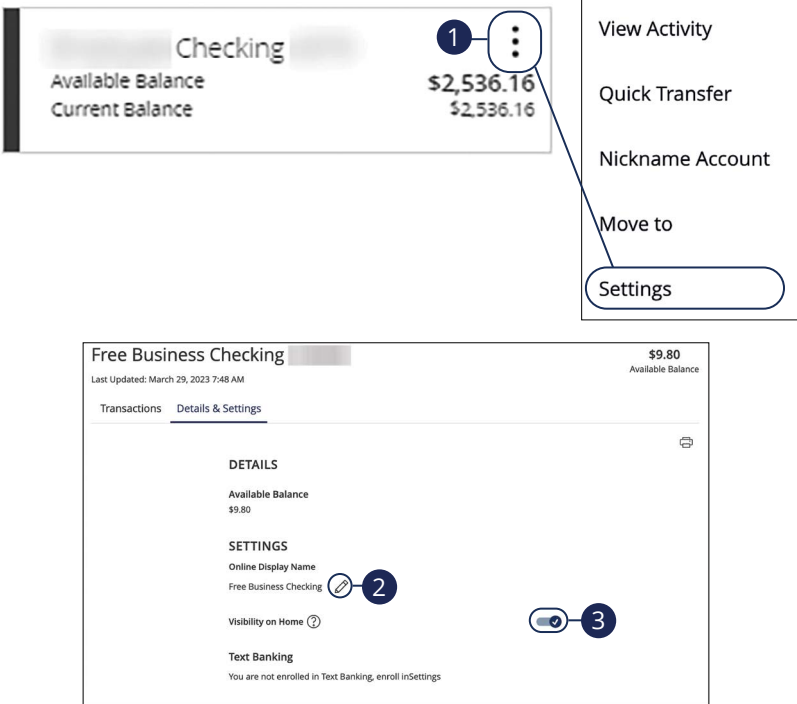




1. Click the  icon on the right side of an account card and select "Nickname Account."
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

# Home Page

## Details & Settings

View additional details about an account and change the account's visibility.



1. Click the  icon right side of an account card and select "Settings."
2. Click the  icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page.

# Home Page

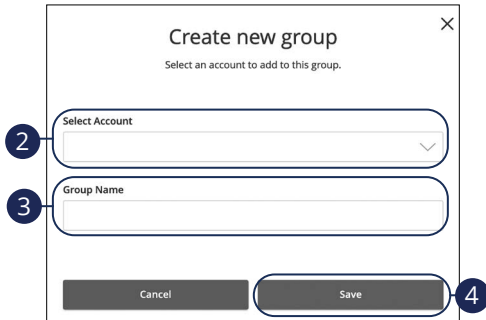
## Account Grouping

You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



**ACCOUNTS**

Checking	⋮
Available Balance	\$21.86
Current Balance	\$21.86



**Create new group** X

Select an account to add to this group.

2 Select Account

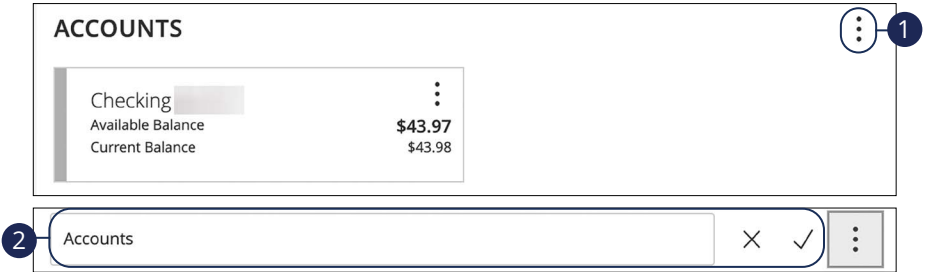
3 Group Name


4 Cancel Save

1. Create a new group by clicking the **⋮** icon and selecting "Create new group."
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the Save button.

## Editing a Group Name

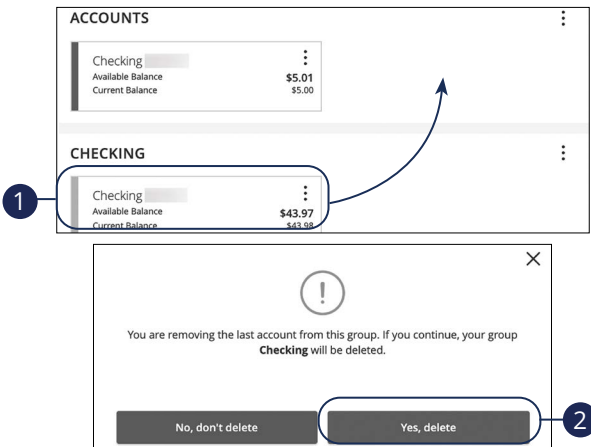
The names of existing groups can be edited in just two easy steps.



1. Click  icon and select “Edit group name.”
2. Enter a new name and click the check mark when you are finished.

## Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove an account from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group after removing the last account in the group.

# Security

## Protecting Your Information

Here at ACNB Bank, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to ensure the safety of your accounts.

### General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you've finished and close the browser.

### Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials, birthday or any personal information
- Change your passwords periodically and never reuse passwords used for other services.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

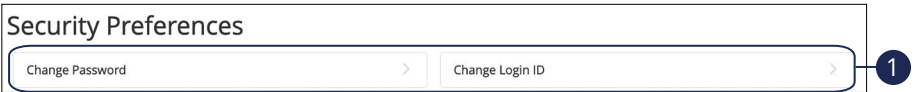
### Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone, by text or through email.
- Shred unwanted sensitive documents, including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 717.334.3161 or 888.334.2262.

# Security

## Security Preferences

We take security very seriously at ACNB Bank. So we have added various tools to help you better protect your account information. You can add and manage security features in Security Preferences to strengthen your Online Banking experience.



### Change Password

You can change your Online Banking password at anytime. We recommend changing your password regularly and following our guidelines to create a strong password.

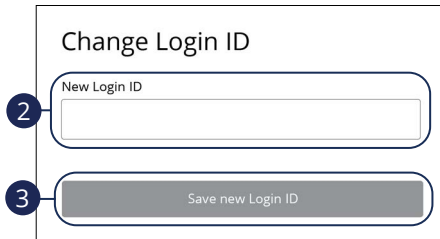
 A screenshot of the 'Change Password' form. The form is titled 'Change Password' and contains four input fields and one button. The input fields are labeled 'Current Password', 'New Password', and 'Confirm New Password'. The button is labeled 'Change Password'. The form is annotated with numbered steps: '2' points to the 'Current Password' field, '3' points to the 'New Password' field, '4' points to the 'Confirm New Password' field, and '5' points to the 'Change Password' button.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

## Change Login ID

You can change your login ID at any time. Create a unique login ID you will remember and follow our required guidelines.



The image shows a screenshot of a web form titled "Change Login ID". The form contains a text input field labeled "New Login ID" and a button labeled "Save new Login ID". A blue circle with the number "2" points to the input field, and another blue circle with the number "3" points to the "Save new Login ID" button.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

# Security

## Mobile Security Preferences

Within ACNB Bank's app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Digital Banking quick and easy, and also add an extra layer of security to your private information while you are on the go!

### Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our app!

#### Apple®

#### Android™

#### What Is This Feature?

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

#### Feature Enablement

Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

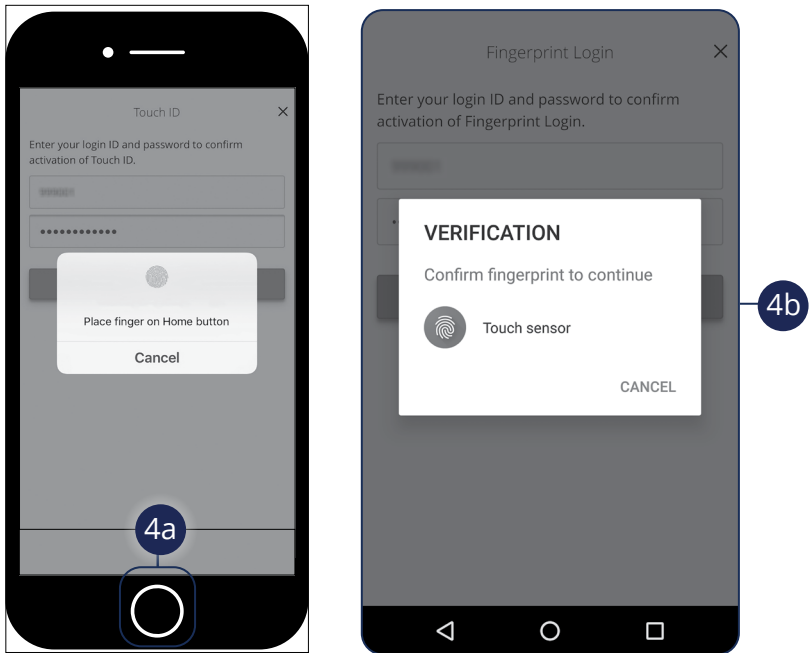
Continue

Sign in to ACNB Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.



**Note:** You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our app.

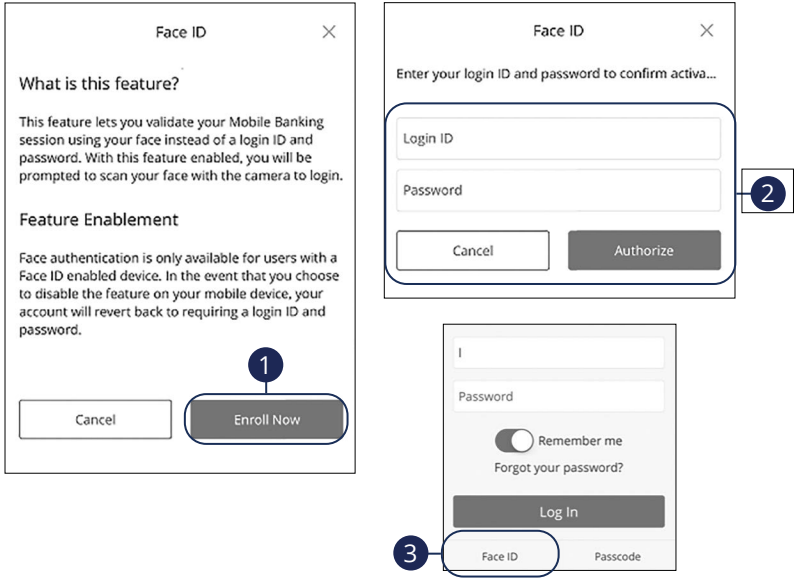


**4.** Scan your fingerprint.

- a. Apple® Device:** Place your finger on the **Home** button to enable Touch ID.
- b. Android™ Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

## Enabling Face ID

Face ID is a feature which utilizing facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



Open ACNB Bank's Mobile Banking app and tap the **Face ID** button.

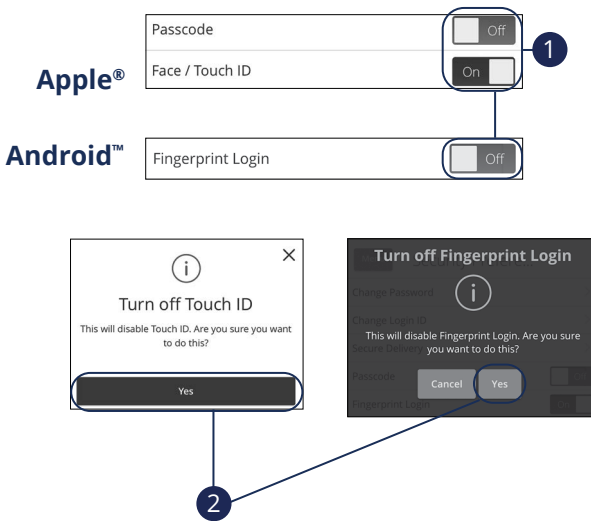
1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.



**Note:** You must have Face ID enabled on your mobile device before enabling it through our app.

## Disabling Touch ID, Fingerprint or Facial ID Login

You can disable Passcode Authentication, Fingerprint or Facial Recognition Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your user ID and password.



Sign in to ACNB Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Touch/Face ID**.

1. Toggle the **Face/Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

# Security

## Alerts Overview

Having peace of mind is critical when it comes to your Online Banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

The screenshot shows the Alerts interface. At the top, there is a header 'Alerts' with a '+ New Alert' button (A) and a dropdown menu containing 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'. Below this is a section for 'ACCOUNT ALERTS (1)'. It displays an alert condition: 'When my Available Balance is less than \$200.00, send me an SMS text message (5555555555)'. There is an 'Edit' link (D) on the left, an expand/collapse icon (B) on the right, and a toggle switch (C) to turn the alert on or off.

In the **Settings** tab, click **Alerts**.

- A.** The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.
- B.** The  $\wedge$  icon allows you to collapse or expand alert details for each category.
- C.** Toggling the switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



**Note:** All alerts are automatically sent through secure messages but you can also choose to receive them by text message, voice call, or email.

## Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go below or above a set amount.

The image shows a 'New Account Alert' form with the following elements and numbered callouts:

- 1:** A list of alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2:** The 'Account' dropdown menu, currently showing 'Business Savings XXXX367977 \$12.10'.
- 3:** The 'Account balance type' dropdown menu.
- 4:** The 'Amount' comparison options: More than, Less than, and Exactly.
- 5:** The 'Amount' input field, currently showing '\$' and '0.00'.
- 6:** The 'Alert Delivery Method' section, which includes buttons for Email, Voice, SMS Text Message, and Secure Message Only, and an 'Email Address' input field.
- 7:** The 'Create Alert' button.

In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Use the drop-down to select an account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

## History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet a chosen amount.

The screenshot shows the 'New History Alert' form. On the left, a menu (1) lists 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'. The main form (2) has a 'Transaction Type' section with buttons for 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description'. Below that is the 'Amount' section (3) with buttons for 'More Than', 'Less Than', and 'Exactly', and an input field (4) showing '\$0.00'. The 'Account' section (5) is a drop-down menu. The 'Alert Delivery Method' section (6) has buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only', with 'Email' selected. Below this is an 'Email Address' input field. At the bottom are 'Go back' and 'Create Alert' buttons (7).

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

## Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The image shows a user interface for creating a new online transaction alert. On the left, a vertical menu (callout 1) lists alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form, titled 'New Online Transaction Alert', contains several fields and buttons:

- Transaction** (callout 2): A dropdown menu with 'Funds Transfer' selected.
- Account** (callout 3): A dropdown menu.
- Status** (callout 4): A dropdown menu.
- Alert Delivery Method** (callout 5): Four radio button options: Email (selected), Voice, SMS Text Message, and Secure Message Only.
- Email Address**: A text input field.
- Go back** and **Create Alert** (callout 6): Two buttons at the bottom.

In the **Settings** tab, click **Alerts**.

1. Click the “New Alert” drop-down and select “Online Transaction Alert.”
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

## Reminders

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. Keep track of important dates, so you will never forget a birthday or anniversary again!

The image shows a 'New Reminder' form with the following elements and numbered callouts:

- 1**: A sidebar menu on the left with options: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2**: A dropdown menu labeled 'Event'.
- 3**: A text input field labeled 'select a date' with a calendar icon.
- 4**: A checkbox labeled 'Recurs Every Year'.
- 5**: A text input field labeled 'Message'.
- 6**: An 'Alert Delivery Method' section containing four buttons: 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only', and an 'Email Address' text input field below them.
- 7**: A 'Create Alert' button at the bottom right, next to a 'Go back' button.

In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Reminder.”
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

# Security

## Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

**1** Edit Delivery Preferences

**2** Delivery Preferences

**3** Save

**A** [Toggle Switch]

**SECURITY ALERTS (26)**

EMAIL ADDRESS

PHONE NUMBER

SMS TEXT NUMBER

Country: United States

Area Code: Phone Number

Country: United States

Area Code: Phone Number

Agree To Terms  
Terms and Conditions

Cancel Save

In the **Settings** tab, click **Alerts**, then **Security Alerts**.

**A.** Toggling the switch turns an alert on or off without deleting it.

### Editing Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Settings** tab, click **Alerts**, then **Security Alerts**.

1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

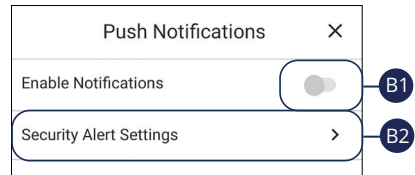
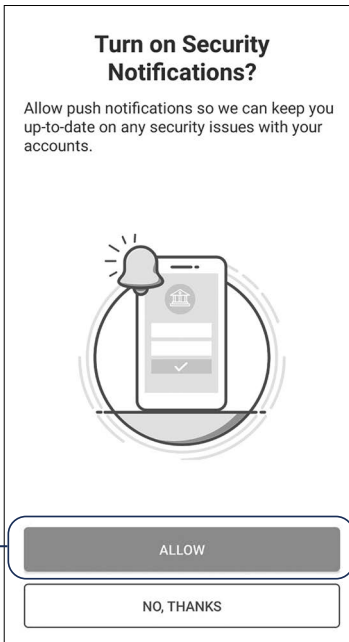
# Security

## Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



**Note:** Push Notifications are available for security, reminder, account and transaction alerts.

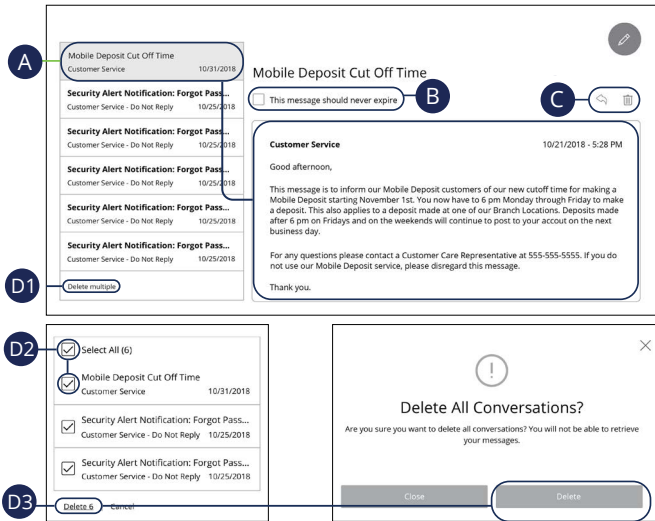


- A. When you first sign into ACNB Bank’s online banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
  1. Use the **Enable Notifications** switch to enable or disable push notifications.
  2. Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 31 for more information.)



# Security

## Secure Message Overview

If you have questions about your accounts or need to speak with someone at ACNB Bank, Secure Messages allow you to communicate directly with an ACNB Bank customer service specialist. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

- A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- B.** Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.
- C.** Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D.** You can delete multiple messages at once.
  - 1.** Click the “Delete multiple” link.
  - 2.** Check the box next to the corresponding messages or check the box next to “Select All.”
  - 3.** Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.

Security: Secure Message Overview

# Security


## Sending a Secure Message

Starting a new conversation through Online Banking is as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.

The top screenshot shows a message titled "Mobile Deposit Cut Off Time" with a "Compose" icon circled in blue and labeled "1". The message content includes a "Customer Service" header, a "Good afternoon," greeting, and a paragraph of text about mobile deposit cutoff times. A "Send" icon is also visible.

The bottom screenshot shows the "Conversations" list on the left and the "New Conversation" form on the right. The form includes a "Message recipient" dropdown menu (labeled "2"), a "Message subject" field (labeled "3"), a "Message" text area (labeled "4"), an "Attach a file" section with supported file types (labeled "5"), and "Go back" and "Send message" buttons (labeled "5").

Click the **Messages** tab.

1. Create a new message by clicking the  icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

# Transactions

## Funds Transfer

When you need to make a one-time or recurring transfer between your personal ACNB Bank accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows a 'Funds Transfer' form with the following fields and callouts:

- 1** Callout points to the 'From Account' and 'To Account' dropdown menus.
- 2** Callout points to the 'Amount' input field, which shows '\$' on the left and '0.00' on the right.
- 3** Callout points to the 'Transfer Date' input field, which shows '04/28/2020' and a calendar icon on the right.

Below the 'Transfer Date' field is an optional 'Memo' field with the placeholder text 'Enter letters and numbers only'. At the bottom of the form is a dark grey button labeled 'Transfer Funds'.

In the **Transactions** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.

The screenshot shows a form for setting up a recurring transfer. It includes the following elements:

- 4a:** A dropdown menu labeled "Frequency" with the selected option "Last day of the month".
- 4b:** A date field labeled "Start Date" with the value "04/28/2020" and a calendar icon.
- An informational message: "Transfers falling on a Sunday or banking holiday will be processed the following business day."
- 4c:** A section labeled "Repeat Duration" with two radio button options: "Forever (Until I Cancel)" (selected) and "Until Date (Set An End Date)".
- 5:** An optional text field labeled "Memo (optional)" with the placeholder text "Enter letters and numbers only".
- 6:** A dark grey button labeled "Transfer Funds".

4. If you would like to set up a recurring transfer, follow the steps below.
  - a. Use the drop-down to select a frequency.
  - b. Enter a start date for this transaction using the calendar features.
  - c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



**Note:** You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Activity Center.

# Transactions

## Adding a Personal External Account

Your private accounts at other financial institutions can be linked to Online Banking with ACNB Bank, so you can transfer money between two financial institutions without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits ACNB Bank makes into the external account.

**YOUR BANK**

MEMO

12345678901 012345678901 160

1 Routing Number:

Account Number:  2

Account Type:  3

**Add External Account Agreement**

**ACNB Bank Online Banking Funds Transfer Agreement**

**A. External Funds Transfers (Bank to Bank Transfers)**  
The following terms and conditions will govern the use of this service:

1. **Description** Through Online Banking, you may initiate External Transfers of funds between your eligible checking, eligible savings, and money market accounts at the Bank and a checking account in which you have an ownership interest that is held by a financial institution located in the United States ("External Account"). External Transfers may be both inbound (from your

Clicking Continue will assume your acceptance of this agreement

Submit 4

In the **Transactions** tab, click **Add an External Account**.

1. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
2. Enter the account number.
3. Select the type of account using the "Account Type" drop-down.
4. Click the **Submit** button.



**Note:** In two to three business days, two micro-deposits will appear in your external account. Once you have received these two deposits, note the amounts. In the **Services** tab, click **Verify External Account Requests**. Enter these amounts to verify your ownership of the external account and it will become available for use in making external transfers.

# Transactions

## Send Money with Zelle® Setup

Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.\* With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.

### Initial Setup

**1**

**Send Money with Zelle®**

You need an email or mobile number to securely send and receive money.

Choose one from your profile or add a new one.

[Redacted]

(\*\*\*) \*\*\*-2300

(\*\*\*) \*\*\*-2265

ⓘ Email not verified. Call (800) 877-8021.

[+ Add new email or mobile number](#)

**CONTINUE**

Enter new email to securely send and receive money. You've already reached the limit for adding mobile numbers.

Email

**BACK** **ADD**

**2**

**Send Money with Zelle®**

To receive payments sent to e\*\*\*a@mcompany.com, enter the 6-digit verification code.

000000

**Resend Code**

**BACK** **VERIFY**

**3**

**Send Money with Zelle®**

You need an account to send and receive money with.

Choose a primary account. ⓘ

[Redacted] Checking, ###1414

[Redacted] Checking, ###1414

**CONTINUE**

In the **Transactions** tab, click **Send Money with Zelle®**.

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
2. Enter the 6-digit verification code.
3. Choose your primary account.

## Adding a Recipient

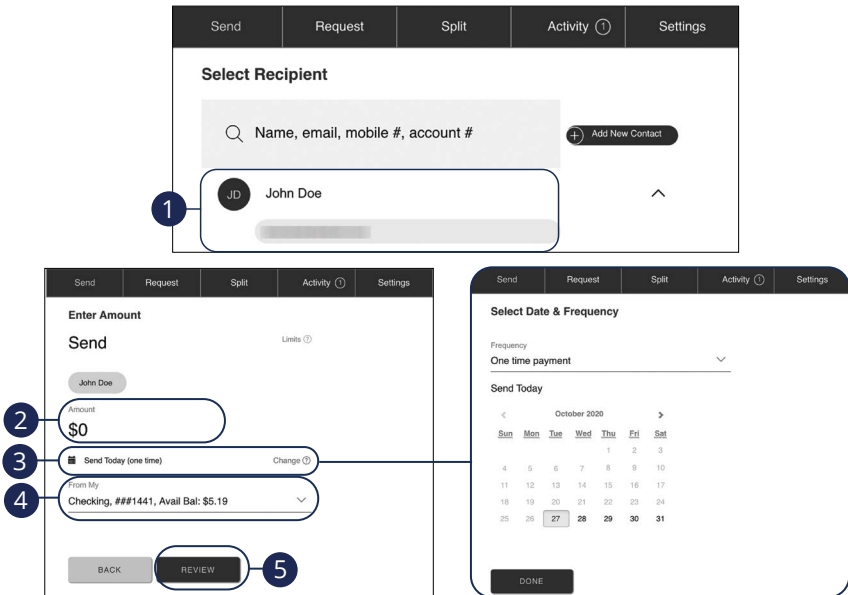
In the **Transactions** tab, click **Send Money with Zelle®**.

1. Click the **Add New Contact** button.
2. Enter the recipient's first name and last name.
3. (Optional) Enter the recipient's nickname.
4. Choose where to send the money to.
5. Depending on your selection enter the recipient's email address, phone number or account number.
6. Click the **Save** button.

# Transactions

## Send Money with Zelle®

Send money to any ACNB Bank customer or non-customer using only their name and contact information.



In the **Transactions** tab, click **Send Money with Zelle®**.

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.

Send   Request   Split   Activity ⓘ   Settings

**Review and Send**

Send \$5.00

JD to John Doe  
at [redacted]

6 Reason (Optional) 0/200

John needs to enroll with Zelle® using [redacted] to get the money.

BACK SEND 7

- (Optional) Enter a reason for the payment.
- Click the **Send** button.



**Note:** If your contact isn't registered with Zelle®, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within three business days after registering with Zelle® (or on the delivery date, whichever is later).

# Transactions

## Request Money with Zelle®

Request money from any ACNB Bank customer or non-customer using only their name and contact information.

The image displays three sequential screenshots of the Zelle mobile application interface, illustrating the process of requesting money. Each step is numbered with a blue circle containing a white number.

- Step 1:** The user is in the 'Request' tab of the app. The 'Request' tab is highlighted with a blue circle and the number 1.
- Step 2:** The user is in the 'Select Recipient' screen. A search bar contains the text 'Name, email, mobile #'. Below the search bar, a recipient named 'John Doe' is selected, indicated by a blue circle and the number 2.
- Step 3:** The user is in the 'Enter Amount' screen. The amount '\$0' is entered in the 'Amount' field, indicated by a blue circle and the number 3. The 'To My' field shows 'Checking, ###1441'. At the bottom, the 'REVIEW' button is highlighted with a blue circle and the number 4.
- Step 4:** The user is in the 'Review & Request' screen. The request amount is '\$5.00' from 'John Doe'. The 'Reason (Optional)' field is highlighted with a blue circle and the number 5. At the bottom, the 'REQUEST' button is highlighted with a blue circle and the number 6.

In the **Transactions** tab, click **Send Money with Zelle®**.

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

# Transactions

## Split Payment with Zelle®

Split a payment between multiple people.

The image shows a sequence of four screenshots from a mobile app, illustrating the process of splitting a payment with Zelle. Each step is numbered 1 through 8.

- Step 1:** The 'Split' tab is selected in the top navigation bar. The 'Select Recipients' screen shows a search bar and a list of recipients: Jane Smith (janesmith@email.com, (555) 555-5555) and John Doe.
- Step 2:** The 'ENTER AMOUNT' button is highlighted at the bottom of the 'Select Recipients' screen.
- Step 3:** The 'Enter Amount' screen shows the amount '25.00' entered in the 'Amount' field. The 'REVIEW' button is highlighted at the bottom.
- Step 4:** The 'Review and Split' screen shows the total split amount of \$25.00. The split is divided into three portions: 'Your Portion' (\$8.34), 'Jane Smith' (\$8.33), and 'John Doe' (\$8.33). The 'SPLIT' button is highlighted at the bottom.

In the **Transactions** tab, click **Send Money with Zelle®**.

1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions: Split Payment with Zelle®

# Transactions

## Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.

The screenshot shows the 'Settings' screen for Zelle. At the top, it says 'Settings'. Below that is the 'Profile' section, which includes a circular profile picture with the initials 'MC' and the name 'Murphy Comp'. Underneath, it says 'Update your primary email address at [redacted] profile.' There are two input fields: 'Email' and 'Mobile'. The 'Email' field has a plus icon on the right and a 'Primary' button below it, with callout 'A' pointing to the plus icon. The 'Mobile' field has a plus icon on the right and contains the number '(\*\*\*)-\*\*\*-5017'. Below the mobile field is a 'Verify' link. The 'Manage Accounts' section has a 'Primary Account' dropdown menu with a question mark icon and a downward arrow, with callout 'B' pointing to the dropdown. The selected account is 'Checking, ###1441'. Below this is the 'Deposit Accounts' section, which is separated by a dashed line and shows another 'Checking, ###1441' account with a 'Change' button. The 'Contacts' section has a search bar with a magnifying glass icon and the text 'Name', and an 'Add New Contact' button with a plus icon. A contact named 'John Doe' with initials 'JD' is listed below, with callout 'C' pointing to the contact's profile picture. At the bottom left is a 'BACK' button.

In the **Transactions** tab, click **Send Money with Zelle®**, then click the **Settings** tab.

- A.** Click the plus icons to add a new email or mobile number.
- B.** Use the drop-down to change your primary account.
- C.** Click on a contact to edit their information.

# Transactions

## Loan Payments

If you need to make a one-time or recurring loan payment with ACNB Bank or another financial institution, you can use the Loan Payment feature.

The screenshot shows a form titled "Loan Payments" with the instruction "Use this form to submit loan payments". The form contains the following fields and options:

- 1** **From \***: A dropdown menu with the placeholder text "--Select From Account--".
- To \***: A dropdown menu with the placeholder text "--Select To Account--".
- 2** **Payment Type \***: A dropdown menu.
- 3** **Amount \***: A text input field. To its right is a checkbox labeled "Make this recurring".
- 4** **Date**: A text input field containing "07/24/2024" and a calendar icon.

In the **Transactions** tab, click on **Loan Payments**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the "Payment Type" drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

The screenshot shows a form for setting up a recurring payment. It includes the following elements:

- Amount \***: A text input field.
- 5a**: A checkbox labeled "Make this recurring" which is checked.
- 5b**: A "Frequency \*" dropdown menu.
- 5c**: "Start Date" and "End Date" fields, both containing "07/24/2024" and featuring calendar icons.
- 5d**: A checkbox labeled "Repeat Forever" which is unchecked.
- 6**: A "Memo" section with a text input field containing "Memo/Description".
- 7**: "Clear" and "Submit" buttons at the bottom right.

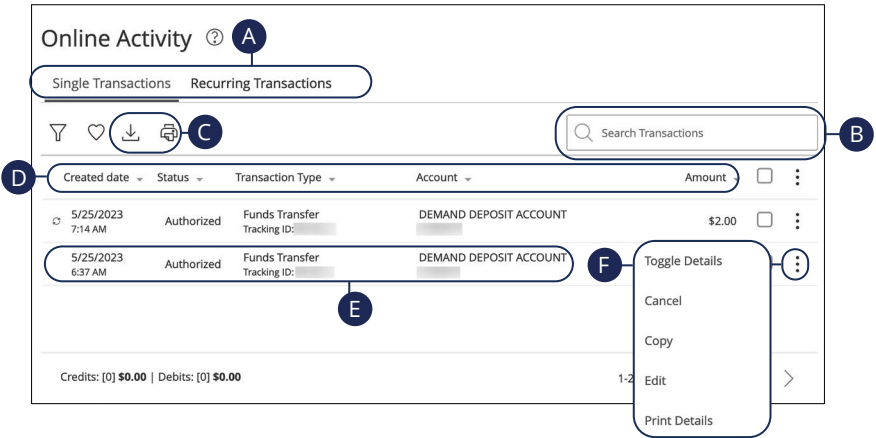
Below the form, there is a note: "Principal only payments can only be completed once outstanding payment has been satisfied."

5. If you would like to set up a recurring payment, follow the steps below.
  - a. Check the box next to "Make this recurring" to repeat the transfer.
  - b. Use the "How often should this transaction repeat?" drop-down to specify how often the transfer should occur.
  - c. Enter a start and end date for this transaction using the calendar features.
  - d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Click the **Submit** button when you are finished.





# Transactions

## Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All single and recurring transactions show in the Activity Center.



In the **Transactions** tab, click **Activity Center**.

- A.** Click an appropriate tab to view **Single Transactions** or **Recurring Transactions**.
- B.** Use the search bar to find transactions within that account.
- C.** Print the Activity Center page by clicking the  icon. Export your transactions into a different format by clicking the  icon.
- D.** Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- E.** Click on a transaction to view more details.
- F.** Click the  icon to perform additional functions.

## Using Filters


What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

The screenshot shows a 'Filters' dialog box with the following sections:

- 1**: A toolbar containing a funnel icon (selected), a heart icon, a download icon, and a print icon.
- 2**: Filter criteria including 'Transaction Type' (Change of Address), 'Status' (All), and 'Account' (All).
- 3**: 'Filter by created date' section with 'Start Date' and 'End Date' (MM/DD/YYYY) fields, and 'Tracking ID' and 'Batch ID' fields.
- 4**: 'Columns to display (max 6)' section with checkboxes for 'Created date', 'Status', 'From account', 'Created by', 'Approvals', and 'Process date'.

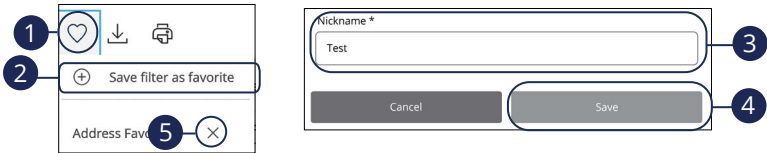
At the bottom of the dialog, there is a 'Save Filter in Favorite' option, a 'Reset' button, and an 'Apply Filters' button.

In the **Transactions** tab, click **Activity Center**.

1. Click the  icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

## Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



In the **Transactions** tab, click **Activity Center**.

1. Click the ♥ icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.


## Editing Transactions

Only pending transactions can be edited, however, you can view processed and cancelled transactions in the activity center.

The screenshot illustrates the process of editing a transaction. At the top, a table lists transactions with columns for 'Created date', 'Status', 'Transaction Type', 'Account', and 'Amount'. Two transactions are shown, both 'Authorized' 'Funds Transfer' to a 'DEMAND DEPOSIT ACCOUNT'. A callout box (1) highlights the first transaction. A second callout box (2) shows a menu with options: 'Toggle Details', 'Cancel', 'Copy', 'Edit', and 'Print Details'. A third callout box (3) points to the 'Edit One-Time Transfer' modal. The modal contains the following fields:

- From Account:** DEMAND DEPOSIT ACCOUNT (\$14,025.00)
- To Account:** DEMAND DEPOSIT ACCOUNT \$19.10
- Amount:** \$ 1.00
- Transfer Date:** 05/31/2024

In the **Transactions** tab, click **Activity Center**.

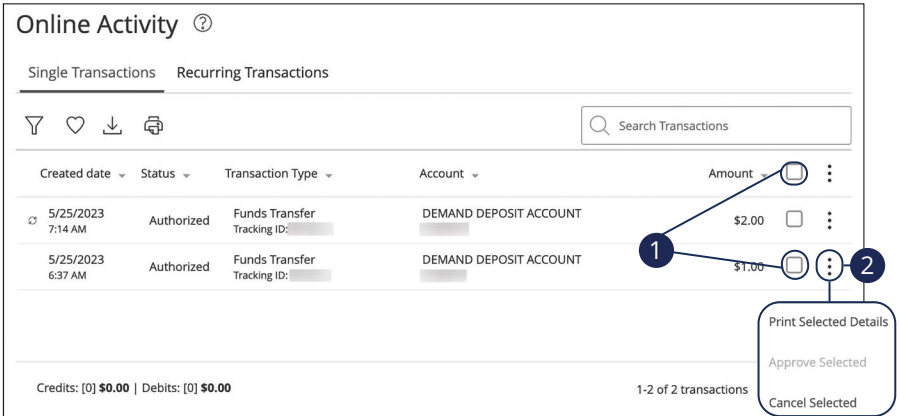
1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the  icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.



**Note:** If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

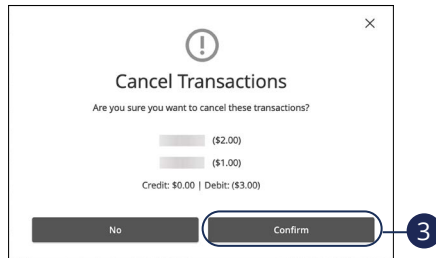
## Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can cancel pending transactions up until their process date.



The screenshot shows the 'Online Activity' interface. It has two tabs: 'Single Transactions' (selected) and 'Recurring Transactions'. Below the tabs are icons for filter, favorite, download, and print, and a search bar labeled 'Search Transactions'. The main area contains a table with columns: Created date, Status, Transaction Type, Account, and Amount. Two transactions are listed, both 'Authorized' 'Funds Transfer' transactions from 'DEMAND DEPOSIT ACCOUNT'. The first is dated 5/25/2023 at 7:14 AM for \$2.00. The second is dated 5/25/2023 at 6:37 AM for \$1.00. Both have checkboxes selected. A context menu is open over the second transaction, with options: 'Print Selected Details', 'Approve Selected', and 'Cancel Selected'. A status bar at the bottom shows 'Credits: [0] \$0.00 | Debits: [0] \$0.00' and '1-2 of 2 transactions'.

Created date	Status	Transaction Type	Account	Amount
5/25/2023 7:14 AM	Authorized	Funds Transfer Tracking ID: [redacted]	DEMAND DEPOSIT ACCOUNT	\$2.00
5/25/2023 6:37 AM	Authorized	Funds Transfer Tracking ID: [redacted]	DEMAND DEPOSIT ACCOUNT	\$1.00



The dialog box is titled 'Cancel Transactions' and contains a warning icon. The text asks: 'Are you sure you want to cancel these transactions?'. Below this, it shows two bars representing the transactions: a grey bar for '\$2.00' and a lighter grey bar for '\$1.00'. At the bottom, it displays 'Credit: \$0.00 | Debit: (\$3.00)'. There are two buttons: 'No' and 'Confirm'. The 'Confirm' button is highlighted with a blue circle and the number '3'.

In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the  $\vdots$  icon to select all transactions.
2. Click the  $\vdots$  icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.



**Note:** If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Activity Center**.

# Services

## Stop Payment Request

### Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at 717.334.3161 or 888.334.2262.

The screenshot shows a 'Stop Payment' form with the following fields and callouts:

- 1**: Request type section with radio buttons for 'Single Check' (selected) and 'Multiple Checks'.
- 2**: Account selection dropdown menu.
- 3**: Check number text input field.
- 4**: Check amount (optional) text input field with '\$0.00' pre-filled.
- 5**: Check date (optional) text input field with a calendar icon.
- 6**: Payee name (optional) text input field.
- 7**: Note (optional) text input field.
- 8**: 'Request stop payment' button.

In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. Enter the amount.
5. (Optional) Enter the date of the check using the calendar feature.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

## Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being processed. The checks need to be consecutively numbered. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at 717.334.3161 or 888.334.2262.

The screenshot shows a 'Stop Payment' form with the following fields and callouts:

- 1:** Request type section with radio buttons for 'Single Check' and 'Multiple Checks' (selected).
- 2:** Account selection dropdown menu.
- 3:** Starting check number and Ending check number input fields.
- 4:** Starting date (optional) and Ending date (optional) input fields with calendar icons.
- 5:** Note (optional) text area.
- 6:** 'Request stop payment' button.

In the **Services** tab, click **Stop Payment**.

1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check numbers.
4. (Optional) Enter the starting and ending dates of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.



**Note:** You can view the approval status of a stop payment in the Activity Center.

# Services

## eDocuments

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

**Statements**

For your convenience, electronic statements are available online for up to 24 months. Click the icon to view a printable version. To view or print multiple documents, click the checkbox next to each document and then the **View and Print Selected Documents** button.

You can change your delivery preferences for any of the statement deposit accounts that you are a signer on by contacting us at 1-888-334-2262 or by visiting any of our retail banking offices.

View all accounts ▾ View all dates ▾

Type ▲▼	Nickname ▲▼	Account # ▲▼	Date ▲▼	
Bank Statement		XXXXXXXX8509	06/30/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX7977	06/30/2024	<input checked="" type="checkbox"/>
Bank Statement		XXXXXXXX8509	05/31/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX7977	05/31/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX8509	04/30/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX7977	04/30/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX8509	03/31/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX7977	03/31/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX8509	02/29/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX7977	02/29/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX8509	01/31/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX7977	01/31/2024	<input type="checkbox"/>
Bank Statement		XXXXXXXX8509	12/31/2023	<input type="checkbox"/>
Bank Statement		XXXXXXXX7977	12/31/2023	<input type="checkbox"/>
Bank Statement		XXXXXXXX8509	11/30/2023	<input type="checkbox"/>
Bank Statement		XXXXXXXX7977	11/30/2023	<input type="checkbox"/>
Bank Statement		XXXXXXXX8509	10/31/2023	<input type="checkbox"/>

**View and Print Selected Documents**

In the **Services** tab, click on **eDocuments**.

1. You can sort your available views by choosing different drop-downs.
2. Click the icon to view a printable version. To view or print multiple documents, click the checkbox next to each document and then the **View and Print Selected Documents** button.
3. Click the icon to view the corresponding statement in an interactive HTML format. With the HTML version you can use additional sorting and balancing features, as well as to view and print images of your checks.
4. You can check several boxes to view or download several months at the same time.
5. Click **View and Print Selected Documents** when you have all documents clicked that you desire to view or download.


# Services

## Check Reorder


If you've previously ordered checks through ACNB Bank, you can conveniently reorder checks online.

1


OrderMyChecks.com® - Official Site.  
Use your account information to order checks  
or view your order status.

ROUTING NUMBER 


 [SHOW](#)

ACCOUNT NUMBER 


 [SHOW](#)

ACCOUNT ZIP CODE 

[CONTINUE](#)



©2024 Harland Clarke, A Vericast Business. All Rights Reserved.

Powered by  HARLAND CLARKE

In the **Services** tab, click **Order Checks**.

1. Complete your order on our vendor's website.



**Note:** If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

# Services

## Mobile Deposit Enrollment

Online Banking with ACNB Bank gives you the tools to tackle your finances how you want, whether from in-office, desktop computer, tablet or mobile device. Use Mobile Deposit to deposit checks from anywhere at anytime from nearly any device.

**Mobile Remote Deposit Capture (RDC) Enrollment**

Mobile RDC allows you to deposit checks directly into your account without visiting a credit union branch. Simply endorse the check and print 'For Mobile Deposit only' directly under endorsement and then launch the camera to take a picture of the front and back of the check. To request this service or see FAQs, please review and accept the [Terms and Conditions](#). **1**

For more information on Mobile RDC [Click Here](#) to view our Frequently Asked Questions.

Check this box to accept our Terms and Conditions **2**

**Accept** **3**

After you submit your request, we will review your account details and we will respond to your request via secure message within 1 business day.

Feel free to contact us for more information.

In the **Services** tab, click **Mobile Deposit Enrollment**

1. Click the "Terms and Conditions" link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

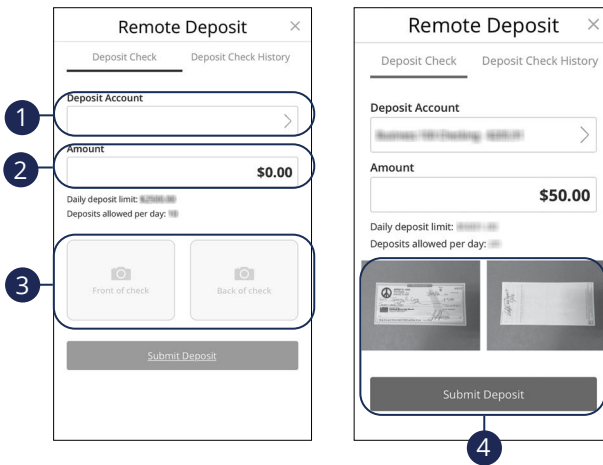


**Note:** Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the **Deposit Check** link under the **Transactions** tab.

# Services

## Mobile Deposits

With a snap of a photo, you can deposit checks into your Online Banking account.



**Note:** This feature is only available when using our mobile app on your device.

Login to our ACNB Bank Mobile Banking app. In the **Transactions** tab, select **Deposit Check**.

1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check and write "For Mobile Deposit Only," then tap the **Front of check** and **Back of check** buttons to take an image of the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

# Settings

## Profile

It is important to maintain current contact information on your account, and you can always update your profile overview and settings. Please note, updating your Online Banking profile does not update your customer contact information at ACNB Bank.

### Profile

Please review and update your information. All fields are required unless indicated.

**NAME**

Prefix (optional)

First Name

Middle Name (optional)

Last Name

Suffix (optional)

### ADDRESS

Address 1

Address 2 (optional)

Country

City

State

ZIP

### CONTACT INFORMATION

Phone Country

Home Phone

Work Phone

Email Address

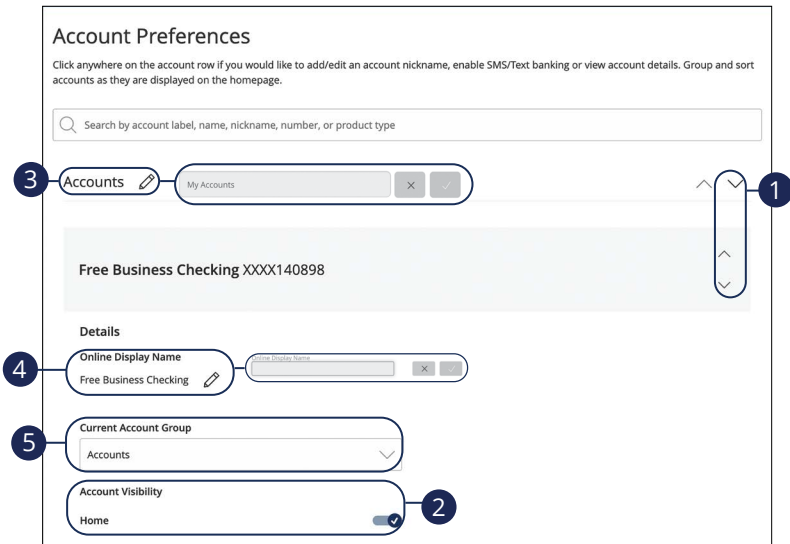
In the **Settings** tab, click **Profile**.

1. Update your contact information in the spaces provided.
2. Click the **Submit Profile** button when you are finished making changes.



# Settings

## Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. Account names and the order in which they appear on the Home page, as well as the order of account groups and account group names, can be changed in Account Preferences to suit your needs.



In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order of your accounts.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the checkmark to save it.
4. Click the  icon to change the Online Display Name of an account. Make your changes and click the checkmark to save it.
5. Use the "Account" drop-down to change the group that account is in.

# Settings

## Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.


The image shows two screenshots from a mobile application. The top screenshot is the 'Text Enrollment' settings page. It features a toggle switch labeled 'OFF' (1), an input field for 'SMS TEXT NUMBER \*' (2), a checkbox for 'Agree To Terms' (3), and a 'Save' button (4). Below the input field, there is a note: '\* - Indicates required field'. The bottom screenshot is a confirmation dialog titled 'Enrollment Successful' with a checkmark icon. It contains the text: 'You have successfully enrolled in text banking. Before you can view your accounts on your text device, you must configure your accounts. Would you like to do so now?'. At the bottom of the dialog are two buttons: 'Close' and 'Visit Preferences' (5).

In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions, and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



**Note:** Once you've signed up for Text Banking, you should receive a text confirmation.

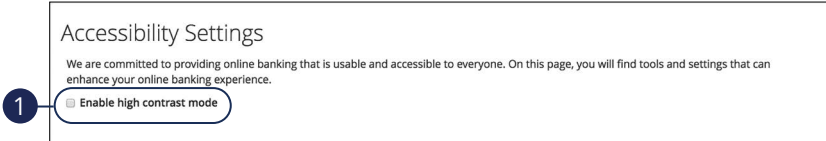
6. Select an account you want to enroll in text banking.
7. Click the **SMS/Text** tab.
8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
9. (Optional) Click the  icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

<b>Commands for Text Banking</b>	
<b>Text Command Options to 226563 for the Following Information:</b>	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on Text Banking
STOP	Stop all text messages to the mobile device (for Text Banking and SMS alerts/notifications)
START	Enable message send/receive for Text Banking

# Settings

## Accessibility

We want Online Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.



In the **Settings** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."

# Locations

## Branches and ATMs

If you need to locate a ACNB Bank office or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of offices appears.

**Branches**

Map Satellite

Search branches

Offices ATMs

**ACNB - Franklin Township**

Address: 10 High Street  
Cashtown, PA 17310  
888-334-2262

[Get Directions](#)

**LOBBY HOURS**

MON	TUE	WED	THU	FRI	SAT	SUN
Closed	Closed	Closed	Closed	Closed	Closed	Closed

**DRIVE-THRU HOURS**

MON	TUE	WED	THU	FRI	SAT	SUN
9:00am 3:00pm	9:00am 3:00pm	9:00am 3:00pm	9:00am 5:30pm	9:00am 5:30pm	Closed	Closed

**ACNB - Norland Avenue**  
850 Norland Ave  
Chambersburg PA 17201

**ACNB - Dillsburg**  
3 Tristan Drive  
Dillsburg, PA 17019

**ACNB - East Berlin**  
1677 Route 194 North  
East Berlin, PA 17316

**ACNB - Carroll Valley**  
4910 Fairfield Road  
Fairfield, PA 17320

**ACNB - Lincoln Square**  
16 Lincoln Square  
Gettysburg, PA 17325

**ACNB - Littlestown**  
444 West King Street  
Littlestown, PA 17340

**ACNB - McSherrystown**

Click on the **Locations** tab.

- Details about offices or ATMs are displayed on the right side of the page.
- You can locate a ACNB Bank office or ATM by clicking the appropriate button.
- The search bar allows you to find specific ACNB Bank offices.
- ACNB Bank locations or ATMs are marked, along with your location. Click an office for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

# Integrated Bill Pay

## Bill Pay Overview

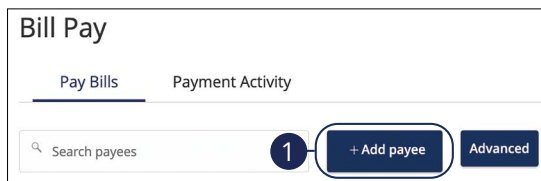
Sending payments to companies and individuals has never been easier! Bill Pay with ACNB Bank helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.



**Note:** When you click the **Bill Payment** tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. You cannot remove or delete this account after it is enrolled.

## Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



In the **Transactions** tab, click **Bill Payment**.

1. Click the **+ Add Payee** button.

**Add Payee**

2  Name  Payee Nickname (optional)

3  Payee Type

4  Address 1  
 Address 2 (optional)  
 City  
 State  ZIP

5  Area Code  Phone

6  Enter Payee Account Number (optional)  
 Confirm Payee Account Number (optional)

7

**Preview Payee**

Name  
John Doe

Payee Nickname  
N/A

Payee Type  
Indv

Payment Type  
N/A

Address  
1 Main Street  
Anywhere, KS 55555-5555

Phone  
(555) 555-5555

Payee account number  
\*\*\*\*6789

2. Enter the new payee's name and add an optional nickname.
3. Use the drop-down to select a payee type.
4. Enter the payee's mailing address, city and zip code and choose the state using the "State" drop-down.
5. Enter the payee's area code and phone number.
6. Enter and confirm the payee's account number.
7. Click the **Preview** button when you are finished.
8. Review the payee information and click the **Save Payee** button.


## Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

The diagram illustrates the process of editing a payee in three steps:

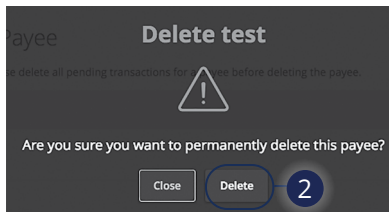
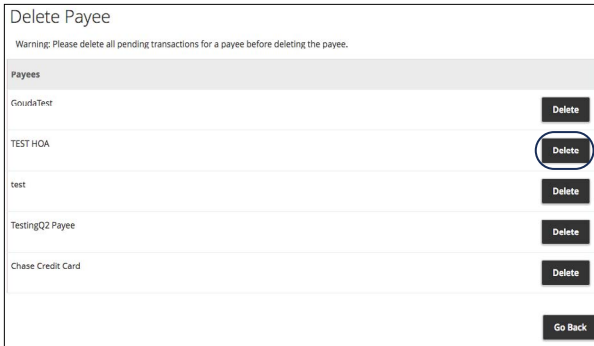
- Step 1:** A payee tile for "John Doe" is shown. A three-dot menu icon is located at the top right of the tile. A callout box labeled "1" points to the "Edit payee" button in the menu.
- Step 2:** The "Edit Payee" form is displayed. It contains the following fields:
  - Name: JOHN DOE
  - Payee Type: Individual
  - Payee Nickname (optional): John Doe
  - Payment Type (optional): Check
  - Address 1: 1 MAIN STREET
  - Address 2 (optional):
  - City: ANYWHERE
  - State: Kansas
  - ZIP: 5555-5555
  - Area Code: (555)
  - Phone: 555-5555
  - Enter Payee Account Number (optional): \*\*\*\*\*789
  - Confirm Payee Account Number: \*\*\*\*\*789
 A callout box labeled "2" points to the "Address 1" field. At the bottom right, there are "Cancel" and "Preview" buttons. A callout box labeled "3" points to the "Preview" button.
- Step 3:** The "Preview Payee" screen shows the updated information:
  - Name: JOHN DOE
  - Payee Nickname: John Doe
  - Payee Type: Indv
  - Payment Type: check
  - Address: 1 MAIN STREET
  - ANYWHERE, KS 55555555
  - Phone: (555) 555-5555
  - Payee account number: \*\*\*\*\*789
 At the bottom, there are "Edit" and "Save Payee" buttons. A callout box labeled "4" points to the "Preview Payee" screen.

In the **Transactions** tab, click **Bill Payment**.

1. Click the  icon on the top right of a payee tile and select "Edit payee."
2. Make the necessary changes.
3. Click the **Preview** button when you are finished making changes.
4. Review the payee information and click the **Save Payee** button.

## Deleting a Payee

If you no longer need a payee and wish to remove them from Bill Pay, you can do so from the Bill Payment page.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select "Delete a Payee."

1. Click the **Delete** button next to the payee you want to remove.
2. Click the **Delete** button to confirm.

# Integrated Bill Pay

## Making a Single Payment

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.

The screenshot displays the bill pay interface. At the top, a payee card for 'Washington Gas' is shown with a last paid amount of \$105.00 on 5/23/2017. Below this is a form with five numbered steps: 1. Payee selection (Washington Gas), 2. Amount input field (currently \$0.00), 3. Account selection dropdown (Free Business Checking: XXXX388509 \$8.25), 4. Delivery date selection (07/31/2024), and 5. Submit Payment button.

In the **Transactions** tab, click **Bill Payment**.

1. Select a payee.
2. Enter an amount.
3. Select the account to take funds from using the drop-down.
4. Select the delivery date using the calendar feature.
5. Click the **Submit Payment** button.

# Integrated Bill Pay

## Paying Multiple Bills

You can schedule different payments for multiple payees at the same time, so you can pay all your bills at once!

Payee	Pay from	Amount	Date
Brian	Direct Pay Checking: [dropdown]	\$0.00	Select Date [calendar]
NOVEC VA Last Paid: \$26.83 on 6/14/2017	Direct Pay Checking: [dropdown]	\$0.00	Select Date [calendar]
Washington Gas Last Paid: \$105.00 on 5/23/2017	Direct Pay Checking: [dropdown]	\$0.00	Select Date [calendar]
Total for 0 payments: <b>\$0.00</b>			<b>Review Payments</b>

Review payments			
Payee	Pay from	Amount	Date
Brian	Direct Pay Checking: [dropdown]	\$0.10	9/29/2017
NOVEC VA	Direct Pay Checking: [dropdown]	\$0.01	9/29/2017
Washington Gas	Direct Pay Checking: [dropdown]	\$0.10	9/29/2017
Total for 3 payments: <b>\$0.21</b>		<b>Edit Payments</b>	<b>Submit Payments</b>

In the **Transactions** tab, click **Bill Payment**.

1. Choose the accounts funds will be taken from using the "Pay From" drop-downs.
2. Enter amounts for each bill.
3. Select the dates to pay bills using the calendar feature.
4. Click the **Review Payments** button.
5. Review your payment information, and click the **Submit Payments** button when you are finished.




# Integrated Bill Pay

## Payment Activity

You can cancel a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed.

Deliver on	Status	Payee	Pay from	Amount	Actions
1/26/2018	Scheduled	Certified Lawncare		\$0.10	Actions
1/19/2018	Canceled	Certified Lawncare		\$0.10	Actions

In the **Transactions** tab, click **Bill Payment**.

- A. Click the **Payment Activity** tab.
- B. Use the search bar to find transactions within that account.
- C. Click the  **Filters** icon to create a custom view of your transactions.
- D. Click the  icon to print the Activity Center page.
- E. Click the  icon next to the Deliver On, Status, Payee, Pay from or Amount columns to sort transactions.
- F. Click on a transaction to view more details.



**Note:** Scheduled pending payments also appear under the Status column in green.

# Integrated Bill Pay

## Cancel a Pending Payment

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

The screenshot shows the 'Payment Activity' tab selected in the 'Pay Bills' section. A search bar for transactions is visible. Below is a table with columns: Deliver on, Status, Payee, Pay from, and Amount. Two transactions are listed: one scheduled for 1/26/2018 and one canceled for 1/19/2018. A callout box labeled '2' points to the 'Actions' dropdown menu for the scheduled payment, which has 'Cancel' as an option.

Deliver on	Status	Payee	Pay from	Amount	Actions
1/26/2018	Scheduled	Certified Lawncare		\$0.10	Cancel
1/19/2018	Canceled	Certified Lawncare		\$0.10	

In the **Transactions** tab, click **Bill Pay**.

1. Click the **Payment Activity** tab.
2. Click the "Actions" drop-down and select "Cancel" to cancel a pending payment.

# Consumer Bill Pay

## Consumer Bill Pay Overview

Bill Payment with ACNB Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Bill Payment** tab, you are asked to choose an account to use within Consumer Bill Pay and to accept the terms and conditions.

The screenshot shows the Consumer Bill Pay interface with the following callouts:

- A**: Navigation bar at the top.
- B**: "Display" drop-down menu for sorting transactions.
- C**: "Category" drop-down menu for filtering transactions.
- D**: Search bar for finding transactions.
- E**: "Pay to" field for each transaction.
- F**: "Bill connect" button for linking a bill.
- G**: "Pending" tab for bills being processed.
- H**: "History" tab for past payments.
- I**: "View more" button for expanding a pending bill.
- J**: "Edit" button for a pending bill.
- K**: "View" button for a history bill.
- L**: User profile and account information at the top right.

The main content area displays a list of bills with the following details:

Pay to	Pay from	Amount	Due Date	Deliver by	Actions
American Express *3456 AMERICAN EXPRESS Electronic	Hobby Account..*1753	\$ 0.00	04/07/2021	Deliver by: 04/08/2021	Make it recurring, \$ Pay, ...
Car Loan *9467 G M A C Electronic	Hobby Account..*1753	\$ 0.00	04/07/2021	Deliver by: 04/08/2021	Make it recurring, \$ Pay, ...
Cellular One *5555 Last paid: \$76.00 on 03/31/2021 SPRINT Electronic	Hobby Account..*1753	\$ 0.00	04/07/2021	Deliver by: 04/08/2021	Make it recurring, \$ Pay, ...
Day Care *6789 Last paid: \$50.00 on 04/07/2021 Day Care Check	Hobby Account..*1753	\$ 0.00	04/07/2021	Deliver by: 04/12/2021	Make it recurring, \$ Pay, ...
Lawn Service *4321 Lawn Service Check	Hobby Account..*1753	\$ 0.00	04/07/2021	Deliver by: 04/12/2021	Make it recurring, \$ Pay, ...
Mortgage *2345 RENT Electronic	Hobby Account..*1753	\$ 0.00	04/07/2021	Deliver by: 04/08/2021	Make it recurring, \$ Pay, ...
Office Depot *7156 Office Depot Electronic	Hobby Account..*1753	\$ 0.00	04/07/2021	Deliver by: 04/08/2021	Make it recurring, \$ Pay, ...

The Pending section shows bills being processed in the next 45 days:

Payee	Amount	Actions
American Express 04/07/2021	\$1,000.00	Edit
Fred Andrew Nelson 04/09/2021	\$50.00	Edit
Red Cross 04/09/2021	\$500.00	Edit
<b>Total</b>	<b>\$1,550.00</b>	View more

The History section shows bills processed in the last 45 days:

Payee	Amount	Actions
Day Care 04/07/2021	\$500.00	View
Christmas Account 04/06/2021	\$200.00	View
Mortgage 04/06/2021	\$1,200.00	View
Cellular One 03/31/2021	\$75.00	View
Phone 03/10/2021	\$50.00	View
Sarah Louise Mason 02/24/2021	\$100.00	View
<b>Total</b>	<b>\$2,125.00</b>	View more

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

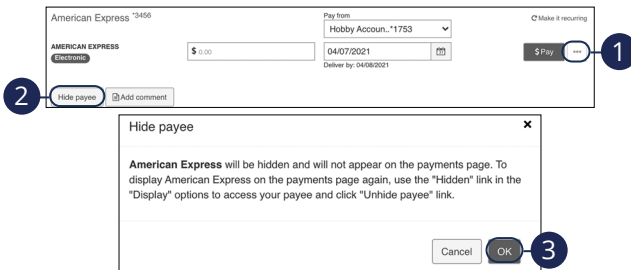
- The navigation bar appears in every view at the top of the screen. You can navigate to the payments features under the **Payments** tab.
- Use the "Display" drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.

- C. Filter your payments by category using the “Category” drop-down. To set up a category, see page 103.
- D. Locate payees using the search bar.
- E. All your payees are listed on the left side of your screen.
- F. Biller Connect displays eBills awaiting additional action, such as setup or payment.
- G. All pending transactions appear in the “Pending” section.
- H. View transaction history for the last 45 days in the “History” section.
- I. Click the **View More** button to see further details about a pending transaction.
- J. Click the **Edit** button to edit a pending transaction.
- K. Click the **View** button to see more details about a processed transaction.
- L. Click the “Messages” link to view secure messages.
- M. Click the “Chat Now” link to speak with a customer service representative.

## Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others.

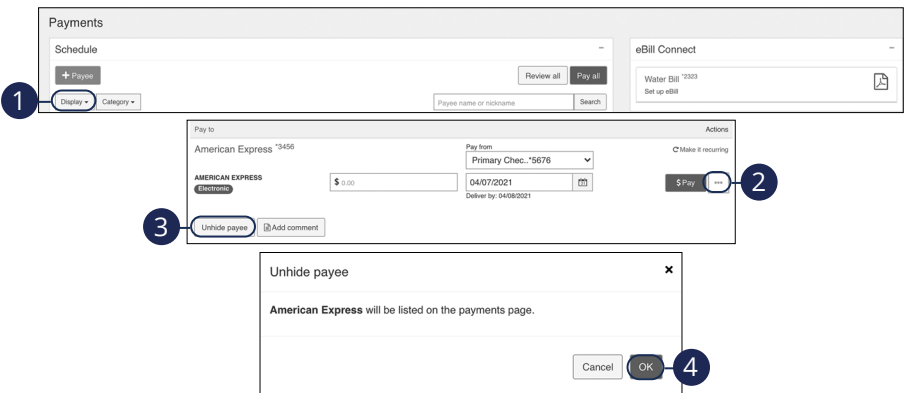
### Hide a Payee



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **...** icon next to a payee to expand it.
2. Click the **Hide payee** button to hide the payee from your Payments screen.
3. Click the **OK** button.

### Unhide a Payee



1. Click the "Display" drop-down and select "Hidden."
2. Click the **...** icon next to a payee to expand it.
3. Click the **Unhide payee** button to unhide the payee from your Payments screen.
4. Click the **OK** button.

# Consumer Bill Pay

## Creating a Payee Overview

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Consumer Bill Pay. Before you can begin making payments, you need to decide what type of payee to create and how they receive funds.

- **Company:** Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person:** There are multiple ways you can pay a person.
  - a. **Person via email or text:** Pay any individual with an email address or text. When the payee receives the email or text, they are given instructions for directing the funds to their account. Funds will be paid within 1-2 business days.
  - b. **Person via direct deposit:** Send money directly to someone's account using their routing and account numbers. Funds will be paid within 1-2 business days.
  - c. **Person via check:** Request a check to be sent to a payee. We print it and drop it in the mail for you. Funds will be paid within 5-7 business days.



**Note:** Not all companies are set up for electronic payment. These bills will be paid via paper check.

# Consumer Bill Pay

## Creating a Payee: Company

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: known and unknown.

**Known:** If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 90 for a Rush Delivery and page 98 for eBills.

**Unknown:** If you have a payee who is not in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills, but they will be paid via a paper check.

The screenshot shows the 'Payments' section of a user interface. Under the 'Schedule' heading, there is a '+ Payee' button circled in red with a red circle containing the number '1'. To the right of this button are 'Review all' and 'Pay all' buttons. Below the '+ Payee' button are 'Display' and 'Category' dropdown menus. On the right side of the page, there is a search bar with the placeholder text 'Payee name or nickname' and a 'Search' button.

The screenshot shows the 'Add payee' dialog box. At the top, it says 'Search or select from frequently used payees:'. Below this is a search bar with the placeholder 'Search Payee' and an 'Add' button. A list of payees is displayed in two columns, each with a radio button and a right-pointing arrow. The payees listed are: CAPITAL ONE, CHASE MASTERCARD AND VISA, CITY OF GIRARD, CRAW KAN TELEPHONE COOPERATIVE, DISCOVER CARD, GAPIOLD NAVY/BANANA REPUBLIC VISA, HOME DEPOT, KANSAS GAS SERVICE, MCCLELLAND SANITATION, and VISA MASTERCARD. Below the list, there is a section titled 'Use the options below to search the full payee directory or add people you need to pay:'. This section contains two input fields: 'Pay a company (e.g. credit card, utilities or cable)' and 'Pay a person (e.g. friend or relative)'.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **+ Payee** button.
2. Click on one of the preloaded payees, or click the **Pay a company** button to create a new payee.

## For a Known Payee

Set up popular payee

\* Required field

CAPITAL ONE  
P O BOX 85147, RICHMOND, VA, 23285-5147

Payee account number \*

Confirm account number \*

◀ Back

Submit

1. Enter and confirm the account number.
2. Click the **Submit** button.

## For an Unknown Payee

**Add payee**

Who are you trying to pay?

\* Required field

Payee name \*

Payee account number \*

Confirm account number \*

Payee ZIP Code \*

**Add payee**

Need more information about John Doe

\* Required field

Payee name **John Doe**

Payee account number **123456789**

Payee phone number

Address you use to send payments to John Doe:

Address \*

City \*

State **Illinois**

ZIP code **62220**

Payee nickname \*

Default pay from \*

Category

Name on bill

(Name as it appears on the bill)

1. Enter the payee's name, account number and zip code.
2. Click the **Next** button.
3. (For Unknown Payees) Enter the payee's phone number and street address.
4. Edit the payee's nickname, default pay from account, category and name on bill.
5. Click the **Next** button to create the payee.

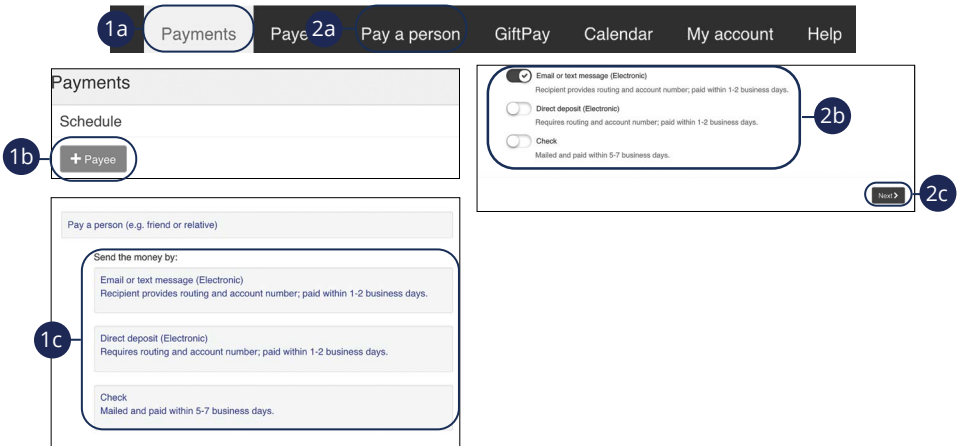
# Consumer Bill Pay

## Creating a Payee: Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in Consumer Bill Pay.

### Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee, you need to decide how they need to receive their funds. The three ways a person can receive funds is through email, direct deposit or check.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

There are two options to add a person as a payee.

1. Payments Tab:
  - a. Click the **Payments** tab.
  - b. Click the **+ Payee** button.
  - c. Click the **Pay a person** button and select a payment method.
2. Pay a Person tab:
  - a. Click the **Pay a Person** tab.
  - b. Select a payment method.
  - c. Click the Next button.

## Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on if you are sending them a check, direct deposit or email/text payment.

The image shows three screenshots of the 'Add payee' form, labeled 1a, 1b, and 1c, illustrating different delivery options. Each screenshot shows a 'Who are you paying?' section with various input fields and a 'Next >' button.

**1a: Text/Email delivery option**

- Payee first name \*
- Payee last name \*
- Send notification to payee by \*
  - Text (XXXXXXX-XXXX)
  - Email (Email address)
- Payee phone number (XXXXXXX-XXXX)
- Payee nickname \*
- Default pay from \* (BasicCkg 0001)
- Category (Unassigned)

**1b: Direct Deposit delivery option**

- Payee first name \*
- Payee last name \*
- Payee phone number \*
- Payee account number \*
- Confirm account number \*
- Payee routing number \*
- Confirm routing number \*
- Payee account type \* (Checking)
- Payee nickname \*
- Default pay from \* (BasicCkg 0001)
- Category (Unassigned)

**1c: Check delivery option**

- Payee first name \*
- Payee last name \*
- Payee phone number \*
- Address you use to send payments:
  - Address \*
  - City \*
  - State \* (Select State)
  - Phone ZIP code \*
- Payee account number \*
- Confirm account number \*
- Payee nickname \*
- Default pay from \* (BasicCkg 0001)
- Category (Unassigned)

- Enter the required information based on which delivery option you choose.
  - Email/Text:** Enter the payee's first and last name, text number or email address, phone number, nickname, the account to pay from and category.
  - Direct Deposit:** Enter the payee's first and last name, phone number, account and routing number, account type, nickname, the account to pay from and category.
  - Check:** Enter the payee's first and last name, phone number, street address, city, state, zip code, account number, nickname, the account to pay from and category.
- Click the **Next** button.

## Part 3 of 3: Keyword (Email/Text Only) and One-Time Activation Code

There is an additional step if you're paying a person via email transfer. You will need to establish a keyword, which will be used by the payee in order to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code. This code is an added security measure that ensures you, the account owner, are creating the payee.

The image displays three sequential screenshots of a payee creation process for a person named Jane. Each screenshot is annotated with a numbered circle (1-6) indicating the step to be performed.

- Screenshot 1:** Titled "Create a keyword for Jane". It contains a text box for "Keyword \*" and another for "Confirm keyword \*". A note states "Jane access will be locked after 3 failed login attempts". A "Next >" button is circled with a '2'. A "Back <" button is also present.
- Screenshot 2:** Titled "First time payee activation for Jane". It features a "Delivery method for activation code \*" section with a toggle switch and the option "Home phone". A "Next >" button is circled with a '4'.
- Screenshot 3:** Titled "First time payee activation for Jane". It shows an "Enter activation code \*" field with a "Click here to resend code" link below it. A "Next >" button is circled with a '6'.

1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email/text.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.

# Consumer Bill Pay

## Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

The screenshot shows a user interface for editing a payee. It consists of two main sections. The top section is a summary card for the payee 'Jane' (JANE DOE), with callout 1 pointing to the name field and callout 2 pointing to the 'Edit payee' button. Below this is a larger form with callout 3 pointing to the notification options and callout 4 pointing to the 'Submit' button. The form includes fields for payee name, notification preferences (Text Message and Email), phone number, nickname, default pay from, category, and a keyword. A 'Cancel' button is at the bottom left and a 'Submit' button is at the bottom right.

1 Jane

JANE DOE

2 Edit payee Pay Pay recurring Add reminder

\* Required field  
Allow a minimum of 3 day(s) for your electronic payments to reach this payee.

Payee name JANE DOE

Send notification to payee by \*

Text Message

Email

Payee phone number [XXX]XXX-XXXX

Payee nickname \* Jane

Default pay from \* BasicCkg 0001

Category Unassigned

Keyword keyword

I would like to delete this payee

3

4 Cancel Submit

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Select a payee to edit.
2. Click the **Edit payee** button.
3. Make the needed changes to the payee.
4. Click the **Submit** button when you are finished making changes.

# Consumer Bill Pay

## Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from any existing payment using that payee.

The screenshot shows a mobile application interface for deleting a payee. At the top, a list item for 'Jane' (JANE DOE) is shown with buttons for 'Edit payee', 'Pay', 'Pay recurring', and 'Add reminder'. Below this is a detailed form for the selected payee. The form includes fields for payee name, notification preferences (Text Message and Email), phone number, nickname, default pay from, category, and a keyword. A toggle switch for 'I would like to delete this payee' is highlighted with a blue circle and the number 3. At the bottom right, a 'Submit' button is highlighted with a blue circle and the number 4. A 'Cancel' button is at the bottom left.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Select a payee to delete.
2. Click the **Edit payee** button.
3. Click the toggle next to "I would like to delete this payee."
4. Click the **Submit** button to permanently delete the payee.

# Consumer Bill Pay

## Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the **Payments** tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot shows the 'Schedule' page for an American Express bill. At the top right, there are 'Review all' and 'Pay all' buttons. Below these are filters for 'Display' and 'Category', and a search box for 'Payee name or nickname'. The main section shows the payee 'American Express \*\*3456' with an 'Electronic' label. The payment details include:
 

- 1**: Amount field showing '\$ 0.00'.
- 2**: 'Pay from' dropdown menu showing 'Hobby Account..\*1753'.
- 3**: 'Deliver by' date field showing '04/07/2021' with a calendar icon.
- 4**: 'Pay' button.

 There is also a 'Make it recurring' checkbox and an 'Actions' column.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Enter an amount.
2. Select an account to withdraw from using the "Pay from" drop-down.
3. Enter a deliver by date using the calendar feature.
4. Click the **Pay** button to make a single payment or the **Pay all** button to make multiple payments.



**Note:** If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest you manually write a paper check and mail it with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

# Consumer Bill Pay

## Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.

The screenshot displays the 'Consumer Bill Pay' interface for a 'Rush Delivery' transaction. The top section shows the payee 'American Express \*3456' with an amount of \$0.00 and a 'Pay from' dropdown set to 'Primary Chec..\*56'. A '\$ Pay' button is circled with a '1'. Below this, a 'Rush delivery' button is circled with a '2'. The bottom section, titled 'Rush delivery', shows 'Payment information' with an amount field (circled with '3'), a 'Pay from' dropdown (circled with '4'), and a 'Select delivery option' section with two radio buttons for delivery dates: 'Thursday 4/15/2021 Check\$19.95' and 'Friday 4/16/2021 Check\$14.95'. A 'New address' checkbox is checked. A 'Next' button is circled with a '6'.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the icon to expand the payee.
2. Click the **Rush delivery** button.
3. Enter the amount.
4. Select an account to withdraw from using the "Pay from" drop-down.
5. Select a delivery date with the appropriate charges.
6. Click the **Next** button.

New address

\* Required field

Please provide a physical street address for American Express. Rush delivery not available to Post Office Boxes. Rush Payments may need to be sent to another address than appears on your regular billing statement.

Pay to **American Express** <sup>3456</sup>  
**Electronic**

Payee phone number \*

Payee address \*

Payee city \*

Payee state \*

Payee ZIP code \*

Review payment information

Pay to **American Express** <sup>3456</sup>  
**Electronic**

Pay from **Primary Checking**

Amount **1.00**

Payee phone number **555-555-5555**

Rush payment fee **\$19.95**

New delivery date **4/15/2021**

Payment sent to

Fee debit authorization

We agree to deliver your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.

**⚠** By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.

7. Enter the payee's phone number, street address and city.
8. Choose the payee's state using the drop-down.
9. Enter the payee's zip code.
10. Click the **Next** button.
11. Review the payment information and click the **Accept & Submit** button when you are finished.

# Consumer Bill Pay

## Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

American Express \*3456

Pay from: Hobby Accoun..\*1753

04/07/2021

Deliver by: 04/08/2021

AMERICAN EXPRESS Electronic

\$ 0.00

1 [Make it recurring](#)

\$ Pay \*\*\*

Recurring payment

To schedule your payment automatically, select your preferences below.

\* Required field

Payee name: Jane Electronic

2 Pay from\*: BasicCkg ..\*7190

3 Amount\*: \$ 0.00

4 Frequency\*: Monthly

5 On\*: 1

6 Select first payment date\*: Fri, Apr 30, 2021  
 Process date: 04/30/2021  
 Deliver by: 05/03/2021 (Estimated date payee will receive payment)

If the payment falls on a holiday or weekend, what would you like to do? Pay before Pay after

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the "Make it recurring" link next to a specific payee.
2. Select an account to withdraw from using the "Pay from" drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the "Frequency" drop-down.
5. Choose a day of the month for the payment to occur.
6. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.



The screenshot shows a web form for configuring a payment series. It is divided into two main sections. The top section, labeled '7', contains the question 'Will this payment series end?' with 'Yes' and 'No' radio buttons. Below this is the 'End options\*' section, which has a checked radio button for 'After the payment on this date' and a date dropdown menu currently showing 'Fri, Dec 31, 2021'. There is also an unchecked radio button for 'After' and a corresponding text input field. The bottom section, labeled '8', is titled 'Memo' and contains a text input field with a note '(Maximum characters: 25)'. Below the memo field, it states 'Payment cutoff time: 4:00 PM ET'. At the bottom of the form, there are two buttons: '< Cancel' on the left and 'Submit' on the right, which is labeled '9'.

7. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.
8. (For Check Payments Only) Enter a memo.
9. Click **Submit** when you are finished.

# Consumer Bill Pay

## Editing Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Pending	
Processing in next 45 days	
Payee	Amount
<b>American Express</b> 04/07/2021	\$1,000.00
	
<b>Fred Andrew Nelson</b> 04/09/2021	\$50.00
	

### Edit recurring payment

To schedule your payment automatically, select your preferences below.

\* Required field

Pay to **American Express**<sup>3456</sup>  
**Electronic**

Pay from **Primary Checking**

Amount **\$ 25.00**

Payment date **5/3/2021**

Additional items **Confirmation #: 26  
Process date: 4/30/2021  
Delivery: Standard  
Series start: 4/30/2021**

What would you like to do? \*

Skip this payment scheduled on **4/30/2021**

Edit single occurrence scheduled on **4/30/2021**

Edit entire series

**< Cancel** **Continue >**

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. In the pending window, find the payment you wish to edit and click the **Edit** button.
2. If the payment is recurring, choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.

Edit single occurrence

\* Required field

Pay to **American Express** \*3456  
**Electronic**

Pay from \* Primary Chec.,\*5676

Amount \* \$ 25.00

Frequency Monthly

Process date \* This date is original to be removed:4/30/2021  
04/30/2021

Comment

(Maximum characters: 1000) You have 100 characters left. Comments are for personal use and will not be seen by the payee

< Cancel

Submit

The screenshot shows a web form for editing a payment occurrence. A blue box with a callout '4' highlights the main form fields: 'Pay from', 'Amount', 'Frequency', 'Process date', and 'Comment'. A grey box with a callout '5' highlights the 'Submit' button at the bottom right of the form.

4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

# Consumer Bill Pay

## Skipping Payments

You can skip a recurring payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

**1** Pending

Payee	Amount
American Express 04/07/2021	\$1,000.00

**2** Edit recurring payment

To schedule your payment automatically, select your preferences below.

\* Required field

Pay to: American Express<sup>®</sup> 3456  
Electronic

Pay from: Primary Checking

Amount: \$25.00

Payment date: 5/3/2021

Additional items: Confirmation #: 26  
Process date: 4/30/2021  
Delivery: Standard  
Series start: 4/30/2021

What would you like to do? \*

Skip this payment scheduled on 4/30/2021

Edit single occurrence scheduled on 4/30/2021

Edit entire series

**3** **4**

**4** Edit recurring payment

✓ Payment successfully skipped

Skip this payment

Pay to: American Express<sup>®</sup> 3456  
Electronic

Pay from: Primary Checking

Amount: \$25.00

Next delivery date: 6/1/2021

Additional items: Confirmation #: 26  
Process date: 5/28/2021  
Delivery: Standard  
Series start: 5/28/2021

**Return to pending**



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. In the pending window, find the payment you wish to edit and click the **Edit** button.
2. Select "Skip this payment" and select which payment you would like to skip.
3. Click the **Continue** button.
4. You will receive a confirmation message.

# Consumer Bill Pay

## Deleting Payments

You can delete a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Pending	
Processing in next 45 days	
Payee	Amount
<b>American Express</b> 04/07/2021	\$1,000.00
	 1
<b>Fred Andrew Nelson</b> 04/09/2021	\$50.00
	

### Edit payment


\* Required field

Pay to **American Express<sup>3456</sup>**  
**Electronic**

Pay from \*

Confirmation 22

Amount \*

Payment date \*  

Deliver by: 04/07/2021

Comment

(Maximum characters: 1000) You have  characters left. Comments are for personal use and will not be seen by the payee

I would like to stop this payment 2

3

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. In the pending window, find the payment you wish to cancel and click the **Edit** button.
2. Click the toggle next to "I would like to stop this payment."
3. Click the **Submit** button when you are finished.

# Consumer Bill Pay

## Setting Up eBills

Many major credit card companies, automotive finance companies and utility companies are preloaded into the bill pay system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.

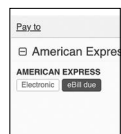
The image shows two screenshots of the eBill Connect interface. The top screenshot shows a window titled "eBill Connect" with a list of bills. One bill, "Water Bill" with ID "12323", is selected, and a "Set up eBill" button is circled with a blue circle containing the number "1". The bottom screenshot shows the "Set up eBill" form. It includes a heading "Login credentials for Cellular One" and instructions. There are three required fields: "Username" (with "test" entered), "Password" (with "...." entered), and "Account type" (with "Bill" selected in a dropdown). Below these is a "Terms and conditions" section with a scrollable area containing the "eBill Service User Agreement". At the bottom right, there are "Cancel" and "Accept and submit" buttons, with the latter circled with a blue circle containing the number "4". A blue circle with the number "3" is also placed near the terms and conditions section.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click a bill under eBill Connect.
2. Enter your username and password for the biller's website, and select the account type from the drop-down.
3. Read the eBill Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.



**Note:** When your eBill is available, it shows up in green under the payee's name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



# Consumer Bill Pay

## Adding an Account

As long as you are an account signer, you can add another account within Online Banking at any time. This is beneficial if you manage your bills from another account.

The screenshot illustrates the 'Adding an Account' process in the online banking interface. It shows the navigation menu with 'My account' selected (1). Below the menu, the 'Pay from accounts' section includes a 'View accounts' link and an 'Add account' button (2). The 'Add pay from account' form contains five required fields: 'Account nickname' (3), 'Account number' (4), 'Confirm account number' (4), 'Account type' (5), and 'Starting check number' (6). A 'Next' button (7) is located at the bottom right of the form. To the right, the 'Account review' section (8) displays the entered information: Account nickname (Checking), Account number (123456789), Account type (Checking), and Starting check number (1001). A 'Back' button and a 'Submit' button are at the bottom of the review section.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the **Add account** button in the "Pay from accounts" section.
3. Enter an account nickname.
4. Enter and confirm the account number.
5. Using the "Account Type" drop-down, select the account type.
6. Enter a starting check number.
7. Click the **Next** button.
8. Review the account information and click the **Submit** button.

# Consumer Bill Pay

## Editing an Account

Within the My Account tab, you can edit an account nickname at any time.

The screenshot illustrates the steps to edit an account nickname. It shows the 'My account' tab selected in the top navigation bar. Below, the 'Pay from accounts' section contains a 'View accounts' button. The 'View pay from accounts' table lists an account with the nickname 'Easy 0001' and an 'Edit' button. The 'Edit pay from account' form shows the 'Account nickname' field with 'Easy 0001' entered, and options to 'Set as default pay from account' and 'Delete pay from account'. The 'Submit' button is at the bottom right of the form.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the **View accounts** button in the "Pay from accounts" section.
3. Click the **Edit** button.
4. Make the necessary changes and click the **Submit** button.

# Consumer Bill Pay

## Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account. Deleting an account does not erase data from any existing payments.

The screenshot illustrates the process of deleting an account through the Consumer Bill Pay interface. It is divided into five numbered steps:

1. Click the **My account** tab in the top navigation bar.
2. Click the **View accounts** button in the "Pay from accounts" section.
3. Click the **Edit** button for the account you want to delete.
4. Toggle the **Delete pay from account** switch to the "on" position.
5. Click the **Submit** button to confirm the deletion.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the **View accounts** button in the "Pay from accounts" section.
3. Click the **Edit** button.
4. Click the toggle next to "Delete pay from account" to delete the account.
5. Click the **Submit** button when you are finished making changes.



**Note:** The default account cannot be deleted unless you make another account the default.

# Consumer Bill Pay

## Editing Alerts

Setting up an alert within consumer bill pay can help you make sure all of your bills get paid on time. You can set up alerts to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile text message.

The screenshot shows the 'My account' tab selected in the top navigation bar. Below it, the 'Notifications' section is visible, containing a 'View alerts' button (circled 1) and a 'View reminders' button (circled 2). The 'View alerts' button leads to a detailed 'Alerts' configuration page (circled 3). This page lists various alert types with checkboxes for 'Email' and 'Mobile' notification. The 'Update' button at the bottom right is circled 4.

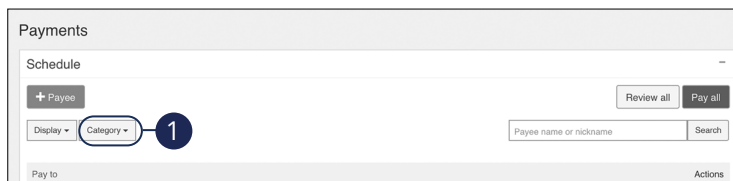
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the **View alerts** button in the "Notifications" section.
3. Check the box to indicate whether you would like to be notified via email or text when an alert is activated.
4. Click the **Update** button when you are finished making changes.

# Consumer Bill Pay

## Categories

You can divide your payees into categories to better organize your transactions.



The screenshot shows the 'Payments' interface. At the top, there's a 'Schedule' section with a '+ Payee' button, 'Review all', and 'Pay all' buttons. Below that, there's a 'Display' dropdown and a 'Category' dropdown menu, which is circled in blue with a '1' next to it. To the right of the 'Category' dropdown is a search box labeled 'Payee name or nickname' with a 'Search' button. At the bottom, there's a 'Pay to' field and an 'Actions' button.



The screenshot shows the 'Add category' dialog box. It has a close button (X) in the top right corner. There are two input fields: 'Categories \*' with a dropdown menu showing 'New category' (circled in blue with a '2' next to it), and 'Category name \*' with a text input field (circled in blue with a '3' next to it). At the bottom, there are two buttons: 'Cancel' and 'Submit' (circled in blue with a '4' next to it).

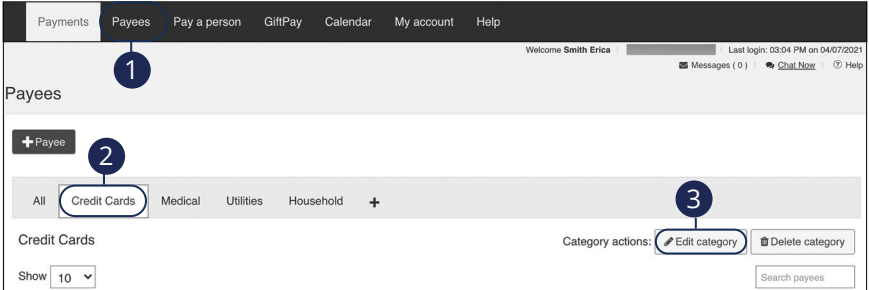
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Select "Add new category" from the "Category" drop-down.
2. Select "New category" from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.

# Consumer Bill Pay

## Editing a Category

You can edit a category at any time. This is helpful if you need more ways to organize specific payees.



The 'Edit category' dialog box is shown. It has a title bar with 'Edit category' and a close button (X). The main content area contains a label 'Category name \*' followed by a text input field containing 'Mortgage/Rent'. At the bottom of the dialog, there are two buttons: 'Cancel' on the left and 'Submit' on the right. A circled '4' points to the 'Category name \*' label.

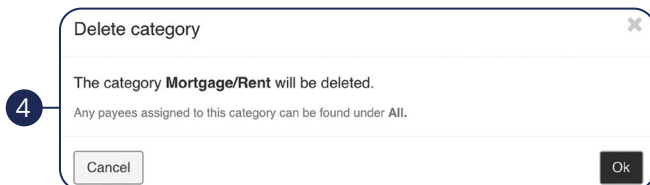
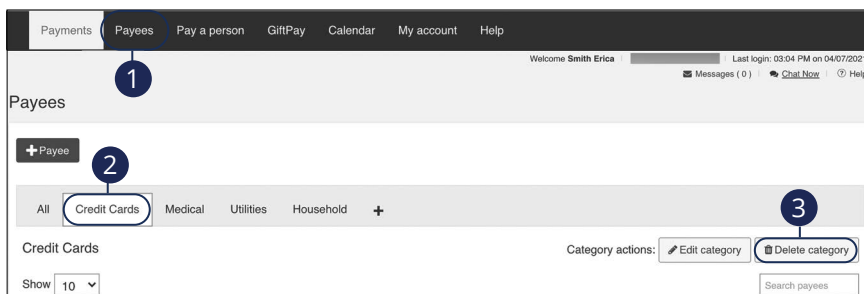
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click the **Edit category** button to edit the category.
4. Edit the category name and click the **Submit** button.

# Consumer Bill Pay

## Deleting a Category

You can delete a category at any time. This is helpful if you no longer need a category.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click the **Delete category** button to delete.
4. Click the **OK** button.

# Consumer Bill Pay

## GiftPay Overview

You can now use the convenient GiftPay feature when you give a money gift or donation. Instead of giving cash or writing a check, GiftPay allows you to securely send your gift through Bill Pay.

The screenshot shows the GiftPay interface. At the top, there's a navigation bar with 'Payments', 'Payees', 'Pay a person', 'GiftPay', 'Calendar', 'My account', and 'Help'. Below this, the 'GiftPay' section is active. It features a '+ Recipient' button, a 'Display' dropdown menu, and a list of recipients. The first recipient is 'Charity' with a 'Donation check' and a 'Donate' button. The second recipient is 'John Doe' with a 'Gift check' and a 'Send gift' button. At the bottom, there are two buttons: 'View pending' (labeled B) and 'View history' (labeled C). A circled 'A' points to the 'Display' dropdown menu.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**. Click the **GiftPay** tab.

- A. All of your existing GiftPay recipients appear on this page.
- B. You can view all your pending donations and gifts by clicking the **View pending** button.
- C. Clicking the **View history** button lets you view all your processed donations and gifts.



**Note:** Fees may apply when sending a gift or donation.

# Consumer Bill Pay

## Creating a Recipient: Gift Check

Just like paying a bill through Bill Pay, you need to create a recipient before you can send a gift or donation. You need the recipient's name and address in order to send them a gift.

The image shows a sequence of three screenshots from a banking app, illustrating the steps to create a gift check recipient. The screenshots are numbered 1 through 5.

**Step 1:** The 'GiftPay' tab is selected in the top navigation bar.

**Step 2:** The '+ Recipient' button is clicked.

**Step 3:** A 'Challenge prompt' screen appears with a text input field for 'Maternal grandmother's maiden name \*'. The screen also has 'Cancel' and 'Submit' buttons.

**Step 4:** The 'Add recipient' screen shows 'Gift checks' selected with a toggle switch. The screen also has 'Back' and 'Next' buttons.

**Step 5:** The 'Next' button is clicked.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **+ Recipient** button.
3. Answer the challenge prompt.
4. Select "Gift Check."
5. Click the **Next** button.

### Add recipient

Tell us about your gift recipient

\* Required field

First name *	<input type="text" value="First name"/>
Middle name	<input type="text" value="Middle name"/>
Last name *	<input type="text" value="Last name"/>

6

Payee address *	<input type="text" value="Address 1"/>
	<input type="text" value="Address 2"/>
Payee city *	<input type="text" value="City"/>
Payee state *	<input type="text" value="Select State"/>
Payee ZIP Code *	<input type="text" value="ZIP Code"/>

7

8

### Add recipient

Review your gift recipient

First name	John
Middle name	
Last name	Doe
Payee address	1 Main STreet
Payee city	Anywhere
Payee state	AL
Payee ZIP Code	62294

9

6. Enter the recipient's name.
7. Enter the recipient's mailing address, city, state and zipcode.
8. Click the **Next** button.
9. Review the information and click the **Submit** button when you are finished.

# Consumer Bill Pay

## Sending a Gift

You can start sending gifts after creating a recipient. When sending a gift, you need to enter the amount and processing date as well as an account to pay from. You also have the option to select the check design and include a personalized message along with your gift.

The screenshot shows the GiftPay interface. At the top, there are navigation tabs: Payments, Payees, Pay a person, GiftPay (highlighted with a blue circle and the number 1), Calendar, My account, and Help. Below the tabs, there is a header area with "Welcome ECAPTURE BANKING" and "Last login: 07:40 AM on 11/10/2021". There are also links for "Messages (0)", "Chat Now", and "Help".

The main content area is titled "GiftPay" and contains a "+ Recipient" button, a "Display" dropdown, and a list of recipients. The first recipient is "Charity" with a "Donation check" label and a "Donate" button. Below this, there is a "New" label and "Last sent: N/A" and "Donation amount: N/A". The second recipient is "John Doe" with a "Gift check" label and a "Send gift" button (highlighted with a blue circle and the number 2).

Below the recipient list is a form for sending a gift, with fields numbered 3 through 7:

- 3. "From \*" dropdown menu showing "NOW Account..\*7035".
- 4. "Amount \*" input field showing "\$ 0.00".
- 5. "Date \*" input field showing "11/10/2021" with a calendar icon and "Deliver by 11/17/2021".
- 6. "Please select the occasion \*" dropdown menu showing "Holiday".
- 7. "Next" button.

There is also a "Back" button at the bottom left of the form.


In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **Send gift** button next to the recipient you would like to send a gift to.
3. Select an account to withdraw from using the "From" drop-down.
4. Enter the amount of the gift.
5. Select the processing date using the calendar feature.
6. Select the occasion using the drop-down.
7. Click the **Next** button.

Send gift check

Holiday

Select gift check design



◀ Back

Next ▶

Create your message

Opening Message

Personalized message

(Maximum characters: 300) You have  characters left.

Closing message


Back

Next

Send gift check

Review your gift check

Sample check



Message printed above the check

Message

Test  
Test  
Test  
ECAPTURE BANKING

Gift check information

To John Doe

Amount \$ 1.00

GRIPay fee \$ 2.99

Process date 11/26/2021

Deliver by 12/2/2021

Memo

(Maximum characters: 25) Memo will appear at the bottom of your check.

Return address

ONE TOWNE SQUARE  
SUITE 1000  
SOUTHFIELD, MI 480783765 - 480783765

◀ Back

Submit

8. Select the gift check design.
9. Click the **Next** button.
10. Enter an opening, personalized and closing message.
11. Click the **Next** button.
12. Review your gift information and click the **Submit** button when you are finished.

# Consumer Bill Pay

## Creating a Recipient: Donation

Before donating to your favorite charity or organization, you need to create a recipient. You need to enter the organization's name and address in order to send them a donation.

The image shows a sequence of three screenshots from a banking app, illustrating the steps to create a donation recipient. The first screenshot shows the 'GiftPay' tab selected in the top navigation bar. The second screenshot shows the '+ Recipient' button. The third screenshot shows a challenge prompt asking for the user's maternal grandmother's maiden name. The fourth screenshot shows the 'Add recipient' screen with the 'Donation' radio button selected. The fifth screenshot shows the 'Next' button.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **+ Recipient** button.
3. Answer the challenge prompt.
4. Select "Donation."
5. Click the **Next** button.

### Add charity

Tell us about your charity

\* Required field

Charity name \*

Payee address \*

Payee city \*

Payee state \*

Payee ZIP Code \*

### Add charity

Review your charity

Charity name	Charity
Payee address	1 Main Street
Payee city	Anywhere
Payee state	AL
Payee ZIP Code	62294

- Enter the charity's name.
- Enter the charity's mailing address, city, state and zipcode.
- Click the **Next** button.
- Review the information and click the **Submit** button when you are finished.

# Consumer Bill Pay

## Sending a Donation

Once you have entered your recipient into the GiftPay feature, you can begin sending donations. All you need to do is enter the amount and date and decide if you would like to acknowledge someone. You also have the option to send a personalized email to the recipient.

The screenshot shows the GiftPay interface with the following elements:

- 1**: Points to the **GiftPay** tab in the top navigation bar.
- 2**: Points to the **Donate** button (with a heart icon) in the bottom right corner of the recipient selection area.
- 3**: Points to the **From \*** dropdown menu.
- 4**: Points to the **Amount \*** input field.
- 5**: Points to the **Date \*** input field with a calendar icon.
- 6**: Points to the **Send in recognition of someone? \*** dropdown menu.

The **Send donation** form contains the following fields:

Field	Value
To	Charity Donation check
From *	NOW Account...7035
Amount *	\$ 0.00
GiftPay fee	\$1.99
Date *	11/10/2021 Deliver by 11/17/2021
Send in recognition of someone? *	No

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **Donate** button next to the recipient you would like to send a donation to.
3. Select an account to withdraw from using the drop-down.
4. Enter the amount of the donation.
5. Select the date using the calendar feature.
6. Choose if you want the donation in recognition of someone. Additional steps apply if you select "Yes."

Send donation

\* Required field

To **Charity**  
Donation check

From \* NOW Account..7035

Amount \* \$ 0.00

GiftPay fee \$1.99

Date \* 11/10/2021 Deliver by 11/17/2021

Send in recognition of someone? \* No

7 Request an acknowledgement of my donation? \*  Yes  No

8 Create a personalized email to someone to notify them regarding my donation? \*  Yes  No

9

Send donation

Review your donation

Donation check information

To	Charity
Amount	\$1.00
GiftPay fee	\$ 1.99
Process date	11/30/2021
Deliver by	12/6/2021

Memo   
(Maximum characters: 25) Memos appear at the bottom of your check.

Return address ONE TOWNE SQUARE  
 SUITE 1900  
 SOUTHFEILD, MI 480763765

10

- Choose if you want an acknowledgment of your donation. Additional steps apply if you select "Yes."
- Choose if you want to send a personalized email to someone to notify them regarding your donation. Additional steps apply if you select "Yes."
- Click the **Next** button.
- Review your donation information and click the **Submit** button when you are finished.

# Consumer Bill Pay

## Editing a Gift or Donation Recipient

When you need to make changes to a GiftPay recipient, you can easily update their profile. This is especially beneficial when an address changes.

The screenshot illustrates the process of editing a charity recipient in the GiftPay system. It is divided into four numbered steps:

- Step 1:** The user navigates to the **GiftPay** tab in the top navigation bar.
- Step 2:** The user selects a recipient from the **Charity** list. The list shows a "Charity" entry with a "Donation check" status, a "New" tag, and a "Donate" button.
- Step 3:** The user clicks the **Edit GiftPay** button in the "Payee details" section for the selected charity.
- Step 4:** The user is taken to the **Edit charity** form, which contains the following fields:
  - Charity name:** Charity
  - Payee address \*:** 1 Main Street (with an Address 2 field below it)
  - Payee city \*:** Anywhere
  - Payee state \*:** AL (dropdown menu)
  - Payee ZIP Code \*:** 62294
  - Optional:** A toggle switch for "I would like to delete this payee" (currently off).

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Select the recipient you would like to edit.
3. Click the **Edit** button.
4. Make the necessary changes and click the **Submit** button when you are finished.

# Consumer Bill Pay

## Deleting a Gift or Donation Recipient

You can also delete GiftPay recipients that you no longer need. This removes them as a GiftPay recipient.

The screenshot shows the ECAPTURE BANKING interface. The top navigation bar includes 'Payments', 'Payees', 'Pay a person', 'GiftPay', 'Calendar', 'My account', and 'Help'. The 'GiftPay' tab is selected and circled with a blue circle containing the number '1'. Below the navigation bar, the 'GiftPay' section is visible. It features a '+ Recipient' button, a 'Display' dropdown menu, and a list of recipients. The first recipient is 'Charity', which is circled with a blue circle containing the number '2'. Below 'Charity', there are buttons for 'Donation check' and 'New', and text indicating 'Last sent: N/A' and 'Donation amount: N/A'. To the right of the 'Charity' entry is a 'Donate' button with a heart icon. Below the 'Charity' entry, the 'Payee details' section is visible. It shows 'Charity' and two buttons: 'Edit GiftPay' (circled with a blue circle containing the number '3') and 'Add reminder'.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Select the recipient you would like to delete.
3. Click the **Edit** button.

\* Required field  
Allow a minimum of 5 day(s) for your donations to reach this charity.

Charity name Charity

Payee address \* 1 Main Street  
Address 2

Payee city \* Anywhere

Payee state \* AL

Payee ZIP Code \* 62294

4  I would like to delete this payee

< Back Submit 5

---

Edit charity

The following charity will be deleted

Charity  
Donation check

The following transactions will be stopped

Pay to

Charity  
Donation check

< Cancel Submit 6

4. Click the toggle next to "I would like to delete this payee."
5. Click the **Submit** button.
6. Click the **Submit** button to permanently delete the payee.

# Consumer Bill Pay

## Editing a Pending Gift or Donation

You can make changes to pending gifts or donations up until their processing date. This allows you to adjust amounts, messages and acknowledgment requests even after you schedule a payment.

The screenshot shows the ECAPTURE BANKING interface. The top navigation bar includes 'Payments', 'Payees', 'Pay a person', 'GiftPay' (circled with a blue circle containing the number '1'), 'Calendar', 'My account', and 'Help'. Below the navigation bar, the 'GiftPay' section is visible. It features a '+ Recipient' button, a 'Display' dropdown menu, and two main sections: 'Charity' and 'John Doe'. The 'Charity' section has a 'Donation check' button with a 'New' tag and a 'Donate' button. The 'John Doe' section has a 'Gift check' button with a 'New' tag and a 'Send gift' button. At the bottom of the 'GiftPay' section, there are two buttons: 'View pending' (circled with a blue circle containing the number '2') and 'View history'.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **View pending** button.

Pending payments

Search filter Print

Pay to ▾

John Doe ☰ 3

**Gift check**

<b>Pay from:</b>	NOW Account *7035
<b>Amount:</b>	\$1.00
<b>Process date:</b>	11/26/2021
<b>Deliver by date:</b>	12/2/2021
<b>Conf.:</b>	#1
<b>Frequency:</b>	One time
<b>Delivery:</b>	Standard
<b>Status:</b>	Scheduled

4 Edit

Edit gift check

\* Required field

To **John Doe**  
**Gift check**

Amount \* \$ 1.00

GiftPay fee \$ 2.99


From \* NOW Account..\*7035 ▾

Date \* 11/26/2021 📅  
Deliver by 12/02/2021

Memo   
(Maximum characters: 25) Memos appear at the bottom of your check.

I would like to stop this gift

Check design and message  
Note: Changing the occasion will require a change in the check design.

Current check design 

Change occasion or check design \* **Holiday** ▾  
Select new check design

Opening message \*

Personalized message \*   
(Maximum characters: 300) You have 296 characters left.

Closing message \*

← Cancel Submit

5

3. Click the ☰ icon next to the transaction you would like to edit.
4. Click the **Edit** button.
5. Make the necessary changes and click the **Submit** button when you are finished.

# Consumer Bill Pay

## Deleting a Pending Gift or Donation

If you need to cancel a pending gift or donation for any reason, you can easily delete the transaction up until the date it processes.

The screenshot shows the ECAPTURE BANKING interface. The top navigation bar includes 'Payments', 'Payees', 'Pay a person', 'GiftPay', 'Calendar', 'My account', and 'Help'. The 'GiftPay' tab is highlighted with a blue circle containing the number 1. Below the navigation bar, the 'GiftPay' section displays a list of transactions. The first transaction is for 'Charity' with a 'Donation check' status, marked as 'New', and a 'Donate' button. The second transaction is for 'John Doe' with a 'Gift check' status, marked as 'New', and a 'Send gift' button. At the bottom of the list, there are two buttons: 'View pending' (with a trash icon) and 'View history'. The 'View pending' button is circled in blue with a blue circle containing the number 2.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **View pending** button.

Pending payments

Q Search filter Print

Pay to ▾

**John Doe** ⋮ **3**  
Gift check

<b>Pay from:</b>	NOW Account *7035
<b>Amount:</b>	\$1.00
<b>Process date:</b>	11/26/2021
<b>Deliver by date:</b>	12/2/2021
<b>Conf.:</b>	#1
<b>Frequency:</b>	One time
<b>Delivery:</b>	Standard
<b>Status:</b>	Scheduled

**4** Edit

Edit gift check

\* Required field

To **John Doe**  
Gift check

Amount \*

GiftPay fee \$ 2.99

From \*  ▾

Date \*

Deliver by 12/02/2021

Memo

(Maximum characters: 25) Memos appear at the bottom of your check.

**5**  I would like to stop this gift

Check design and message

Note: Changing the occasion will require a change in the check design.

Current check design

Change occasion or check design \*  ▾

Opening message \*

Personalized message \*

(Maximum characters: 300) You have 296 characters left.

Closing message \*

**6**

- 3.** Click the ⋮ icon next to the transaction you would like to edit.
- 4.** Click the **Edit** button.
- 5.** Click the toggle next to “I would like to stop this gift or donation.”
- 6.** Click the **Submit** button to permanently delete this transaction.



Where You Bank Matters  
**Committed to You**

acnb.com | 1.888.334.2262

