Digital Banking User Guide

Welcome to Sovita Credit Union

Sovita CREDIT UNION

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Getting Started

Welcome to Online Banking with Sovita Credit Union! 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 800-369-2786.

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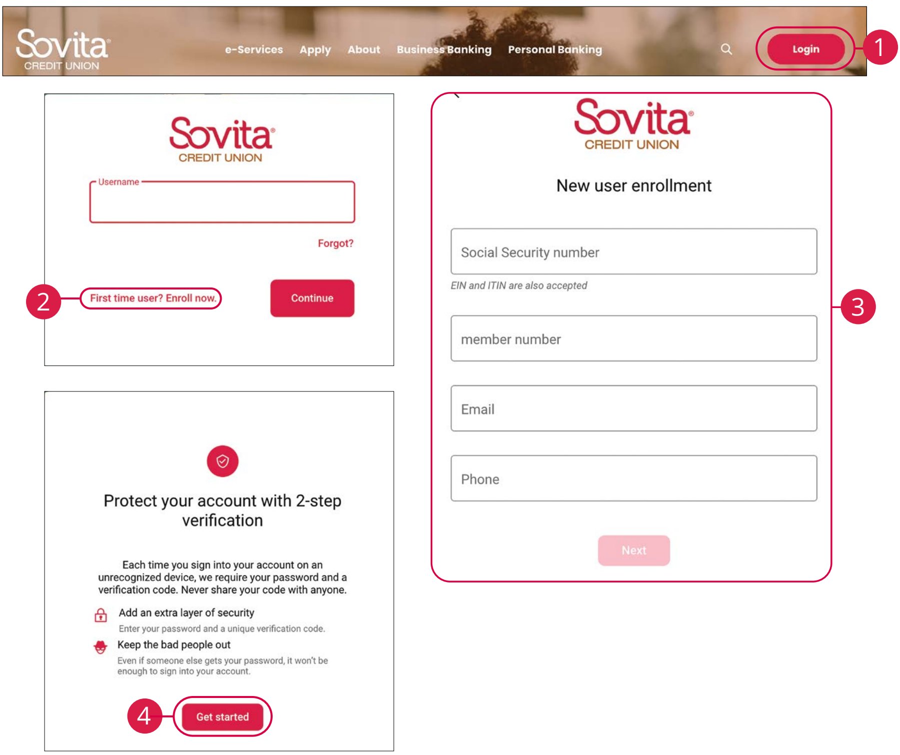
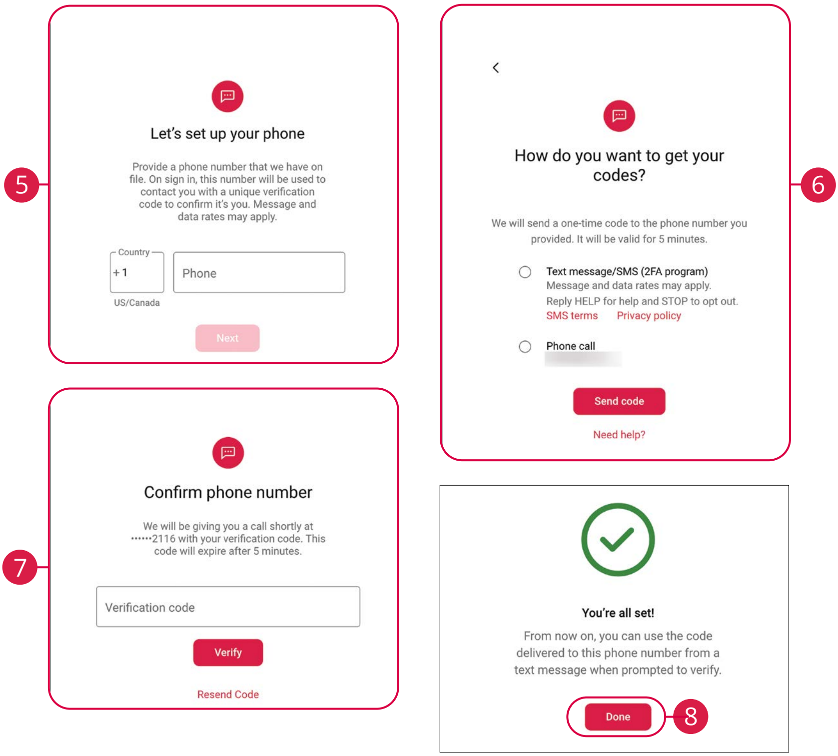
Getting Started

New User Enrollment

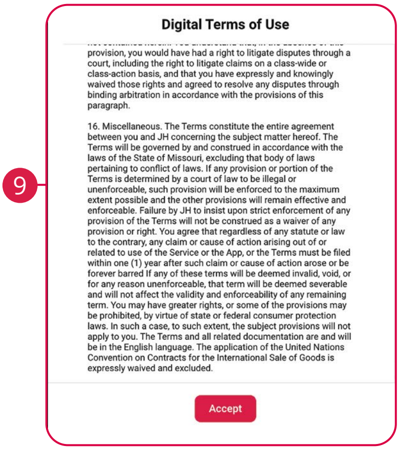
If you're new to Online Banking with Sovita, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

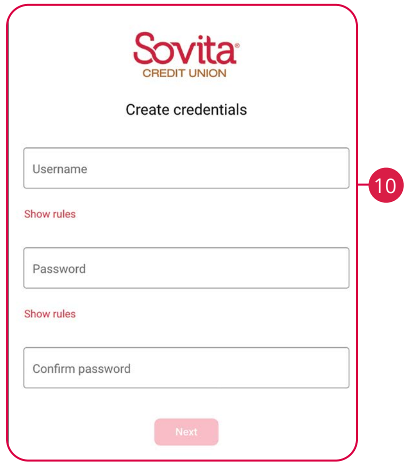


1. Click the **Login** button.
2. Click the "First time user? Enroll now." link.
3. Fill out the New User Enrollment Form with the required information, and click the **Next** button.
4. Click the **Get Started** button to set up 2-step verification.



5. Enter your phone number and click the **Next** button.
6. Select a method to receive a verification code and click the **Send code** button.
7. Enter the verification code and click the **Verify** button.
8. Click the **Done** button.





9. Review the digital terms of use and click the **Accept** button.

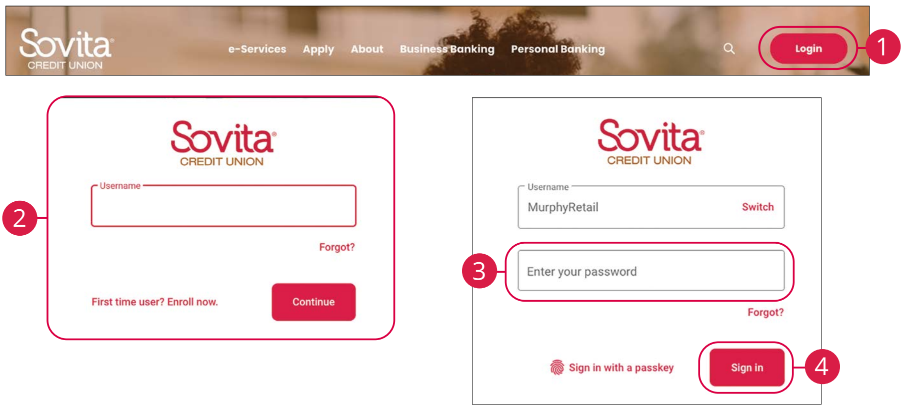
10. Create a username and password in the provided fields then click the **Next** button. Click the “Show Rules” link to view the types of characters to include.

11. The Dashboard will appear.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password. If you are logging in on a device you have not previously registered, you need to request a two-factor authentication (2FA) code.



1. Click the **Login** button.
2. Enter your username and click the **Continue** button.
3. Enter your password.
4. Click the **Sign in** button.

Logging Off

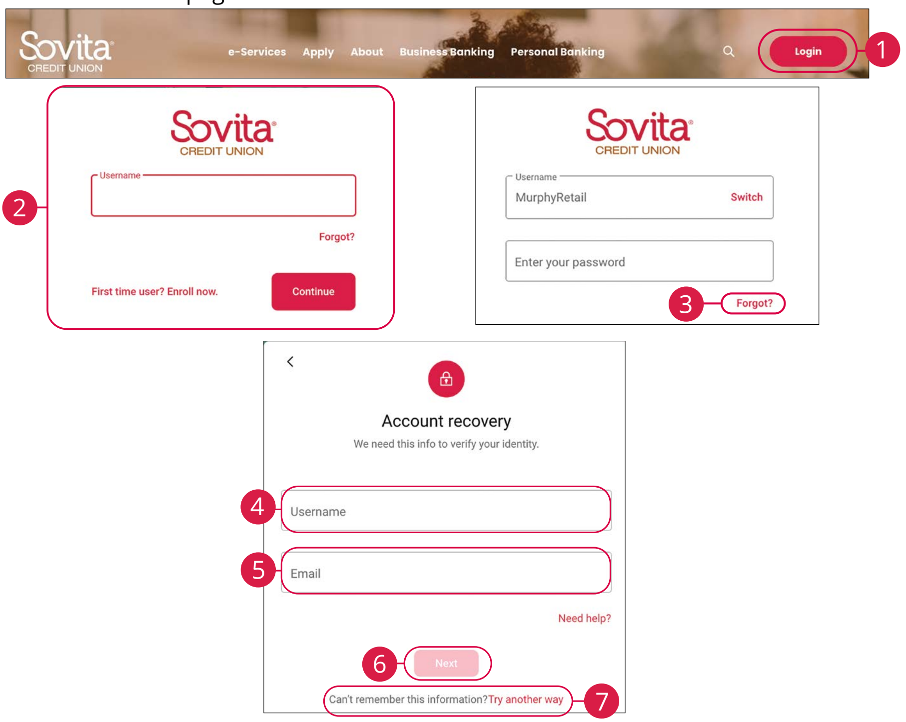
For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

1. Click your name in the lower left corner of the screen.
2. Click the **Sign out** tab.
3. Close your internet browser.

Getting Started

Resetting a Forgotten Password

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

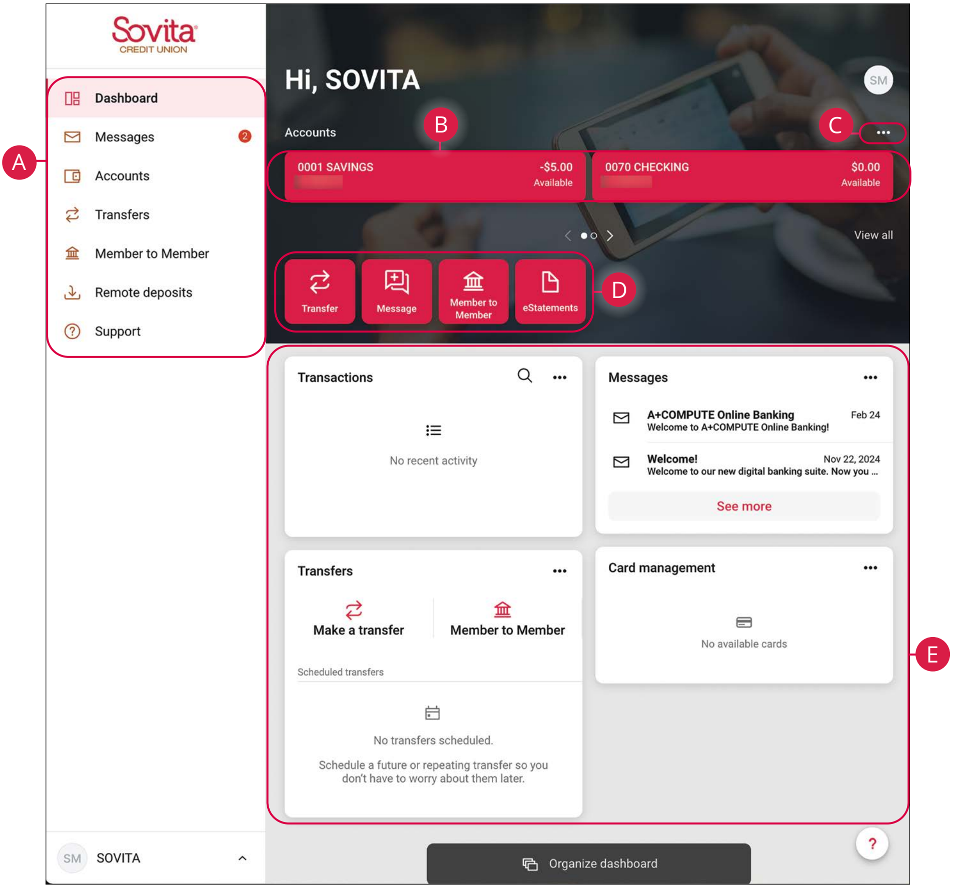


1. Click the **Login** button.
2. Enter your username and click the **Continue** button.
3. Click the “Forgot?” link.
4. Enter your username.
5. Enter your email address.
6. Click the **Next** button.
7. (Optional) If you don’t remember your username or email click the “Try another way” link and enter your social security number and account number.
8. After successfully completing the two-factor authentication, you will be able to create a new password and log in.

Dashboard

Dashboard Overview

After logging in, you are taken directly to the dashboard. From here, you can navigate to every feature within Online Banking. You can view the balances in your accounts, see your account summaries and more!



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 accounts are displayed in an account card with its balance. If you click an account card, you are taken to the Account Details page.

C. The icon ••• allows you to organize your accounts, change the account card view or organize your dashboard.

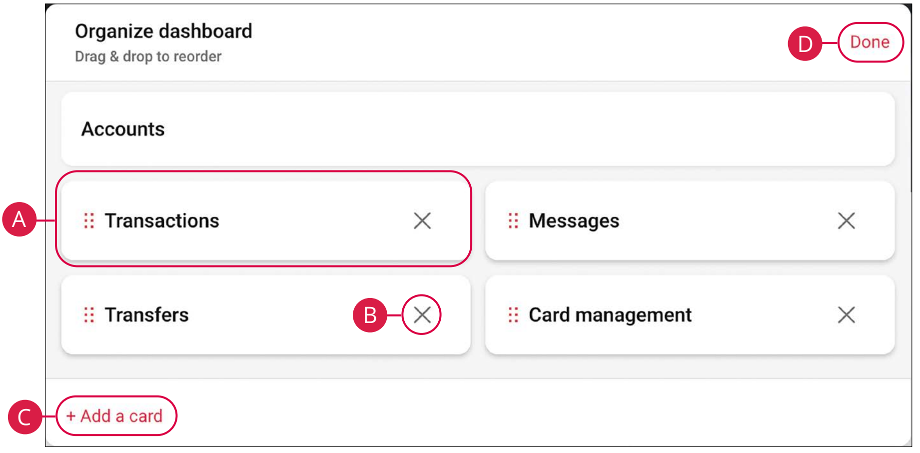
D. Links let you quickly access different Online Banking features.

E. Customizable cards appear on the dashboard, so you can easily access the features most important to you.

Dashboard

Organize Dashboard

Reorder and add new cards to customize your dashboard.



Click the **Organize dashboard** button at the bottom of the dashboard.

A. Click and drag a feature card to reorder them.

B. Click the ✕ icon to delete a feature card.

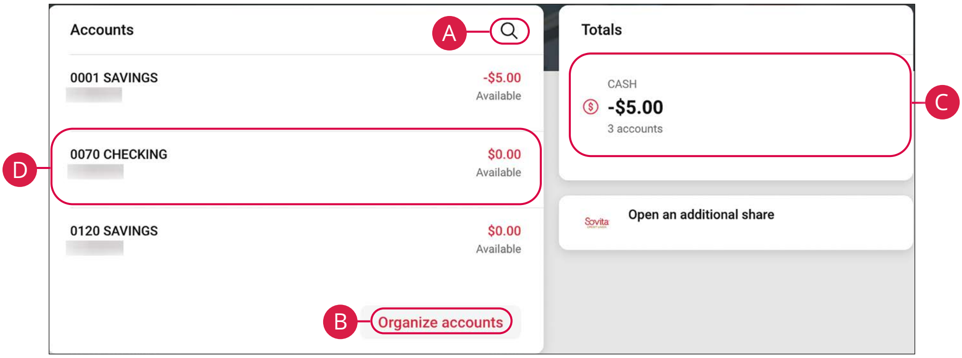
C. Click the “+ Add a card” link to add a new card.

D. Click the “Done” link when you are finished to return to your dashboard.

Dashboard

Accounts Overview

The accounts tab lists all of your available accounts.



Click the **Accounts** tab.

A. Use the 🔍 icon to search your accounts.

B. Click the **Organize accounts** button to reorder your accounts.

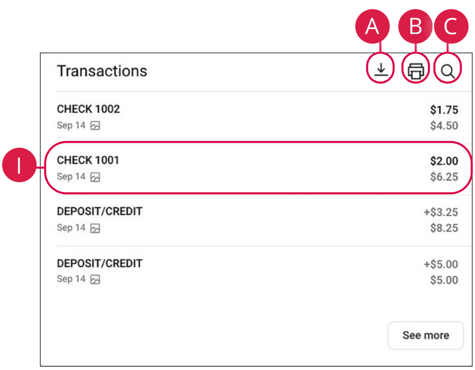
C. The total balance of all your accounts is displayed in the top right corner.

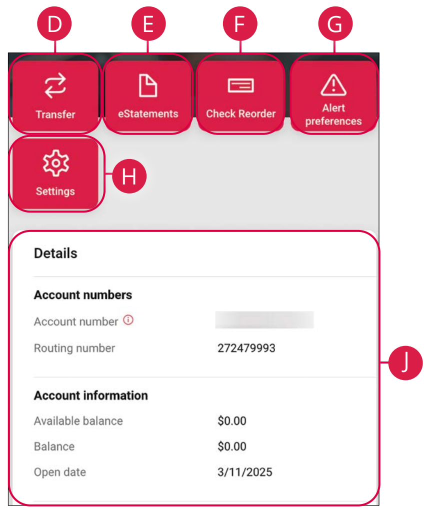
D. Click on an account to view recent transactions.

Dashboard

Account Details

Selecting a Sovita account on the dashboard 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. Download your transactions into a different format by clicking the icon. See page 18 for more information.

B. Print a list of your transactions by clicking the icon.

C. The icon opens the search bar to sort and find transactions within that account.

D. The **Transfers** button allows you to transfer money between your accounts. See page 38 for more details.

E. The **eStatements** button allows you to enroll in digital statements. See page 59 for more information.

F. The **Check Reorder** button allows you to reorder checks, if you have placed an order previously with Sovita.

G. The **Alert preferences** button allows you to create alerts for that account. See page 33 for more information.

H. The **Settings** button allows you to edit the display options for that account. See page 17 for more information.

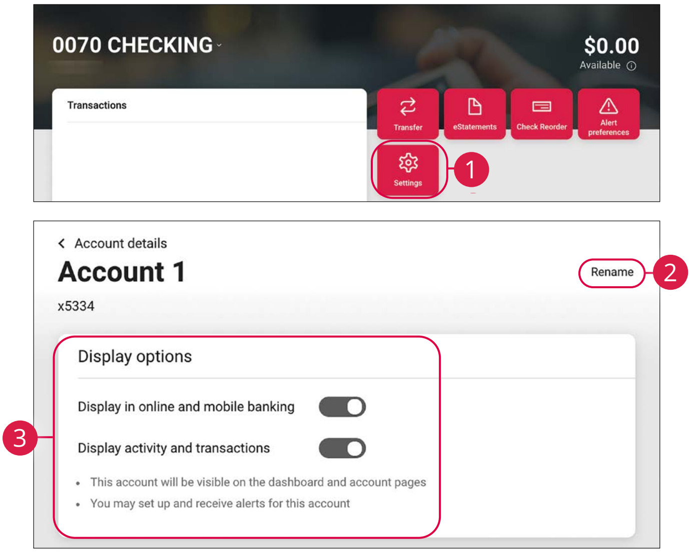
I. You can view more details about a transaction by clicking on it.

J. Additional details about the account are displayed in the lower right corner.

Dashboard

Account Settings

Change an account's name and display options.



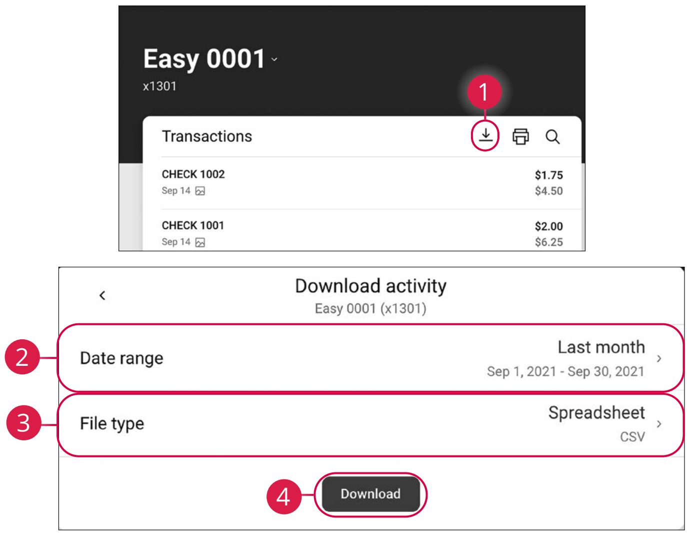
In the **Accounts** tab, select an account.

1. Click the **Settings** button.
2. Click the "Rename" link to rename the account.
3. Use the toggles to change the account's display options.

Dashboard

Download Transactions

Easily download a list of transactions.



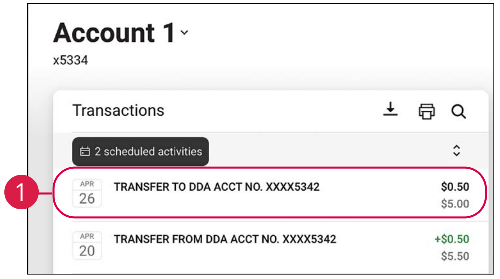
In the **Accounts** tab, select an account.

1. Click the icon.
2. Select a date range.
3. Select a file type.
4. Click the **Download** button.

Dashboard

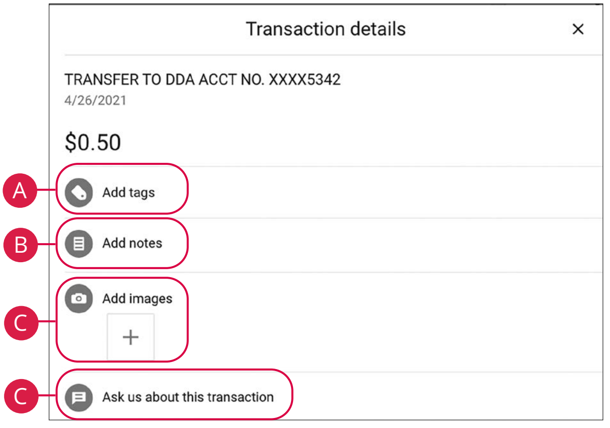
Transaction Details

View additional details about each transaction. You can also add tags, notes, and images to each transaction.



In the **Accounts** tab, select an account.

1. Click a transaction.



A. Click the “Add tags” link to categorize a transaction.

B. Click the “Add notes” link to add a note to a transaction.

C. Click the + icon to add an image to a transaction.

D. Click the “Ask us about this transaction” link to send a secure message about the transaction.

Note: Adding a tag makes transactions easier to search. Adding an image is a great way to organize receipts. Try this feature using Sovita’s mobile app.

Security

Protecting Your Information

Here at Sovita, we work hard to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for your banking needs.

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're 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 or birthday.
- Change your passwords periodically.
- 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 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 800-369-2786.

Security

Security Preferences

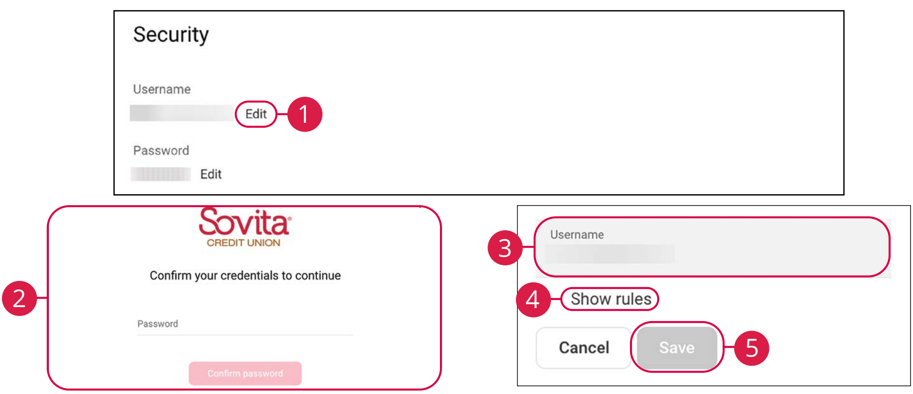
We take security very seriously at Sovita, so we have added various tools to help you better protect your account information. You can add and manage these features in Security to strengthen your Online Banking experience.

Click your name in the lower left corner of the screen, then click **Account Settings**.

1. Click the **Security** tab.

Change Username

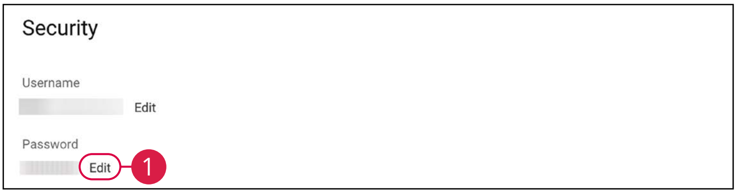
You can change your username at any time. Create a unique username you will remember and follows our required guidelines.

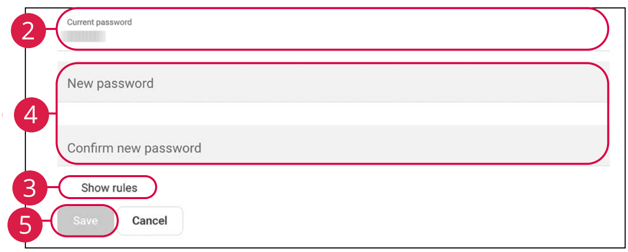


1. Click the “Edit” link next to your username.
2. Enter your password and click the **Confirm password** button.
3. Enter your new username.
4. Click the “Show rules” link to view Sovita’s username requirements.
5. Click the **Save** button when you are finished making changes.

Change Password

You can change your Online Banking password whenever you want to. Follow our guidelines to create a strong password.

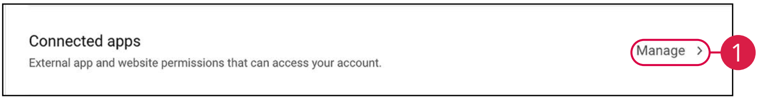




1. Click the “Edit” link next to your password.
2. Enter your current password.
3. (Optional) Click the “Show rules” link to view Sovita’s password requirements.
4. Enter and confirm a new password.
5. Click the **Save** button when you are finished making changes.

Connected Apps (Desktop Only)

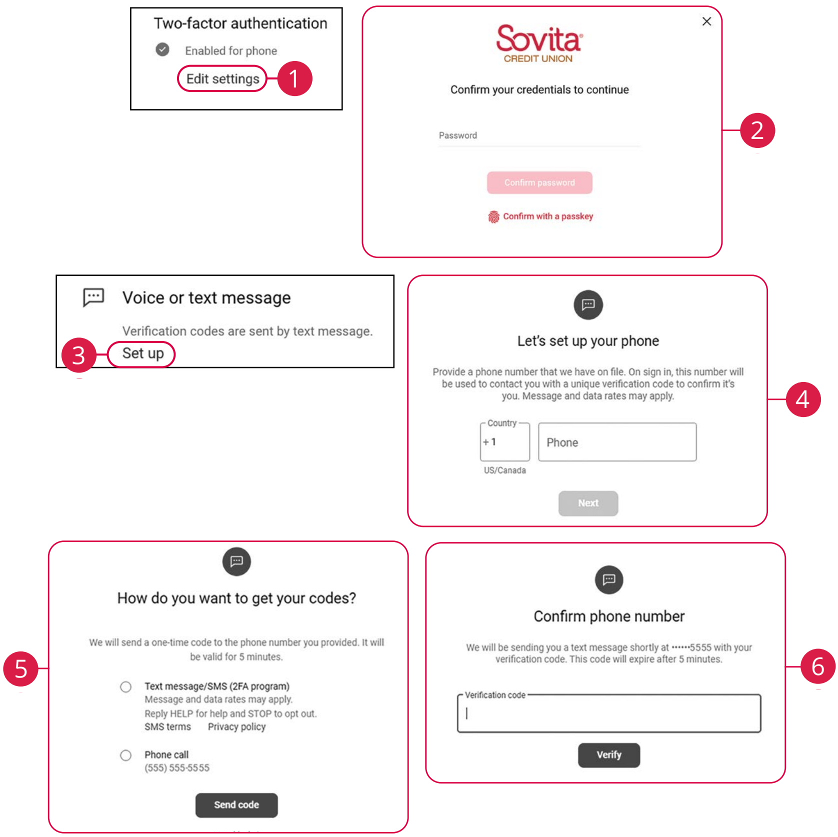
Edit the external app and website permisions that can access your account.



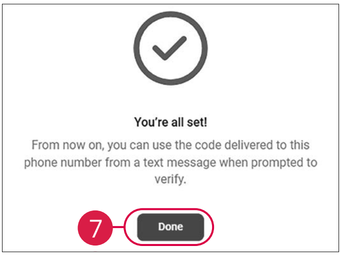
1. Click the “Manage” link.

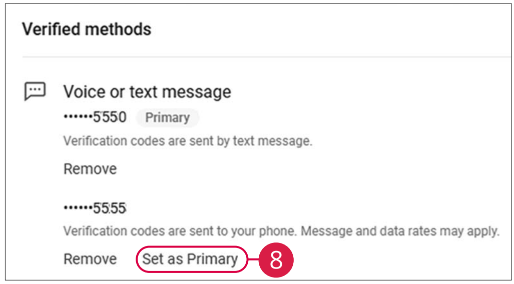
Two-Factor Authentication

We can verify your identity by sending a verification code to you by text message, voice call or use of the Authy App. From here, you can make changes to your delivery preferences.



1. Click the “Edit settings” link to reset your account.
2. Enter your password and click the **Confirm password** button.
3. Click the “Set up” link under “Voice or text message” to add another verification method.
4. Enter the phone number and click the **Next** button.
5. Select how you would like to recieve the verification codes and click the **Send code** button.
6. Enter your verification code and click the **Verify** button.



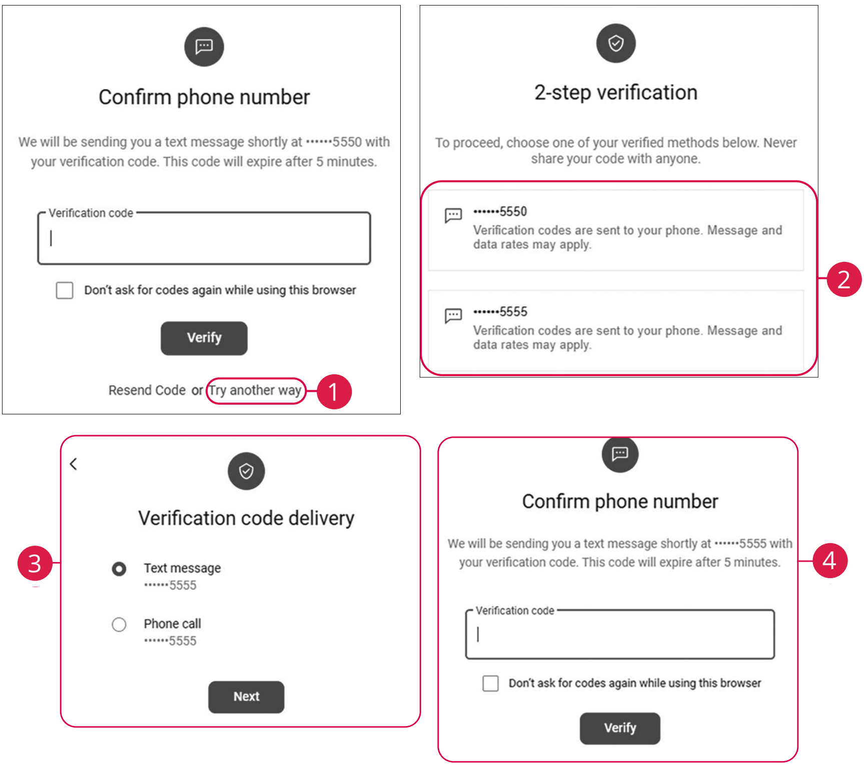


7. Click the **Done** button.

8. (Optional) Click the "Set as Primary" link to set a number as the primary verification method.

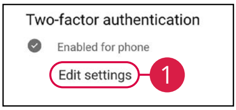
Alternate Verification Method

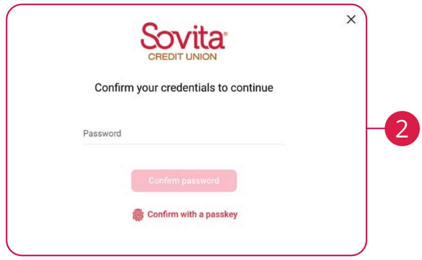
When you need a verification code, click the “Try another way” to bring up the other verification number.

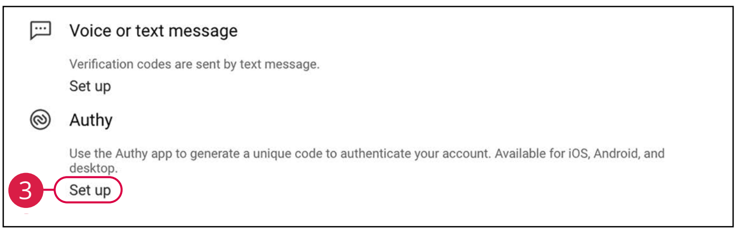


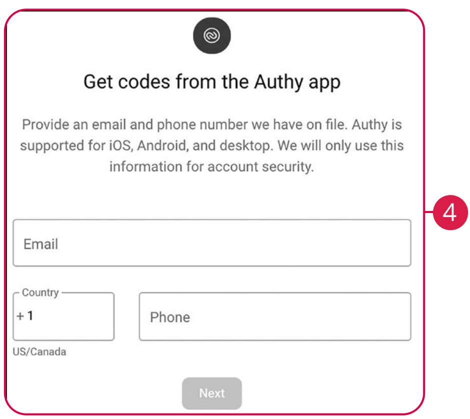
1. Click the “Try another way” link.
2. Select the verification method.
3. Choose the delivery method and click the **Next** button.
4. Enter the verification code and click the **Verify** button.

Authy Authentication



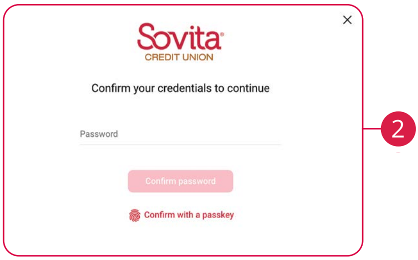


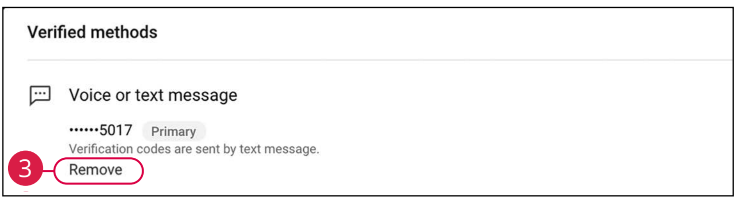




1. Click the “Edit settings” link to reset your account.
2. Enter your password and click the **Confirm password** button.
3. Click the “Set up” link under “Authy” to use the Authy app to generate a unique code to authenticate your account.
4. Enter your email address and phone number and click the **Next** button. You will need to download the Authy app to receive your code.

Remove Authentication





1. Click the “Edit settings” link to reset your account.
2. Enter your password and click the **Confirm password** button.
3. Click the “Remove” link to remove a verification method.

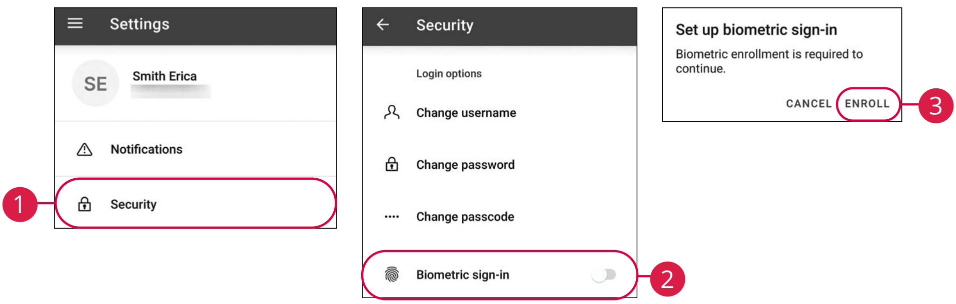
Security

Mobile Security Preferences

Within Sovita's Mobile Banking 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 Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go!

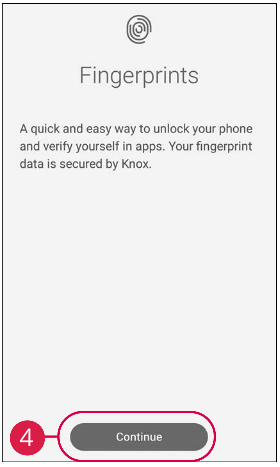
Enabling Biometric Sign-In

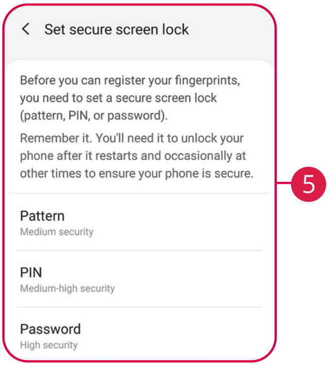
Biometric Sign-In uses fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!



Sign in to Sovita's Mobile Banking app and tap your name at the bottom of the menu, then click **Settings**.

1. Tap the **Security** tab.
2. Toggle the **Biometric sign-in** switch from "Off" to "On."
3. Tap the "Enroll" link.

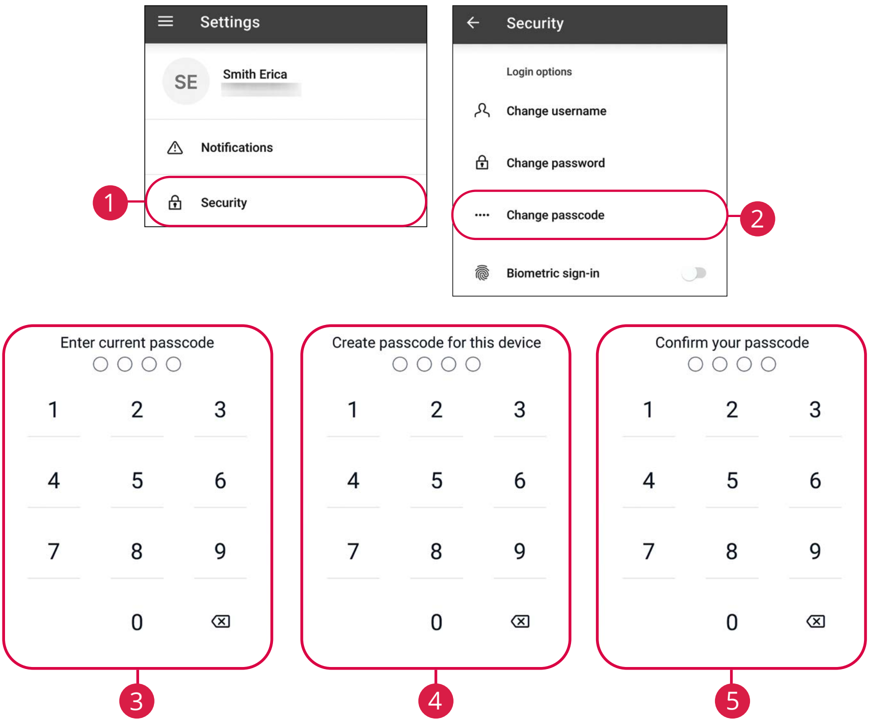




4. Tap the **Continue** button.
5. Before you can register your fingerprints, you need to set a secure screen lock. Follow the steps to enable your preferred screen lock.
6. Scan your fingerprint.
    a. **Apple® Device**: Place your finger on the **Home** button to enable Touch ID.
    b. **Android™ Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Changing Passcode Authentication

You can easily change the passcode created during your initial login.

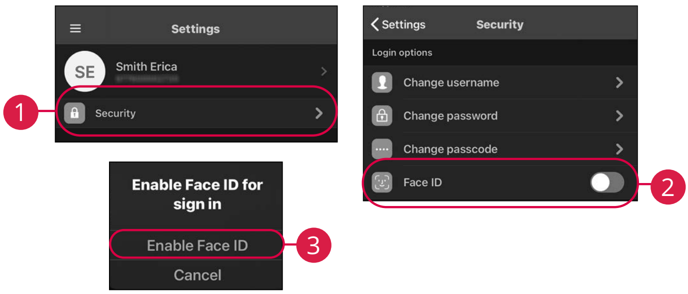


Sign in to Sovita's Mobile Banking app and tap your name at the bottom of the menu, then click **Settings**.

1. Tap the **Security** tab.
2. Tap the **Change passcode** tab.
3. Enter your current passcode.
4. Enter a new passcode.
5. Confirm the new passcode.

Enabling Face ID

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



Sign in to Sovita's Mobile Banking app and tap your name at the bottom of the menu, then click **Settings**.

1. Tap the **Security** tab.
2. Toggle the **Face ID** switch from "Off" to "On."
3. Tap the "Enable Face ID" link.

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

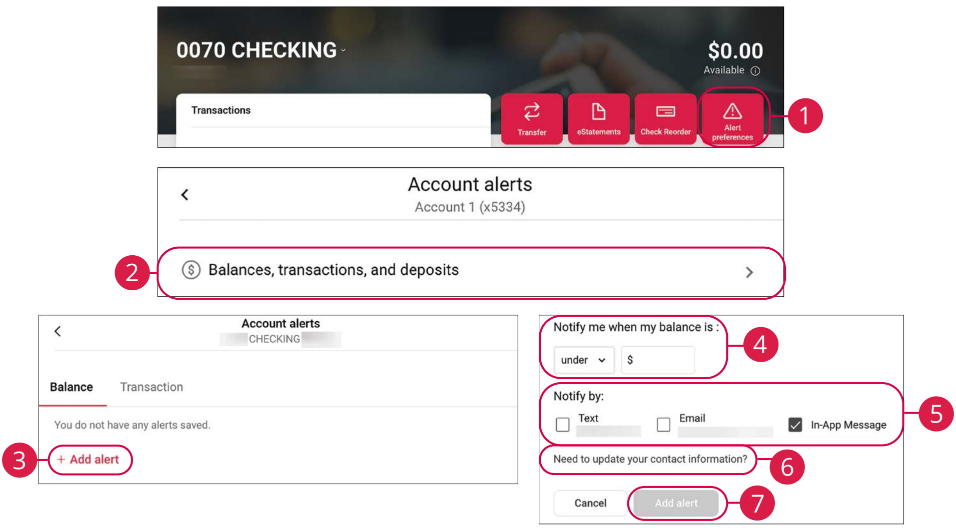
Alerts

Alerts Overview

Stay on top of the transactions flowing to and from your accounts. 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.

Balance Alerts

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

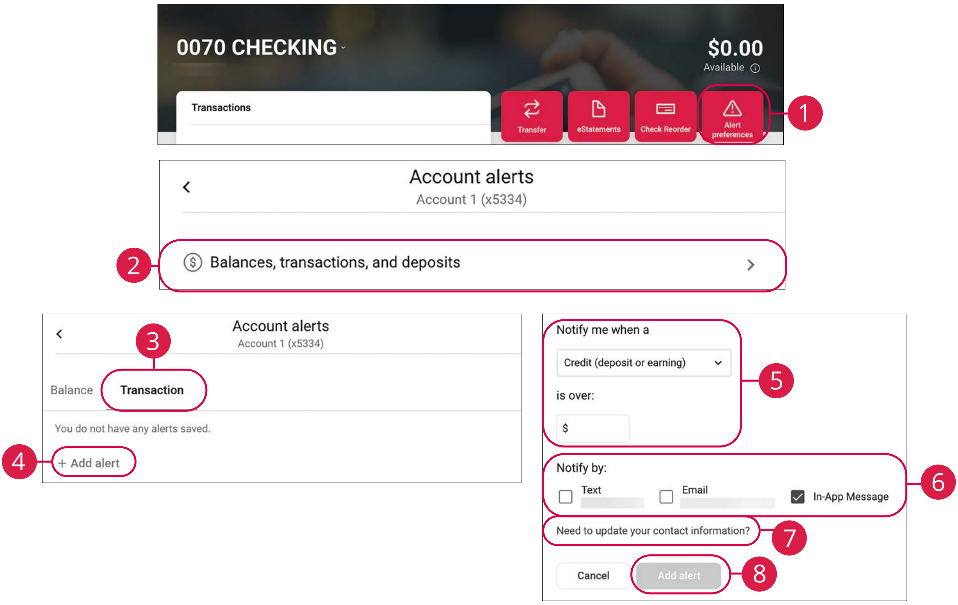


In the **Accounts** tab, select an account.

1. Click the **Alert preferences** button.
2. Click the **Balances, transactions, and deposits** button.
3. Click the "+ Add alert" link.
4. Create an alert.
5. Check the boxes to select a notification method.
6. (Optional) Click the "Need to update your contact information?" link to update your contact information.
7. Click the **Add alert** button.

Transaction Alerts

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



In the **Accounts** tab, select an account.

1. Click the **Alert preferences** button.

2. Click the **Balances, transactions, and deposits** button.

3. Click the **Transaction** tab.

4. Click the “+ Add alert” link.

5. Create an alert.

6. Check the boxes to select a notification method.

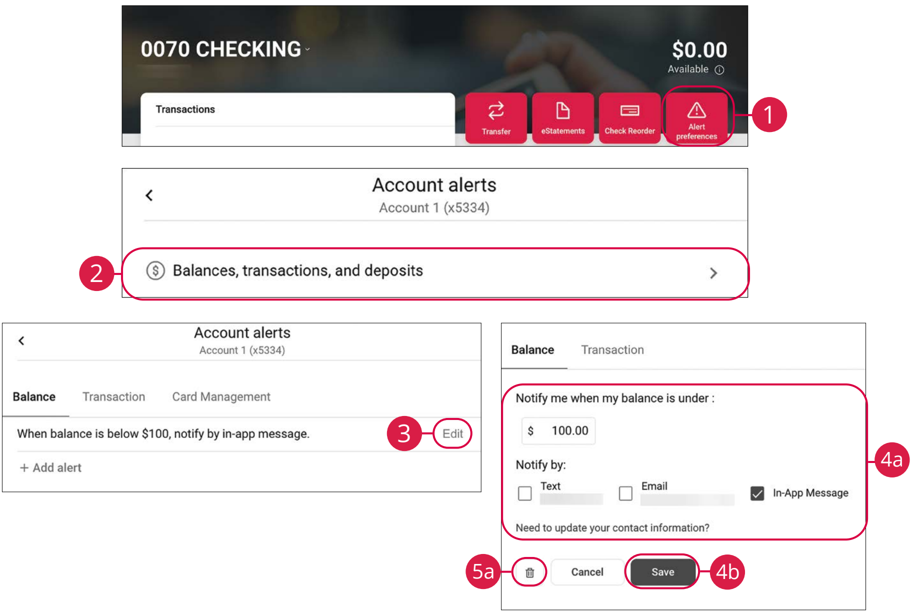
7. (Optional) Click the “Need to update your contact information?” link to update your contact information.

8. Click the **Add alert** button.

Alerts

Editing or Deleting Alerts

Quickly and easily edit or delete existing alerts.



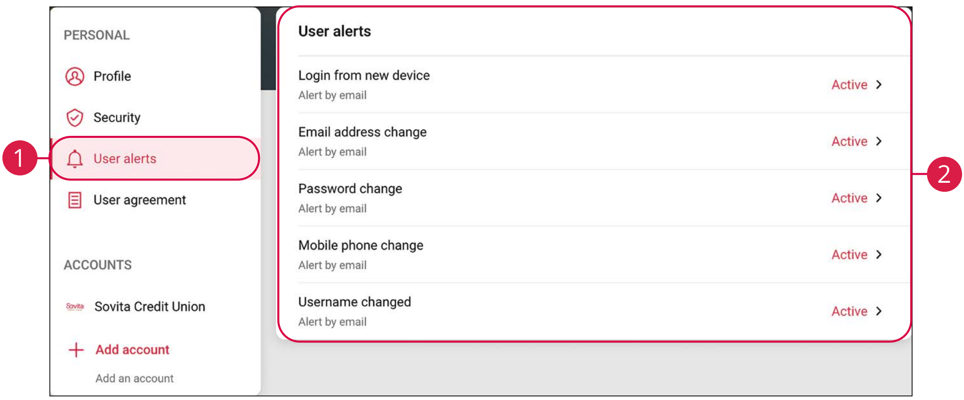
In the **Accounts** tab, select an account.

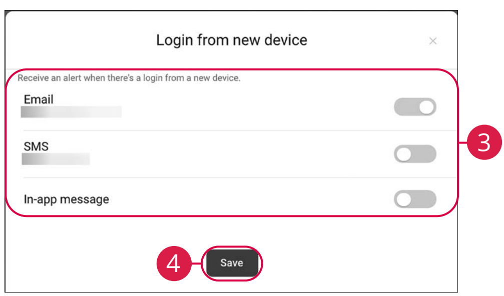
1. Click the **Alert preferences** button.
2. Click the **Balances, transactions, and deposits** button.
3. Click the “Edit” link next to the alert you would like to edit or delete.
4. To edit an alert:
    a. Make the necessary changes.
    b. Click the **Save** button.
5. To delete an alert:
    a. Click the  icon.

Alerts

User Alerts

Edit how common user alerts are delivered.





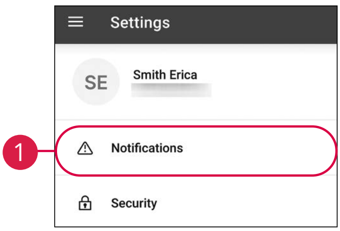
Click your name in the lower left corner of the screen, then click **Account Settings**.

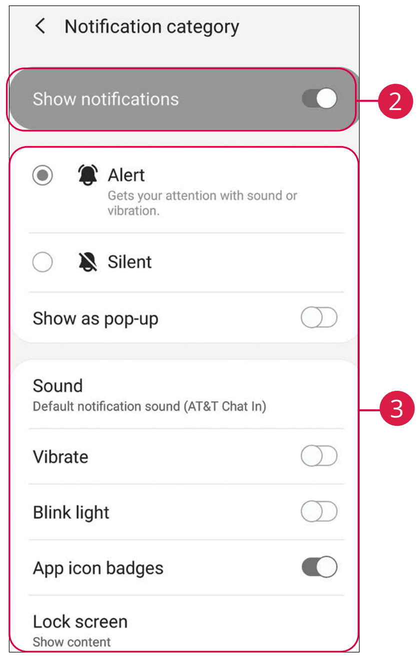
1. Click the **User alerts** button.
2. Click an alert to make changes.
3. Use the toggles to select how you would like to receive the alert.
4. Click the **Save** button when you are finished.

Alerts

Mobile Notifications

Have alerts sent directly to your mobile device. Mobile 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.”





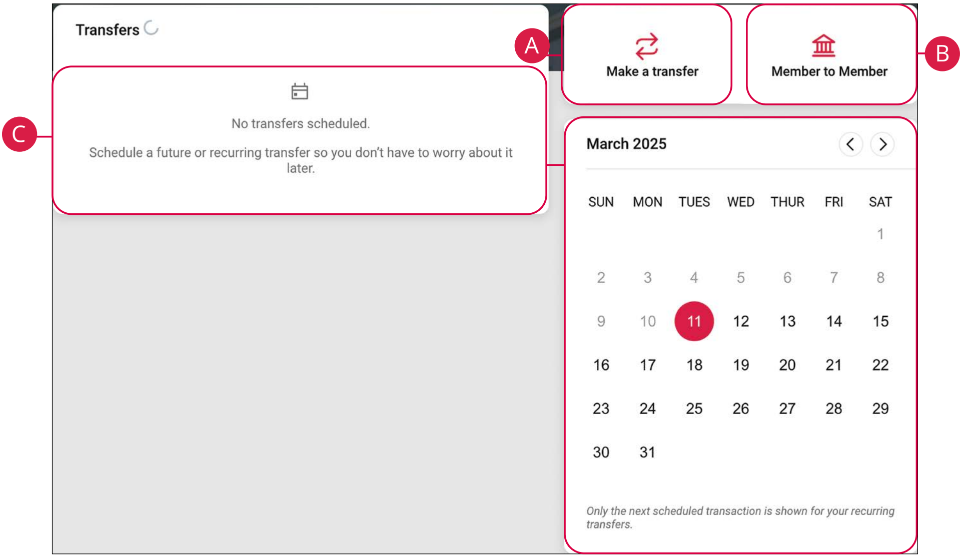
Sign in to Sovita’s Mobile Banking app and tap your name at the bottom of the menu, then click **Settings**.

1. Click the **Notifications** button.
2. Use the **Notifications** switch to enable or disable mobile notifications.
3. Select which types of notifications you would like to receive.

Transactions

Transfers

Use the Transfers feature when you need make a one-time or recurring transfer between your Sovita accounts. These transactions go through automatically, so your money is always where you need it to be.



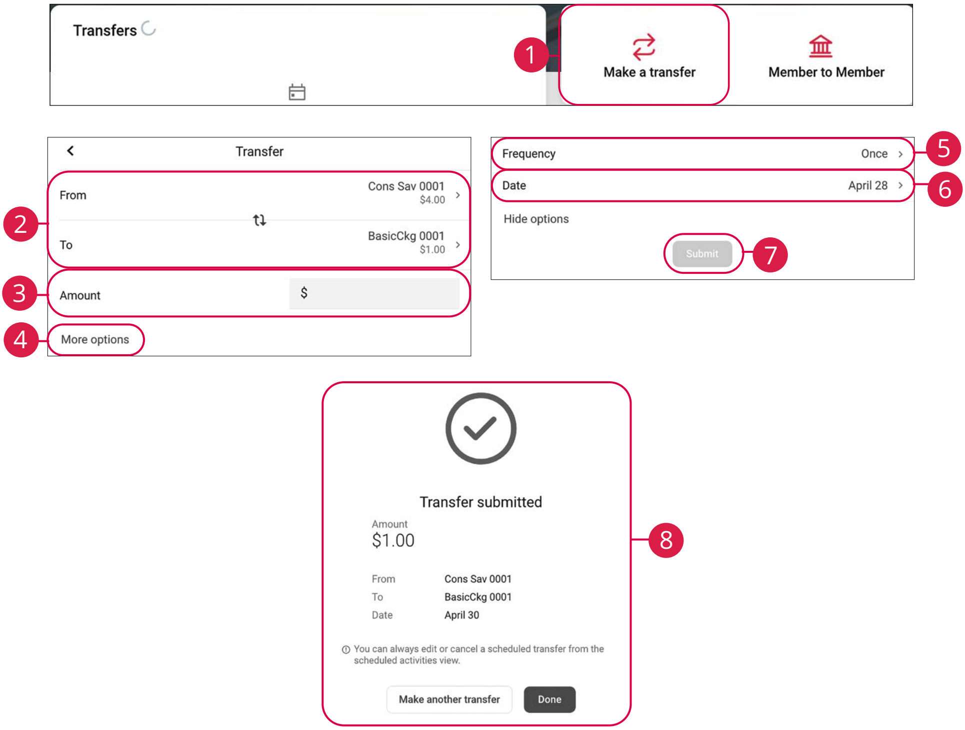
Click the **Transfers** tab.

A. Click the **Make a transfer** button to make a transfer.

B. Make a transfer to another member by clicking the **Member to Member** button. Go to page 43 for more information.

C. Scheduled transfers are displayed as a list and on a calendar.

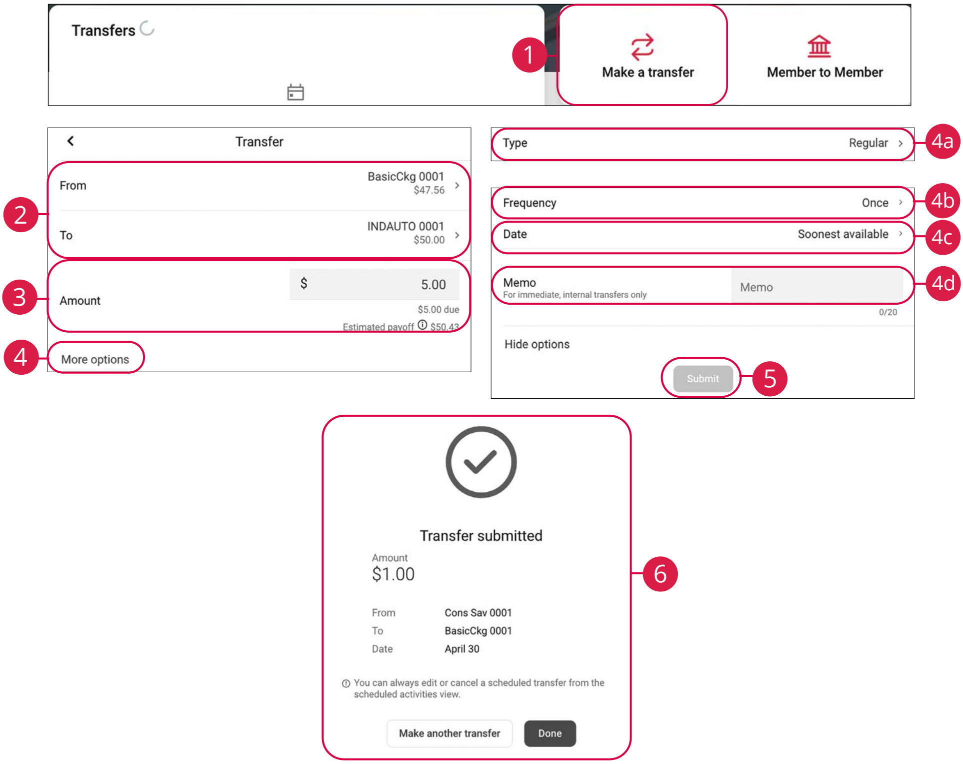
Making a Transfer



Click the **Transfers** tab.

1. Click the **Make a transfer** button.
2. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
3. Enter the amount to transfer.
4. (Optional) Click the “More options” link to view additional options.
5. Use the drop-down to select a frequency.
6. Use the calendar feature to select a date.
7. Click the **Submit** button when you are finished.
8. Once you receive a confirmation message, click the **Done** button.

Making a Loan Transfer

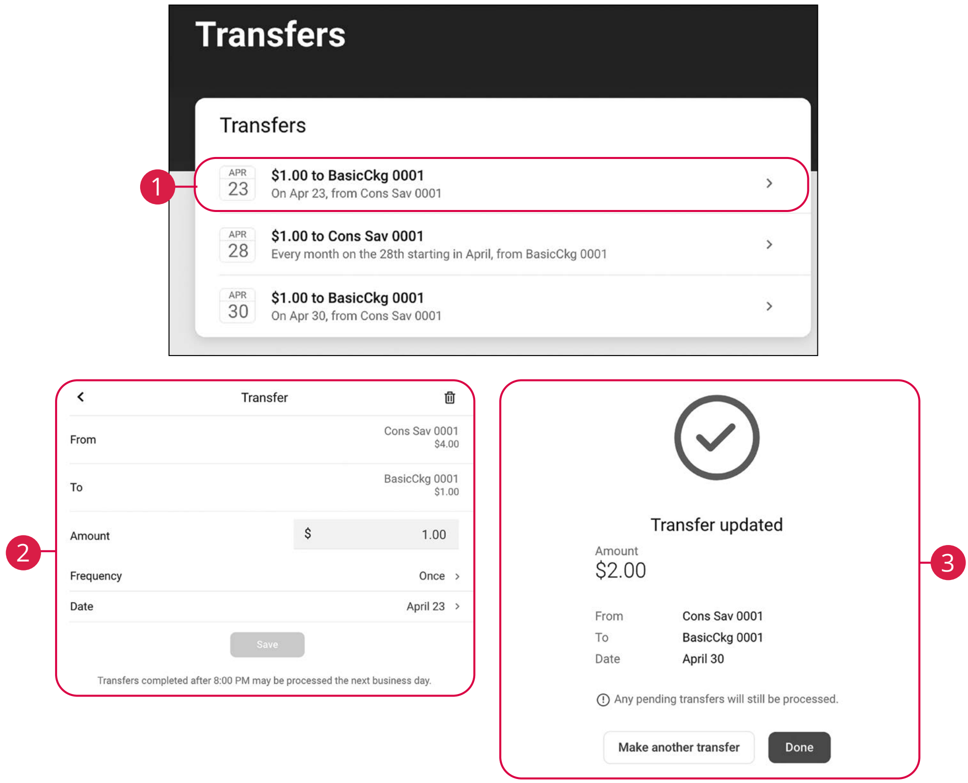


Click the **Transfers** tab.

1. Click the **Make a transfer** button.
2. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
3. Enter the amount to transfer.
4. (Optional) Click the “More options” link to view additional options.
    - **a.** Use the drop-down to select a payment type.
    - **b.** Use the drop-down to select a frequency.
    - **c.** Use the calendar feature to select a date.
    - **d.** Enter a memo.
5. Click the **Submit** button when you are finished.
6. Once you receive a confirmation message, click the **Done** button.

Editing Transfers

You can edit pending transactions up until their process date.

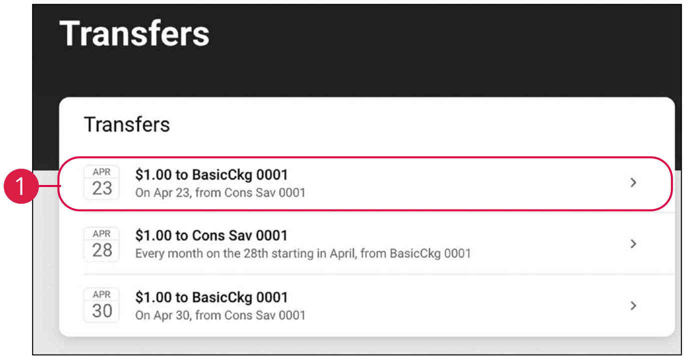


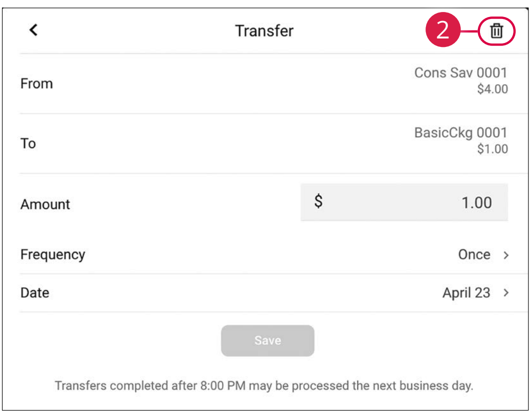
Click the **Transfers** tab.

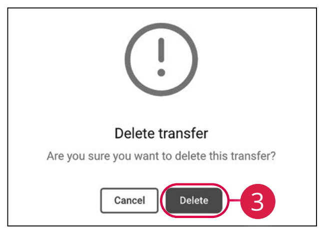
1. Browse through your pending transactions and locate the transaction you would like to edit.
2. Make the necessary edits and then click the **Save** button when you are finished.
3. Once you receive a confirmation message, click the **Done** button.

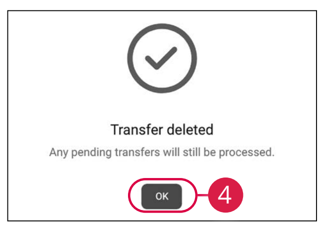
Deleting Transfers

You can delete pending transactions up until their process date.









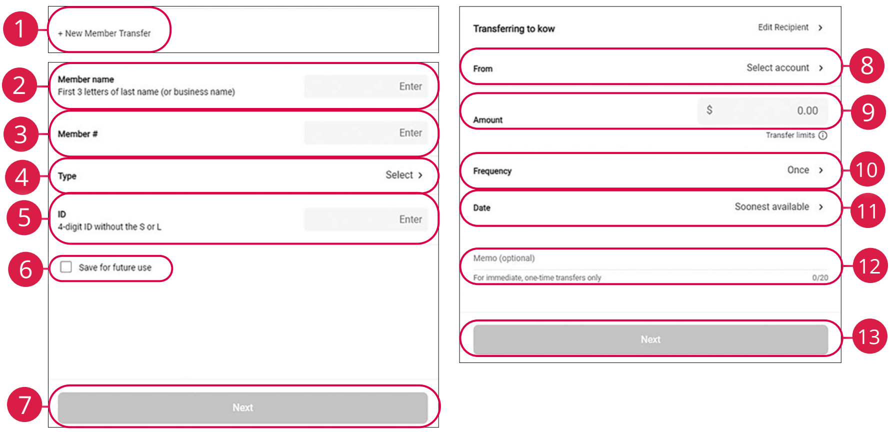
Click the **Transfers** tab.

1. Browse through your pending transactions and locate the transaction you would like to delete.
2. Click the icon.
3. Click the **Delete** button.
4. Click the **OK** button.

Transactions

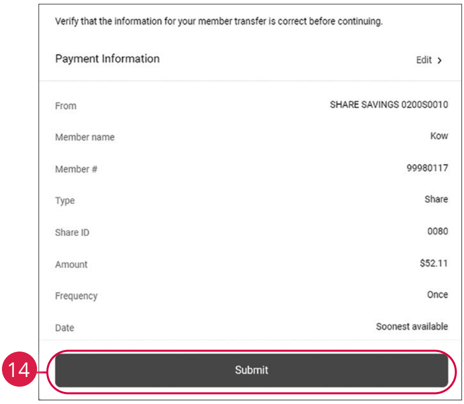
Member Transfers

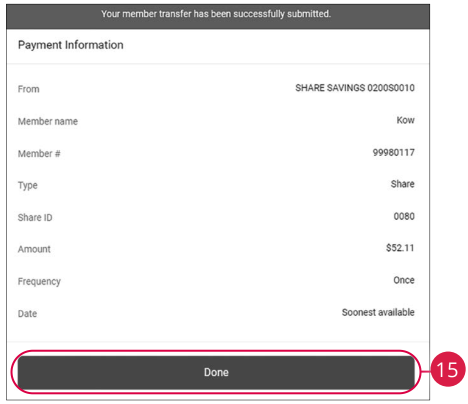
Use the Member Transfers feature when you need make a one-time or recurring transfer to another account at Sovita. These transactions go through automatically, so your money is always where you need it to be.



Click the **Member to Member** tab.

1. Click the “+ New Member Transfer” link.
2. Enter the first three letters of the member’s name.
3. Enter the member’s account number.
4. Use the drop-down to select an account type.
5. Enter the member’s 4-digit ID withou the S or L.
6. (Optional) Check the box to save the member for future transfers. If you save the member for future use you will need to enter a nickname.
7. Click the **Next** button.
8. Use the drop-down to select a from account.
9. Enter an amount.
10. Select a frequency.
11. Select a date.
12. (Optional) Enter a memo.
13. Click the **Next** button.

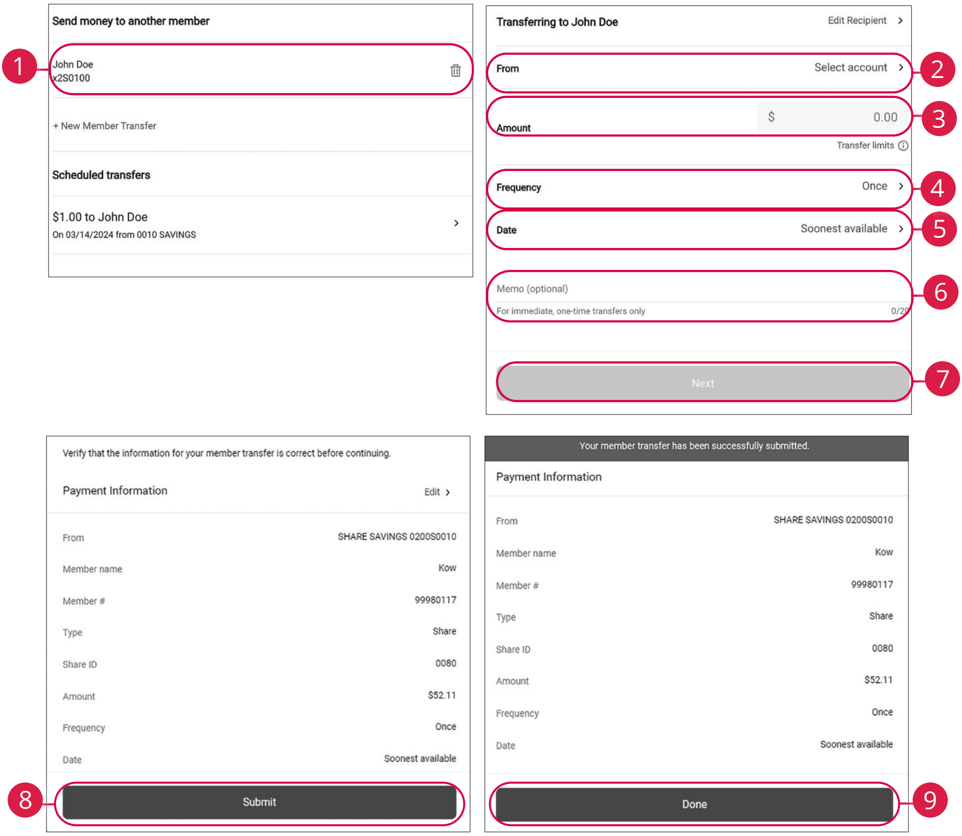




14. Click the **Submit** button.

15. Click the **Done** button.

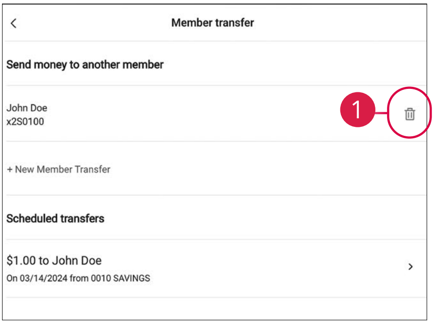
Repeat a Member Transfer

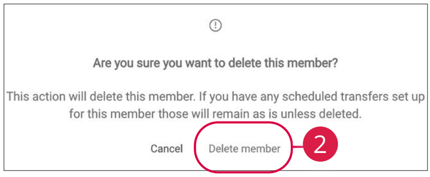


Click the **Member to Member** tab.

1. Select the member you would like to make a transfer to.
2. Use the drop-down to select a from account.
3. Enter an amount.
4. Select a frequency.
5. Select a date.
6. (Optional) Enter a memo.
7. Click the **Next** button.
8. Click the **Submit** button.
9. Click the **Done** button.

Delete a Saved Member



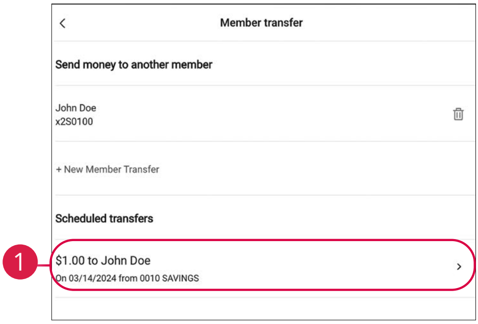


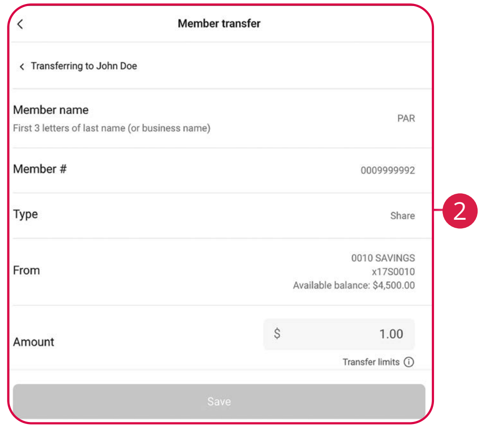
Click the **Member to Member** tab.

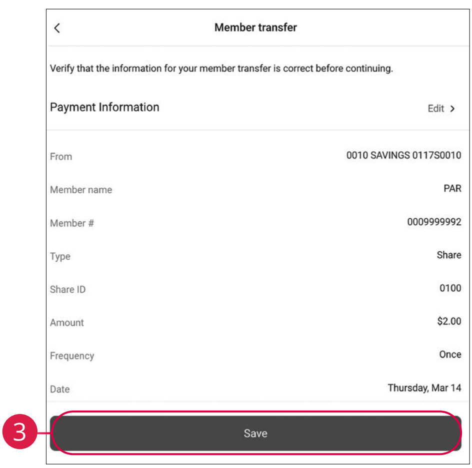
1. Click the 🗑 icon next to the saved member you would like to delete.

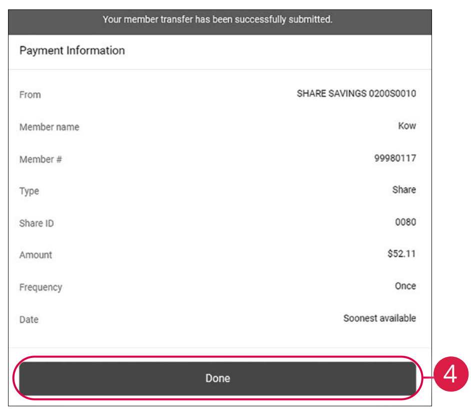
2. Click the “Delete member” link.

Edit a Member Transfer





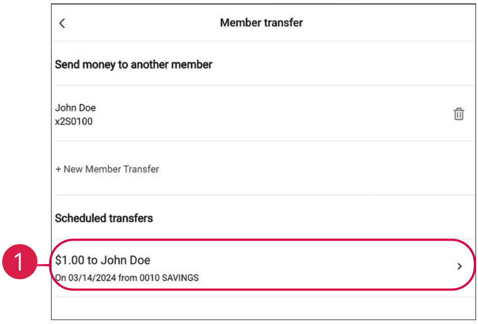


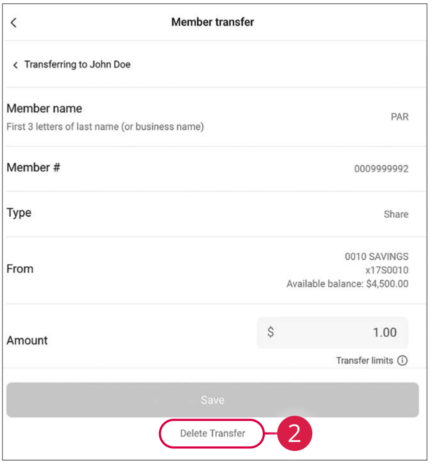


Click the **Member to Member** tab.

1. Select the transfer you would like to edit.
2. Make the necessary changes and click the **Save** button.
3. Click the **Save** button.
4. Click the **Done** button.

Delete a Member Transfer





Click the **Member to Member** tab.

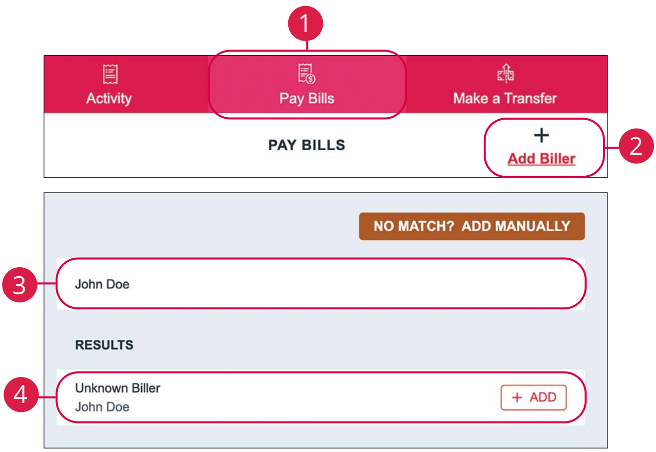
1. Select the transfer you would like to delete.
2. Click the “Delete Transfer” link.

Transactions

Pay Bills

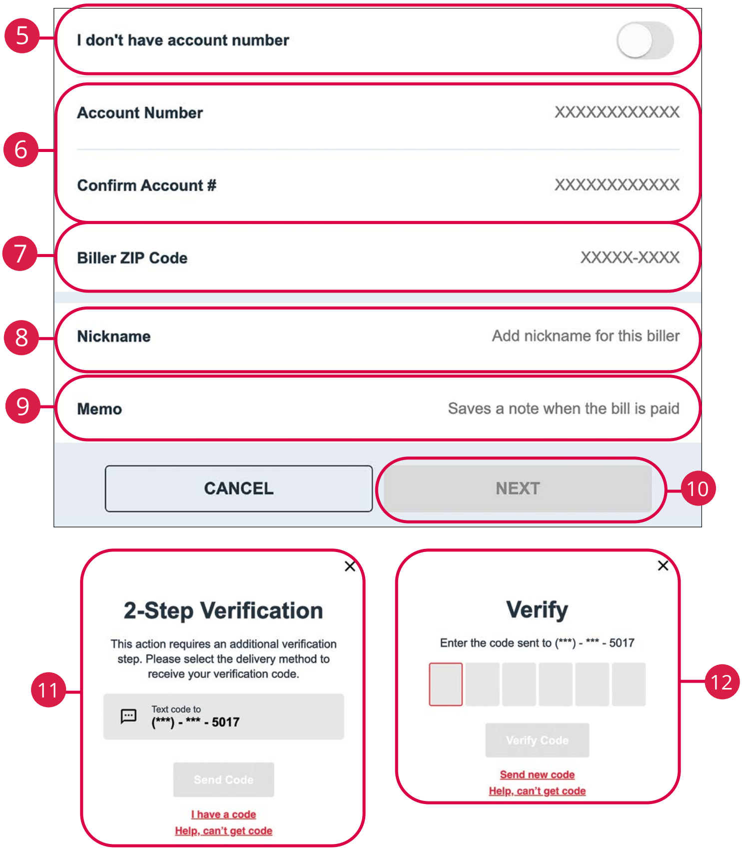
Sending payments to companies and individuals has never been easier! Pay Bills with Sovita helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

Adding a Biller



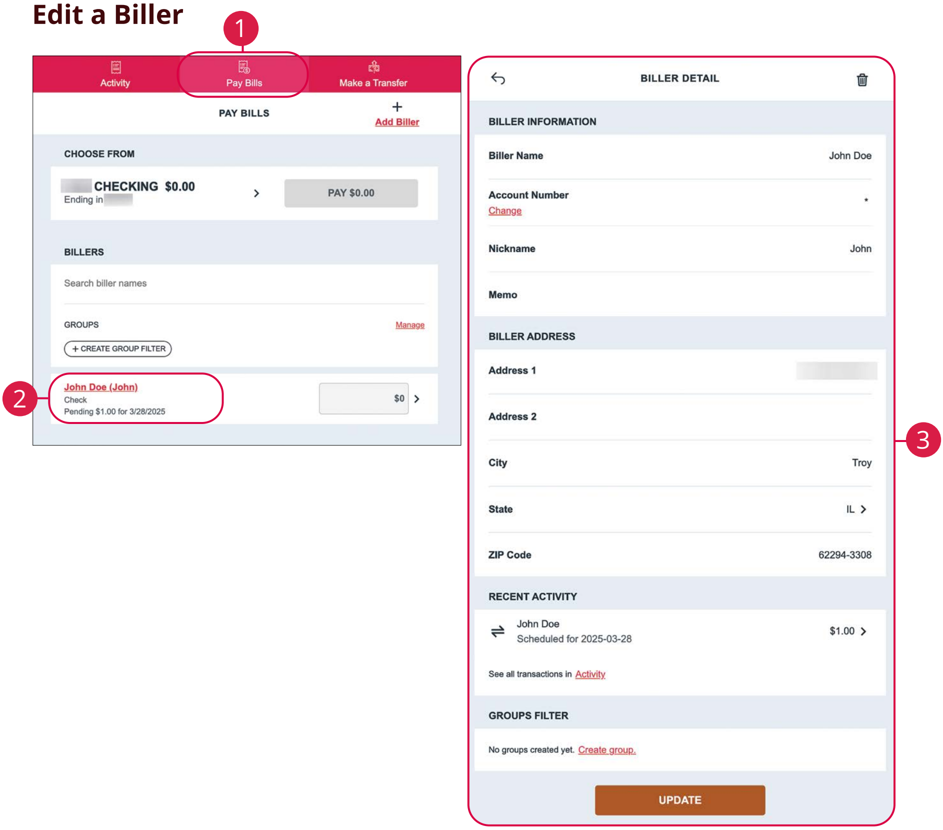
Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Click the **+ Add Biller** button.
3. Search for a biller.
4. Select the biller.



5. (Optional) If you don't have an account number enable the "I don't have account number" toggle. If you don't have an account number you will need to enter the biller's address.
6. Enter and confirm the account number.
7. Enter the biller's zip code.
8. (Optional) Enter a nickname for the biller.
9. (Optional) Enter a memo.
10. Click the **Next** button to save the recipient.
11. Select a delivery method to receive your verification code and click the **Send Code** button.
12. Enter the verification code and click the **Verify Code** button.

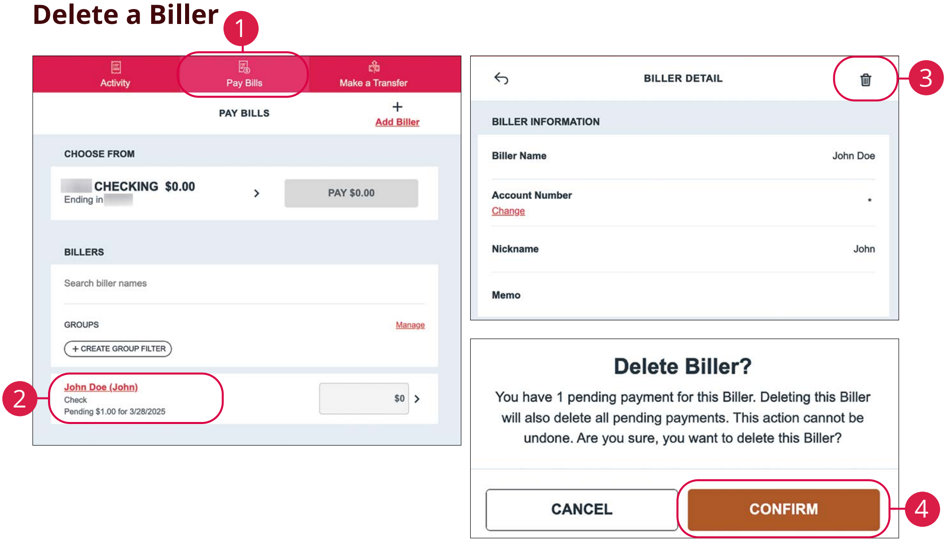
Edit a Biller



Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Select a biller.
3. Make the necessary changes and click the **Update** button.

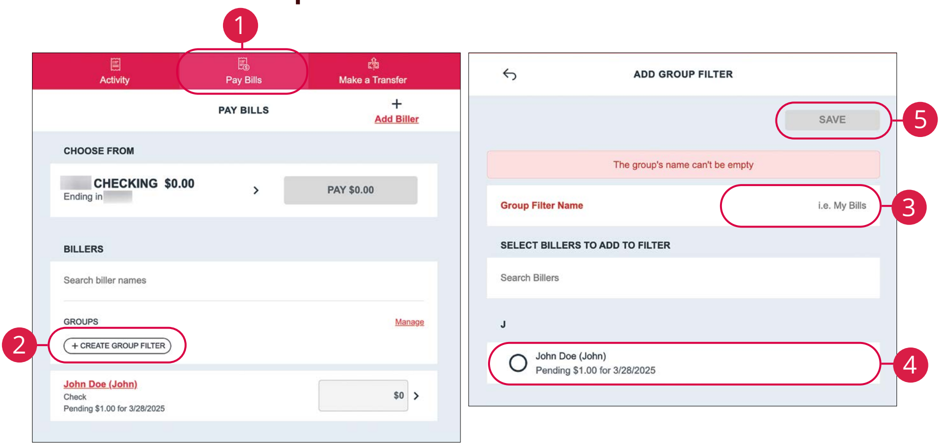
Delete a Biller



Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Select a biller.
3. Click the 🗑 icon.
4. Click the **Confirm** button.

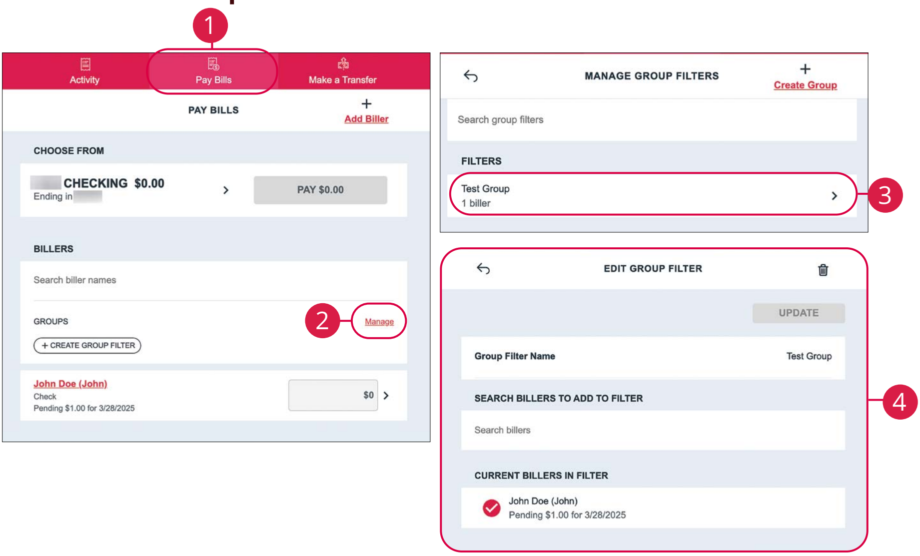
Create a Biller Group



Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Click the **+ Create Group Filter** button.
3. Enter a group name.
4. Select which billers to add to the group.
5. Click the **Save** button.

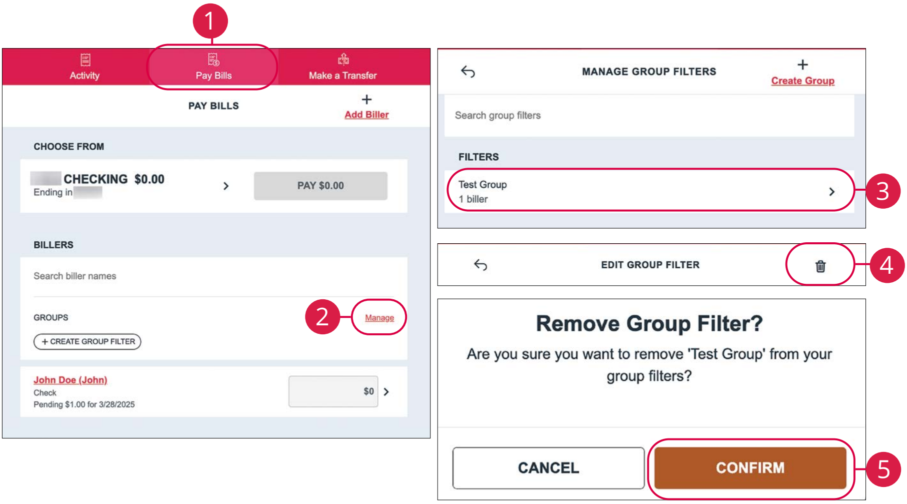
Edit a Biller Group



Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Click the “Manage” link.
3. Select a group to edit.
4. Make the necessary changes and click the **Update** button.

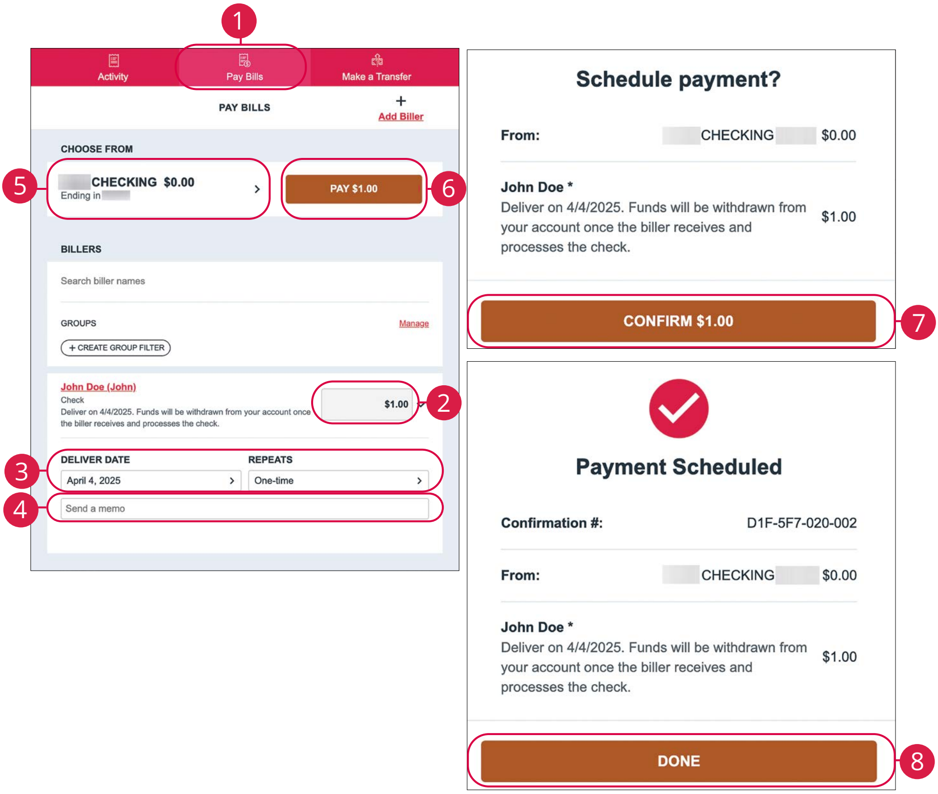
Delete a Biller Group



Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Click the “Manage” link.
3. Select a group to delete.
4. Click the icon.
5. Click the **Confirm** button.

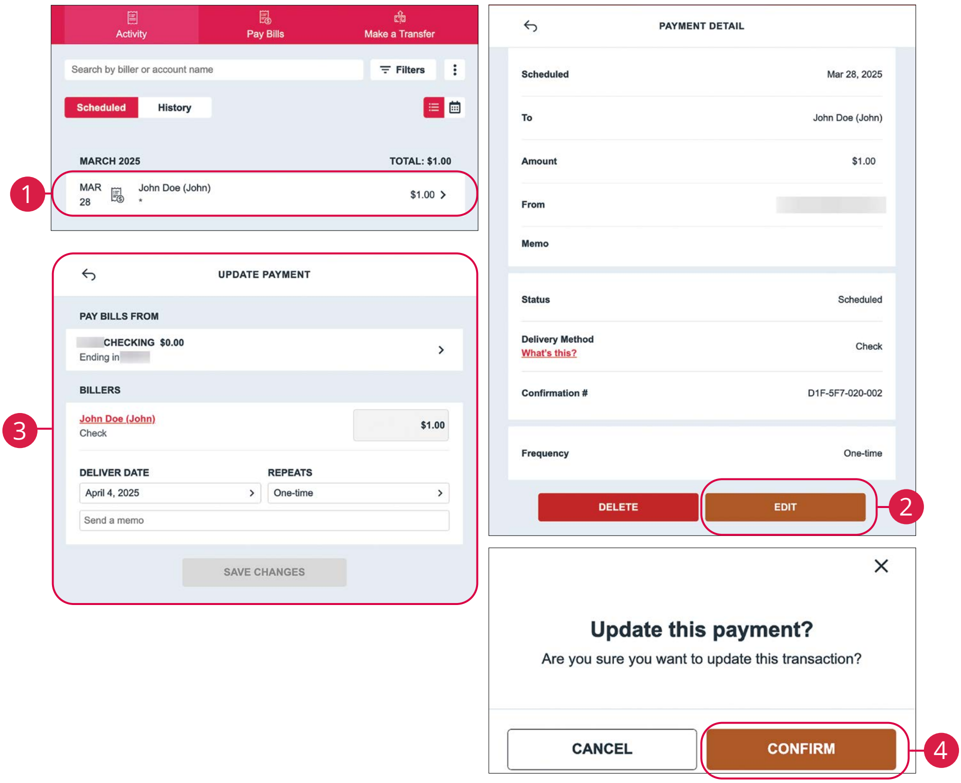
Send a Payment



Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Enter an amount to send.
3. Select a date and if the payment should repeat.
4. (Optional) Enter a memo.
5. Use the drop-down to select an account to send funds from.
6. Click the **Pay** button.
7. Review the payment information and click the **Confirm** button.
8. Click the **Done** button.

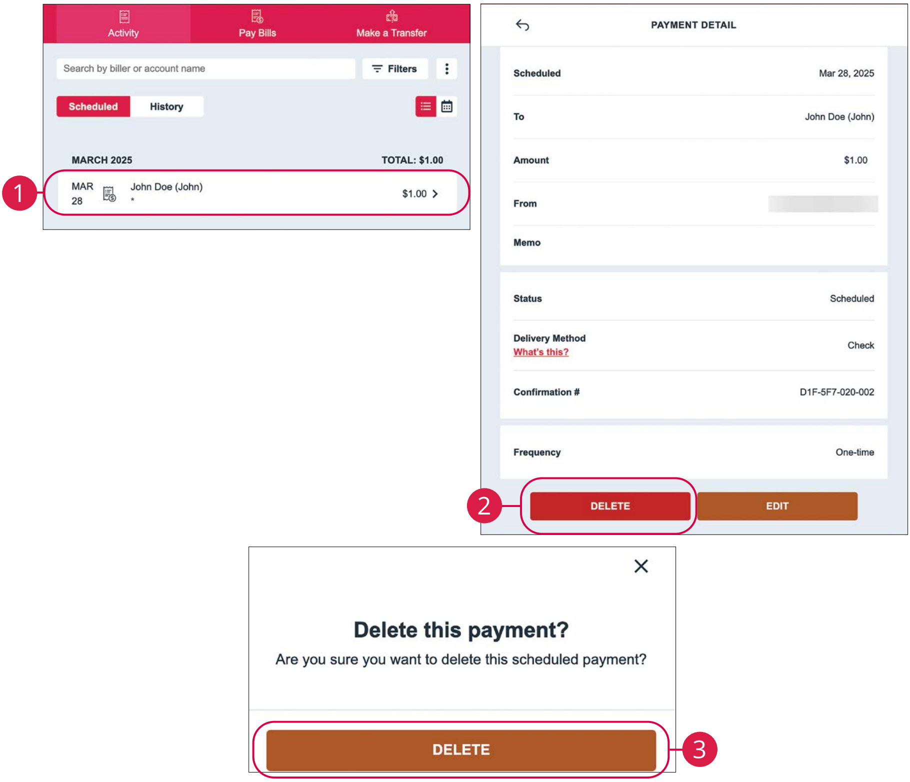
Edit a Pending Payment



Click the **Pay Bills** tab.

1. Select a pending payment.
2. Click the **Edit** button.
3. Make the necessary changes and click the **Save Changes** button.
4. Click the **Confirm** button.

Delete a Pending Payment



Click the **Pay Bills** tab.

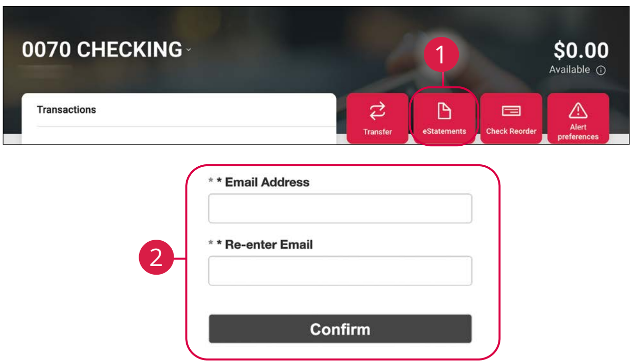
1. Select a pending payment.
2. Click the **Delete** button.
3. Click the **Delete** button.

Services

eStatements

The eStatements feature is a great virtual filing system for your account eStatements, eNotices and eTax Forms, saving you paper and space. By storing your statements electronically, your account information is always readily available when you need it.

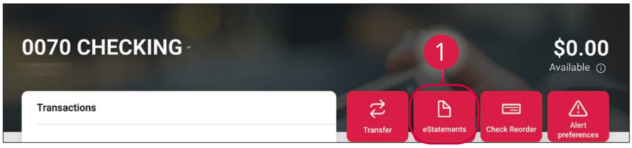
eStatements Enrollment

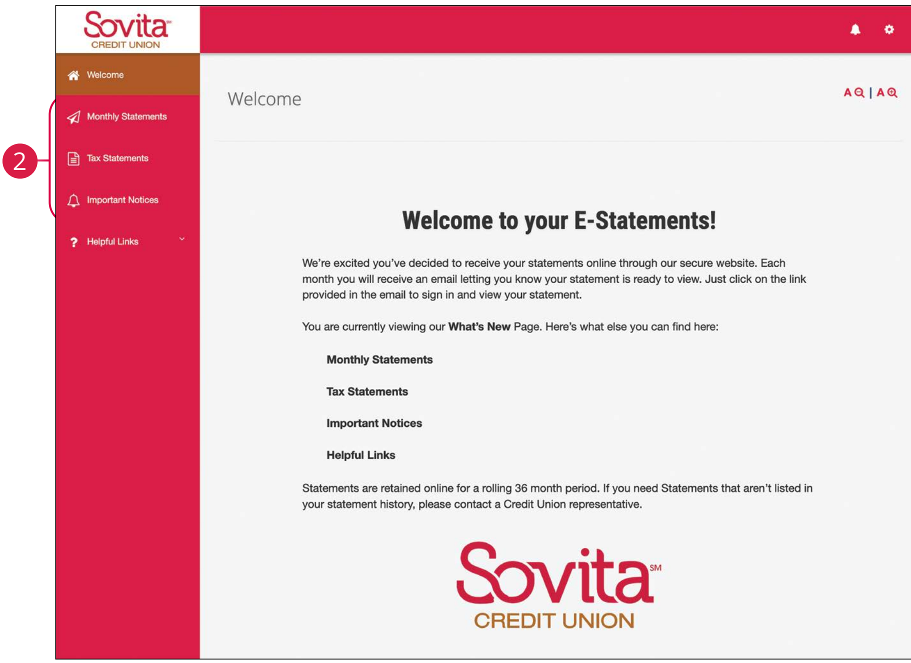


In the **Accounts** tab, select an account.

1. Click the **eStatements** button.
2. Enter and re-enter your email address and then click the **Confirm** button.

Viewing eStatements, eNotices and eTax Forms





In the **Accounts** tab, select an account.

1. Click the **eStatements** button.
2. Click the tabs to view the desired document type.

Services

Remote Deposit

Deposit checks from anywhere at anytime from your mobile device or tablet.

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

Log in to our Sovita Mobile Banking app. Click the **Deposit Checks** tab.

1. Tap the **Make a deposit** button.
2. Enter the dollar amount of the check and click the **Continue** button.
3. Select an account to deposit to.
4. On the back of each check, write “For Mobile Deposit Only at Sovita CU,” your account number and the signature of each payee listed on the front of the check. Place the check on a flat, well-lit, surface and tap **Tap to capture** to take an image of the front of the check.
5. Verify that all four corners of the check are visible and all elements are legible. Click the **Continue** button.

6. Tap **Tap to capture** to take an image of the back of the check.

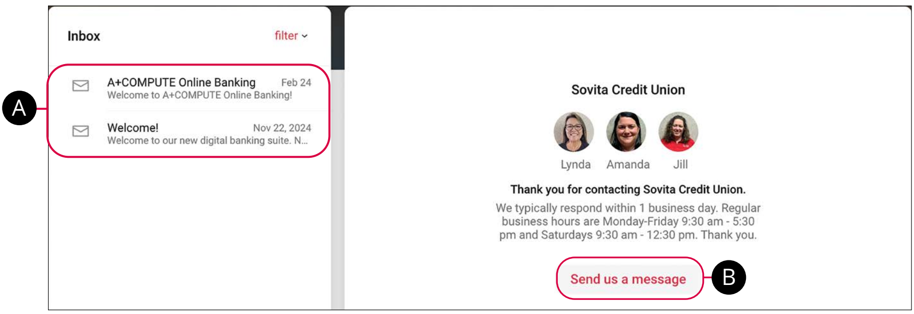
7. Verify that all four corners of the check are visible and all elements are legible. Click the **Continue** button.

8. Review the deposit information and tap the **Submit** button when you are finished. You will see a confirmation message, click the **OK** button.

Services

Messages Overview

If you have questions about your accounts or need to speak with someone at Sovita, Messages allow you to communicate directly with a Sovita customer service representative.



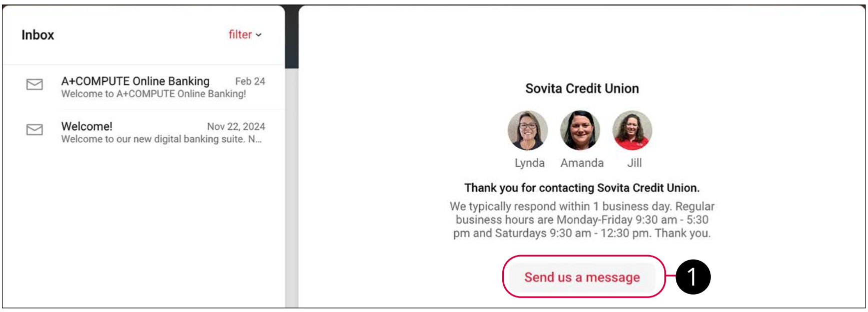
Click the **Messages** tab.

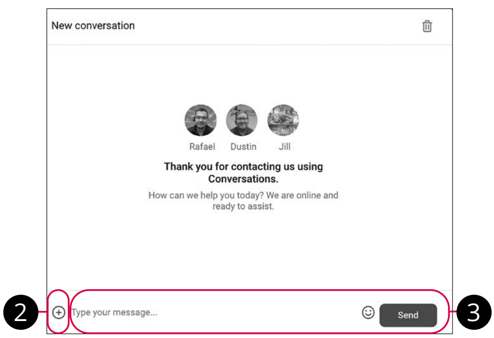
A. Previous conversations are displayed on the left.

B. Click the **Send us a message** button to start a new conversation.

Send a Message

Starting a new conversation through Online Banking is just 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.





Click the **Messages** tab.

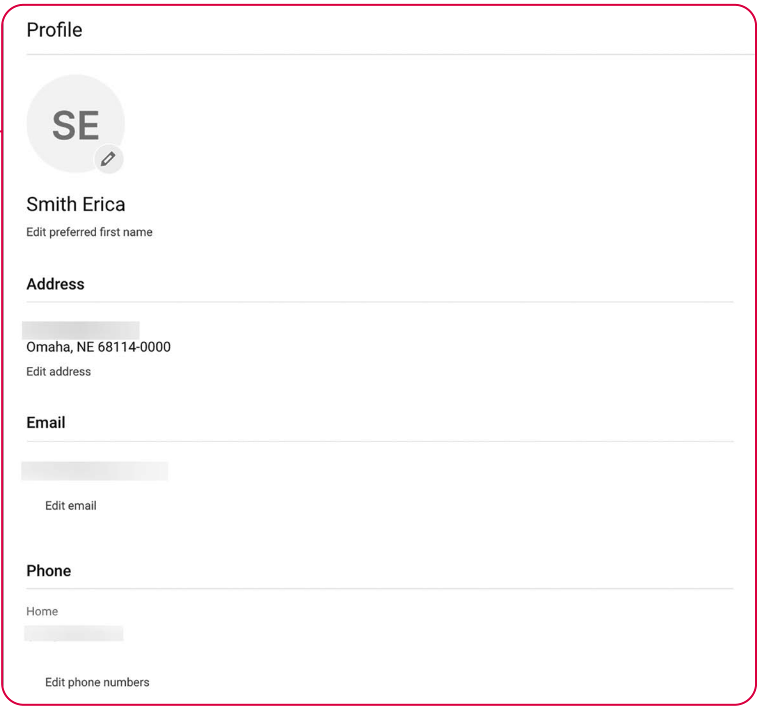
1. Click the **Send us a message** button to start a new conversation.
2. Click the ⊕ icon to add a file or information about a specific transaction, account or payment to the conversation.
3. Type your message and click the **Send** button.

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 also updates your customer contact information at Sovita.

1



Click your name in the lower left corner of the screen, then click **Personal Settings**.

1. Update your contact information by clicking the “Edit” links.

Here to serve those who serve others.

Sovita is dedicated to supporting education and healthcare workers and their families.

Sovita® CREDIT UNION