

A Quick Guide to  
**Online Banking & Bill Pay**



**STEARNS** *Connect*

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© 2012 Portions of this guide were written by Q2eBanking.

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# Transactions

## Funds Transfer

When you need to make a one-time or recurring transfer between your personal Stearns Bank accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows a 'Funds Transfer' form with three main sections, each highlighted by a numbered blue circle:

- 1** Points to the 'From' section, which contains a dropdown menu labeled '----Select From Account---'.
- 2** Points to the 'To' section, which contains a dropdown menu labeled '----Select To Account---'.
- 3** Points to the 'Amount' and 'Date' sections. The 'Amount' section has a text input field with '\$0.00' and a checkbox labeled 'Make this a recurring transaction'. The 'Date' section has a text input field with '6/2/2017' and a calendar icon.

In the **Transfers** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "To" and "From" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.

The screenshot shows a 'Funds Transfer' form with the following elements and callouts:

- 4a:** A checkbox labeled 'Make this a recurring transaction' is checked.
- 4b:** A drop-down menu labeled 'How often should this transfer repeat?' with the text '---Select Transaction Frequency---'.
- 4c:** Two date selection fields: 'Start Date' with the text 'Please select a Frequency' and 'End Date' with the text 'Please select a Start Date'. Both have calendar icons.
- 4d:** A checkbox labeled 'Repeat Forever'.
- 5:** A text input field labeled 'Memo (optional)' with the placeholder text 'Enter letters and numbers only'.
- 6:** A 'Transfer Funds' button at the bottom right of the form.

4. If you would like to set up a recurring transfer, follow the steps below.
  - a. Check the box next to “Make this a recurring transaction” to repeat the transfer.
  - b. Use the “How often should this transfer repeat?” drop-down to specify how often the transfer should occur.
  - c. Enter a start and end date for this transaction using the calendar features.
  - d. If your transaction doesn’t have an end date, check the box next to “Repeat Forever.”
5. Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



**Note:** You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.

# Transactions

## Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All single and recurring transactions as well as deposited checks show in the Activity Center along with stop payments and check reorders.

Activity Center

Single Transactions

Recurring Transactions

Search transactions

Filters

Favorites

Created

Status

Transaction Type

Account

Amount

12/13/2016

Authorized

Funds Transfer - Tracking ID: 27331

Regular Checking

\$100.00

Actions

12/8/2016

On Hold

Domestic Wire - Tracking ID: 27275

Regular Checking

\$3,333.33

Actions

12/8/2016

Authorized

External Transfer - Tracking ID: 27274

Regular Checking

\$20,000.00

Actions

12/8/2016

Cancelled

ACH Collection - Tracking ID: 27267

\$2,500.00

Actions

12/8/2016

Drafted

Domestic Wire - Tracking ID: 27266

\$2,000.00

Actions

Tracking ID: 27266

Created By: joe

Will process On: 12/9/2016

From Account:

To Account:

To Account Type: Checking

Amount: \$2,000.00

Recipient Wire Name: AT&T

Recipient Address 1: 2222 Testing Way

Recipient Address 2: Suite 200

Recipient City: Atlanta

Recipient State: GA




Cancel

Inquire

Copy

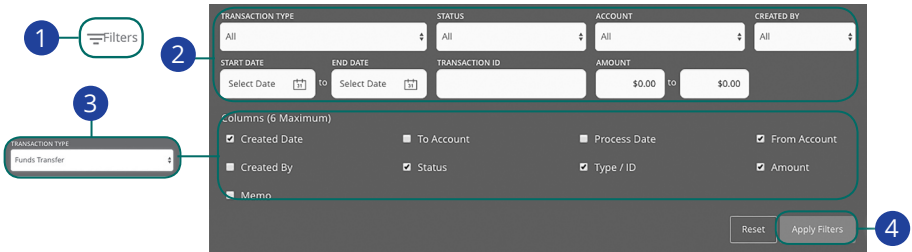
Print Details

Click **Activity Center** link.

- A. Click an appropriate tab at the top to view **Single Transactions** or **Recurring Transactions**.
- B. Use the search bar to find transactions within that account.
- C. Print the Activity Center page by clicking the  icon. Export your transactions into a different format by clicking the .
- D. Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- E. Click on a transaction to view more details.
- F. Select **Actions** to perform additional functions.

## Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.



Click **Activity Center** link.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

## Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

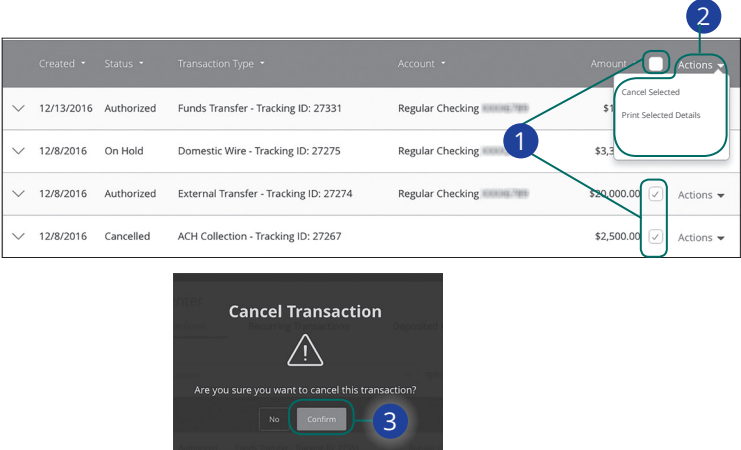


Click **Activity Center** link.

1. Apply filters and click the "Favorites" link.
2. Click the **+** icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

## Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.



Click **Activity Center** link.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the "Actions" drop-down and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Cancelled" on the Activity Center page.



**Note:** If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.