



Virtual Branch How-To Guide

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TVACCU VIRTUAL BRANCH Online Banking HOW-TO GUIDE

Whether you're at your desk, on the couch, or on the go you'll discover a refreshingly simple way to manage your accounts in real-time with Virtual Branch Next. The improved layout and design gives you the power to easily view your most used accounts, hide those that you seldom use. VBN's enhanced research capabilities allows you to quickly pull up transactions by such criteria as vendor, transaction type, amount etc.

VBN also gives you unprecedented access to important account history information such as; 30 months of e-Statements.

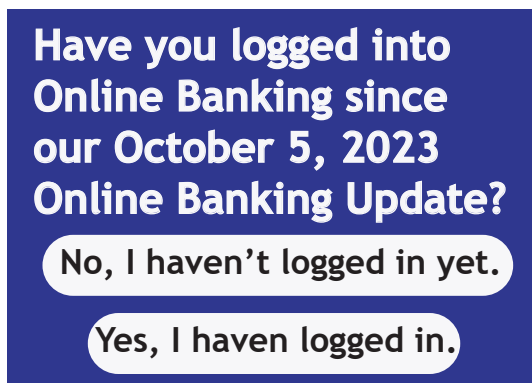
ENROLLING IN VBN: All members will need to re-enroll into your new online banking platform. On October 5th, detailed instructions will be provided for existing members, as well as new members for first-time VBN Login and Enrollment by clicking on the Online Banking box that will be on our website homepage, similar Figure1.

(Fig.1)



You will then see a box asking you if you've logged into online banking since our October 5th update. (Fig.2)

(Fig. 2)



If you select 'No', you will be taken to a screen giving you detailed instructions on Enrollment and Login.

If you select 'Yes', you will be taken directly to the login screen.

The following VBN How-To Guide will provide details for Enrollment, Login, as well as a complete navigation guide for VBN.



VIRTUAL BRANCH NEXT (VBN) HOW-TO GUIDE

Members **not yet** enrolled in Virtual Branch Next (VBN) can click the **enroll in online banking** link to begin. (See Figure 1)

Figure 1 Note: Security Code and Password are the same thing.

Log On

Logon ID:

Security Code (Password):

First time user?
[enroll in online banking](#)

Forgot security code?
[reset security code](#)

LOG ON

Follow the prompts such as checking the box that says, **"I'm not a robot"** and click the **Continue** button.

Enroll in Online Banking

Please verify before continuing with enrollment.

I'm not a robot

reCAPTCHA
Privacy-Terms

CONTINUE [cancel](#)

To enroll in online banking, you need to follow the enrollment instructions such as entering your Member Number and Password, then click the **Next** button.

Enroll in Online Banking

Enter your Member Number, Last 4 digits of SSN and Street Number to enroll in Online Banking.

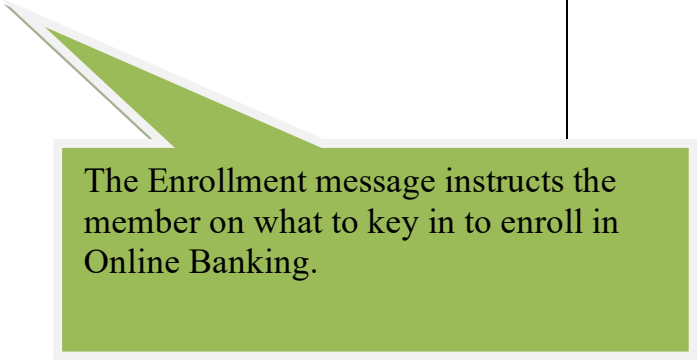
Member Account Number:

SSN (last 4 digits):

Street Number:

Next

Cancel



The Enrollment message instructs the member on what to key in to enroll in Online Banking.

NOTE *You will be locked out for 24 hours after a third unsuccessful attempt in VBN online enrollment.*

When your Member Account Number, last 4 of SSN and Address# are verified on the credit union side, you'll be prompted to set up your own personalized Logon ID & Security Code.

PLEASE NOTE: If your current logon is less than 6 characters, you will need to enter leading zeros to bring it up to six characters. For example, logon ID "1234" will now need to be entered as "001234".

Enroll in Online Banking

The screenshot shows a web form for enrolling in online banking. It contains three input fields: 'Logon ID:', 'Security Code:', and 'Confirm Security Code:'. Each field is highlighted in yellow and has a question mark icon to its right. Below the fields are two buttons: 'ENROLL' and 'cancel'.

The **Logon ID** length must be between 6 to 20 characters.
Logon ID cannot be the Member Number, SSN or email address...

The **Security Code (Password)** has to be at least nine (9) characters long with an Upper and lower case letters, two (2) numeric values and may contain these special characters -
_ - .!@\$*() =+ { } [] |

- You will receive an enrollment confirmation upon a successful enrollment.

Enroll in Online Banking

✓ You have successfully enrolled. You may log on using your new Logon ID and Security Code.

Click [here](#) to log on.

Logon After Online Enrollment

The LOGON screen allows you to log on to Online Banking to access your account information.

You will log in using the personalized Logon ID and Security Code used at Enrollment.

Log On

Logon ID:

Security Code:

[First time user?
enroll in online banking](#)

[Forgot security code?
reset security code](#)

You will be locked out of VBN on the third unsuccessful logon attempt. You can prevent being locked out by clicking on the 'reset security code' link prior to the third unsuccessful attempt. You must have a valid email address within your online banking for this process.

Enhanced Authentication Enrollment

Step by Step process (screen prints)

During 1st time log in to VBN online banking, you will be prompted to enroll in Enhanced Authentication (Security Questions). This is another layer of security where you can select 3 challenge questions from the dropdown selections and provide answers.

Select Security Questions

Select and answer the following questions that are easy for you to remember and hard for others to guess. Answers can be from 4 to 32 characters long and can use numbers, letters and special characters. Duplicate answers for multiple questions are not allowed.

Question 1:

Please select...



Answer:

Question 2:

Please select...



Answer:

Question 3:

Please select..



Answer:

CONTINUE

[cancel](#)

Terms and Conditions

The CU Terms and Conditions will display.
You must check the checkbox to not that you have read and accept the terms and conditions.

Accept Terms and Conditions

 [Print Terms And Conditions](#)

Virtual Branch

AGREEMENT AND DISCLOSURE STATEMENT

This Agreement establishes the rules that cover your electronic access to your account(s) at [REDACTED] ("Credit Union") through Virtual Branch. You will be bound by this Agreement when you enroll in Virtual Branch. You also accept all the terms and conditions of this Agreement by using the Virtual Branch. Please read it carefully and retain for your records. This Agreement is also subject to applicable federal laws and the laws of the State of Wisconsin (except to the extent this Agreement can and does vary from such rules or laws). If any provisions of this Agreement are found unenforceable or invalid, all remaining provisions will continue in full force and effect. The headings in the Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party or any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the Credit Union's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation, or expiration of this Agreement shall survive termination, cancellation, or expiration of this Agreement. This Agreement, together with the Membership and Account Agreement constitutes the entire agreement between you and the Credit Union with respect to the subject matter hereof and there is no understanding or agreements relative hereto which are not fully expressed herein. The words "you", "your", and "yours" refer to the [REDACTED] Credit Union member(s) jointly and severally. The words "we", "us", "our", and "Credit Union" refer to [REDACTED]

I have read and accept the terms and conditions.

CONTINUE

[cancel](#)

You must check the Terms and Conditions checkbox.

Add Profile Information

You will be prompted to enter your email address and mobile phone number. These are used to receive online banking alerts and notifications.

Add Profile Information

This profile information is used for security alerts and identity verification.

Email Address: :

Confirm Email Address:

Mobile Phone:

[cancel](#)

The **Accounts** page is the default landing page after a successful log in to VB Next online banking.

Accounts

Your last access date will display on the Accounts page.

The following sections will also display:

- *Accounts & Balances* will display Available and Current balances.
- *Recent Transactions* on a selected account
- *Scheduled Transfer* review of transfers scheduled to process
- *Link to CheckFree Bill Pay*

You can Transfer Money between accounts or Create an Alert from this page.

Accounts Transfers Bill Pay

Welcome, [REDACTED] Last logged on Oct 26, 2022 04:11 PM Central Time Zone

Accounts

[+ New Account](#) [↔ Transfer Money](#) [📄 eNotices](#)
[🔔 Create Alert](#) [📄 eStatements](#)

Favorite Accounts

[REDACTED]

Available [REDACTED]
Current [REDACTED]

[+ Savings Accounts](#)

[+ Loan Accounts](#)

Recent Transactions

[REDACTED]

We are unable to display transactions at this time. Please try again later.

Scheduled Transfers

[Transfer Money](#)

There are no transfers currently scheduled.

ORDER DINNER. BUY TICKETS. PAY THE BILLS.

Life's online. Pay all your bills here too. [LET'S GO!](#)

Account - Account Details

You can select one of their accounts to view Account Details. The Account Details page will display options available for the type of account selected and account history including Pending and Past Transactions.



Host system determines the amount of history detail that can be retrieved

Account Details ↕ Switch Account ▾

*0080=75 (Checking)

\$5.00
Available Balance
Current Balance \$5.00

[↔ Transfer Money](#) [🗉 Check Stop Payment](#)
[📄 Account Info](#) [🗉 Check Copy](#)
[📄 Export Transactions](#) [📄 Statement Reprint](#)

Transaction Details

From: To: Check #: From #: To #:

Description: Amount: From: To:

 [clear search](#)

Pending Transactions

Date ▾	Description	Amount
There are no Pending transactions.		

Past Transactions

Date ▾	Description	Amount	Balance
MAY 18, 2020	TRANSFER - SELF SERVICE TRANSFER TO SHARE 01	<u>-\$1.00</u>	\$4.00
MAY 14, 2020	TRANSFER - SELF SERVICE TRANSFER TO SHARE 01	<u>-\$1.00</u>	\$4.00

Account Details – Account Info

Account Information ✕

Account:	*0080=01 (Savings)
YTD Dividend:	\$0.00
PY Dividend:	\$0.00
Current Balance:	\$5.50
Available Balance:	\$0.50







CLOSE

Account Details – Export Transaction

Account Details ↕ Switch Account ▾


*0080=75 (Checking)


\$3.50
Available Balance
Current Balance \$3.50

-  [Transfer Money](#)
-  [Account Info](#)
-  [Export Transactions](#)
-  [Check Stop Payment](#)
-  [Check Copy](#)
-  [Statement Reprint](#)

Export Transactions ✕

Account: *0080=75 (Checking)

From: 

To: 

Format:

[cancel](#)

Account Details – Basic Member Request Forms

You may request one of these 3 Basic Forms through VBN and the TVACCU Member Service Team will provide the item to you.

- Check Stop Payment
- Check Copy
- Statement Reprint

Account Details – Check Stop Payment

The screenshot displays the 'Account Details' interface. At the top left, it says 'Account Details' with a 'Switch Account' dropdown menu. Below this, there is a grey box for the account information: '*0080=75 (Checking)', '\$3.50 Available Balance', and 'Current Balance \$3.50'. To the right of the account box are three menu items: 'Transfer Money', 'Account Info', and 'Export Transactions'. Further to the right, there are three more menu items: 'Check Stop Payment' (highlighted in yellow), 'Check Copy', and 'Statement Reprint'.

Account Details – Check Stop Payment

Check Stop Payment ✕

A stop payment will be placed on the check number or check range entered and will be in effect for a maximum of 180 days. If any of the checks have cleared within the last 24 hours, the credit union will not be responsible for payment. Note: The standard stop payment fees will apply to this request. Enter a single or range of checks on which to stop payment. Contact your local branch with any questions.

Account:
*0080=75 (Checking) \$3.50 ▼

Single Check Number
Check Number:

Check Number Range
Beginning Check Number: Ending Check Number:

[cancel](#)

Account Details – Check Copy

Check copy ✕

Please allow up to 7 days for processing your request. Note: The standard check copy fees will apply to this request. Select the checking account and enter the cleared check number for which you require a copy. Contact your local branch with any questions.

Account:
*0080=75 -- Checking ▾

Check Number:

Method of Receipt:
Mail to address on file

[cancel](#)

Account Details – Statement Reprint

Statement Reprint ✕

Please allow up to 7 days for processing. Note: The standard statement reprint fees will apply to this request.

Account:
*0080=75 - Checking: ▾

Statement Type:
Both Statements: ▾

Month of Statement:
6 ▾ / 2020 ▾

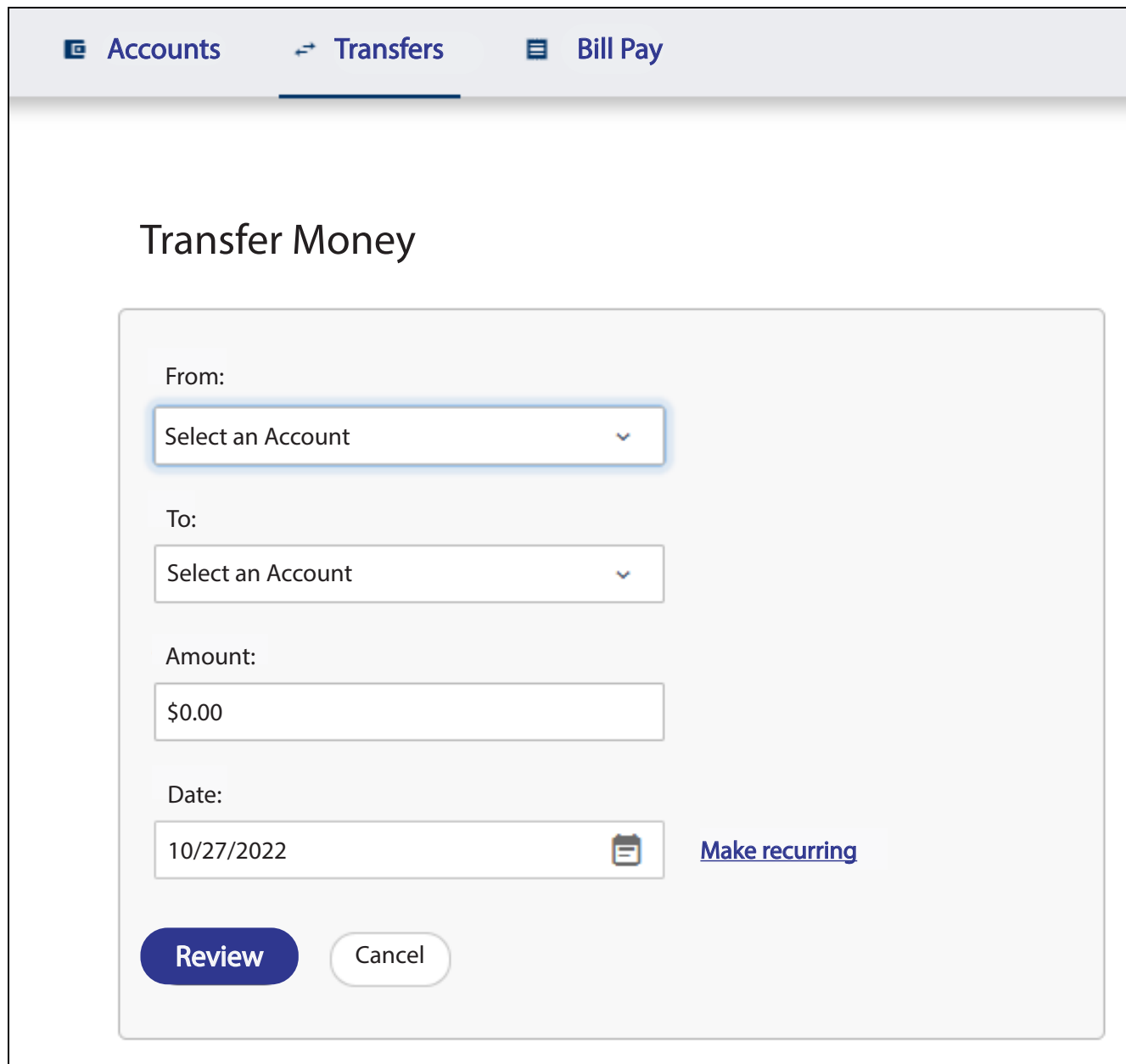
Method of Receipt:
Mail to address on file

[cancel](#)

TRANSFERS

ALL RECURRING INTERNAL TRANSFERS THAT YOU PREVIOUSLY SET UP IN NETBRANCH WILL NOT TRANSFER OVER TO VIRTUAL BRANCH NEXT. YOU MUST RE-ENTER THOSE TRANSFERS INTO VIRTUAL BRANCH NEXT.

Transfers screen allows you to do an Immediate or Recurring transfer between accounts.



Accounts Transfers Bill Pay

Transfer Money

From:
Select an Account

To:
Select an Account

Amount:
\$0.00

Date:
10/27/2022

[Make recurring](#)

[Review](#) [Cancel](#)



When you approve your transfer, you are informed immediately of your success. Immediate transfers cannot be modified after the confirmation has been received.

Additional NOTES on Transfers between internal accounts:



You can set up initial transfers up to 18 months in advance.

You can review, change, or cancel a transfer up to the day of the transfer. When you approve your transfer, you will receive a confirmation number.



When the last automatic transfer is processed, you will receive an automatic message.



You can schedule automatic/recurring transfers for a period of up to 10 years,



If you specify Twice Monthly for the transfer frequency, the dates are automatically calculated as an offset from the 1st and 15th. The system determines how many days the requested date is from the 1st or 15th, depending on whether the requested date is during the first or second half of the month. The second date is then determined by counting the same number of days from the 1st or 15th.



Scheduled transfers are processed Monday through Friday @ 1:00pm Central, with the exception of federal holidays.



All recurring scheduled transfers that fall on weekends or federal holidays are processed on the business day prior.

Scheduled Transfer screen enables you to view any transactions set up but not processed.

You can view the detailed transfer information, and also change or delete any transfer information, as necessary.

Any changes must be completed by 1:00pm Central on the date the transfer is to be processed.

Scheduled Transfers

Date ▲	Description	Amount	Frequency	Action
JUN 22, 2020	*0080=75 to *0080=01	<u>\$1.00</u>	Monthly	edit delete

Message Center

The **Message Center** function is the '*envelope*' icon on the top right of the page. It allows bi-directional communication between **you and TVACCU**.



Message Center – Compose New Mail

- Allows you to send a secure email to TVACCU or Member Service.

Compose Message ✕

To:

Subject:

Message:

2000 characters maximum (2000 remaining)

[cancel](#)

Inbox screen enables you to View, Read, Save, Reply and Delete received messages.

Message Center

 [Compose Message](#)

INBOX SENT SAVED DELETE

From Subject Received

You have no messages.

Outbox screen list all messages a member sent out.

Message Center

 [Compose Message](#)

INBOX **SENT** SAVED DELETE

<input type="checkbox"/>	To	Subject	Sent
<input type="checkbox"/>	[REDACTED]	CHECK COPY REQUEST 173170931748	JUN 21, 2020
<input type="checkbox"/>	[REDACTED]	STATEMENT REPRINT REQUEST 173...	JUN 21, 2020
<input type="checkbox"/>	[REDACTED]	STATEMENT REPRINT REQUEST 163...	JUN 11, 2020
<input type="checkbox"/>	[REDACTED]	CHECK COPY REQUEST 163141950076	JUN 11, 2020

Saved Messages screen lists all messages saved in the Virtual Branch database.

Message Center



[Compose Message](#)

INBOX SENT **SAVED** DELETE

<input type="checkbox"/>	From	Subject	Received
You have no messages.			

Mobile

Mobile – Services & Devices

You can sign up for Mobiliti by adding your mobile device phone number.

Services & Devices

SMS Services | Mobile Apps

Mobile Number	Status	SMS Banking	SMS Alerts	SMS Alerts
There are no mobile devices.				

Registered devices have been added but need to be verified before they can be enrolled for Mobile Banking services. Disabled devices have been temporarily disabled by the bank or other other security process. To re-enable a disabled devices, please contact your bank.

[SAVE CHANGES](#) [cancel](#)

[ADD MOBILE DEVICE](#)

Add Mobile Device

For your protection, an additional step is required. An activation code will be sent to your phone number. You will enter that code on the next screen.

Phone Number:

[SAVE](#) [cancel](#)

Settings

Settings – Profile

- This section allows a member to make updates to the following:
 - Logon ID
 - *The Logon ID must be between 6-50 characters.*
 - *It may include letters, numbers and special characters like -.!@\$*()=+{}[]*
 - *The Logon ID cannot be the Member Number, SSN or email address.*
 - Security Code
 - *Security Code is case-sensitive.*
 - *It must be between 9-16 characters and must contain upper and lower case letters and at least two numbers*
 - *In addition, it may contain special characters like -.!@\$*()=+{}[]*
 - *Do not use a Security Code you have used in the past.*
 - Address
 - Phone Number
 - Email Address
 - Time Zone

Settings – Security and Alerts

- This section allows a member to make updates to the following:
 - Enhanced Authentication Security Questions
 - Set up Alerts

The Alerts screen lists a number of events that triggers an alert message to the member. This option allows a member to specify which email notification of incidents they want to receive through Internet mail. The Internet email message simply gives the member enough information to route them to the detailed secure mail message within the online banking.

Settings – Accounts

- This section allows a member to make updates to the following:
 - Sort Account Order
 - Set up Account Nicknames
 - Hide Account from being displayed
 - Flag Account as a Favorite

Settings – Mobile Banking

- This section allows a member to manage mobile services and mobile devices