



# Virtual Branch OVERVIEW

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# VIRTUAL BRANCH NEXT (VBN) OVERVIEW INTRODUCTION

Once you have enrolled and logged into your **Virtual Branch Online Banking**, you will notice a few changes to the look of the site, as well as some new tools and added features to help make your online banking experience and managing your TVACCU accounts easier.

The screenshot displays the TVACCU Virtual Branch Online Banking interface. At the top left is the TVACCU logo. The top right navigation bar includes links for Messages, Mobile, Settings, and Log Off. Below the logo is a menu with Accounts, Transfers, and Bill Pay. The main content area shows a welcome message for a user named TEST TEST, last logged in on Jun 10, 2022. The 'Accounts' section features a sidebar with links to Favorite Accounts, Checking Accounts, Savings Accounts, and Investment Accounts. To the right, there are links for Transfer Money, eNotices, Create Alert, and eStatements. The 'Recent Transactions' section shows a dropdown menu for account selection, currently set to \*2456=7 (Checking). It lists two transactions from October 22, 2019: a transfer of -\$0.75 and a transfer of \$1.00. The 'Scheduled Transfers' section indicates that there are no transfers currently scheduled.

Messages | Mobile | Settings | Log Off

**TVACCU**  
Community  
Credit Union

Accounts Transfers Bill Pay

Welcome, TEST TEST Last logged on Jun 10, 2022 02:26 PM Pacific Time Zone

### Accounts

- + Favorite Accounts
- + Checking Accounts
- + Savings Accounts
- + Investment Accounts

[Transfer Money](#) [eNotices](#)

[Create Alert](#) [eStatements](#)

#### Recent Transactions [View All](#)

\*2456=7 (Checking) ▾

OCT 22 2019	TRANSFER From accoun...	-\$0.75
OCT 22 2019	TRANSFER From accoun...	\$1.00

#### Scheduled Transfers [Transfer Money](#)

There are no transfers currently scheduled.

Select the Accounts Tab to glance over your balances, view recent transactions, and preview upcoming transfers. Plus, you can apply for a loan and perform a variety of other convenient tasks.

[Messages](#) | [Mobile](#) | [Settings](#) | [Log Off](#)

[Accounts](#) | [Transfers](#) | [Pay Bills](#)

### Accounts

**Favorite Accounts**

Jane Checking 01

Available	\$5,639.64
Current	\$5,646.76

**Checking Accounts**

**Savings Accounts**

**Loan Accounts**

**Linked Accounts**

[Transfer Money](#) | [eNotices](#)

[Create Alert](#) | [eStatements](#)

**Recent Transactions** [View All](#)

Jane Checking 01

SEP 25 2023	*POS* PAR*SMOOTHIE ...	-\$7.12
SEP 26 2023	Withdrawal DEBIT CARD...	-\$10.09

**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!](#)

**Services**

[Apply For A Loan](#)

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# ACCOUNTS

**Accounts** is like your dashboard, offering an at-a-glance snapshot of your current activity, including; balances, recent transactions, and upcoming transfers. Your accounts are grouped by category such as; Checking, Savings, and Loans. Expanding a **'group'** displays its accounts. To view an account, just select it. On the right, you'll find a variety of convenient links. You can make a Quick Transfer, Create Alerts, and View your recent Statements. By default, **Recent Transactions** displays the last two transactions for your primary **favorite** account. Selecting a transaction displays its details. You can view the transactions for another account or select **View All** to open the account details page for the selected account. **Scheduled Transfers** displays the next two transfers scheduled to execute in the near future. Selecting the amount displays its details. **View All** opens the **Transfers** screen where you can view a list of all your scheduled transfers. Finally, **Services** offers convenient links that you might find helpful.

The screenshot shows the TCU Community Credit Union Accounts page. The page is titled "Accounts" and includes a navigation bar with "Accounts", "Transfers", and "Bill Pay". The main content area is divided into several sections: "Favorite Accounts", "Recent Transactions", "Scheduled Transfers", and "Services".

**Favorite Accounts:** A list of accounts with their available and current balances. The accounts are grouped by category: Checking, Savings, and Investment. A plus sign icon next to the account name allows for expansion.

**Recent Transactions:** A table showing the last two transactions for the selected account. The table has columns for the date, the transaction description, and the amount. A "View All" link is provided to see all transactions.

**Scheduled Transfers:** A section showing the next two transfers scheduled to execute. If there are no transfers currently scheduled, it displays "There are no transfers currently scheduled."

**Services:** A section with links to "Credit Card Access" and "Apply For A Loan".

**Callout Boxes:** Several red-bordered callout boxes provide instructions and tips for using the page. These include: "Your accounts are grouped by categories. When the account or account group is expanded it displays the current and available balance.", "Click 'Transfer Money' to make a quick transfer.", "Quickly and easily access your eStatements.", "Create an alert for monitoring an account or to notify of upcoming travel plans.", "Recent Transactions displays the last two transactions for your primary favorite account. Click the arrow to the right of the account name to select a different account. Click 'View All' to open the Account Details page.", "To display a specific account and balance information, simply click on the plus sign icon to the left of the account name to expand and view the account.", "Scheduled Transfers displays the next two transfers scheduled to execute in the near future. Select 'Transfer Money' to create a new transfer.", and "Services offers convenient links to access your credit card information or apply for a loan."

## Account Details

You can view the details of an account by selecting Accounts, then selecting an account from your list. From the Account Details page, you'll find in-depth information for the selected account, which will vary depending on the type of account that's selected. Typically, asset accounts such as Checking and Savings display their balance information, a series of related actions you can take, and the accounts transaction history, including any transactions that are still pending. Selecting a transaction displays its details. And if the transaction includes a check icon, you can view the front and back of the item. To search for a specific transaction, simply enter the criteria you're looking for. For example, a specific time period, check number, description, or amount. Then search to filter your list. Depending on the type of account, actions may include transferring money, including; transfers to other members, viewing account info, exporting transactions to your desktop, stop payments, and more. To view the details for another account, simply select it from the list.

Messages | Mobile | Settings | Log Off

TVA Community Credit Union

Accounts Transfers Bill Pay

Accounts

Transfer Money Create Alert

eStatements

Recent Transactions [View All](#)

\*2456-7 (Checking)

OCT 22 2019 TRANSFER From account... -\$0.75

OCT 22 2019 TRANSFER From account... \$1.00

Scheduled Transfers [Transfer Money](#)

There are no transfers currently scheduled.

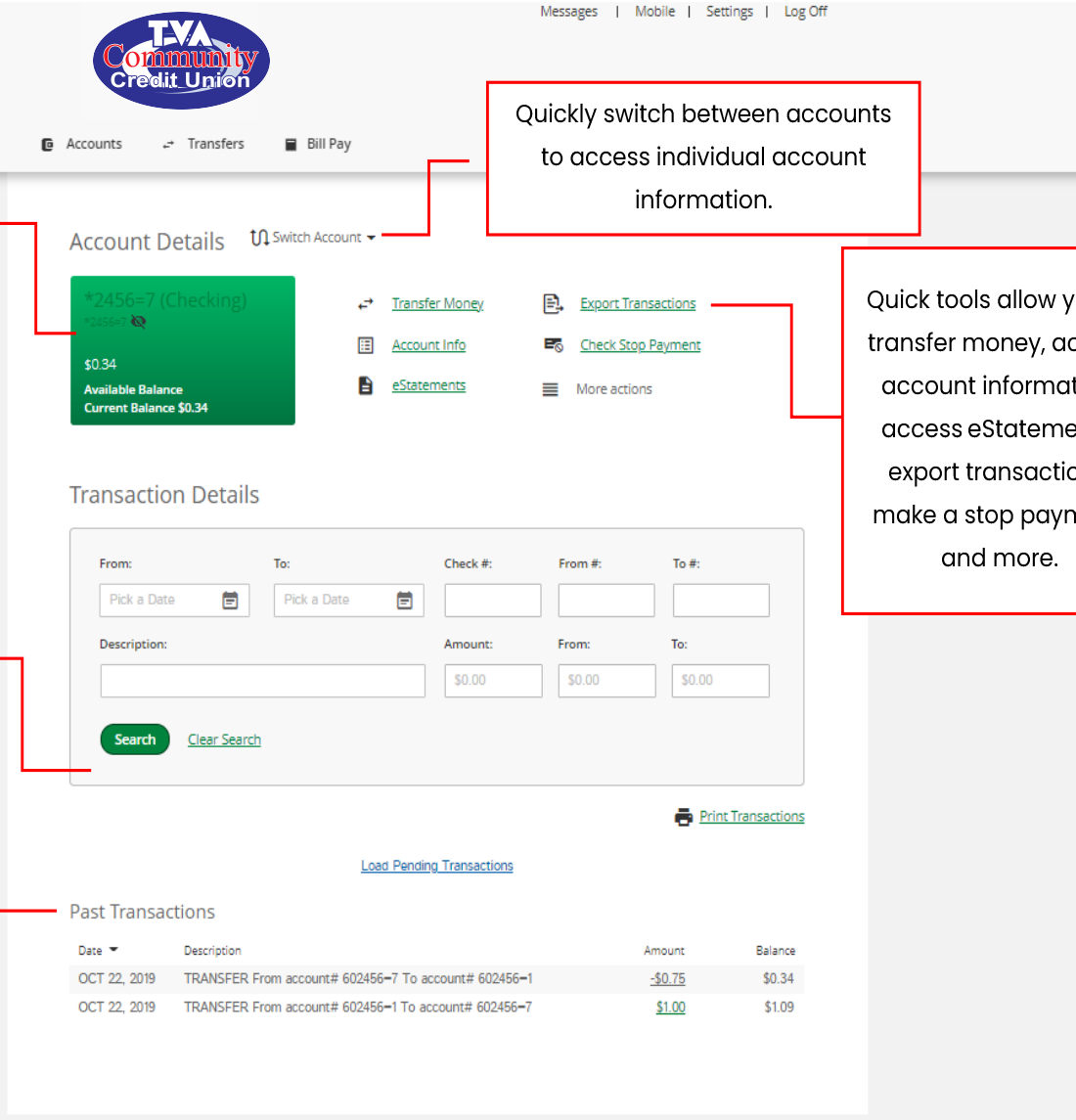
ORDER DINNER. BUY TICKETS. PAY THE BILLS.

Life's online. Pay all your bills here too. LET'S GO!

Services

To see in-depth information about a specific account, simply click on the account to access the Account Details page.

Favorite Accounts	
*2456=7 (Checking)	
Available	\$0.34
Current	\$0.34
*2456=22 (Investment)	
Available	\$0.00
Current	\$0.00
*2456=1 (Savings)	
Available	-\$1.00
Current	\$0.00
*2456=2 (Savings)	
Available	\$0.00
Current	\$0.00
*2456=6 (Savings)	
Available	\$0.00
Current	\$0.00
+ Checking Accounts	
+ Savings Accounts	
+ Investment Accounts	



Asset accounts such as Checking and Savings display its balance information.

Quickly switch between accounts to access individual account information.

Quick tools allow you to transfer money, access account information, access eStatements, export transactions, make a stop payment, and more.

Using the Transaction Details section, you can search for a specific transaction by inputting information related to the transaction.

Past Transactions displays a list of the history of recent and pending account transactions.

**Transfers** is where you control the movement of money. You can create **Instant Transfers**, including authorized transfers to other members. You can schedule them in the **future**, and if you'd like, make them **recurring**. And if needed, you can request a transfer be **stopped**. On the right, you'll find links for requesting incoming and outgoing ACH transfers. Below you'll find your **scheduled transfers**. To create a new transfer, simply select the account you want the money taken from and the account you want the money moved to. Then enter the amount. Selecting today's date will transfer the money in real time. Selecting a date in the future schedules it for the selected date. If you'd like your transfer to repeat on a regular basis, simply enter the frequency. Update the first transfer date and enter the number of transfers to execute. When ready, review your transfer. If everything looks correct, make your transfer. That's it! If your transfer is immediate, the funds are moved in real time. If it's recurring or scheduled for a future date, it's added to your list, and the funds will be transferred on the selected date. Scheduled transfers can be edited or deleted any time.

## **IMPORTANT NOTE: ALL RECURRING INTERNAL TRANSFERS THAT YOU PREVIOUSLY SET UP IN NETBRANCH MUST BE RE-ENTERED INTO VIRTUAL BRANCH NEXT**

The screenshot displays the NetBranch interface for TVA Community Credit Union. At the top, the logo and navigation links (Messages, Mobile, Settings, Log Off) are visible. Below the logo, there are menu items for Accounts, Transfers (highlighted with a red circle), and Bill Pay. The main content area is titled 'Transfer Money' and contains a form with the following fields: 'From:' (Select an Account), 'To:' (Select an Account), 'Amount:' (\$0.00), and 'Date:' (6/10/2022). A 'Make recurring' link is present next to the date field. At the bottom of the form are 'Review' and 'Cancel' buttons. Below the form is a section titled 'Scheduled Transfers' with a table header: Date, Description, Amount, Frequency, and Action. The table content shows 'There are no transfers currently scheduled.'



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Bill Pay service opens your payment calendar center where you can add companies and also people, then quickly make payments. You can even schedule bills to be paid automatically.

The screenshot shows the TYA Community Credit Union website's Bill Pay section. At the top right, there are links for Messages, Mobile, Settings, and Log Off. The TYA Community Credit Union logo is on the left. Below the logo, there are navigation links for Accounts, Transfers, and Bill Pay, with the Bill Pay link circled in red. The main content area has the heading "Here's what you can do in Bill Pay" and a sub-heading "Pay your bills in 3 easy steps." followed by a numbered list: 1. Pick a bill you want to pay. 2. Enter bill information. 3. Choose how much and when. Below the list, there is a paragraph: "You can pay any company or person with a U.S. address. Simplify your life by paying your bills in one place." and another paragraph: "Why wait? Grab a bill and get started now." At the bottom of this section are two buttons: "Enroll & Get Started" (green) and "Cancel" (white).



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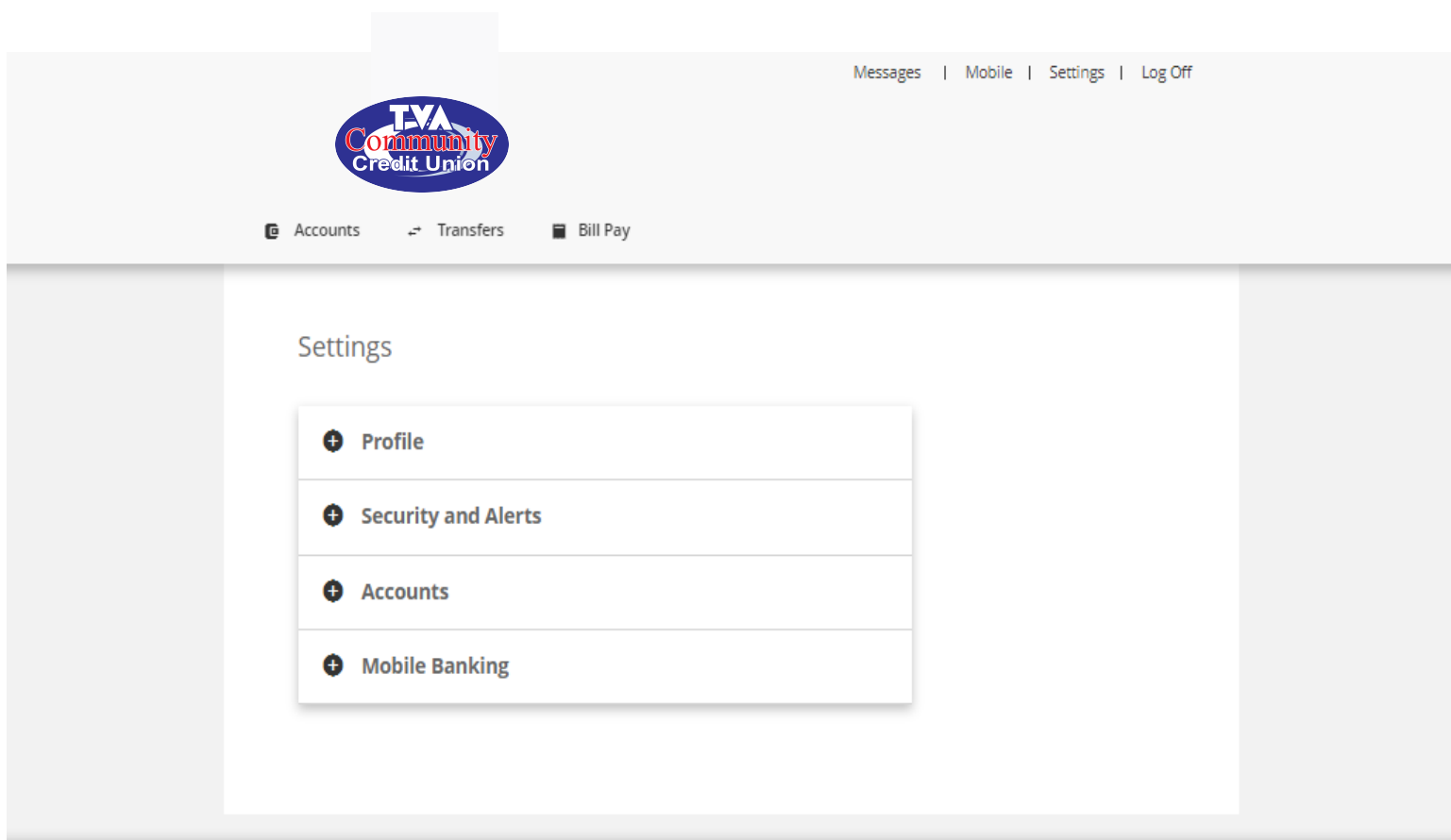
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# SETTINGS

**SETTINGS** is where you manage your personal information such as: your **Profile**, **Security** and **Alerts**, **Account Settings**, and the **Mobile Devices** you use. Selecting **PROFILE** lets you update your **Username** and **Password** (security code), your **Mailing Address**, **Phone Number**, and **Email** as well as your **Language Preference** and **Time Zone**. Selecting **SECURITY & ALERTS** lets you manage the **Security Questions** used to verify your identity, the **Alerts** you use for monitoring your accounts, and any **Travel Plans** you'd like to notify us about. **ACCOUNTS** is where you manage your **Account Preferences**, such as **Nicknames** and which accounts appear as **Favorites**. And finally, **MOBILE BANKING** lets you manage which **Mobile Devices** are authorized to access your information, along with which **Services and Apps** are associated with them. To make a change, just select the **Category** and the **Setting** you'd like to change. Then **Update** the information.

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**Profile** allows you to change your Login ID for online banking, your Security Code (Password), Postal Address, Phone Number, Email Address and preferred Time Zone.

The screenshot shows the online banking interface for TVA Community Credit Union. At the top right, there are links for Messages, Mobile, Settings, and Log Off. The main navigation bar includes Accounts, Transfers, and Bill Pay. The central content area is titled "Settings" and contains a list of menu items: Profile, Security and Alerts, Accounts, and Mobile Banking. The "Profile" item is expanded, showing fields for Logon ID, Security Code, Address, Phone Number, Email Address, and Time Zone, each with a brief description of its purpose.

Messages | Mobile | Settings | Log Off

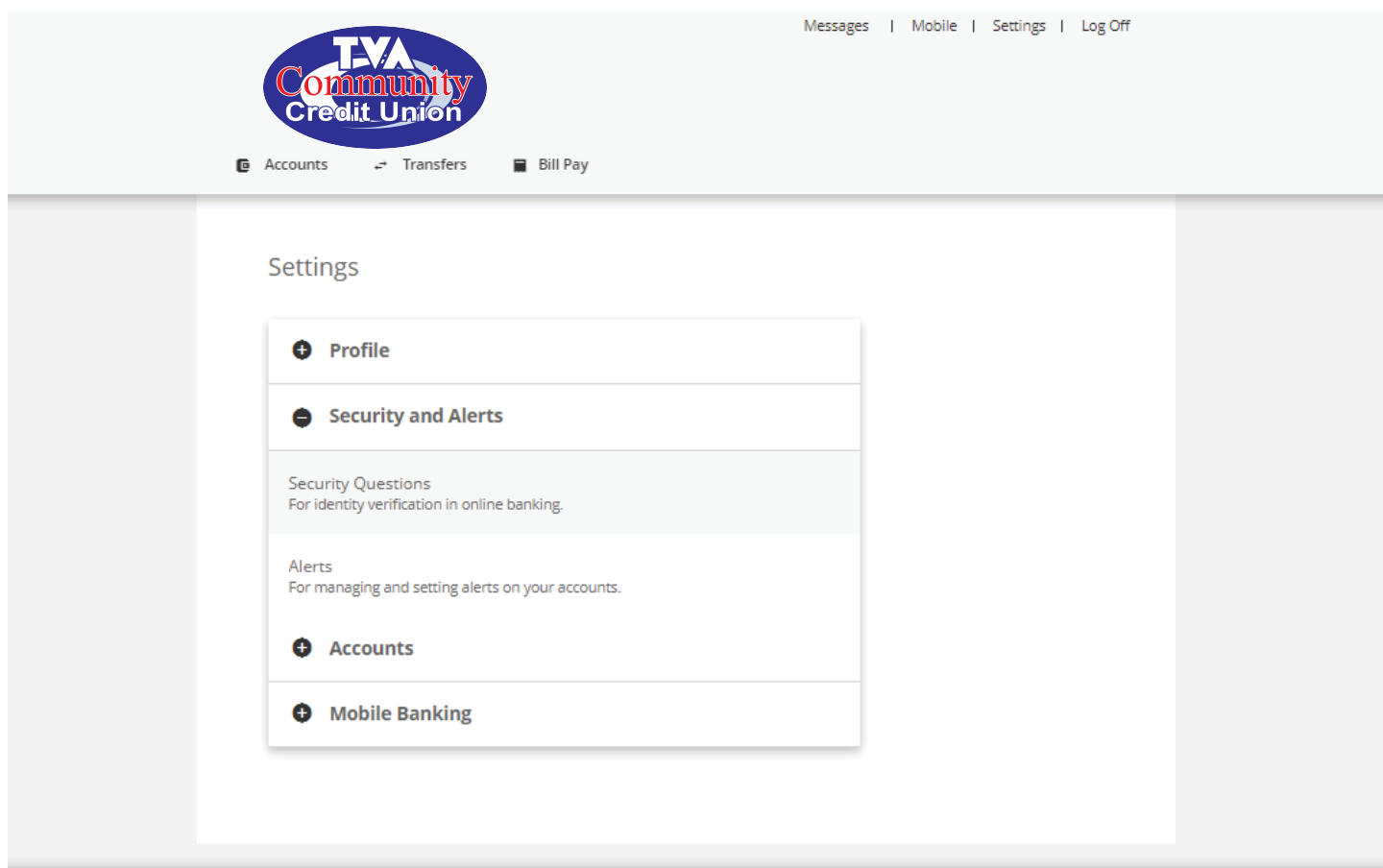
Accounts Transfers Bill Pay

### Settings

- Profile**
  - Logon ID  
Your Logon ID to log on to online banking.
  - Security Code  
Your Security Code to log on to online banking.
  - Address  
To contact you via postal mail.
  - Phone Number  
To contact you via phone or text message.
  - Email Address  
To contact you via email or receive alerts.
  - Time Zone  
Your default display time zone.
- Security and Alerts**
- Accounts**
- Mobile Banking**

## Security and Alerts

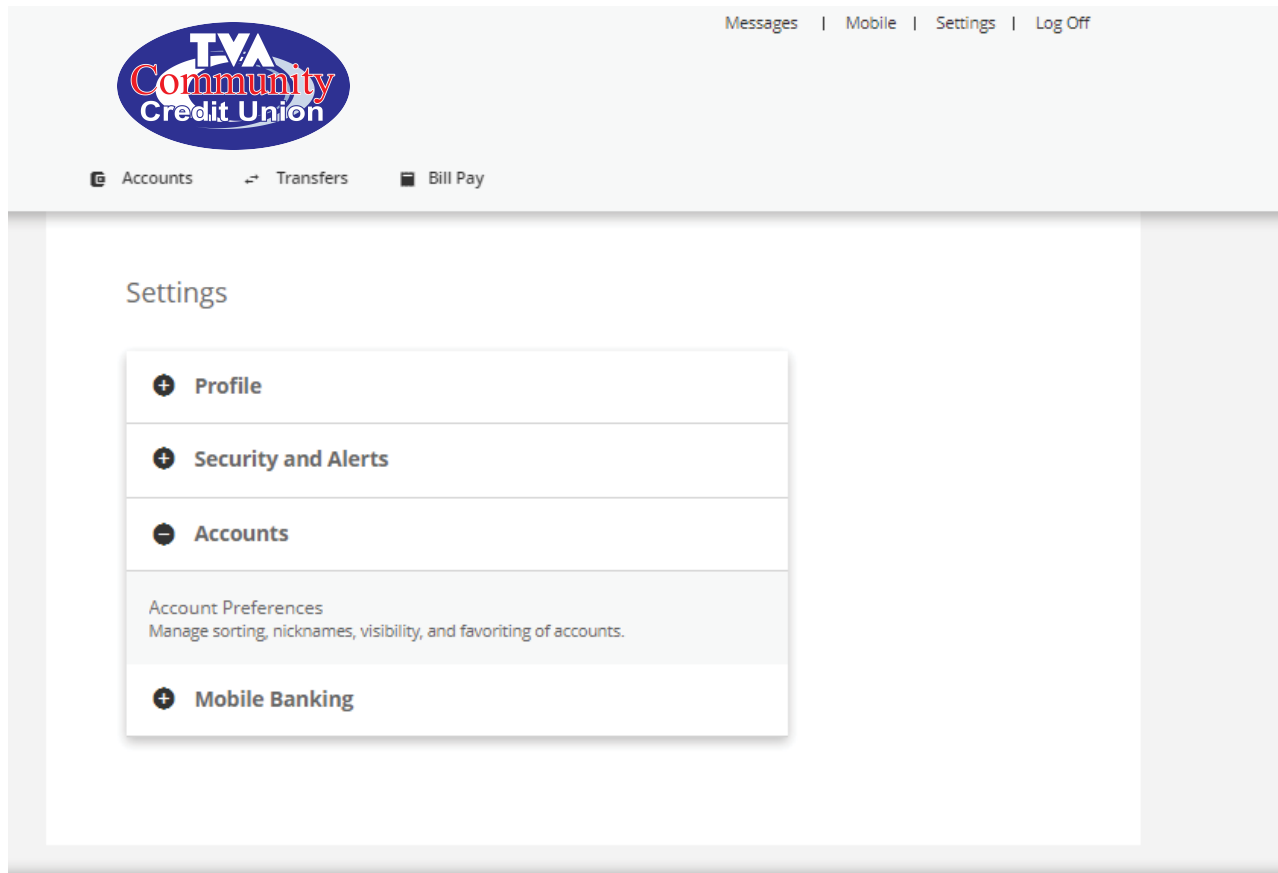
Security and Alerts is where you change the Security Questions used to verify your identity and manage your alerts. To update your Security Questions, simply choose the questions and provide the answers that you'll remember. when ready, save your changes. To create a new Alert, begin by selecting the alert type, for example, Account balance above/below amounts. Depending on your selection, you'll define the specific information that controls when a notification is sent. For this example, select the account to watch and the balance limits you're interested in. then, how you'd like to be notified. When ready, review your Alert and if everything is correct, Save it. That's it. You'll see your new Alert added to your Active Alerts list. From here, you can review its details, make changes, or if its no longer useful, delete it.



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## Accounts

**ACCOUNTS** is where you manage your Account Preferences. Selecting **Account Preferences** lets you customize the order in which they appear, change the nicknames, and select which accounts appear as Favorites. To move an account, simply drag it into your preferred position. The order displayed is the order in which your accounts will appear throughout the site. Selecting **Edit** lets you change the **nicknames** displayed online. You can also **Hide** accounts, which removes them from the Accounts page as well as any other account list with the exception of Bill Pay, and any past activity related to the account. **Add To Favorites** groups the account with other Favorite accounts and places them at the top of the Accounts page for easy access. Finally, the uppermost Favorite account will be the default account used for displaying recent transactions on the Accounts page.



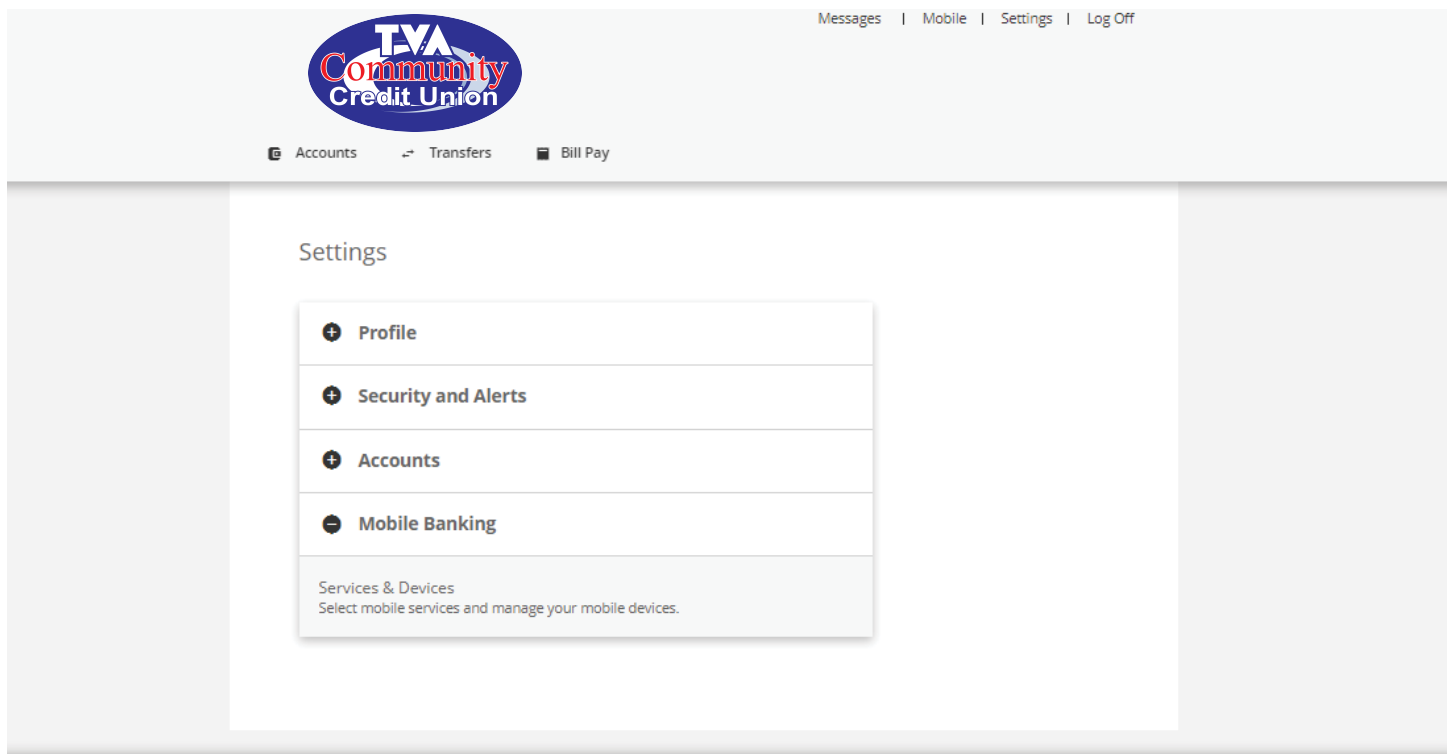
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**TVA COMMUNITY CREDIT UNION**  
Member Services (256) 386-3000

## Mobile Banking

**MOBILE BANKING** is where you manage the mobile devices authorized to access your information, along with which services and apps that are associated with them. Selecting **Services and Devices** lets you manage the devices for SMS Services as well as Mobile Apps. To add a new SMS device, simply enter the phone number. Once saved, an activation code will be sent to the number. Just enter the code to activate the device. The device will be activated and added to you list. To begin using the device, just select the services you're interested in, or if the device should be removed, delete it. When finished, save your changes. **Mobile Apps** displays a list of authorized devices along with convenient links to download our mobile banking app. Simply download the app to your device. Once installed, log in using the same credentials you use to log in from our website. Once you've successfully logged in, the device will be added to your list.

**IMPORTANT NOTE: ACCOUNT ALERTS and NICKNAMES PREVIOUSLY SET UP IN NETBRANCH MUST BE RE-ENTERED INTO VIRTUAL BRANCH NEXT WEBSITE TO SHOW UP ON YOUR MOBILE APP.**



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