# Table of Contents

*click the hyperlink to be taken to the corresponding page*

If you do NOT have a digital banking ID, you should click "First time user? Enroll now."



If you have a digital banking ID, you should enter your credentials as normal.

If you forget your credentials, click "Forgot?"

Upon your first time logging in to BANNO, you will be sent a "verification code" to the cell phone we have on file. Enter the verification code into the prompt on your screen.

## Confirm phone number

We will be sending you a text message shortly at ••••••4261 with your verification code. This code will expire after 5 minutes.

Verification code
123456

☐ Don't ask for codes again while using this browser

**Verify**

Resend code or Try another way

To avoid being prompted for a verification code while using a private device, click the check box next to "Don't ask for codes again while using this browser".

## Confirm phone number

We will be sending you a text message shortly at ••••••4261 with your verification code. This code will expire after 5 minutes.

Verification code
123456

☐ Don't ask for codes again while using this browser

**Verify**

Resend code or Try another way

The main menu on a laptop will be listed on the left hand side of the screen.
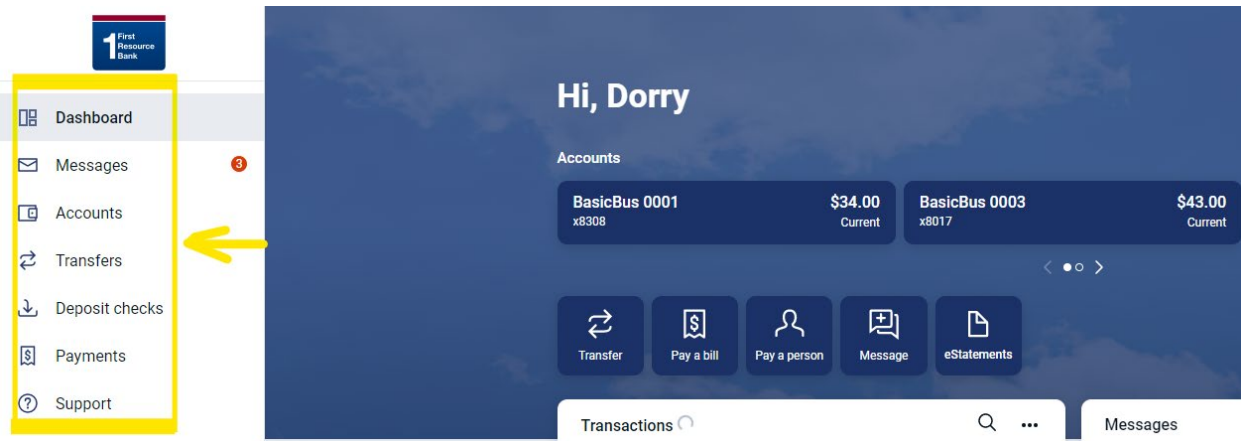


The main menu/dashboard on a mobile device is accessed by clicking the icon in the top left corner.
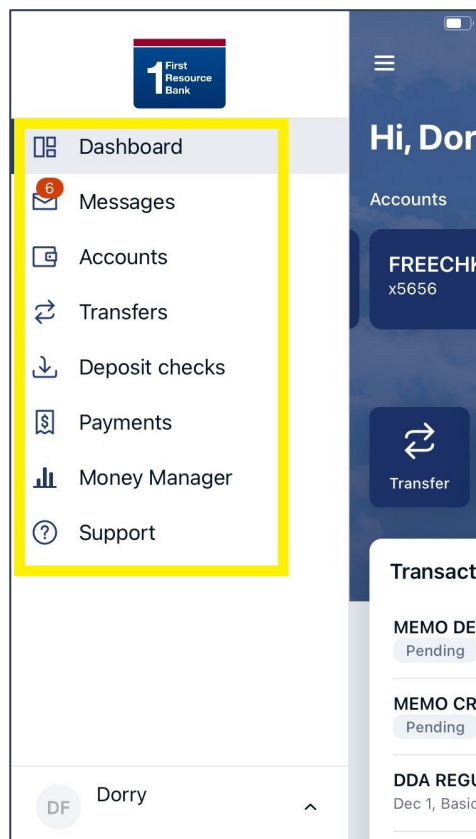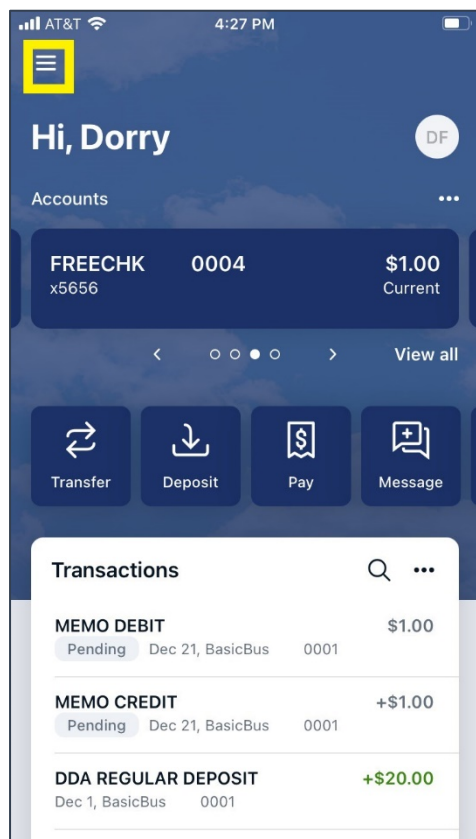
To review or update your profile settings, click on your initials in the top right of the screen. A drop down menu will appear, click "Profile".
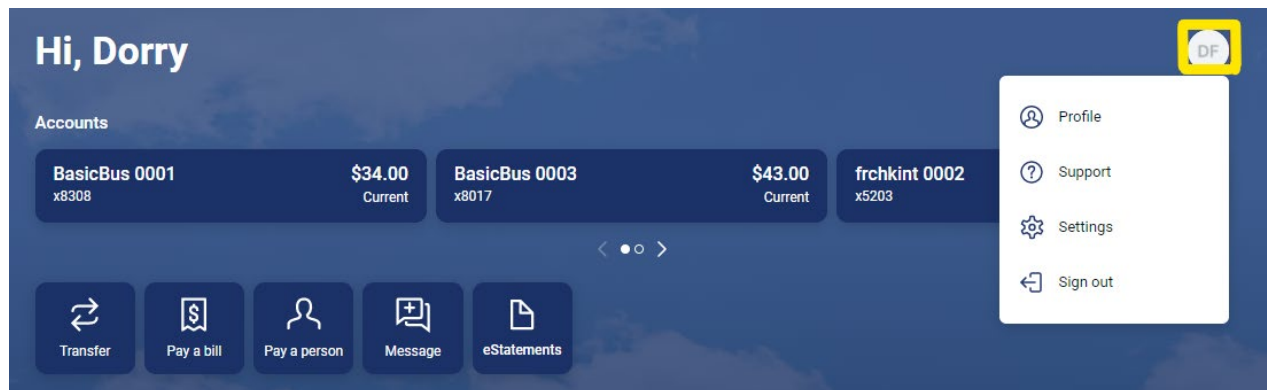


To update your preferred first name, address, email address, or phone number, click "Edit" under any section to update the information. You will be prompted to enter your password to initiate each update.
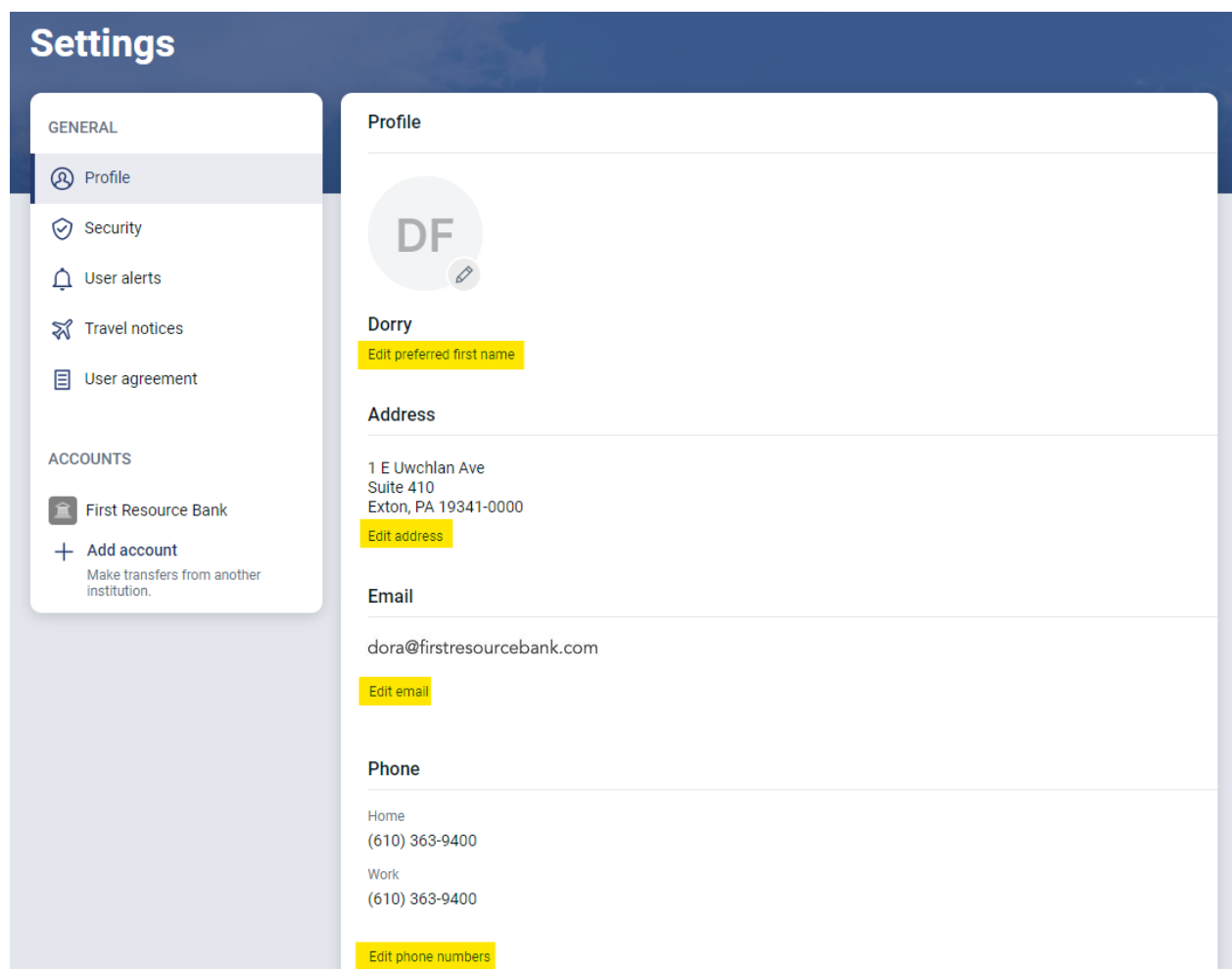
To change your username or password, click "Security".



To remove or add a phone number for verification code delivery, click "Security" then click "Edit settings" under the Two-factor authentication section.

Click "Remove" to remove an existing phone number for verification code delivery or "Set up" to add a phone number for verification code delivery.

## 2-step verification

**Verified methods**

💬 Voice or text message

••••••1873  Primary
Verification codes are sent by text message.
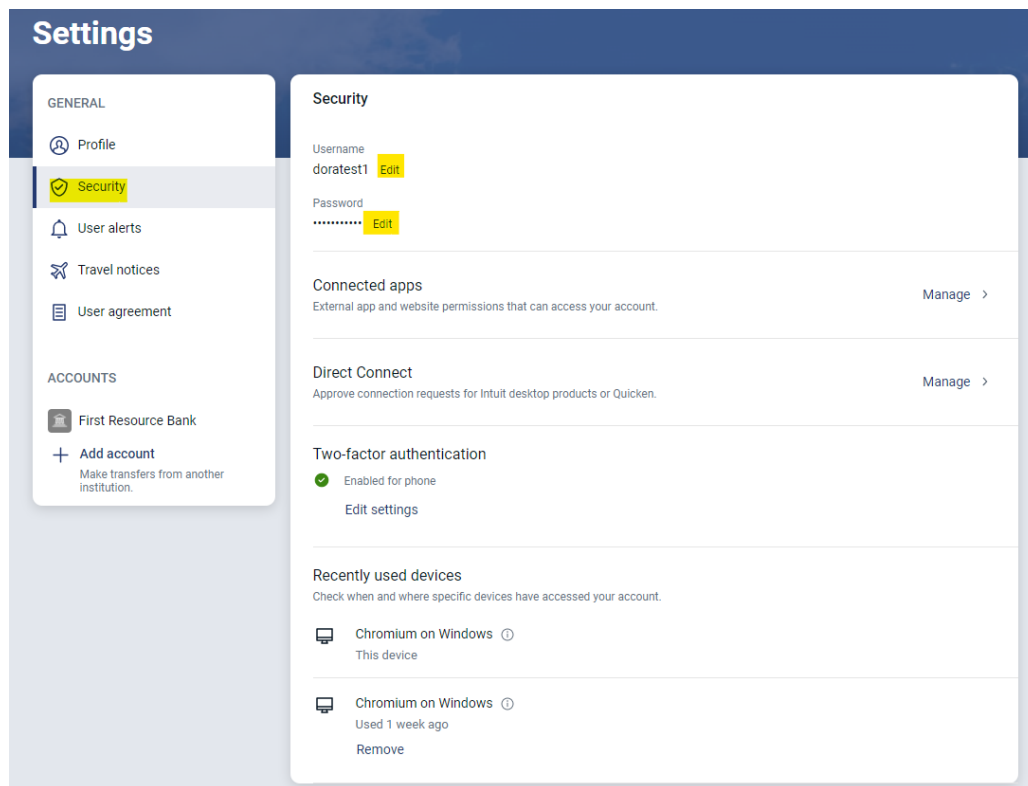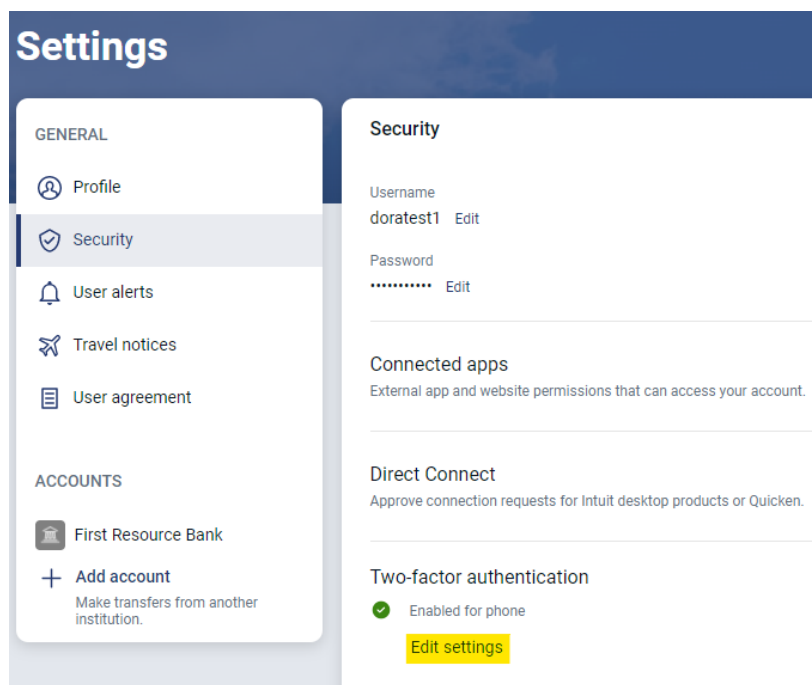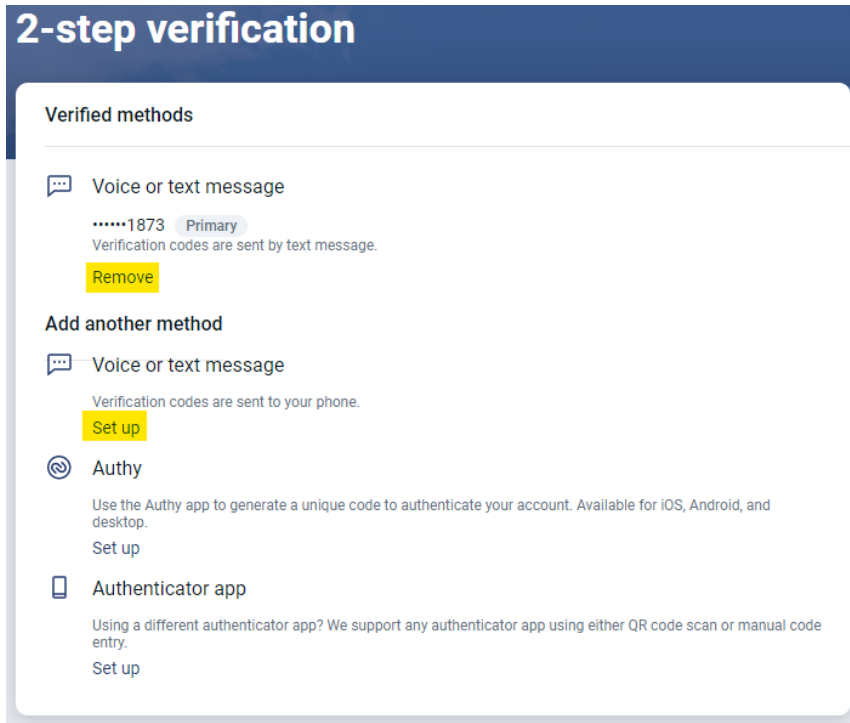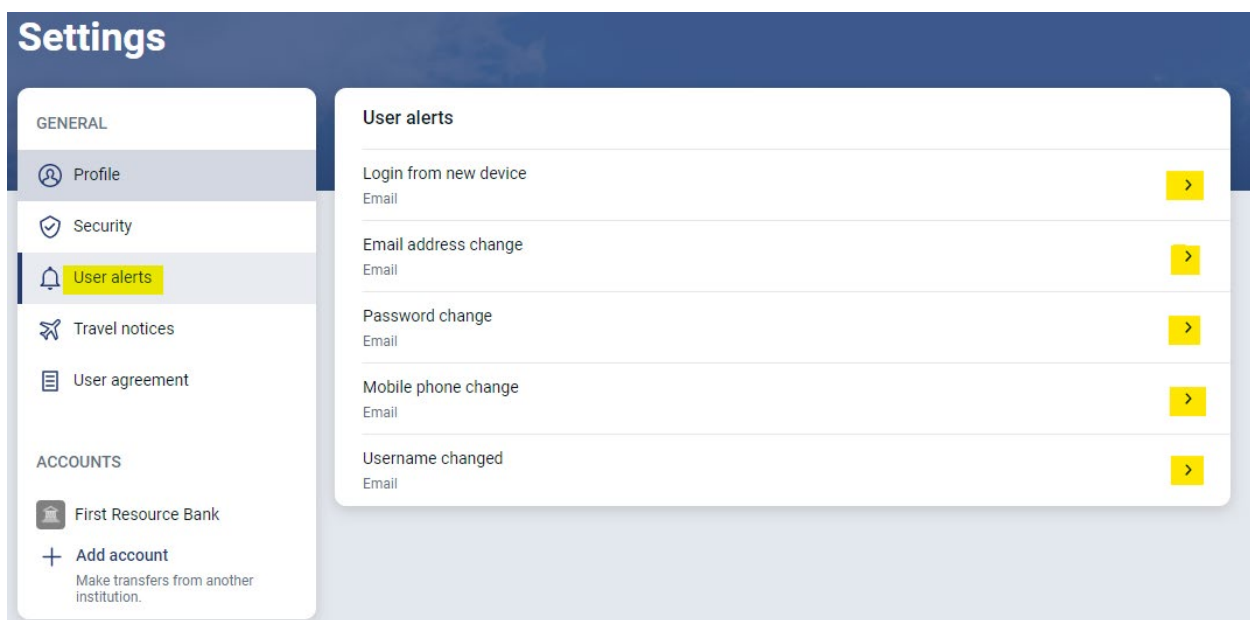
Remove

**Add another method**

💬 Voice or text message

Verification codes are sent to your phone.
Set up

◎ Authy

Use the Authy app to generate a unique code to authenticate your account. Available for iOS, Android, and desktop.
Set up

📱 Authenticator app

Using a different authenticator app? We support any authenticator app using either QR code scan or manual code entry.
Set up

To change if and how you want to be notified of certain changes made to your profile, click "User alerts".

## Settings

**GENERAL**

👤 Profile

🛡 Security

🔔 User alerts

✈ Travel notices

☰ User agreement

**ACCOUNTS**

🏛 First Resource Bank

➕ Add account
Make transfers from another institution.

**User alerts**

Login from new device
Email                                                                         >

Email address change
Email                                                                         >

Password change
Email                                                                         >

Mobile phone change
Email                                                                         >

Username changed
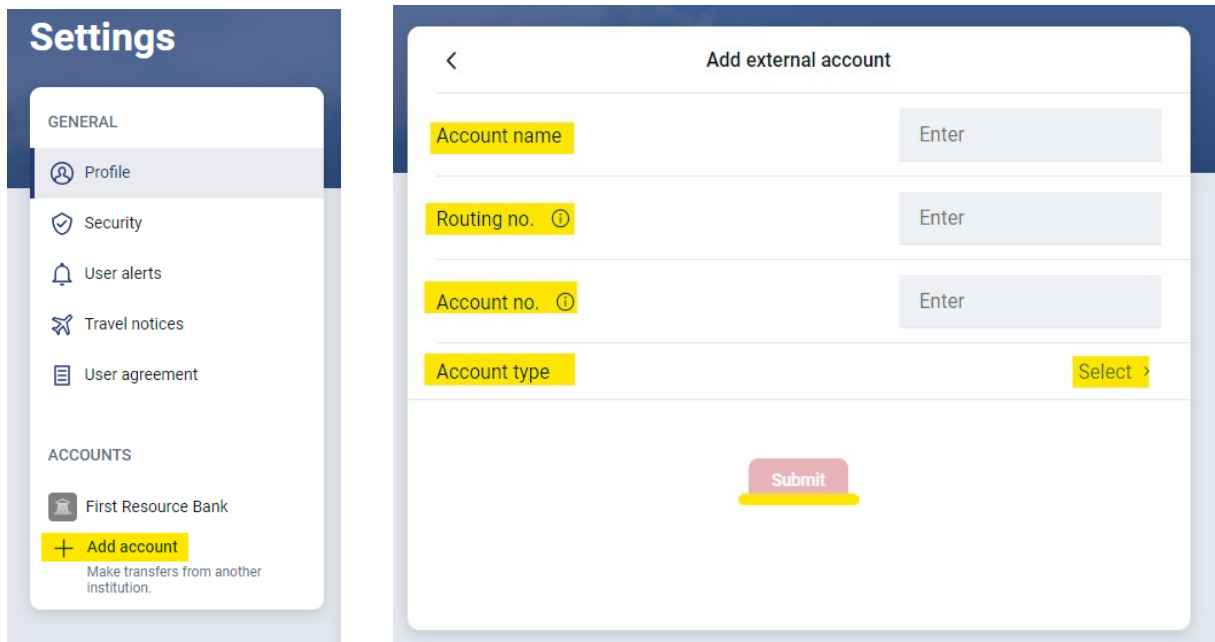Email                                                                         >

To place a travel notification so that your FRB card continues to operate outside of your normal geographical region, click "Travel Notices".
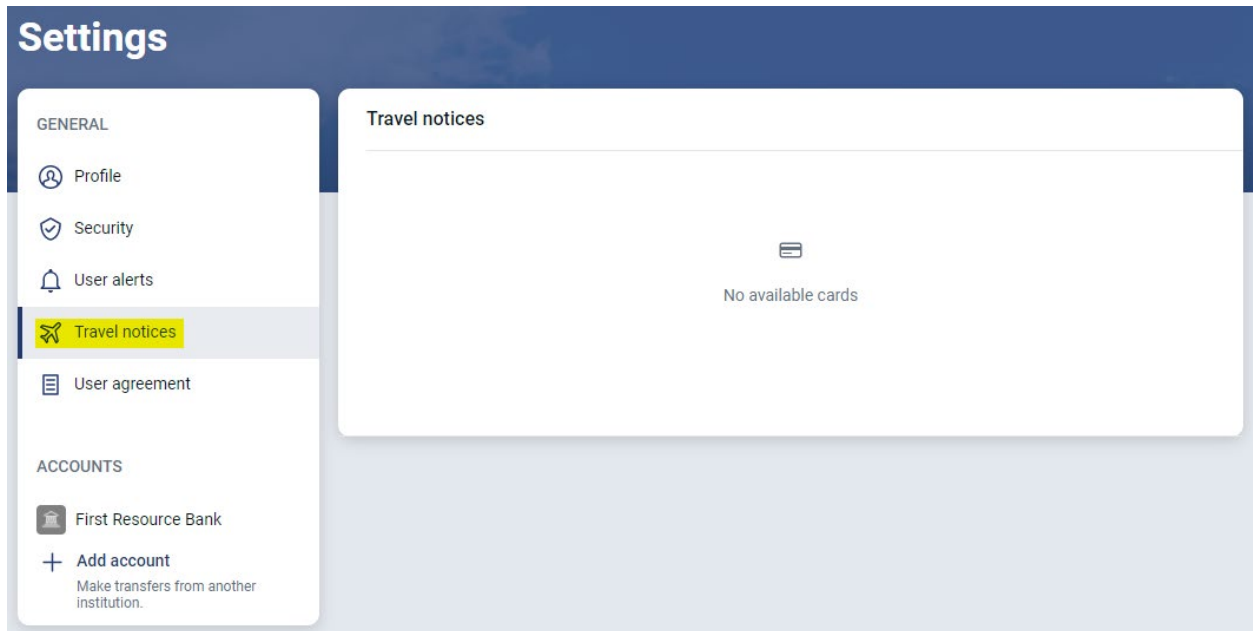


To add an external account, click "Add account". Enter an account name (ex: NCCU Personal Checking), routing number, account number, and account type then click Submit.

Another way to arrive at the same location is to click "Transfers" on the left side of the screen and then click "+ External account".
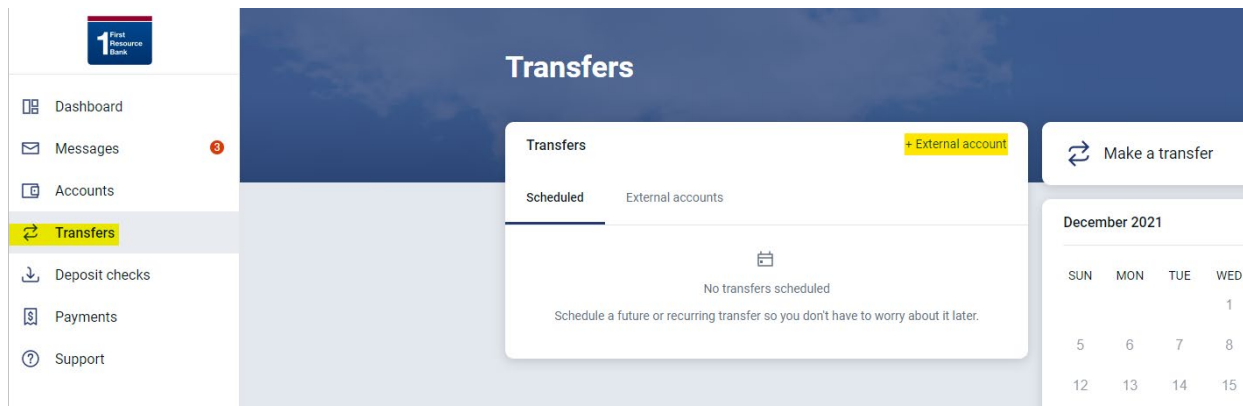


Two micro-deposits will be sent to your external account in the following 1-2 days following by a single debit for the total amount of those two micro-deposits. Login to your external account to view the amounts of those two micro-deposits. In the example below, the two micro-deposits of 0.42 and 0.91, equalling $1.33.
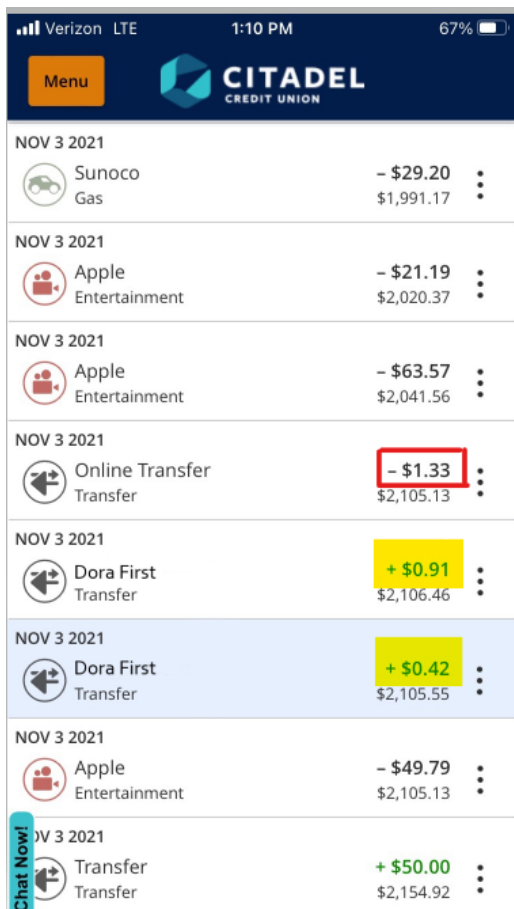
Enter the two micro-deposit amounts into the apprporiate fields under the "External transfers" tab then click confirm. Doing this lets FRB know that you are authorized to this external account.



To make an internal or external transfer, click the "Transfers" tab on the left and then click "Make a transfer" on the right side of the screen.

To access an account and view balances, there are multiple options to click. See screenshot below:
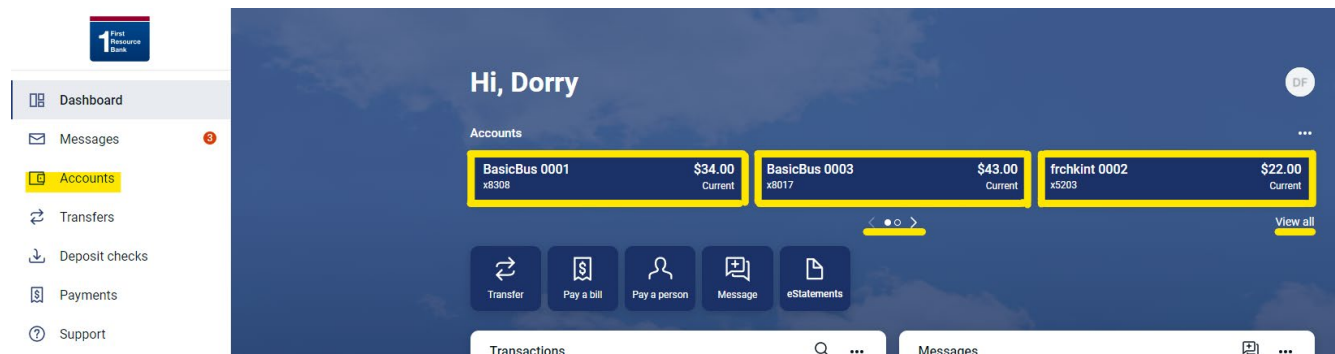


Once inside a specific account, <span style="color:green">Deposits are listed in green font.</span> **Debits are listed in black font.**

Search for specific transactions using the <mark>magnifying glass icon</mark>. To download the transaction history, click the <mark>down arrow icon</mark> and choose a date range and file format. To print paper or print to PDF, use the <mark>printer icon</mark>.
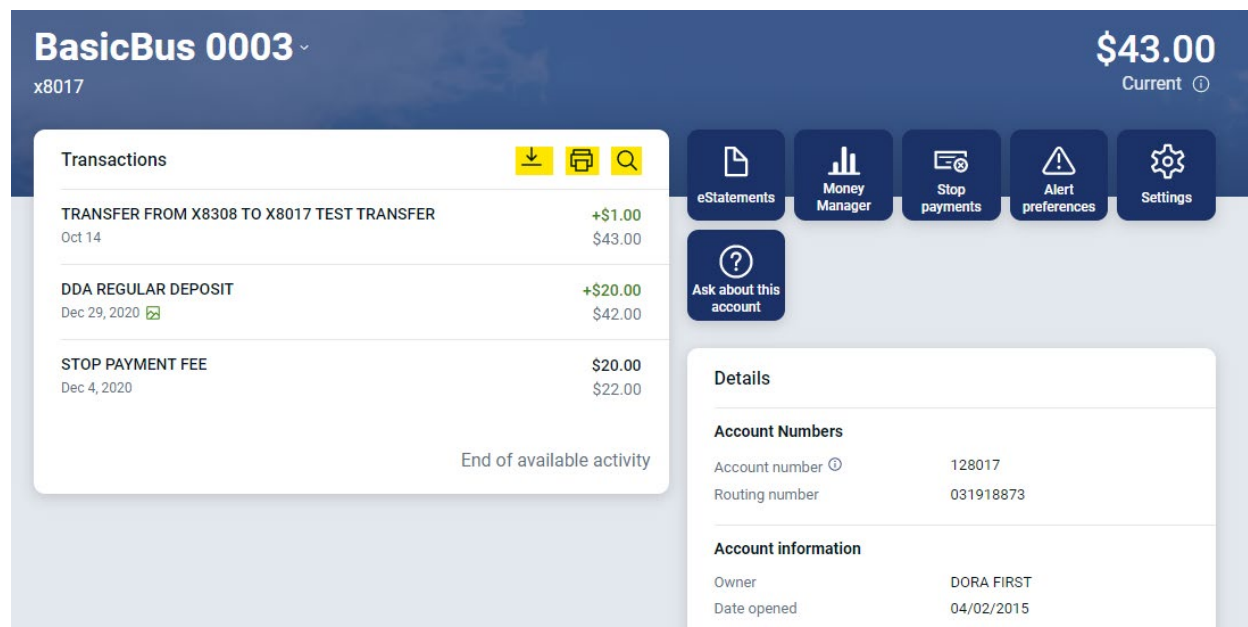
Click on any single transaction within the account history to do the following:

- add a tag which helps the Money Manager categorize transactions properly
- add a note to help you better organize and remember details of the transaction
- upload an image such as the receipt or invoice that corresponds with the transaction
- initiate a message with the Customer Service Team regarding this specific transaction
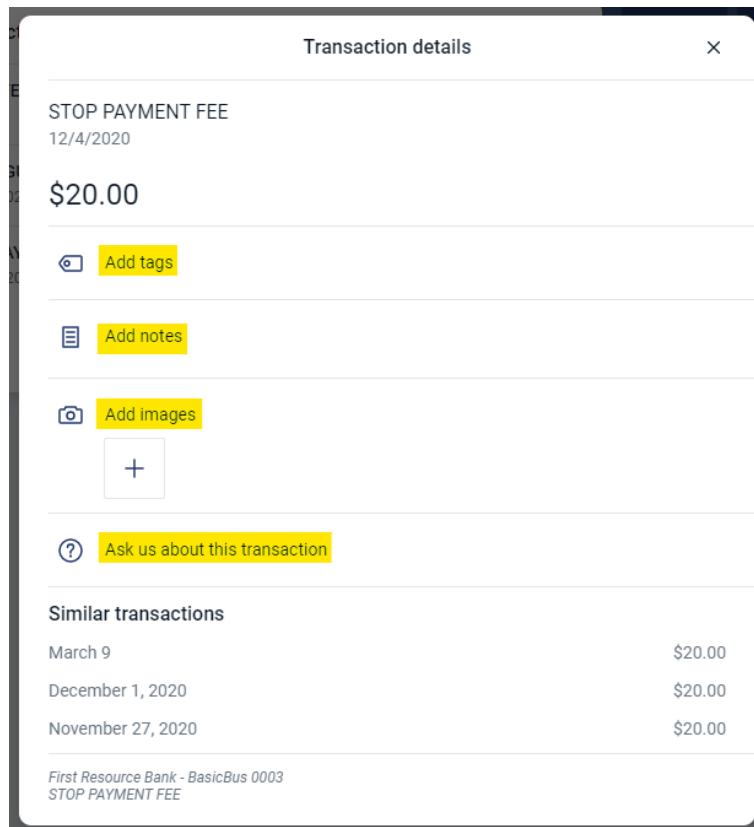


For more advanced search functionality, click the magnifying glass and then click "Search and sorting options".
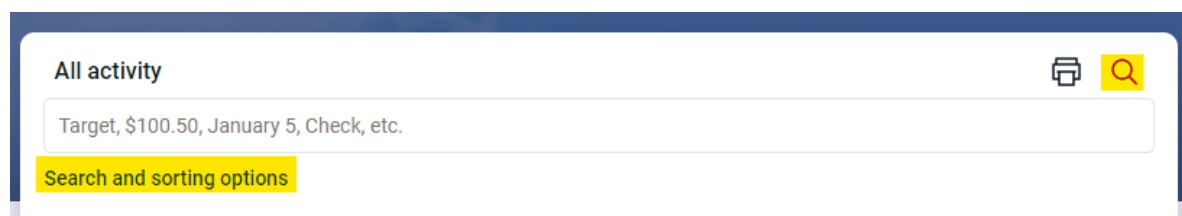
Here, you will be able to search by a number of different criteria, including by Tag.

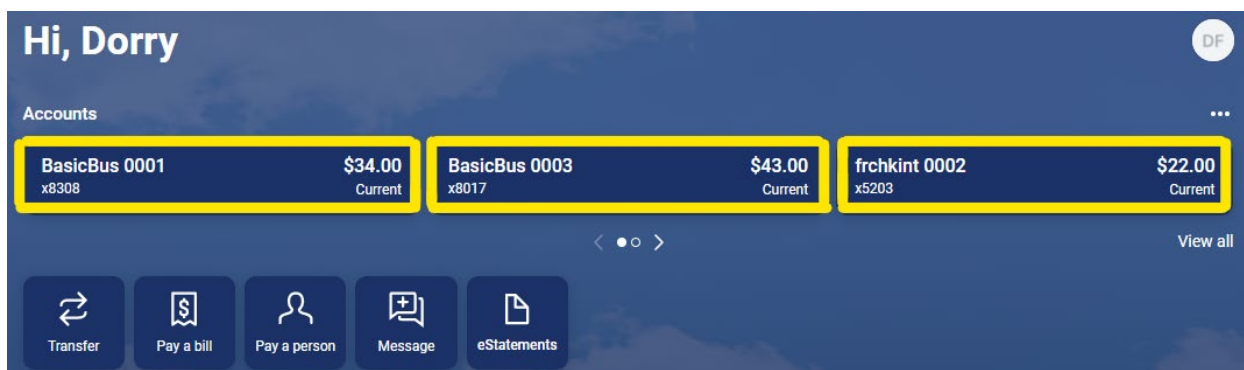| Advanced search | ✕ |
|---|---|
| Date range | Select › |
| Has the words | |
| Amount | $ Minimum    $ Maximum |
| Check number | Starting with    Ending with |
| Transaction type | All debits & credits › |
| Tags | Any › |
| Sort by | Default Descending › |

**Search**    Cancel

To view a tally of debits and credits, set the appropriate search criteria so only the transactions you'd like to tally are showing. At the top of the list of transactions, click the printer icon. A PDF preview will appear that you can print to paper or save to your computer. On the PDF, you will see a separate for columns for debits and credits. The debits will be totaled at the bottom of one column and the credits will be totaled at the bottom of the other column.

*You can also download to a CSV file and arrange and calculate the data there.*

**Transactions**    ↓  🖨  🔍
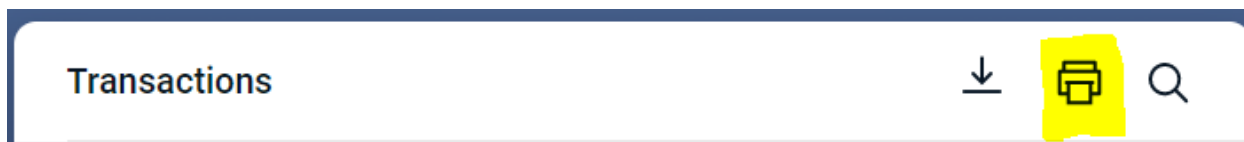
To place a stop payment on a check item, click on one of your accounts using the browser only. This feature is not available via the mobile application.

**Hi, Dorry**    DF

Accounts    ...

| BasicBus 0001 x8308 | $34.00 Current | BasicBus 0003 x8017 | $43.00 Current | frchkint 0002 x5203 | $22.00 Current |
|---|---|---|---|---|---|

‹ ● ○ ›    View all

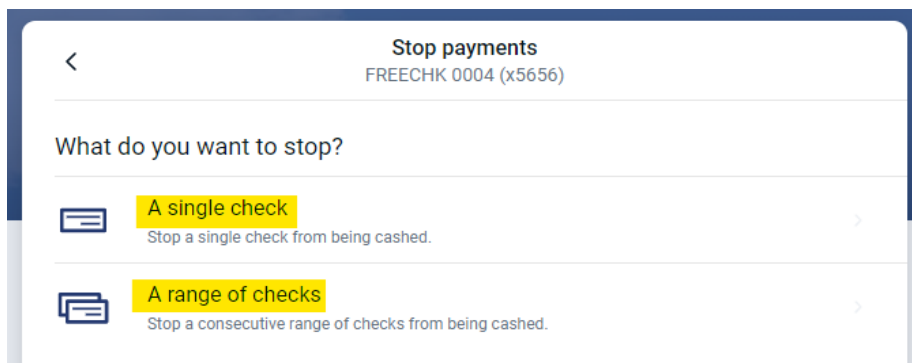⇄ Transfer    🧾 Pay a bill    👤 Pay a person    🗨 Message    📄 eStatements

13

From within an account, click "Stop payments" on the right side of the screen.
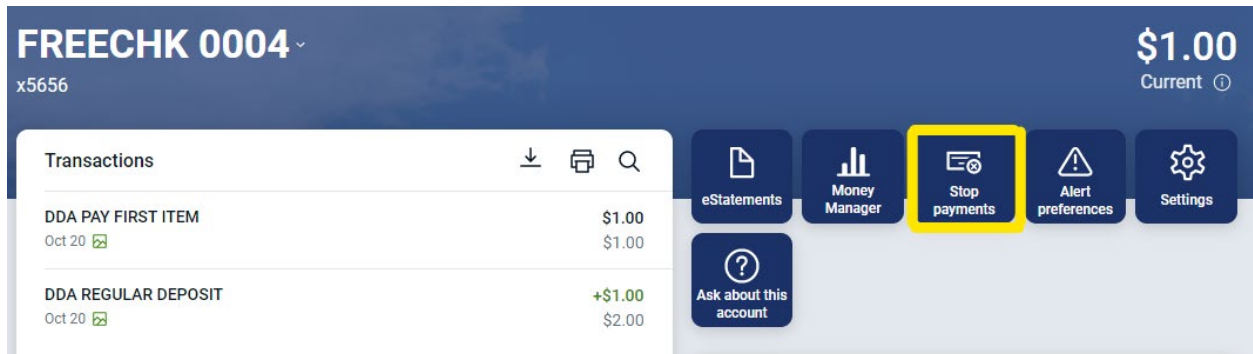


Click the "+" icon on the right side of the screen.
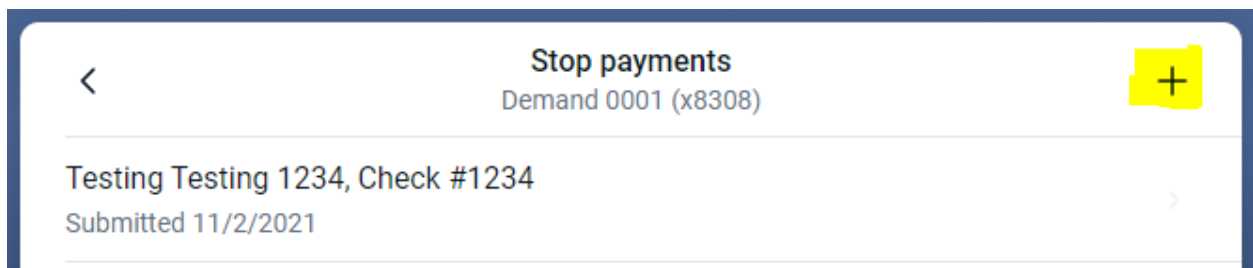


Click to stop a single check or a range of checks.

Enter the check information into the fields and click "Submit".

SINGLE CHECK:



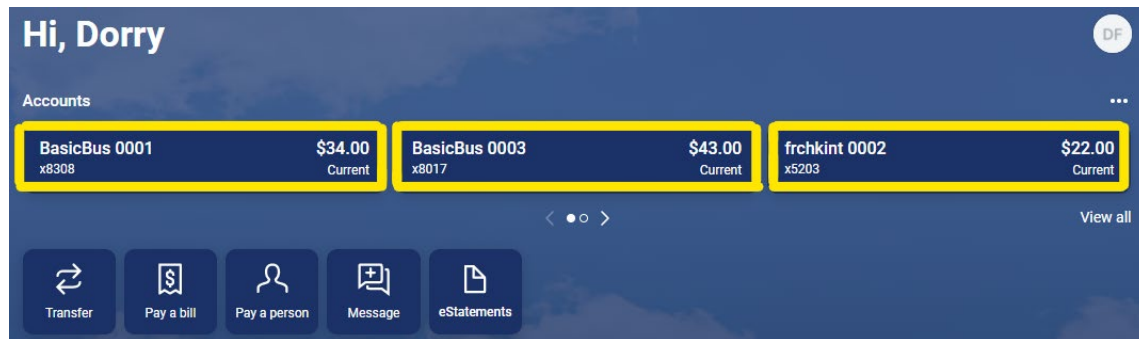RANGE OF CHECKS:

To view or enroll in eStatements, click on one of your accounts.



Click on "eStatements".
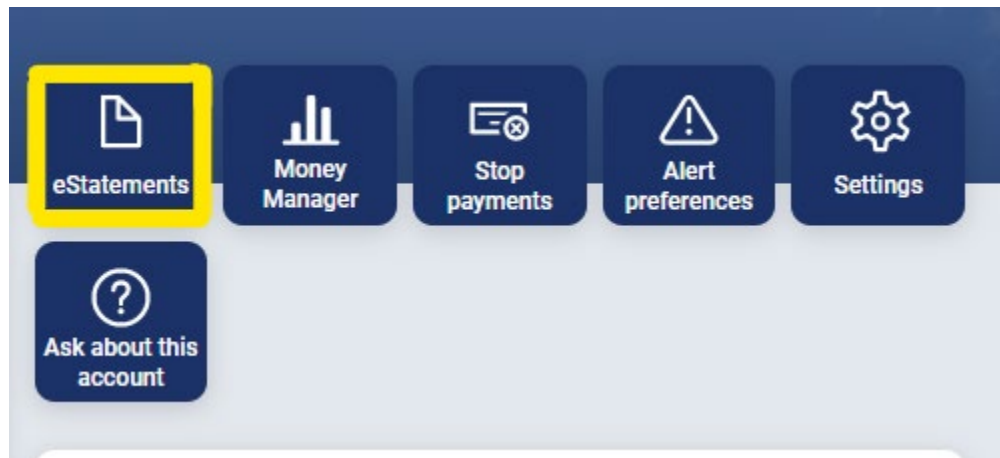


Click one of the following options

- ➢ "eStatements/Notices" to view and download eStatements
- ➢ "Sign Up/Changes" to enroll or edit
- ➢ "Email Settings" to change email address to which eStatements are sent
- ➢ "Additional Recipients" to grant access for another person(s) to receive access to your eStatements
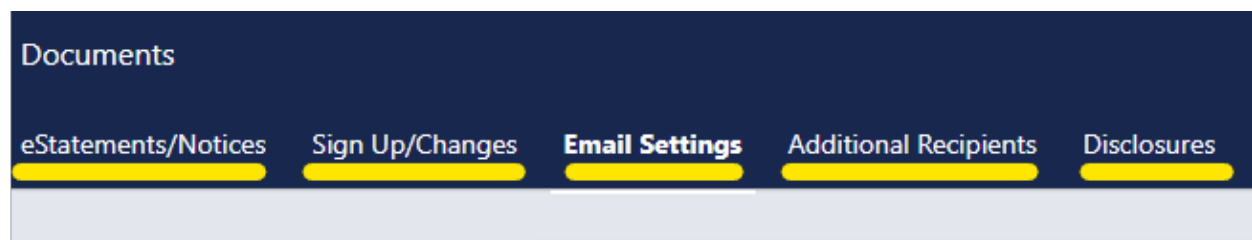


Up to 18 months of electronic statements from the time of enrollment will be available to you.

When you click "Additional Recipients", the following information appears on your screen:

You currently have no Additional Recipients. Please be aware that additional recipients will see your check images and security phrase. Username is the log-in name the additional recipient will use when signing in to view the statement and/or document. It may not contain spaces or special characters. The Access Pin is the recipient's password and must be between 8 and 12 characters in length, containing both alpha and numeric characters. It is case sensitive and will expire every 6 months.

**Add Additional Recipients**

To manage a debit card, click "Dashboard" on the left side menu. Scroll down to the "Card management" tab and click on the applicable card.
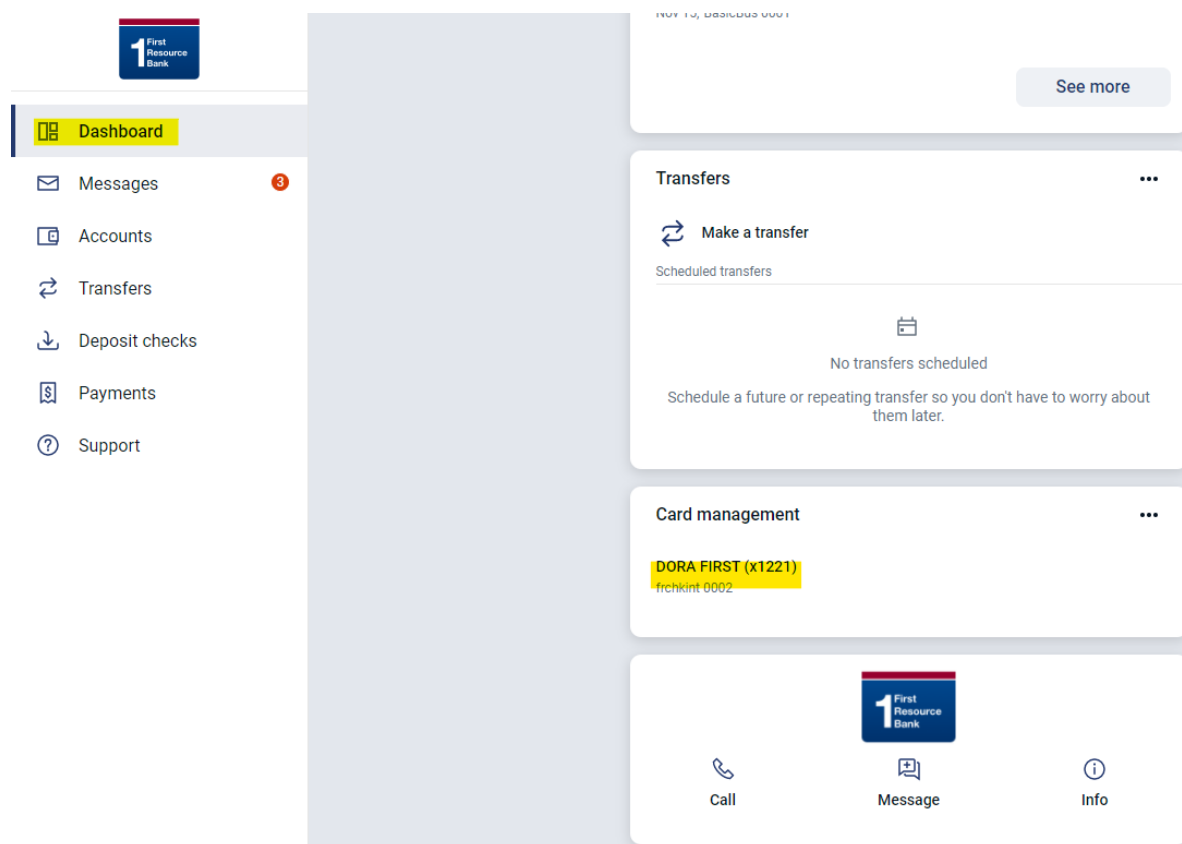
To Report a card lost/stolen, to Reorder a card, or to Activate a new card, click on the appropriate icon under Card services.

You can also temporarily turn active cards off by clicking the green toggle to the right of any active card. To turn it back on, click that same green toggle again. This feature is often used while people search for misplaced cards.
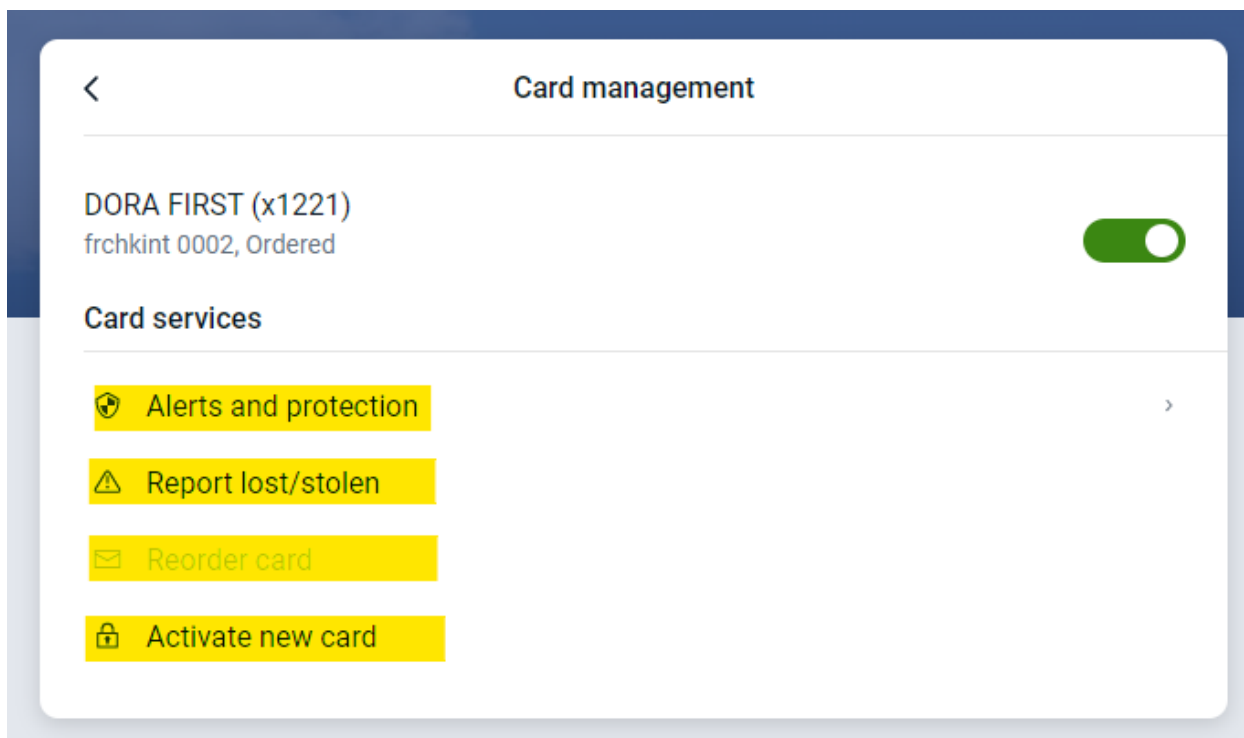


Another way to manage a card is from an account summary screen. Click on the card listed to the right side of the screen under "Card management".
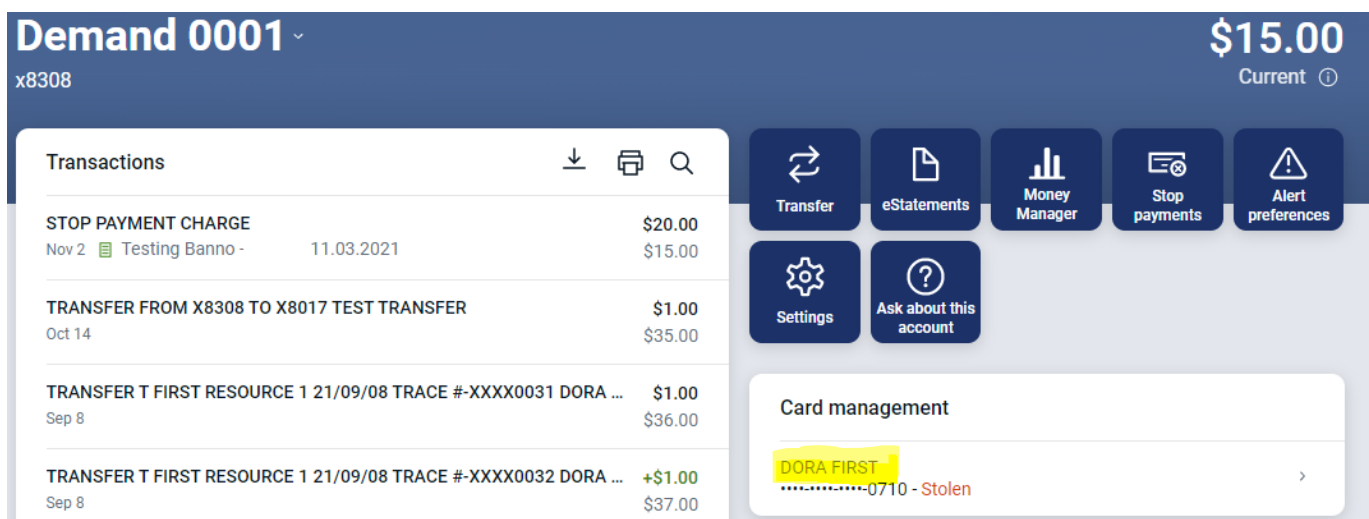
To pay a bill or pay a person, there are multiple ways to arrive to the payment screens. Choose one of the shortcuts highlighted below, such as "Pay a bill" or "Pay a person". To access the full Billpay screen, click "Manage Payments" on the right side of the screen.
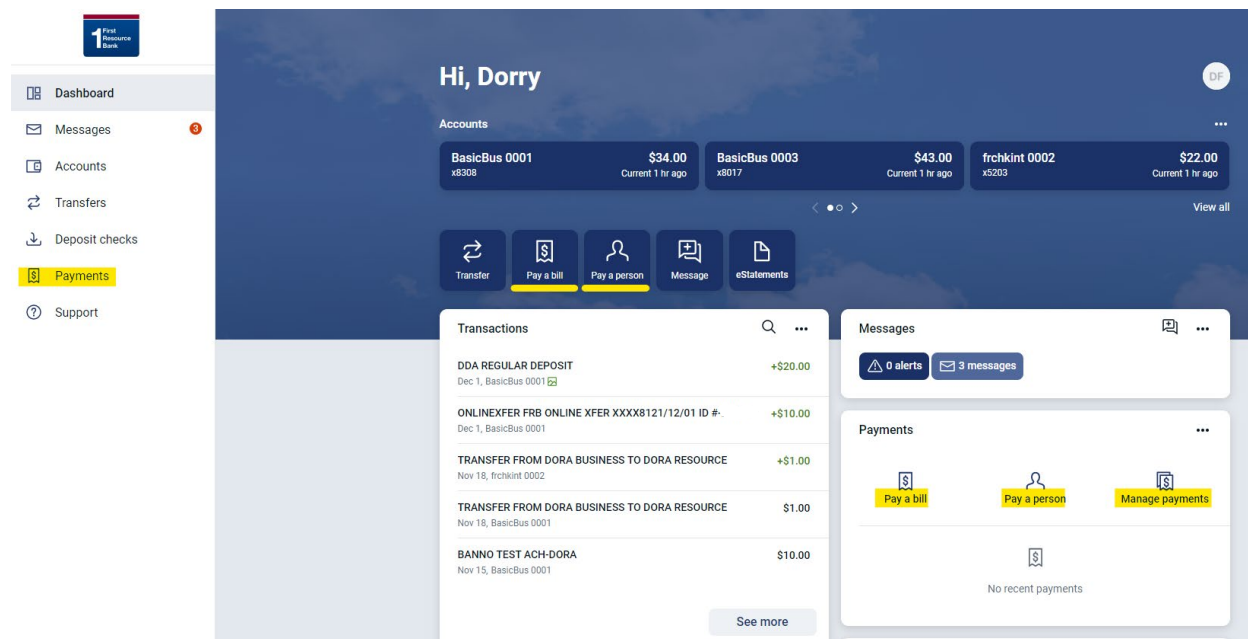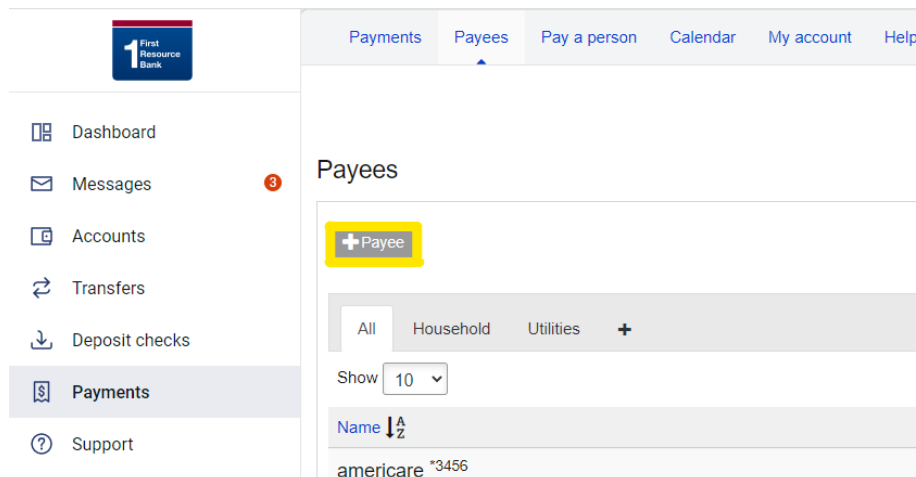


Before you are able to initiate a payment, you must add a payee to the system.

1) To add a COMPANY, click the "Payees" tab on the top of the screen.
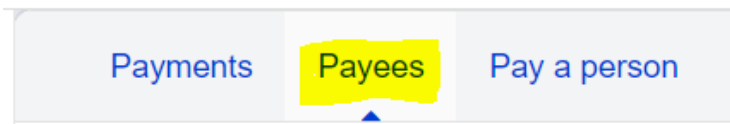


➢ Click the "+Payee" tab.

- ➢ Do one of these 3 options:
  - ➢ Search for the company within the Billpay directory by typing its name into the field
  - ➢ Click on a company displayed on the screen
  - ➢ Click ADD to enter a company that isn't in the directory

## Add payee

Search or select from frequently used payees:

| Search Payee | Add |
| --- | --- |

| ⊕ AQUA AMERICA INCORPORATED | ⊕ CAPITAL ONE |
| --- | --- |
| ⊕ CHASE MASTERCARD AND VISA | ⊕ CITIBUSINESS |
| ⊕ COMCAST OF PHILADELPHIA, PA | ⊕ DISCOVER CARD |

2) To add an INDIVIDUAL PERSON, click on the "pay a person" tab. From there, choose one of the options listed, then click NEXT:
   - ➢ Choose "Email or text message (Electronic)" so the recipient can enter their own bank information
   - ➢ Choose "Direct deposit (Electronic)" so you can enter the recipient's bank information on their behalf
   - ➢ Choose "Check" to mail a check that the recipient is estimated to receive in 5-7 business days

Payments   Payees   **Pay a person**   Calendar   My account   Help

Welcome **DORA FIRST**

### Pay a person

Send the money by:

- ✓ Email or text message (Electronic)
  Recipient provides routing and account number; paid within 1-2 business days.
- ◯ Direct deposit (Electronic)
  Requires routing and account number; paid within 1-2 business days.
- ◯ Check
  Mailed and paid within 5-7 business days.

To make a payment, click the "Payments" tab on the top of the screen.

**Payments**   Payees   Pay a person

You will see a list of all of your payees. Go to the name of the Payee you'd like to pay.

1) Under the name, you will notice the method of payment delivery: Check or Electronic.

   If Electronic is not listed as an option, this means that the Payee has not enrolled themselves to receive electronic payments from iPay. You will only see Check as the delivery option in this case.

   ==Most small companies are not enrolled to receive electronic payments. GOOD NEWS: There is a work-around! You can opt to "Pay a person" instead. From there, you can choose the email or text message option which would allow the business owner/representative to manually enter the business's banking information. This allows the business to receive the payment electronically.==

2) Set the amount.
3) Use the drop-down arrow under "Pay from" to select the account from which you like to send the payment.
4) Select the date on which you want the payment to be debited from your account. Below this date field, you will see the expected date of payment delivery.
5) If you'd like to make this a recurring payment, click "make it recurring".
6) If you'd like to add a memo on the check line or an internal comment on a check or ACH payment, click the ellipsis "..."
7) To initiate the payment, click "Pay".

| Pay to | | | | Actions |
|---|---|---|---|---|
| americare *3456 | | Pay from | | C Make it recurring |
| | | BasicBus ..*8308 | | |
| AMERICARE **Check** | $ 0.00 | 12/23/2021 | | $ Pay ... |
| | | Deliver by: 12/28/2021 | | |
| | | **Totals** | | |
| | Primary Account | $0.00 | | |
| | BasicBus 0001 | $0.00 | | |
| | **Payment total** | **$0.00** | | |
| | | | Pay all | Review all |

There are multiple areas to send a secure message to our Customer Service Team. Click "Messages" on the left side of the screen or click any of the message icons.
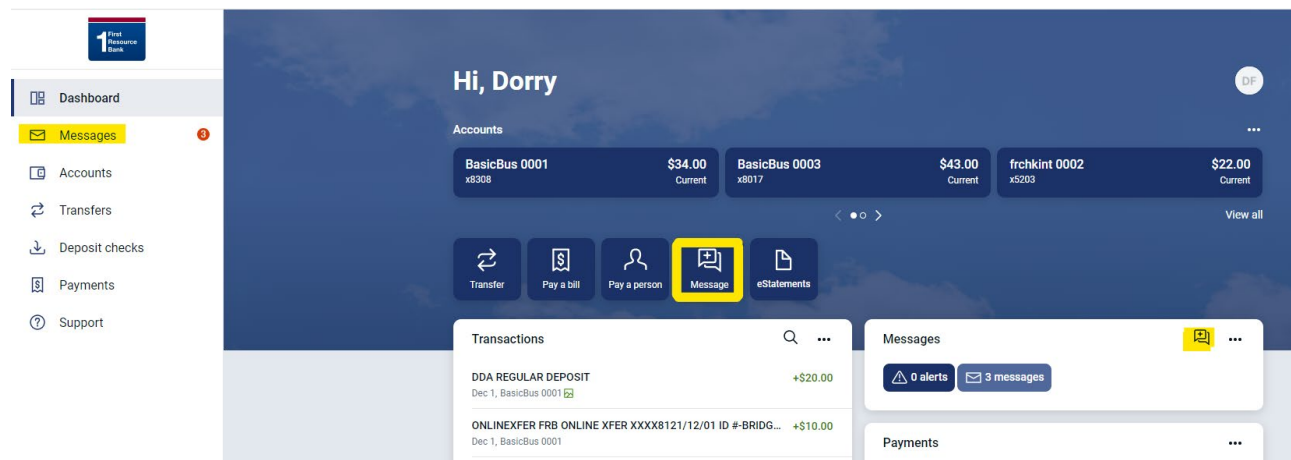


To deposit checks, download our First Resource Bank app. Once logged in, click the icon on the top left to access a menu bar. Click on "Deposit Checks". Sign the back of the check and write "For Mobile Deposit Only" before capturing an image of the front and back of the check.
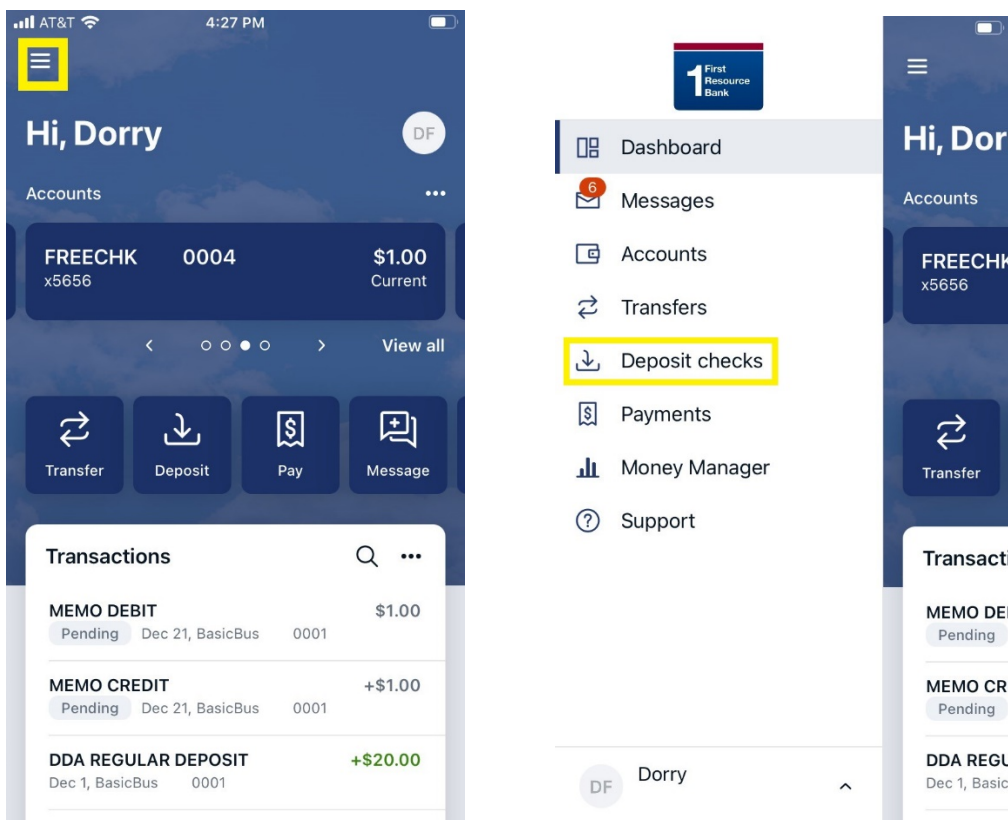
To access the Money Manager which will categorize and track your spending accounts across all accounts, click on one of your accounts.
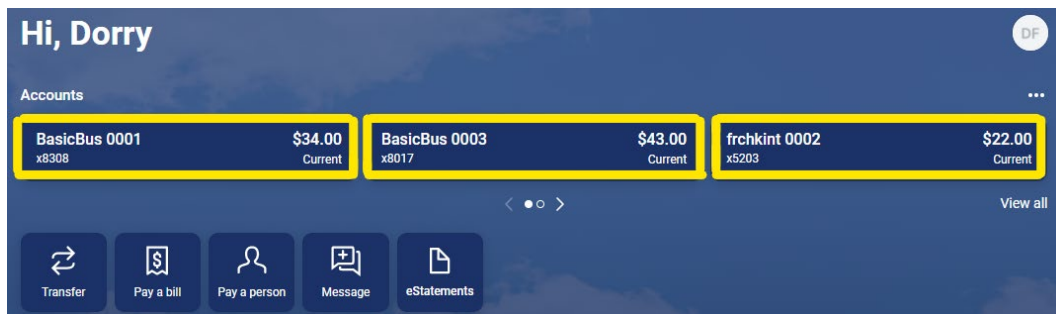


Once you are in an account, click "Money Manager".
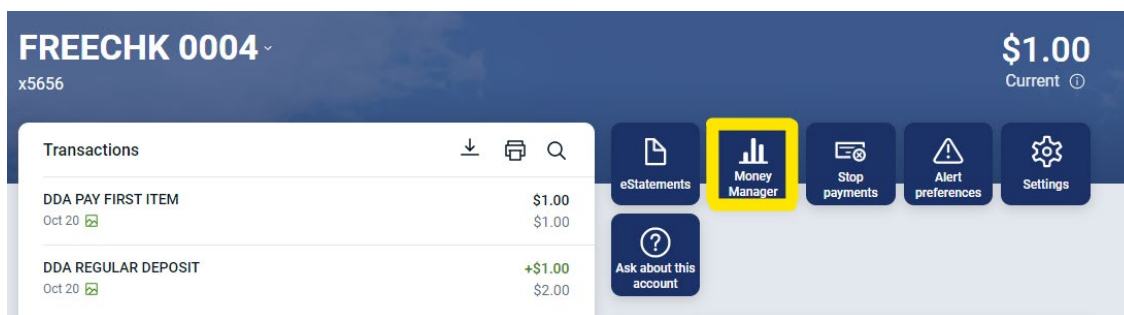


To link an external account, scroll to the bottom "Account" section from the "Overview" screen and click "VIEW ACCOUNTS".

*The other institution must allow the data to be shared. If they do not, our system will be unable to integrate that information into the Money Manager*
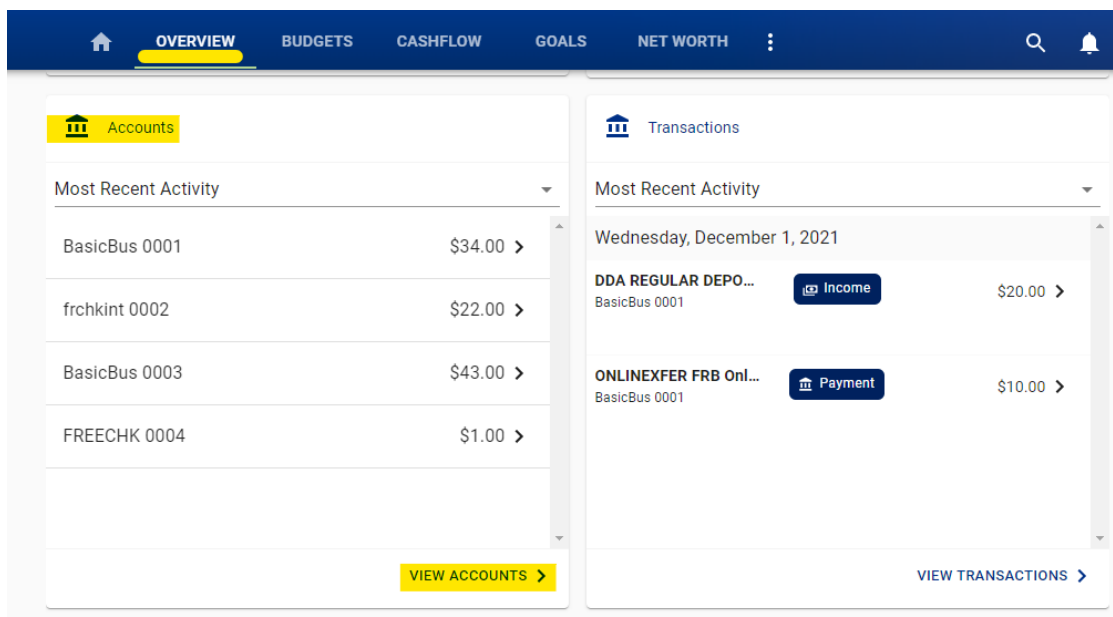
Hover over the plus "+" icon at the bottom of the page and click "Add Linked Account" from the menu that appears.
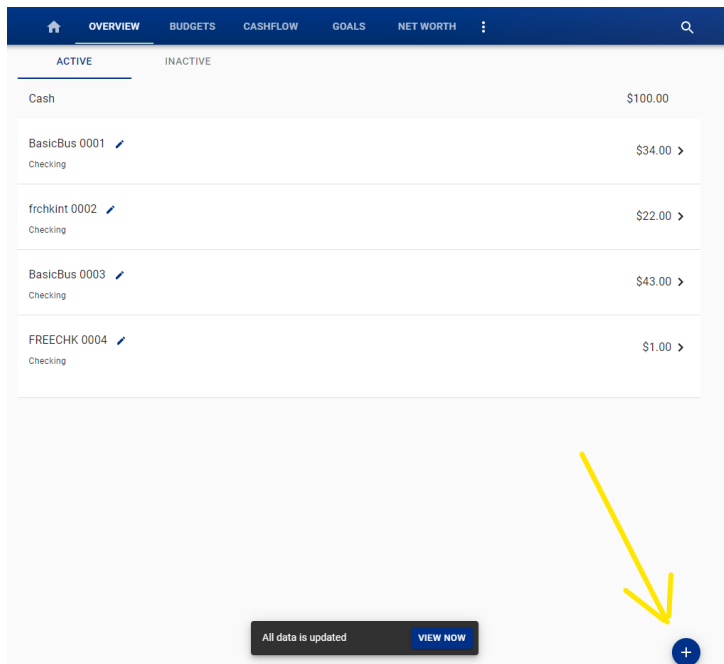


Type the name of your financial institution and click "Search".

If the other institution allows integration, their name will appear below. Click it.

**Search for financial institution**

Choose from the following financial institutions or search by name below.

Name

citadel

**SEARCH**

Citadel Bank

https://online.citadelbanking.com/CitadelOLB/uux.aspx#/login

>

Enter the username and password that you use at the other financial institution when accessing your accounts with them online. Click "Connect".

**Connect to Citadel Bank**

Fill in your account credentials so we can connect to your financial institution.

Username *

Password *

CANCEL    **CONNECT**

To tag transactions within Money Manager, click on a transaction listed under "Transactions" on the "Overview" screen.
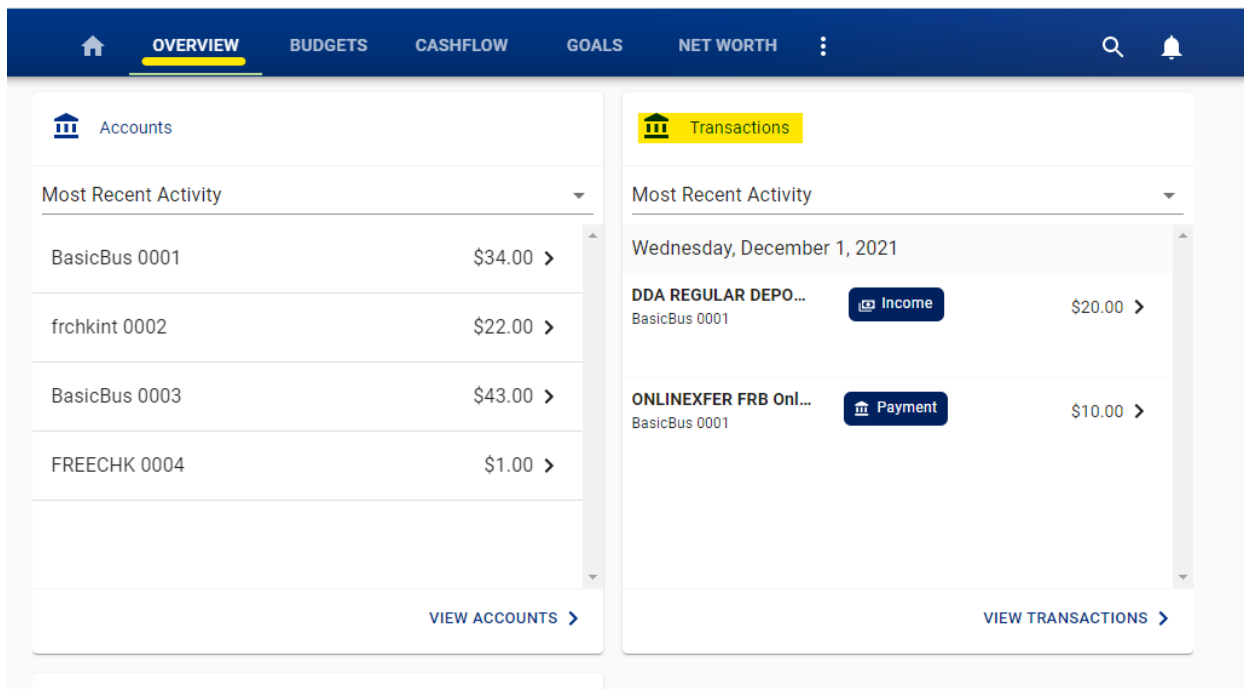


Enter your own tag or choose among the existing tags in the system. Under the displayed transaction, you can opt to apply this tag to all similar transactions so that you don't need to manually add it to each transaction one-by-one. On the right side of the screen, you can choose to apply multiple tags to this transaction by clicking the blue "Use Split Tag" tab. Click "Save" when you are finished.
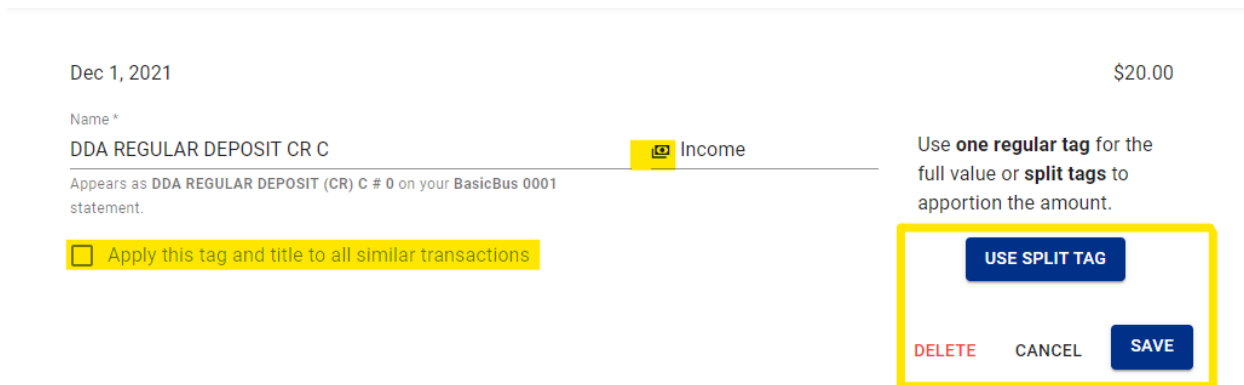
To create and edit a budget, click "Budgets" on top of the screen. You can also create a text and email alerts for each budget item.
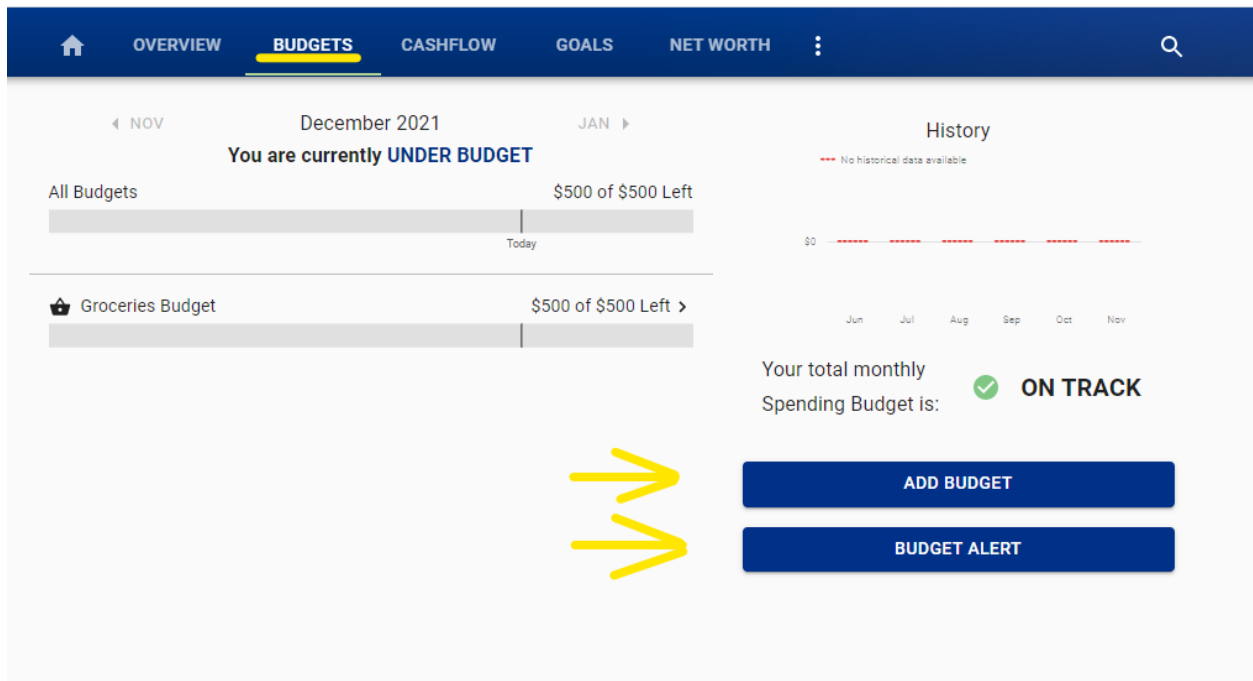
To track your cash flow, click "Cashflow" on the top of the screen. Click on a specific date to add a "Bill" or "Income". You can also add items clicking the "+" icon on the bottom right of the careen.

To create and edit a goal, click "Goals" on the top of the screen. You can also create text and email alerts for each goal.
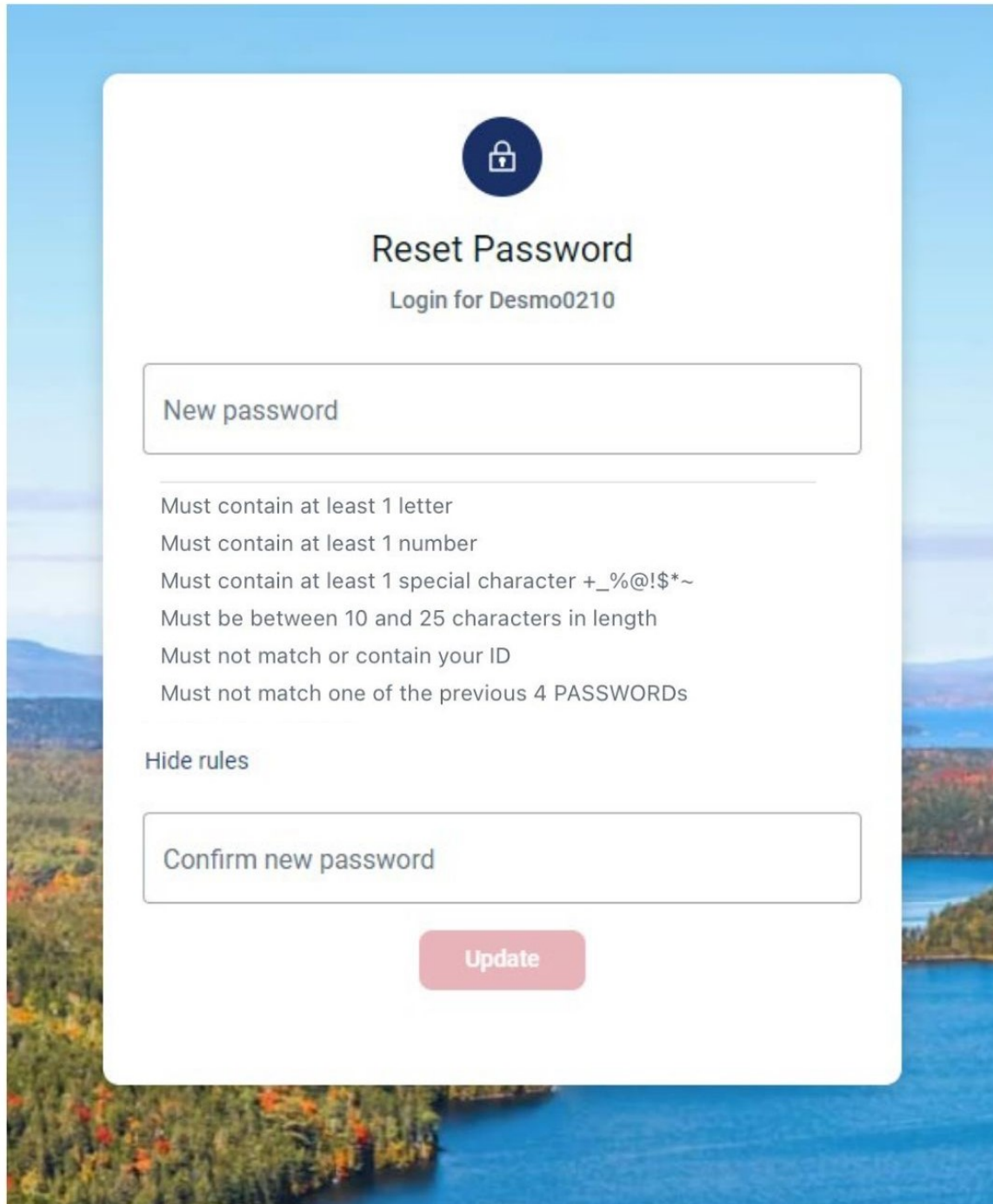
To track your net worth, click "Net Worth" on the top of the screen. You can also add assets and liabilities from here.
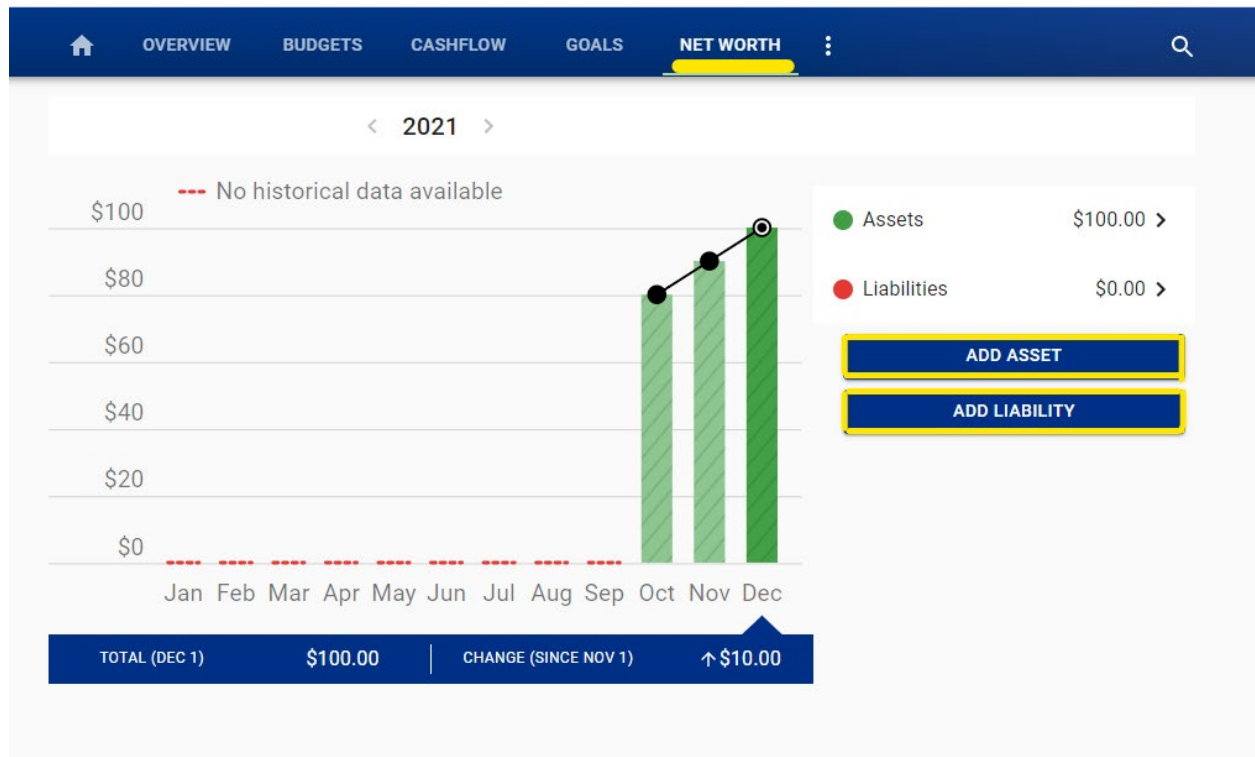


To return to your digital banking dashboard, click the Home icon.
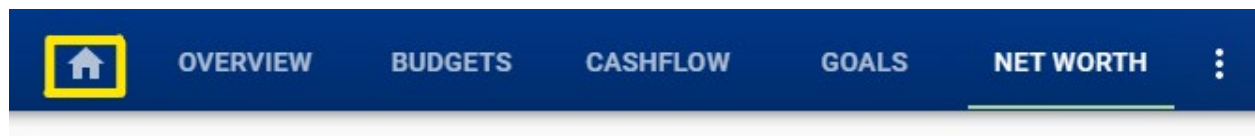
The password requirements are listed below.

**Reset Password**

Login for Desmo0210

New password

Must contain at least 1 letter

Must contain at least 1 number

Must contain at least 1 special character +_%@!$*~

Must be between 10 and 25 characters in length

Must not match or contain your ID

Must not match one of the previous 4 PASSWORDs

Hide rules

Confirm new password

Update

To customize/organize your dashboard, click on the ellipsis symbol in the upper right corner of any of the tiles. From there, click "Organize dashboard". You can arrange the tiles in a way that works best for you.



To rename/nickname your accounts, click on that account. Then, click "Settings".



Once in that account, click "Rename". Enter a new name and click "Save".

To sign out, click the icon with your initials in the upper right side of your screen. An option to "Sign Out" will appear.