



eBanking Guide

inside front cover

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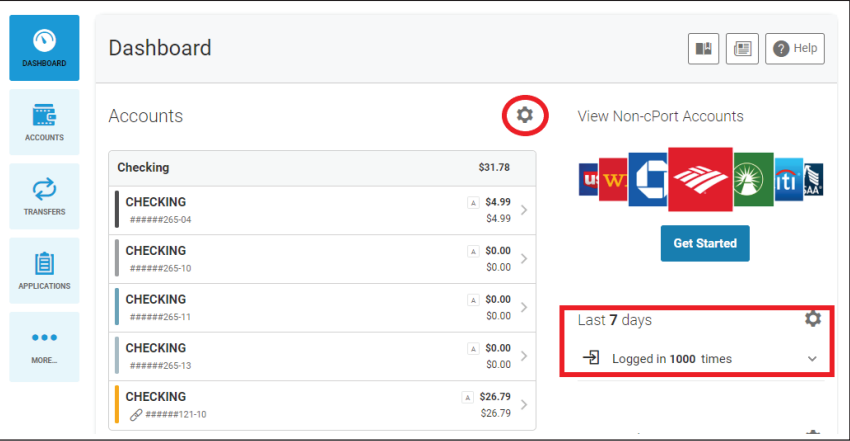
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Dashboard



The dashboard is the homepage a member sees when they log into online banking. It provides access to many of the features in online banking, including widgets (the features in the left-hand column), message center, settings, and more.

To hide an account from Dashboard:

1. Click on the cogwheel settings icon
2. Uncheck the box on the account you'd like to hide
3. Click Save

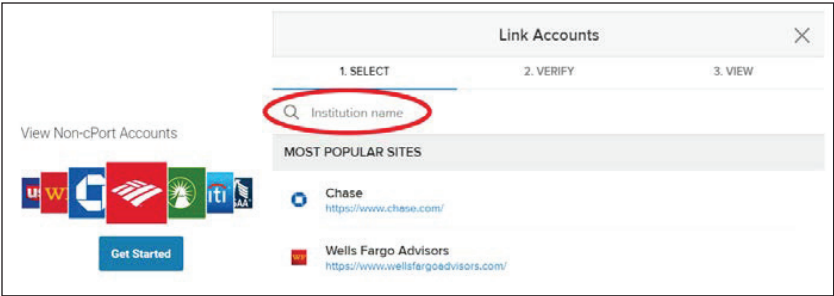
Your recent and upcoming history displays on the righthand side of the dashboard. You can adjust the amount of days that it shows, as well as what types of activities. To adjust this:

1. Click on the cogwheel settings icon
2. Choose from the dropdown how many days to display
3. Choose what actions to display by checking the relevant boxes
4. Click Save

The following icons may display next to your accounts if applicable.

- Joint Owner
- Available Balance
- Shared Account
- Pending Transaction
- Payment Past Due
- External Account

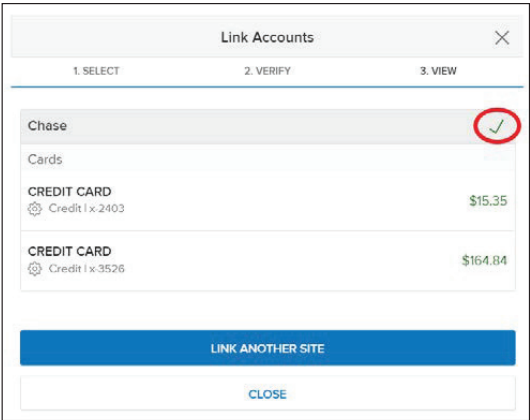
View Non-cPort Accounts



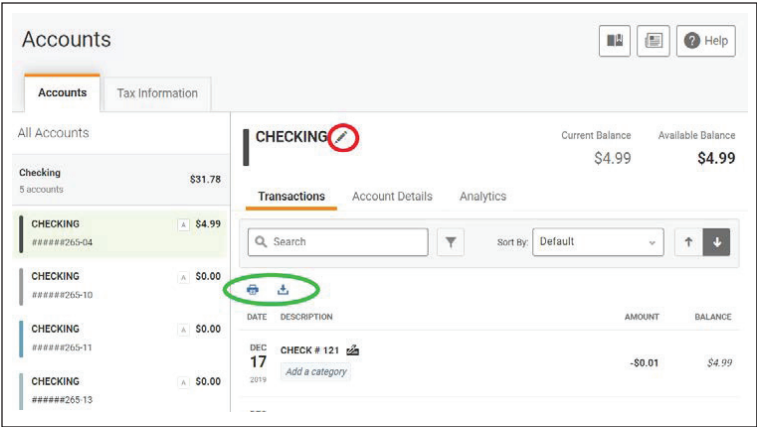
View Non-cPort Accounts is a secure way to view external accounts that you have with other financial institutions under one login. It is a view-only feature which means you cannot do any transactions for these non-cPort accounts; however you can view transactions and include these accounts in Budgets.

Setting up View Non-cPort Accounts:

1. From the Dashboard, click the blue Get Started under View Non-cPort Accounts
2. Search for your other financial institution's name
3. Enter in the credentials of your online banking login
4. Hit Submit
 - a. If your other financial institution uses multi-factor authenticators, you will be prompted for those
5. Once your account is finished syncing, a green checkmark will appear
6. Refresh your dashboard screen for the non-cPort accounts to populate.



Accounts



- To hide an account from Dashboard, Accounts, and Transfers:
1. Click on the pencil icon next to the name of the account
 2. Check the Hide This Account box
 3. Click Save

- To nickname an account:
1. Click on the pencil icon next to the name of the account
 2. Update the nickname field
 3. Click Save

Downloading transactions:
You can download your transfer from any account to a CSV, OFX, QFX, and QBO file for Excel or to Quicken or Quickbooks.

1. From your transactions, click the arrow symbol above your most recent transaction
2. Select your file type
3. Click Export



Print transactions:
You can print your last 100 transactions from any account.

1. From your transactions, click the printer symbol above your most recent transaction
2. Adjust any necessary printing settings
3. Click Print



Account Details*

In account details, you can find additional information about your account including member number, checking account number, interest rate, upcoming payment information and share open date depending on the type of account.

Categorizing Transactions

Categories allow you to tag transactions to see your different types of expenses and income. Tagging transactions allows you to better manage your budgets and see your spending habits in the Analytics section of your account.

JAN 10 2020	#131783 POS cPort Credit Uni 50 Riverside Indust Portland ME	- \$1.00	\$2,713.96
<i>Add a category</i>			

Transfers

Transfers allows for processing of transfers and loan payments. This includes both one-time and recurring payments that online banking users can edit, schedule, or delete.

Quick Transfer is a way to easily do one-time transfers from one account to another:

- 1. Click on the From account on the left-hand column
- 2. Click on an amount or enter in a custom amount from the middle column
- 3. Click on the To account on the right-hand column
- 4. Confirm and click Submit Transfer on the bottom right-hand side of the screen

Transfers

Quick

Classic

Scheduled

History

Make a Transfer

From Account

Select an account

To Account

Select an account

Don't see the account you want to transfer to?

Transfer to another cPort Credit Union member

Add an external account

Amount

\$ Enter Amount

Principal only loan payments:

- 1. Navigate to the classic transfers tab
- 2. Choose the From account
- 3. Choose the To account (must be a cPort loan)
- 4. Click the Principal Only button
- 5. Enter the desired amount in the principal only field
- 6. Choose the date and frequency of the payment
- 7. Submit transfer
- 8. Confirm transfer details and click Confirm Transfer

Transfers

Quick

Classic

Scheduled

History

Make a Transfer

From Account

CHECKING

\$609.50

To Account

2013 TOYOTA PRIUS

\$6,497.15

Don't see the account you want to transfer to?

Transfer to another cPort Credit Union member

Add an external account

Amount

Regular Payment Due 01 JAN 2020

\$196.04

Amount Due

\$184.92

Past Due Amount

\$0.00

Pay Off

\$6,505.69

Principal Only

\$ 100.00

Transfer to another cPort Credit Union member is another way to transfer money to a fellow cPort member without having to call or come in. You will be able to transfer funds from your shares to their shares within cPort:

1. Click Transfer to another cPort Credit Union member
2. Enter in the recipient's last name
3. Enter in the recipient's member number
4. Enter in the appropriate share ID or change the dropdown to Loan ID if transferring to a loan
5. Assign a nickname
6. Click Save
7. The other cPort account will then appear in your transfer to account options

The screenshot shows a web form titled "Add Account at cPort Credit Union" with a close button (X) in the top right corner. The form contains the following fields and elements:

- A text input field for "Last Name (Or Business Name) *".
- A message: "We will send an email to the recipient, notifying them of this connection."
- A dropdown menu for "Share account" and a text input field for "Recipient's Member Number".
- A text input field for "Share ID".
- A text input field for "Nickname" with a question mark icon and an asterisk.
- At the bottom right, there are two buttons: "Cancel" (grey) and "Save" (blue).

External transfers allow members to transfer funds to or from their own checking or savings account at other financial institutions.

Adding an external account:

1. Under Classic Transfers, select the option for Add an External Account
2. Choose from the dropdown the account type
3. Enter in the routing number
4. Enter in the account number
5. Assign a nickname
6. Click Save
7. In 3 – 5 business days, you will be notified in online banking to confirm two small deposits that were made into your external account
8. To validate, enter in the two deposit amounts on the Dashboard or in Settings
9. Once validated, the external account will appear in the transfer to and/or from options

The screenshot shows a web form titled "Add Account at another bank" with a close button (X) in the top right corner. The form contains the following fields and elements:

- A dropdown menu for "Account Type" with "Checking" selected.
- A text input field for "Routing Number" with a placeholder "9 digits".
- A text input field for "Account Number".
- A text input field for "Confirm Account Number".
- A text input field for "Nickname" with a question mark icon.
- At the bottom right, there are two buttons: "Cancel" (grey) and "Save" (blue).

Deposit a Check

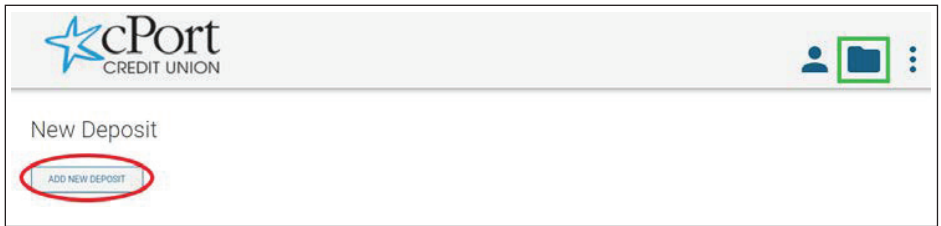
Deposit A Check allows members to deposit a check at their convenience without needing to stop by a branch. We recommend you use the mobile app version of Deposit Check instead of desktop.

Deposit a check:

1. Select the account you want to deposit a check
2. Click Open
3. Click Load
4. Upload a properly endorsed image of the front and back of your check
5. Click Save
6. Confirm amount and click the green Submit button

View deposit history:

1. Click the folder icon in the top right-hand corner of the screen
2. Click on the PDF icon under the action's column
 - a. If you see an image of the check, it has been accepted
 - b. If you do not see an image, there will be a reason provided regarding why the check has not been accepted




Message Center

The message center allows members to securely communicate with cPort staff.

To compose a message:

- 1. Go to the Message Center
- 2. Click Compose
- 3. Choose your subject
- 4. Choose the account
- 5. Add a message
- 6. Attach files if applicable
- 7. Click Send Message

A member service representative will respond within one business day. You will receive an email notification when you have a new message in the Message Center.

 **Compose**

New Message

Subject

Choose subject

Account

Not Account Specific

Message

Message

Attach Files

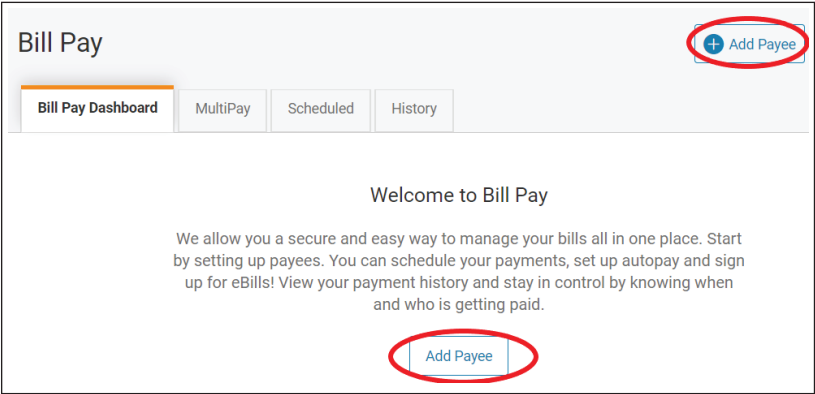
Send Message

Bill Pay

Bill Pay allows online banking users to submit immediate, scheduled, and recurring bill payments to pay individuals or businesses via electronic ACH or physical check.

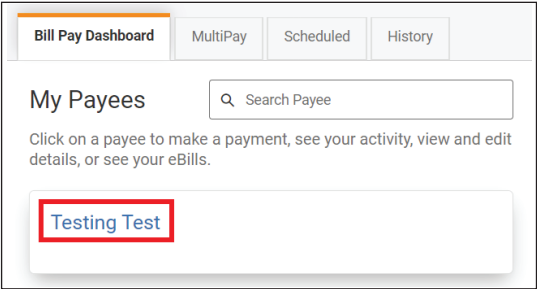
Adding a payee:

- 1. Click Add Payee
- 2. Choose the payee type: business or person
- 3. Click Next
 - a. If business:
 - i. Enter in name of business, choose funding account, enter in account number and click Next
 - ii. Enter in address information, phone number, and nickname and click Next



Make a payment:

- 1. Choose payee from My Payees on Bill Pay Dashboard
- 2. Confirm your account
- 3. Enter in amount
- 4. Choose the frequency, start date, and delivery method
- 5. Enter a memo if applicable
- 6. Confirm payment details and click Confirm Payment



Make multiple payments at once using MultiPay:

- 1. Click on the MultiPay tab
- 2. Select the payees on the left-hand column that you would like to include for MultiPay by clicking on the checkboxes
- 3. For each payee, choose the pay from account, the amount, and the send on date
- 4. Click the Submit Payment button
- 5. Confirm payment details and click Confirm Payment button

Bill Pay Dashboard

MultiPay

Scheduled

History

Pay Multiple Bills

Select payees from the list. Enter the required information and submit your payments. You can save your list for future use (the amounts and dates will **not** be saved).

Q Search

☒ Testing Test

☒ Test 123 *1374

Add All >

Selected Payees

Testing Test

Pay From

Amount

Send On

CHECKING *****1374-10

\$ 50.00

12/27/2019

Estimated to be delivered by 1/6/2020

Test 123 *1374

Pay From

Amount

Send On

CHECKING *****1374-10

\$ 25.00

12/27/2019

Estimated to be delivered by 1/6/2020

< Remove All

Funds are typically withdrawn from the funding account the day of send-on date.

Total Payees

2

Total Amount

\$75.00

Submit Payment

Budgets

Budgets is a money management tool for online banking users to define and monitor budgets. The more transactions you categorize, the more detailed your budget will be.

Creating a budget:

- 1. Name your budget
- 2. Select the accounts you would like to assign to the budget
- 3. Add expense categories
- 4. Add Income categories
- 5. Click Create Budget

Budget Name

Select Your Accounts

Only accounts not tied to another budget may be selected for this budget. You must select at least one account.

☐

CHECKING - #####9265-04

☐

CHECKING - #####9265-10

☐

CHECKING - #####9265-11

☐

CHECKING - #####9265-13

☐

CHECKING - #####4121-10

☐

CLASSIC SAVINGS - #####9265-01

☐

PURPOSE CLUB - #####9265-02

☐

MONEY MARKET PLUS - #####9265-20

☐

OVERDRAFT PROTECTION LOAN - #####9265-62

Select Your Categories

Manage your budget by adding categories toward your monthly expenses and income.

Expenses

You have not included any Expense categories in this budget.

Add a Category

Income

You have not included any Income categories in this budget.

Add a Category

Create Budget

Savings Goals

Savings Goals allows online banking users to set goals and track their progress. Users can set up multiple goals per account and allocate funds to those goals in different ways.

Create a goal:

- 1. Click the New Goal button under the applicable savings
- 2. Name the goal, choose the category, the amount of the goal, and the target date
- 3. Click Save Goal

Add funds to a goal:

- 1. Click the Add Funds button under an established savings goal
- 2. Choose the amount and the funding source account
- 3. Click Add Funds

Savings Goals

<div><div>CLASSIC SAVINGS #####92...</div><div>Available Balance: \$0.00</div><div>Total Goals: \$0.00</div><div><div>0</div><div>✓ 0</div></div><div>New Goal</div></div>
<div>There are no savings goals for this account. Click New Goal to start saving towards your goals.</div>
<div><div>PURPOSE CLUB #####9265...</div><div>Available Balance: \$0.00</div><div>Total Goals: \$0.00</div><div><div>0</div><div>✓ 0</div></div><div>New Goal</div></div>
<div>There are no savings goals for this account. Click New Goal to start saving towards your goals.</div>

eDocs

eDocs allows online banking users to view their statements and tax forms electronically at your convenience.

Opt-In to eStatements:

- 1. Click Subscribe
- 2. Agree to the Terms & Conditions
- 3. Open the PDF and confirm the five-character code
- 4. Click the Subscribe button

eDocs

Overview

Statements

Welcome to your eDocuments

Access your documents easily

UNSUBSCRIBED

You are not receiving eStatements.

Subscribe

PDF Access Confirmation

Before you proceed, we need to make sure you can open PDF documents.

1. Open PDF

2. Copy the 5 character code into the text box below.

*

Cancel

Subscribe

View Statements:

To view statements:

- 1. Click on the eDocs widget
- 2. Click on the statements tab
- 3. Click on the statement below that you would like to view

eDocs

Overview

Statements

Statements

View your monthly eStatements.

Pay A Friend

Pay A Friend allows cPort debit card holders to send money to anyone via text or email. Money is accepted by the recipient through their own debit card or via ACH. If the recipient uses a debit card to receive funds, they will receive funds instantaneously.

To send money:

1. Under About Your Recipient, enter in the recipient's email or phone number
2. Confirm the recipient's email or phone number
3. Under About Your Payment, add a memo if applicable
4. Enter in the amount to transfer
5. Under About Your Account, enter in your debit card information
6. Click the checkbox to accept the terms and conditions
7. Click Send
8. For verification, enter in your PIN number for your cPort debit card. Please keep in mind that each time you click a number, the numbers will shuffle for security purposes
9. Click Submit
10. The recipient will receive an email or text to enter in their debit card information or checking account information to accept the payment

Send Money

About Your Recipient

Recipient Email/Phone

Confirm

☐ Remember this contact?

About Your Payment

Memo (Optional)

Transfer Amount

Total: \$0.00

Acculynk

Card Number: XXXX XXXX XXXX 7256

Enter PIN to verify transaction

3

1

2

8

5

4

6

0

7

9

CLEAR

For security, the buttons reshuffle each time you enter a number.

15

Settings

Settings allows online banking users to customize their online banking experience, as well as update their username and password, set notification alerts, update their contact information, enable shared access, and more.



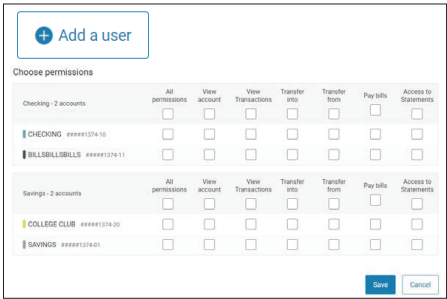
- Security
 - Change your username and password
 - Change your contact info for multi-factor authenticator
- Contact
 - Change your address, phone numbers, or email
 - Enroll in SMS text messages here to receive notifications via SMS text
- Notifications
 - Establish notifications alert that can be delivered by email, text, or push notification. These alerts can be general alerts or account specific alerts

Shared Access

Shared Access allows online banking users to share their accounts with another individual, including non-cPort members. The user can assign permissions and restrictions by account for the other individual to transfer to, transfer from, view balances, and/or pay bills. *Please set up shared access only with people you know and trust.*

Setting up Shared Access:

1. Click Add a user
2. Enter the first name, last name, and email address of the person you are sharing access with
3. Choose the specific permissions by account that you would like to allow the individual
4. Click Save
5. Click the checkmark box to acknowledge and click Confirm
6. This will send the individual an email address where they will be given a link to enter in a code and create a username and password
7. Click on the pending invitation to view the confirmation code that you will have to provide to the shared access user



Check Services

Check services allows online banking users to do a stop payment on a personal check or re-order checks.

To process a stop payment:

- 1. Click on New Stop Pay Request
- 2. Choose the account the check is drawn off of
- 3. Enter the check number
- 4. Click Search to determine if the check has already cleared the account
 - a. If it has cleared, the check is not eligible for a stop pay
- 5. Click I agree
- 6. Click Submit Request

Add Stop Payment Request

Account *

Select Account

Check Number *

☐ Range

Search for matching transactions before stopping payment.

Search

Payee Name

Stop Pay Reason

By checking "I Agree" and clicking "Submit Request", I acknowledge that I have read and agree to the [Stop Payment Policy](#) and to the \$20 stop payment fee which will be deducted from the account listed above.

☐ I Agree

Cancel

Submit Request

Reorder checks:

If you have previously ordered cPort checks, you can reorder additional checks in eBanking. If you have not previously ordered checks from cPort, please call us at 1-800-464-0253 for your first order.

- 1. Select Reorder Checks
- 2. Click Proceed to continue to the Harland Clarke site
- 3. Enter cPort's routing number 211288239 and your checking account number to log in

back cover

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