

# Online Banking and Account Access



**ViewPoint** Bank.<sup>®</sup>  
It's different here.

• [viewpointbank.com](http://viewpointbank.com)



# Welcome



Whether you're at home, at work, or on the road, ViewPoint Bank is here for you 24 hours a day, 7 days a week. We offer several services that let you decide when and how you want to interact with us — by telephone, ATM or online.

This guide is designed to help answer your questions about how our Online Banking system works and how it can help you manage your finances online. In addition to accessing your account information and transferring funds, you'll be able to export account information to Quicken® or Microsoft® Money, and pay your bills online. After becoming an Online Banking user, you'll find that you are able to reduce the amount of time you spend managing your finances.

Welcome! We look forward to seeing you online and hope you enjoy this quick and convenient way to manage your finances.



## Table of Contents

Security	4	Reports	15
Online Banking Overview	6	Bill Presentment	16
Logging In	7	Account Transfer	17
Consumer Home Page	8	Preferences	18
Email Account Alerts	9	Additional Services: Online Forms	
Account Export	10	& Check Reorder	20
Online Statements	11	GOmobile Banking	21
QwikPay Overview	12	Text Message Banking	22
Payees	13	TouchTone Teller	23
Make Payments	14		

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**ViewPoint** Bank.®



At ViewPoint Bank, the security of your personal and account information is our top priority. Online Banking security is ensured by the use of multiple protection measures that work together to create a safe and reliable environment.

### **Security at Your Computer**

Good protection starts at home, in the office, or wherever you access your accounts. Security at your computer includes making sure no one uses or has access to the computer without your permission. Passwords should not be selected from obvious clues like the names of your children or pets.

### **Securing Data as it Travels Across “The Net”**

Our Online Banking system is a secure way to handle your financial transactions. To start, your Web browser is required to have 128-bit encryption capability. This feature will prevent anyone from “eavesdropping” on your data as it travels between you and ViewPoint Bank.

When you log in to Online Banking, our computers check that your Web browser software can communicate using a 128-bit encryption key. Once confirmed, your computer and ours randomly pick a number that will serve as the “key” during your brief time online. The key is what allows information passed between your computer and ours to be scrambled before crossing the Internet and unscrambled after reaching its appointed destination. This type of security is called SSL, which stands for Secure Sockets Layer. Its ability to protect your information is possible because the pool of numbers available for key selection during a 128-bit session is so large, it’s practically impossible to guess the number. As a user, you don’t have to do a thing except make sure you have a version of a Web browser that can participate in this process.

Once your information reaches us via the Internet, it passes through a firewall as an extra layer of protection to keep unauthorized users from accessing data.

## Minimum System Requirements:

- Windows® XP SP2
- Windows® Vista
- Windows® 7
- Mac OS X 10.5 (Leopard™)
- Mac OS X 10.6 (Snow Leopard™)

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**NOTE:** Remember to always Sign Out at the end of your Online Banking session to protect your account information.



# Online Banking Overview

With Online Banking, you have access to your ViewPoint Bank account information 24 hours a day, 7 days a week, 365 days a year. That means you can do everything you need to from home, work or anywhere you have Internet access. It provides a private, secure, easy and convenient way to control your finances.

## With Online Banking You Can:

- View updated balances and transactions for all of your ViewPoint Bank accounts, including account history.
- Pay bills quickly and conveniently, including scheduling payments in advance and setting up recurring payments.
- Send notifications to your email address about account balances, CD maturity dates, and when specific checks clear.
- Transfer funds between your ViewPoint Bank accounts.
- Manage your finances with FinanceWorks™ powered by Quicken®.
- Get cash back offers on the places you shop most with Purchase Rewards.

## Logging In

Enter your User ID and Password, then click Enter.

Click here to view our demo.

Click here to view our contact information.



*Need to register for Online Banking? Click here and then enter your Temporary User ID and create a Password. After you receive registration confirmation, you will be required to change your User ID for future logins.*

For added convenience, our combined enrollment feature allows you to register for Online Banking and QwikPay — our online bill pay system — all at the same time.

If you wish to enroll in QwikPay at a later date, your registration details will automatically prefill in the application form for quick, easy sign-up. Simply log in to Online Banking, click QwikPay, then Payments, and complete the registration process.

➤ To begin, go to [www.viewpointbank.com](http://www.viewpointbank.com)

**Your Temporary User ID:** \_\_\_\_\_  
(Access Number)



# Consumer Home Page

The Consumer Home Page is a combination of tools giving you the ability to perform daily money management tasks quickly and easily in one convenient place.

- Review all accounts, balances and recent transactions.
- Make quick transfers between accounts.
- Review past spending from an easy-to-use chart.
- Get important bills paid on time.

The screenshot displays the ViewPoint Bank Consumer Home Page. At the top, there is a navigation bar with the ViewPoint Bank logo and several menu items: Account Access, My TurboTax (with a 'New!' badge), QuickPay, Account Transfer, Apply for a Loan, and Additional Services. Below the navigation bar, there is a secondary menu with links for Home, Account Summary, Account History, Mobile Banking & Alerts, Account Export, Online Statements, Stop Pay, and FinanceWorks. The main content area is divided into several sections: 1. 'My Accounts' widget showing a list of accounts with balances and a 'Make a transfer' button. 2. 'Purchase Rewards' widget showing cash back earned on debit cards. 3. 'Make a Payment' widget with a form to pay bills and a 'Make paying bills fast and easy' callout. 4. 'View My Spending' widget showing a spending chart. The page also includes a 'Home Banking Test' link in the top right corner and a 'New!' badge above the 'My TurboTax' link.

## Email Account Alerts

To set up an advanced account alert, such as balance, cleared check, maturity date, or loan payment due date, select the Add Notification from the drop-down menu and click here.

Check the type of alert to set up.

Select the account for which to set up the email account alert and enter the balance amount.

The screenshot shows the 'E-mail Alerts & Notifications' page on the ViewPoint Bank website. The page has a navigation bar with links like 'Home', 'Account Summary', 'Account History', 'Mobile Banking & Alerts', 'Account Expert', 'Online Statements', 'Shop Pay', and 'FinanceWorks'. Below the navigation bar, there are sections for 'Text Message Banking' and 'E-mail Alerts & Notifications'. The 'E-mail Alerts & Notifications' section has an 'Advanced Setup' button and an 'Add' button. Below this, there are two sections for setting up alerts: 'Balance Less Than Notification' and 'Balance Greater Than Notification'. Each section has a dropdown menu for selecting an account and a text input for the balance amount. At the bottom of the page, there is an 'Email Address' field and a 'Submit' button.

Click here to review account alert history.

Enter the email address to send the alert, then click Submit.

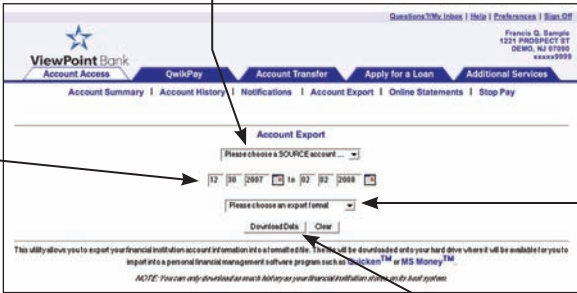
If you need help keeping track of your account balances, the email Account Alert tool can help you manage your financial goals by sending you an email when your ViewPoint Bank account reaches a specified limit.



# Account Export

This page allows you to export your account information into a format compatible with your personal financial software. When you export your account information into Microsoft® Money, Microsoft® Excel, Quicken® or QuickBooks® format, it will be downloaded onto your computer for future use.

➤ To begin, click Account Access, then Account Export.



The screenshot shows the 'Account Export' page on the ViewPoint Bank website. The page has a navigation bar with links for 'Account Access', 'QwikPay', 'Account Transfer', 'Apply for a Loan', and 'Additional Services'. Below the navigation bar, there are links for 'Account Summary', 'Account History', 'Notifications', 'Account Export', 'Online Statements', and 'Stop Pay'. The main content area is titled 'Account Export' and contains a form with the following elements:

- A dropdown menu labeled 'Please choose a SOURCE account...'
- A date range selector showing '12 / 30 / 2007' to '02 / 02 / 2008' with calendar icons.
- A dropdown menu labeled 'Please choose an export format'.
- Buttons for 'Download Data' and 'Clear'.

Callouts with arrows point to these elements:

- 'Enter the date range to export or select from the calendar feature.' points to the date range selector.
- 'Select the account information to export from the drop-down menu.' points to the 'Please choose a SOURCE account...' dropdown.
- 'Select the format compatible with your financial software.' points to the 'Please choose an export format' dropdown.
- 'Click Download Data to save the information to your computer.' points to the 'Download Data' button.

At the bottom of the page, there is a disclaimer: 'This utility allows you to export your financial institution account information into a readable file. This file will be downloaded onto your hard drive where it will be available for you to import into a personal financial management software program such as Quicken™ or MS Money™. NOTE: You can only download as much history as your financial institution stores in its host system.'



## Online Statements



Click the statement icon you would like to view.

Don't Forget: Online Statements are required if you want to earn Absolute Checking's highest rate.


Online Statements make accessing your monthly statements easy, plus it's an excellent filing system that allows you to save paper by only printing what you need, when you need it. Adobe® Acrobat® Reader® is required for viewing Online Statements. If you don't have Adobe® Acrobat® Reader®, please visit [www.adobe.com/downloads/](http://www.adobe.com/downloads/) for a free download.

➤ After you enroll in Online Banking, you must personally sign up for Online Statements by accepting the Account/Electronic Funds Disclosure Agreement. To begin, click Account Access, then Online Statements.



# QwikPay Overview

QwikPay offers you the ultimate in convenience. Pay all your bills online anytime, anywhere.\* The first page that appears within QwikPay is the Make Payments page which shows a summary of all received eBills and pending payments.

 *To begin, click QwikPay, then Make Payments.*

## With QwikPay You Can:

- View and pay all your incoming eBills in one central location.
- Add payee details once, then retain the information in the system for all future payments.
- Schedule payments for all bills at once including setting up recurring payments for regularly occurring bills.
- Expedite payment option available.
- Make payments from multiple checking accounts.
- Generate reports based off payment history, payee, category and more.

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\*You may use QwikPay from anywhere in the world, but payees must be within the United States. You may not use QwikPay to pay taxes or court obligated payments.

# Payees

From the Make Payments screen, enter the name of the Person or Business, then click Add. Known payee names may prefill.

**STEP 1**

Pay someone → B | Add | Find: Search my payees

Pay To

Show all payees ▾

- AT&T, \*6471
- Pending: \$200.00
- CAPITAL ONE SERVICES
- 10/08/2009 e-bill: View | File

Bailey Banks & Biddle

Baja Broadband

Ballard Designs

Baltimore Gas & Electric

Banana Republic

Banco Popular

Banco Popular MasterCard

Bank of America

**STEP 2**

Add a Person or Business to Pay

We need some information before sending your first payment to Bank of America.

Good News!  
Since we already know this business, we just need an account number and zip code to set them up.

Use Bank of America account number:  
 [Link notes...](#)

Zip code where you send payments:  
 -

Entering all 9 digits helps us more accurately identify this payee.

Continue Cancel

**STEP 3**

Add a Person or Business to Pay

We need some information before sending your first payment to Best Buy.

Account number (if you have one):  
 [Link notes...](#)

Address:

City:  State:  Zip code:

Phone (optional):  
 -

Entering all 9 digits helps us more accurately identify this payee.

If you are set to investigate a payment issue, we'll use this number to contact the payee.

Continue Cancel

If the payee is known, simply enter the account number and zip code, then click Continue to confirm and save the payee.

Some payees may require additional information. Enter the account number (if applicable), address and phone number if desired, then click Continue to confirm and save the payee.


In order to send payments using QwikPay, you must first set up payees. It only takes a minute to set up a new payee and they can be added by searching our electronic database or entering the payee manually.

➤ To begin, click QwikPay, then Make Payments.



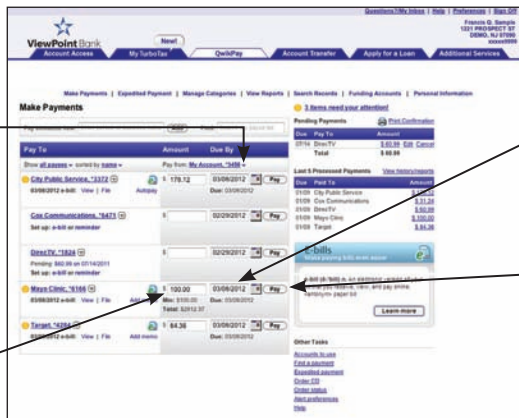
# Make Payments

Bill Payment allows you to enter one or all of your bill payments from a single screen. All of your payees are listed for payment entry and maintenance. Allow three business days for an electronic payment and five business days for a paper check payment to process.

 To begin, click QwikPay, then Make Payments.

Click the arrow to select the account from which to fund the payments.

Enter the payment amount for each payment. If a payee does not require a payment, leave the field blank.



Enter the Due By date or select the date from the calendar feature.

Click Pay on the corresponding payee line to have the payment scheduled for processing. You will need to click Pay once for every payment entered.

# Reports

Select the "Create a Report" link to show specific transaction records from certain date ranges.



Enter a Report title and select a Time Frame for the report.



Select the Payees, Funding accounts and Payment statuses to search.

Click Create a Report to view the search results.

Conveniently sort the last 365 days of payment information using the Reports feature. You can also create custom reports to sort data by payment category, payee, status or to provide subtotals. Once a report is generated, you can download the information to your computer in a format compatible with your personal financial software.

➤ To begin, click QwikPay, then View Reports.



# Bill Presentment

eBills are bills that arrive directly within QwikPay rather than your mail box. eBills are not only conveniently gathered in one central location, but have the added convenience of allowing payment with a quick click of your mouse.

➤ *To begin, click QwikPay, then Make Payments.*

• Enter the Amount and Pay Date, then click Pay to confirm the payment in a secondary screen.

The screenshot displays the 'Make Payments' section of the ViewPoint Bank website. It features a navigation bar with options like 'My TurboTax', 'QwikPay', 'Account Transfer', and 'Apply for a Loan'. Below the navigation, there are several sections: 'Make Payments' with a table of bills, 'Pending Payments', 'Last 5 Processed Payments', and 'E-bills'. The 'E-bills' section includes a 'Learn more' button. Arrows from the text callouts point to the 'Pay' button on a bill entry and the 'Learn more' button in the E-bills section.

• Received eBills display on the Make Payments page. Click here to view the bill in a secondary screen.

• Click here to Learn More about ebills and how they can make paying bills easier.



## Account Transfer



• Make an immediate, one-time account transfer by entering the transfer amount, selecting the From and To accounts, then clicking Transfer Funds when finished. You may also make an immediate transfer from the Consumer Home Page.

- To schedule a recurring account transfer, click here.
- Enter the transfer amount.
- Select the From and To accounts.
- Enter the start date, or select from the calendar, then select the frequency information.
- Enter the email notification address and message, then click Save Transfer.

The screenshot shows the 'Add Scheduled Transfer' form. At the top, there are navigation tabs: 'New!', 'My TurboTax', 'QuickPay', 'Account Transfer', and 'Apply for a Loan'. Below the tabs, the form title is 'Add Scheduled Transfer'. The form contains the following fields and options:

- Transfer Amount:** A text input field.
- FROM Account:** A dropdown menu with the text 'Please choose FROM account...'.
- TO Account:** A dropdown menu with the text 'Please choose a TO account...'.
- Start Date:** A date picker with fields for month, day, and year.
- Frequency:** A section with radio button options: 'One time', 'Weekly on:', 'Bi-Weekly:', 'Monthly on:', 'Twice-Monthly on:', 'Quarterly on:', 'Semi-Annually on:', and 'Annually on:'. Each option has a corresponding selection field (e.g., 'Select Day', '1st', '15th', '31st').
- Please specify one of the following three options:** A section with radio button options: 'Number of Transfers:' (with a text input), 'End Date:' (with a date picker), and 'No End Date (What's this?)'.
- Email Notification:** A section with a checkbox 'Please send me an email notification after the last recurring transfer.', an 'Email Notification To:' field (containing 'DemoUser@MyVSP.com'), and a note: 'Only ONE Email address may be entered. Additional Email notification will not be processed.' Below this is an 'Email Message:' text area.
- Footer:** A disclaimer: 'Do not include Account Numbers, Social Security Numbers or other confidential information in your message.' and three buttons: 'Save Transfer', 'Clear', and 'Cancel'.

It's easy to transfer money from one account to another. You can easily schedule one-time as well as recurring transfers using the Account Transfer feature. This feature also allows you to make ViewPoint Bank loan payments.

Note: You can also perform a Quick Transfer from the Account Summary page.

➤ To begin, click Account Transfer.



# Preferences

Online Banking allows you to customize certain aspects of your online environment as well as keep your personal information up-to-date.

➤ *To begin, click Preferences from the top right-hand corner of the screen, then select an option and follow the on-screen directions.*

**Change Password:** It's recommended that you change your Password every 90 days to ensure your security.

**Change Timeout:** For extra security, Online Banking will automatically sign you out after a defined period of inactivity. Change your timeout period setting here.

**Email Address:** It's important to keep your email address up-to-date.

**Default History Sort Order:** Set your account detail screens sort preferences.

**Change Start Page:** Normally, the Account Access screen is the first to appear when you sign in, but you can select another page if you prefer.

**Change Account Nicknames:** Nicknames are much easier to use than account numbers. You can also control which accounts are displayed.

**Change User ID:** You should modify your User ID on a regular basis for greater security. You will be required to change your User ID after you receive registration confirmation for future logins.

**Help.** Click Help from the menu options at the top right-hand corner of your screen. You'll be shown additional information about the features currently appearing on your screen.

**Need more answers?** Go to our home page, click the Online Resources tab in the navigation bar, then click the Information Library link. Access information on hundreds of topics to get the answers, instructions and forms you need.



## Additional Services: Online Forms & Check Reorder

This page provides you with quick access to many of our commonly requested forms. It also provides the ability to complete and submit the form online.

*To begin, click Additional Services, then Online Forms.*

Click the form desired, then follow the on-screen directions.

Click here to reorder checks.

ViewPoint Bank

Account Access | My To Do List | QuickPay | Account Transfer | Apply for a Loan | Additional Services

Check Order | Online Forms | Open Account

Secure Online Forms

Please select one of the following forms:

- [Address Change Request](#) - Change mailing address.
- [Change Loan Payment Method](#) - Change the loan payment method.
- [Check Copy Order](#) - Request for check copies.
- [Checking Account Type Change Request](#) - Change checking account type.
- [Duplicate Statement Request](#) - Request a Duplicate Statement.
- [Home Equity Line of Credit Draw Authorization](#) - Request a Home Equity Line of Credit Draw.
- [Overdraft Protection Change Request](#) - Request for overdraft protection.
- [Payoff Request](#) - Request a loan payoff amount.
- [Wire Transfer Form](#) - Request a Domestic or International Wire Transfer.
- [Qwik Pay Cancellation Form](#) - Close your Qwik Pay Account.
- [Visa/ATM Dispute Form](#) - Used to dispute a Visa/Check Card transaction that you **ORIGINALLY AUTHORIZED** but have been unable to resolve with the merchant. Most commonly used when a service is cancelled, a product was returned, or for a product quality, title, and service dispute.
- [Fraudulent Visa/Check Card Transaction Form](#) - Used to report a Visa/Check Card transaction you **DID NOT** authorize. Most commonly due to a lost, stolen or counterfeit card.
- [Request to Cancel Online Statements](#) - Online Statements Cancellation Form.

### Available Forms:

- Address Change Request
- Change Loan Payment Method
- Check Copy Order
- Checking Account Type Change Request
- Duplicate Statement Request
- Home Equity Line of Credit Draw Authorization
- Overdraft Protection Change Request
- Payoff Request
- Wire Transfer
- Qwik Pay Cancellation
- Visa/ATM Dispute
- Fraudulent Visa Check Card Transaction
- Request to Cancel Online Statements



## GOmobile Banking

### GOmobile. Banking in the palm of your hand.

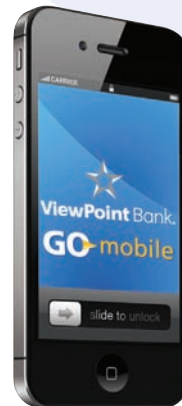
Your accounts are now as close as your cell phone. With GOmobile Banking, you can:

- Check your balance and transaction histories
- Pay bills anytime, anywhere
- Transfer funds between accounts
- View current deposit & loan rates
- Find nearest bank or ATM location

It's simple, secure and free!\*

**Get started today.** Just go to <http://gomobile.viewpointbank.com> on your Internet-capable phone and sign in using your ViewPoint Bank online banking user ID and password.

\*Standard rates from your wireless provider will still apply.



The use of GOmobile while driving is discouraged. If you must use GOmobile while operating a motor vehicle, you should stop the vehicle in a safe place before logging in.

# Text Message Banking

Your account balances are a text away. It's easy to access account balances and transactions, as well as transfer funds, right on your mobile phone.

➤ To begin, click Account Access, then Mobile Banking & Alerts.

Set up your mobile phone for Text Message Banking. Click Activate to begin.



**Text any of the following short commands to 454545 to instantly receive the information you want:**

- BAL = Current and available balances for your designated primary account
- BAL ALL = Current account balances for all of your ViewPoint accounts
- BAL CHK = Checking account balances
- LAST = The last five transactions in your primary account
- TRANS = Transfer funds to your primary account
- STOP = Deactivate Text Message Banking service
- HELP = Help on keywords



## TouchTone Teller | 972-578-6000

### From Anywhere You Have Access to a TouchTone Phone:

- Access deposit and loan account balances 24 hours a day, 7 days a week.
- Verify your current interest rate, accrued interest, maturity dates, available credit line and loan payment amounts.
- Verify that checks have cleared and deposits have been made.
- Request a stop payment on one or more checks.
- Inquire if a check has cleared and verify the amount of the check.
- Access current interest rates for both checking and savings products.
- Find a bank near you and its office hours and contact information.



Online Banking is a great way to perform all your banking needs. But what about when a computer isn't available? TouchTone Teller keeps you connected and is available whenever and wherever you are. Just call 972-578-6000 or, within the Metro area, 214-544-7753.

First time access to TouchTone Teller?

Simply:

- Press 1 if you are using a TouchTone phone
- Press 1 for Account Access
- Enter your Access Number followed by the # sign
- Enter your four digit PIN number followed by the # sign. (Your PIN number will be the last four digits of your Social Security number)
- Follow the prompts



## Contact Us

You're always welcome to stop by and visit us at any of our bank locations during regular business hours, no appointment needed! We know that's not always possible, so we also offer several other convenient contact options.

**Call Us:** During regular business hours at 972-578-5000 or toll-free at 1-800-578-9009.

**Send a Secure Email Message:** Send a question about your accounts using our secure email server and keep your account information safe from fraud. Your personal email address is only used to notify you when your answer is ready in your ViewPoint Bank account email inbox. Click "My Inbox" from the menu options at the top right-hand corner of your Online Banking screen to send a message. This same link provides access to our secure response.

**Live Chat:** Available Monday through Friday, 7 a.m. - 5:30 p.m. CST. To access this feature, go to our home page and click the Live Chat link on the left side of the page.