

## QUICK TIPS FOR INBUSINESS ALERT OPTIONS

InBusiness Online Banking offers robust alerts for you to utilize. By using this feature, you will be better able to stay up to date with what's happening with your accounts via Online Banking. Please see further direction below regarding this feature and configuring your alerts.

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### ALERTS OVERVIEW

When you create an alert through Online Banking, you specify the conditions that will trigger it to help you stay on top of what's important to you. Below is a complete list of alerts you may utilize in InBusiness Online Banking. All alerts are configurable by the individual user – you have the option to make changes at any time if the default is not your preference.

Please note, there are a few security alerts that are required and unable to be disabled.

### ACCESSING ALERTS

In the **Services** drop-down on the left menu of Online Banking, click **Alerts**

### DELIVERY METHODS FOR RECEIVING ALERTS

You may choose from four delivery methods to receive your alerts.

1. Secure message via the web portal
2. Email
  - You will need to provide a valid email address to receive alerts via email. Alerts may be sent to an email address that is different from the one associated with your Online Banking account.
3. Phone
  - You will need to provide a valid phone number to receive alerts via phone.
  - If you would like to receive alerts via phone at a set time, you may unselect the 'Call Immediately' checkbox.
4. SMS Text Message
  - You will need to provide a valid phone number to receive alerts via text message.

- If you would like to receive alerts via text message at a set time, you may unselect the 'Send Immediately' checkbox.
- You must agree to the Terms and Conditions to receive SMS text message alerts.

**FREQUENCY OF ALERTS**

If all instances of a notification should be communicated, select the 'Every Occurrence' checkbox.

**INBUSINESS ONLINE BANKING ALERT TYPES**

Date Alerts – Just like marking a calendar, you may set up alerts to remind you of specific dates or events.

Account Alerts – Account Alerts will notify you when balances in your account(s) go above or below a number you specify.

History Alerts – If you are ever concerned about amount limits or pending checks, you may create History Alerts that will notify you when a check number posts or transactions meet an amount you choose.

Online Transaction Alerts – Various types of transactions may occur in your accounts. Online Transaction Alerts will notify you when various transfers, payments or debits post to your account.

- **NOTE:** Users who approve ACH and Wire transactions may wish to create Online Transaction Alerts for ACH and Wire origination so they can be proactively notified of transactions which require approval in the Activity Center.
- **Transactions Options:** ACH Payments / ACH collection / ACH Pass Thru / Stop Payments / Funds Transfer / Payroll
- **Status Options:** Drafted / Authorized / Processed / Cancelled / Failed

Non-Online Transaction Alerts – Status alerts for your wire transactions, incoming and outgoing posted wire transactions.

- **NOTE:** When selecting status for wire alerts choose 'posted'
- **Status Options:** Posted / Pending

Incoming Domestic Wire
Incoming International Wire
Outgoing Domestic Wire
Outgoing International Wire

**Security Alerts** – Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

**Security Alerts** that are **required** for a user to receive, are as follows:

Alert me when my password is changed
Alert me when my security alert preferences are changed
Alert me when my login ID is disabled

**Optional Security Alerts** The following alerts have been turned on for users. These alerts are defaulted to on, but each user has the ability to make changes to their alerts and may turn them off if they choose.

Alert me when an invalid password for my login ID is submitted
Alert me when my login ID is changed
Alert me when my user profile is updated
Alert me when my challenge code is changed
Alert me when secure access code contact information is changed
Alert me when an address is changed

The following alerts are available to be turned on for users. These alerts are defaulted to **off**, but each user has the ability to make changes to their alerts and may turn them on if they choose.

Alert me when a valid password for my login ID is submitted
Alert me when a valid secure access code is submitted
Alert me when an invalid secure access code is submitted
Alert me when a computer/browser is successfully registered
Alert me when forgot password is attempted for my login ID
Alert me when the forgot password process is successfully completed
Alert me when the forgot password process is attempted unsuccessfully
Alert me when a new user is created
Alert me when a recipient is added
Alert me when a valid challenge code is presented
Alert me when an invalid challenge code is presented
Alert me when an external transfer is authorized
Alert me when a micro deposit was created
Alert me when a payment template is modified
Alert me when a recipient is modified
Alert me when a payment template is created
Alert me when an outgoing ACH transaction is created
Alert me when an international wire transfer is created
Alert me when a wire transfer is created

## ACCESSING AND CONFIGURING INBUSINESS ALERTS

You have the ability to set up your own alerts.

The screenshot shows the 'Alerts' configuration interface. At the top right, a callout box labeled 'A' contains a dropdown menu with the following options: '--- New Alert ---', 'Date Alert', 'Account Alert', 'History Alert', and 'Online Transaction Alert'. Below this is a table with columns: 'Description', 'Account', 'Frequency', 'Notification', 'Enabled', and 'Edit'. The first row is expanded, showing a date alert: 'On the 2nd of May'. Callout 'B' points to the expand/collapse icon for this row. Callout 'C' points to the 'Enabled' toggle switch, which is currently turned 'On'. Callout 'D' points to the 'Edit' link. Below the table are five collapsed alert categories: 'Account Alerts (0)', 'History Alerts (0)', 'Online Transaction Alerts (0)', and 'Security Alerts (0)'. Each category has a downward-pointing chevron icon.

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

1. The "New Alert" drop-down lets you create a date, account, history or transaction alert.
2. The icon allows you to collapse or expand alert details for each category.
3. Toggling the "Enabled" switch turns an alert on or off without deleting it.
4. 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 email, phone or text message.

### Account

Alerts need to be configured on a per account basis. Separate alerts will need to be configured if you want the same alert applied to multiple accounts used for different types of ACH. This example displays how alerts are configured as separate instances when applied to different accounts.

Online Transaction Alerts (300)					
Description	Account	Frequency	Notification	Enabled	
When an online transaction of type ACH Payments is Drafted.	XXXXXX7798	<input checked="" type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>
		Indicates Every Occurance			
When an online transaction of type ACH Payments is Drafted.	XXXXXX5133	<input type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>
When an online transaction of type ACH Payments is Drafted.	XXXXXX0835	<input type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>
When an online transaction of type ACH Payments is Drafted.	XXXXXX0959	<input type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>
When an online transaction of type ACH Payments is Drafted.	XXXXXX4516	<input type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>
When an online transaction of type ACH Collection is Drafted.	XXXXXX7798	<input type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>
When an online transaction of type ACH Collection is Drafted.	XXXXXX5133	<input type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>
When an online transaction of type ACH Collection is Drafted.	XXXXXX0835	<input type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>
When an online transaction of type ACH Collection is Drafted.	XXXXXX0959	<input type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>
When an online transaction of type ACH Collection is Drafted.	XXXXXX4516	<input type="radio"/>	Send me an email .com	<input checked="" type="checkbox"/>	<a href="#">Edit</a>

## Modifying Alerts

Alerts can be edited by selecting the Edit function on the line item of the alert. The properties for modifying an alert are the same as creating a new alert.

## ALERTS FOR POSITIVE PAY/ACH REPORTING PORTAL

Within our PosPay/ACH Reporting portal of InBusiness Online Banking, user notifications can be established. The PosPay/ACH Reporting portal includes:

- ACH Positive Pay
- Check Positive Pay
- ACH Addenda and Notifications of Change

Users – Administrators will be turned on by default to receive all alerts. All other user's alerts will be initially granted at the time of sub user creation.

The administrator and users can control these notification preferences by going to **User Setup (Client)** and selecting the **System Messages** tab.

**NOTE:** Email notifications will come from: TMSupport@premiervalleybank.com.

Below is a list of notifications available to set at the user level.

**Check Positive Pay Alert Options**

Exception: Duplicate paid item <input type="checkbox"/>
Exception: Duplicate paid item with amount mismatch
Exception: Paid item not issued
Exception: Paid item with amount mismatch
Exception: Paid item with zero check number
Exception: Payee name mismatch
Exception: Stale dated item paid
Exception: Void item paid
Reminder to Process exceptions
Issued file loaded successfully
Issued file partially loaded
Issued file processing loaded no items
Issued file rejected

**ACH Positive Pay Alert Options**

Exception: Filtered / blocked transaction
Exception: Unauthorized ACH transaction
Reminder to Process exceptions
Filtered / blocked transaction notification
Unauthorized ACH transaction notification
New Transaction filter / block added
New ACH Authorization rule added

**ACH Addenda / Notifications of Change Options**

ACH reporting file sent as email attachment
ACH reporting system new file notification