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Home

View List of Accounts & Balances

The Home page displays a summary of accounts. You can click on any account to view account details, pending and posted transactions, check images, and more.

View Account Transactions & Account Details

The Account Details page provides access to general account information and transaction history for your account. Sort the transactions by the date, description, or amount by clicking on the column title.

To search:
- Enter the transaction description in the search window.
- Then press the Enter button.

To filter or narrow down the transactions:
- Click Click Search Options
- You can filter by the time period, transaction type, minimum amount, maximum amount, and/or check number(s).

To view a transaction image:
- Click the plus sign beside the transaction or click the document icon (_attach) near the amount.
- This icon (_attach) indicates there is an image associated with the transaction.

To export transaction history:
- Click an Account to see details
- Click Export to export the transaction list to Spreadsheet (xls), Spreadsheet (csv), Microsoft OFX (ofx), Quicken (qfx), and QuickBooks (qbo).
Services

Funds Transfer

Funds Transfer allows you to transfer funds between your City Bank accounts as well as an external account that you have at another financial institution. The accounts you have with City Bank will automatically appear in the drop down boxes on the Funds Transfer page. Once you have added an external account (see Section ‘Add External Account’ for those steps) those accounts will then appear in the funds transfer drop down boxes.

Transfers between your City Bank accounts will happen immediately after they are submitted. It must be submitted by 7:00 PM CST on business days for same day credit.

Transfers between your City Bank account and accounts at other financial institutions must be submitted by 1:00 PM CST on business days for availability in 1-2 business days.

To transfer funds follow the steps below:

- Choose Funds Transfer under the Services menu.
- Select a From Account and a To Account.
  - If you select to transfer/pay to a Loan account then an additional Payment Type option will display.
  - Select Standard Payment for any standard payment to a loan or select Interest Payment to make additional payments towards interest.
- Key in the dollar Amount.
- One-time: Select the Date
- Recurring: To make the transfer/payment recurring then check the box beside Make this a Recurring Transaction.
  - Additional options will display.
  - Select the Transaction Frequency you need.
  - Select the Start Date and End Date.
    - Or select the check box to Repeat Forever.
- Enter a Memo (optional)
- Click Transfer Funds to complete the transfer.
See Online History & Activity

See all of your online past and scheduled activity in the Activity Center.

- Select Activity Center under Services.
- To search transactions enter information into the search field and click Search.
- To filter activity, click Show Filters to switch to the transaction filters.
  - Filters available: transaction type, status, account, date
- To see details about a transaction click on the plus (+) sign to expand.
- To send a message to the bank about a specific transaction, click Inquire.
- To copy the transaction and repeat the transaction click Copy.

Submit a Stop Payment

To submit a stop payment request:

- Click Stop Payment under the Services menu.
- Select or click Single Check or Multiple Checks.
- Then select or click the Account.
- Enter the check number(s) and click Save.
- Enter the Payee Name and click Save.

- Enter the Amount and click Save.

- Enter the Date

- Enter in a Reason (optional) and click Send Request.
Reorder Checks

To reorder checks:

- Go to **Check Reorder** under **Services**.
- Select or Click the account. (1st time order must be made through City Bank)
- Complete your check order.

Submit a Change of Address

To submit address, phone number, and email address changes to the bank:

- Select or click **Address Change** option under **Services**.
- Correct or change any information and then select all or some of the accounts where the information should be changed.

Add External Account

If you are an owner on a checking or savings account at another financial institution and would like to be able to perform funds transfers between that account and your City Bank account you can add the external account to your online banking by following these steps:

(City Bank can refuse this service if it is determined that you are not an authorized owner on the external account.)

- Go to **Add External Account** under **Services**.
- Enter your **Account Number, Account Type, and Routing Number**.
- Click **Continue**.
  - Two “micro” deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than $1. Once you have received these two micro deposits in your external account, make note of both amounts, as you will need them later in step 2, the verification process.
  - Please Note: Only domestic (U.S.) banks are allowed.
  - If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number, as some institutions do not use a single number for all account types.
Verify External Account
To verify the external account that was added through the **Add External Account** process:
- Go to **Verify External Account** under **Services**.
- Select the Account to verify
- Enter the micro deposit **Amount #1** and **Amount #2**.
- Then click **Continue**.

View Branch, ATM & Mortgage Only Locations
To view and search for Branch, ATM, and Mortgage Only locations:
- Go to **Locations** under **Services**.
eStatements

View eStatements & eDocs

To view your eStatements & eDocs
• Click eStatements
• Select the correct tab for the type of document you would like to view.

Read, Reply, and Send Secure Messages

To read, reply and send secure messages:
• Click Messages in the top portion of the menu.
• If there is a number beside Messages that is to indicate you have new and unread secure messages.
• To read a message select or click the desired message.

Settings

Change Account Nicknames & Display Order

To change the account display or nickname and change the display order:
• Click or select Account Preferences under Settings.
• To rename an account, enter the nickname for the account below the account number.
• To change the display order of the accounts, enter the number for the order you would like the accounts to display.
Change your password, login ID, or Secure Access Code Delivery Information

To change your password:
- Go to Security Preferences feature under the Settings menu.
- Click Change Password
- Enter the new password and click

To change your Login ID:
- Go to Security Preferences feature under the Settings menu.
- Click Change Login ID
- Enter the new login ID and click submit

To change the delivery methods for Secure Access Codes:
- Go to Security Preferences feature under the Settings menu.
- Click Secure Delivery
- Click edit to edit existing information or click add to add new information.

Security Alerts

To add or change your security alerts
- Go to Security Alerts under Settings
- Click the on/off switch to change the alerts
- Click Edit Delivery Preferences to change where the Security Alerts are sent.

Cash Management

Adding, Editing, & Deleting Recipients

To add a new Recipient:
- Go to Recipients under Cash Management
- Select or Click Add Recipient
- Enter the Recipient information. Required fields are marked with an asterisk (*).
- Then select or click Add Account.
- A new tab for Account will appear.
- Enter in the Account Details: Account type, Account Number, Routing Number
- Wires Only: Enter the Beneficiary and Intermediary information.
- Then select or click Create Recipient.

To edit a Recipient:
- Go to Recipients under Cash Management
- Click the pencil icon near the Recipient to view the Recipient Details.
- Edit any Recipient details.
- Select or click Save Recipient.
To delete a Recipient:

- Go to **Recipients** under **Cash Management**
- Select or click the pencil icon near the **Recipient** to view the Recipient Details.
- Select or click **Delete Recipient**.

**Creating One-Time ACH Payments, Collections, & Payroll**

To create a new one-time payment (ACH Payment, ACH Collection, ACH Payroll)

- Go to **Payments** under **Cash Management**.
- Click **New Payment** select the type of payment you want to create **ACH Batch/Payment, ACH Collection, Payroll**
- Select a previously created **Recipient(s)** or **Add Recipient** (see Adding, Editing, & Deleting Recipients).
- To select a previously created Recipient check the box(es) beside the Recipient Name(s).

- If you check the box beside a **Recipient** that has multiple accounts to send/pay money to it will automatically direct you to a second screen to select the account(s).

- Select the **Notify** check box to send an email notification to the **Recipient** when the bank processes the item.
- Enter the **Amount** to pay/send to the **Recipient**.
- Click **Next**.
• Select the subsidiary by click the box beside the subsidiary name or clicking the subsidiary in the box.
• Click **Next**.

• Select or Check the box beside the account the item will come from or go to.
• Click **Next**.

• Review the summary of your payments.
• Select the **Effective Date**.
• Click **Approve**.
  - The Payment(s) are now in a drafted status and will need to be Approved in order to be received and processed by the bank.

• To Approve the payment(s) click View in Activity Center or go to Services > Activity Center.
  - Then click the plus sign by the payment(s) you would like to Approve and click Approve.
  - Enter your token code and the payment(s) will be approved and submitted to the bank for processing.
Creating a Wire Payment

To create a new one-time Wire payment

- Go to Payments under Cash Management.
- Click New Payment select the type of payment you want to create

  o Wire
    - Select a previously created Recipient(s) or Add Recipient (see Adding, Editing, & Deleting Recipients).
    - To select a previously created Recipient check the box(es) beside the Recipient Name(s).
    - Select the Notify check box to send an email notification to the Recipient.
    - Enter the Amount to pay/send to the Recipient.
    - Click Next.
    - Select or Check the box beside the account the item will come from or go to.
    - Click Next.

  - Review the summary of your wire payment.
  - Select the Effective Date.
  - Enter a Description (optional).
  - Click Approve.
  - The Wire is now in a drafted status and will need to be Approved in order to be received and processed by the bank.

  - To Approve the wire click View in Activity Center or go to Services under Activity Center.
    o Then click the plus sign by the wire you would like to Approve and click Approve.
    o Enter your token code and the wire will be approved and submitted to the bank for processing.
Creating a Payment from File

To create a payment from file

- Go to Payments under Cash Management.
- Click New Payment select Payment from File.
  - Select the Payment Type.
  - Click Select a file to import and the Open dialog box appears.
  - In the Open dialog box, locate the file that you want to upload, and click Open. (The process to locate the file varies, depending on your device)
  - Click or Select Upload File.
  - Select the Pay From/Pay To account.
  - Select the Subsidiary (optional).
  - Select the Effective Date.
  - Click Submit.
  - The Payment(s) are now in a drafted status and will need to be Approved in order to be received and processed by the bank.

- To Approve the payment(s) click View in Activity Center or go to Services under Activity Center.
  - Then click the plus sign by the payment(s) you would like to Approve and click Approve.
  - Enter your token code and the wire will be approved and submitted to the bank for processing.

Creating a Reusable Payment Template

To create a Reusable Payment template for ACH Batches/Payments, ACH Collections, Wires, and ACH Payroll.

- Go to Payments under Cash Management.
- Click New Template and select the Type of template you would like to create.
- Enter a Template Name

- Select which Company User’s will have access to the Template.
- Click Next.
• To select a previously created Recipient check the box(es) beside the Recipient Name(s).
• Select the Notify check box to send an email notification to the Recipient.
• Enter the Amount to pay/send to the Recipient.
• Click Next.

• Select the subsidiary by click the box beside the subsidiary name or clicking the subsidiary in the box.
• Click Next.

• Select or Check the box beside the account the item will come from or go to.
• Click Next.
• Review the summary of your payment template.
• Select the Effective Date.
• To save the template for future use click Save.
• To submit the payment(s) in the template, click Approve.
• To Approve the payment(s) click View in Activity Center or go to Services under Activity Center.
  o Then click the plus sign by the payment(s) you would like to Approve and click Approve.
  o Enter your token code and the payment(s) will be approved and submitted to the bank for processing.
Submit State or Federal Tax Payments

To submit a tax payment
- Go to **Tax Payments** under **Cash Management**.
- Select the **Tax Authority** from the drop-down list or type in the search box to find the correct tax form needed.
- Enter the Required Information
- Click **Submit**.
  - The Payment is now in a drafted status and will need to be Approved in order to be received and processed by the bank.
  - Enter your token code and the tax payment will be approved and submitted to the bank for processing.

Manage Company Users

To manage the access levels of company users
- Go to **User Management** under **Services**.
- Click the pencil icon (✏️) by the user name to edit the user.
- A new page will display the user information.
  - This information can only be edited by City Bank.
- To edit the user rights click **Assign Rights**.
- The **Overview tab** contains the rights and approval limits for each transaction type.
- Each transaction type has the following limits per user:
  - Dollar Limit
  - Number and Dollar amount per day
  - Number and Dollar amount per month
  - Number and Dollar amount per account.
• Levels of transaction approval:
  o Draft
    - ✓ Create a draft, create a template
    - ✓ Create a draft based on an assigned existing template, and change the amount, settlement date, and description.
    - ✓ Cannot create a draft and transaction type does not appear in the New Payments list.
  o Approve
    - ✓ Approve a draft
    - ✓ Cannot approve a draft
  o Cancel
    - ✓ Cancel an existing draft or an approved but unprocessed transaction.
    - ✓ Cannot cancel
  o View
    - ✓ Can view activity by all users
    - ✓ Can view their own activity. Cannot view activity by any other users.
    - ✓ Cannot view activity by any user.

• The **Features tab** contains the list of the features assigned to the user. Features Available:
  - Manage Templates – Create new templates of any transaction type, edit any existing templates of any transaction type, and delete any existing templates.
  - Manage Recipients – create, edit, and delete recipients. Add existing recipients to templates, and remove existing recipient from templates.
  - Manage Users – edit users.
  - Statement Image – View statement images.
  - Verify External Account
  - Add External Account
  - Positive Pay
  - Business Bill Pay
  - Money Manager PFM
  - Gift Card Management
  - Bill Pay
• The **Accounts tab** contains the list of accounts that the user can access. The User can have the following levels of access to each account.
  
  o View – view balance and history for the account in online banking.
  
  o Deposit – deposit funds into the account in online banking.
  
  o Withdraw – Withdraw funds from the account in online banking.

### Tokens

City Bank requires that all Cash Management customers that have access to send Wires or ACH items utilize a token at the transaction level. For your convenience, we give three options on the type of token each user at your company can use. The three options are Symantec VIP Access Desktop, Symantec VIP Access Mobile App, and Symantec VIP Physical Token.

Symantec Validation & ID Protection (VIP) protects your online accounts and transactions. The VIP credential provides a dynamic security code that you can use in addition to your user name and password for safe and secure account access and transaction submission. Several options are available for you to select to utilize as a token. See the options below.

**Symantec VIP Access Desktop**

- Symantec Validation & ID Protection (VIP) Access Desktop is a free online security credential that you can download to your computer desktop (Windows or MAC).
- How does VIP Access work?
  
  o VIP Access helps protect your accounts and your identity by requiring a higher level of security when you conduct online transactions. Note the six-digit security code in VIP Access Desktop after you Sign In to a VIP Participating Organization. Enter the security code in the field provided by the site for secure account access.

- To use Symantec VIP Access Desktop:
  
  o Go to https://idprotect.vip.symantec.com/desktop/download.v
  
  o Download the appropriate version (Windows or MAC)
  
  o Complete the installation.
  
  o Send the Credential ID to the bank in a secure message in Online Banking.
Symantec VIP Access for Mobile (Android, Windows, iPhone, iPad, Blackberry, Other)

- Symantec Validation & ID Protection (VIP) Access for Mobile is a free online security credential that you can download to your mobile device.
- How does VIP Access work?
  o VIP Access helps protect your accounts and your identity by requiring a higher level of security when you conduct online transactions. To use VIP Access, launch the VIP Access application from your mobile device, and note the six-digit security code. Then, Sign In to participating online banks and merchant sites from your laptop or desktop computer with your user name, password, and the unique security code.
- To use Symantec VIP Access Mobile:
  o Go to https://m.vip.symantec.com/home.v or your phone’s app store and search for VIP Access
  o Download the appropriate version to your phone
  o Send the Credential ID to the bank in a secure message in Online Banking.

Symantec VIP Physical Token

Symantec Validation & ID Protection (VIP) Security Token is an online security credential that adds an extra layer of identity protection when you Sign In to participating online banks and merchant sites within the VIP network. VIP Security Tokens are portable devices that can easily be attached to your keychain.

- How does a VIP Physical Token work?
  o A VIP Security Token protects your accounts and your identity by requiring a higher level of security when you conduct online transactions. To use a VIP Security Token, press the button on the token to generate a six-digit security code that is unique to your credential. Then, Sign In to participating online banks and merchant sites with your user name, password, and the unique security code.
- To use Symantec VIP Access Physical Token:
  o Contact the bank via secure message or send an email request to esg@citybankonline.com

Office of Foreign Assets Control Requirements

The Office of Foreign Assets Control (OFAC) administers economic sanctions and embargo programs that require that assets and transactions involving the interest of target countries, nationals, and other specifically identified companies and individuals (blocked parties) be frozen. All of the programs administered by OFAC involve declarations of national emergency by the President of the United States.

Originators of ACH entries must be aware that they are subject to applicable U.S. law when initiating these entries. This includes that the Originator is not violating OFAC-enforced sanctions and that it is not acting on behalf of, or transmitting funds to or from, any party subject to such sanctions. Originators should be aware that they will be held to an obligation to originating only lawful ACH entries under this agreement.

Originators are strongly encouraged to obtain Specially Designated National (SDN) and other compliance information directly from OFAC:

Office of Foreign Assets Control (OFAC)
U.S. Department of the Treasury
Treasury Annex
1500 Pennsylvania Ave, NW
Washington, DC 20220
Phone: (800) 540-OFAC
Compliance Hotline: 202-622-2490
Fax-on-Demand Service: 202-622-0077
Money Manager

This guide will walk you through the different features of the Master Widget and give you tips that will help you work more quickly. Available functionality depends on the software configuration determined by your financial services provider. All aspects of the user guide may not apply. We recommend following the below steps when first using the Master Widget:

- Add all of your external accounts.
- Go through your transaction history and make sure everything is categorized correctly.
- Set up your budgets.

Transactions
Net Worth

If you want to add more accounts in the future go to the Accounts view and click on [+ ADD AN ACCOUNT].

When you’ve finished adding accounts, click on settings and fill out your profile and close the window.
**Navigation Bar**

The navigation bar is located at the top of the Master Widget. Click on an icon to switch to that view.

![Navigation Bar Image]

The navigation bar also contains “notifications”, “Manage Institutions”, “Help” and “settings” capabilities.

Users will see notifications as part of the PFM through the Notification Pane. A red badge will indicate the number of unread notifications.

![Notification Pane Image]

Financial Alerts will be delivered through the Notifications Pane in addition to the current email delivery channel. These alerts are ‘Budget Exceeded’ and ‘Debt Payment Reminder’.

When clicked, the Notifications Pane icon will show the user’s notifications, in chronological order, with the most recent at the top.
Clicking on a notification will take the user directly to the relevant part of the PFM. In the case of clicking on a budget exceeded notification, a user will be taken directly to that budget:

The Manage institution Icon will notify you if there is a problem with a connection to a financial institution. Users will be presented with suggested steps to help resolve the issue. With the ‘Need Help?’ option always present, users can easily submit a support tickets for any uses they may be having.
Settings

Click on the settings icon to change your profile information, add or remove a mobile device, and manage your alert settings.
Accounts

In the Accounts View, you can see all of your linked and manually created accounts in one place. On the left hand side, the sums of account balances are displayed by type.

If an account is indicated as Prepaid in the feed, we will display it in the list of account types in the Accounts widget. When there is at least one prepaid account, this option will show as an option in the list of account types:
If an account type is empty, clicking on the relevant area will prompt you to add an account.

Add an Account
1. Click on the [+Add an Account] button on the sub navigation bar.

2. Search by the institution's name or URL. The user doesn't need to wait for an account to successfully connect before they can start adding their next account. If the user needs to take action (answer MFA questions, update credentials), the product will notify them.
3. Select the institution from the list and enter the request login credentials.

4. If your account is not supported, you can add a manual account by clicking “ADD A MANUAL ACCOUNT”.

You can also add your property as a manual account. If you have a mortgage, you should enter in the value of your home so it will balance out your net worth. You can also enter in the value of any vehicles or other property that you would like to have calculated into your net worth.

Edit an Account

On the right side you can view individual accounts within each account type. Each account card displays the name, balance, APR/APY, and a recent trending graph of your account balances.
Click on an account card to edit information. An overlay will appear, displaying information for the selected account. You can change the type or name by clicking on the desired field. You can also mark an account as “business” or “personal”. New transactions associated with this account will be automatically flagged accordingly. For manual accounts, you can also change the balance. The link status section will let you know when the account was last updated. Below that, you can view a six month history of the average account balance. Note: To view transaction history, click on the “Transactions” button at the top of the navigation bar and select the account(s) you wish to see associated transactions for.

Delete an Account

1. Click on the trashcan icon in the bottom right hand corner.

2. Click “Delete”.
   • Note: You cannot delete an account added by your primary institution.
Exclude an Account

For certain accounts a delete option will not be available. If the trashcan icon does not appear this means that the account was automatically added by your primary institution. These accounts cannot be deleted, however, they can be excluded.

1. In the account detail view, click on [Exclude Account]

2. An alert will appear asking you to confirm if you want to exclude the account. Click [Exclude]
Excluding an account hides that account, its transactions, and its balance from the software. This essentially “deletes” the account with the option to re-include it in the future if it ever becomes necessary.

Example of excluded accounts:

When you click on an excluded account, the below window will appear. Click on [Re-include this account] to re-include.
Merging Accounts

If a user has duplicate accounts, they can now mark an account as duplicate from the account details view and merge it with another account. It will require them to type the word ‘MERGE’ to complete the process. This may be necessary if, for example, a bank sends a different name for the same account, making it seem as though there are two accounts, or if a user has to replace a lost or stolen card. Only accounts within the same connected institution can be merged.
View Transaction

You can drill down to transactions from either the main account card or the account detail view by clicking on a specific month in the account history bar graph.
Manage Institutions

Click the “Manage Institutions” icon to view all connections with your institutions. In the window that appears, you will be able to see the status of your connections. You will also have the ability to refresh a connection, re-enter your credentials or delete the account (if it is an external account).

When accounts are refreshing, a spinner will appear on the Manage Institutions icon.

Linked Account Status

Along with the “Manage Institutions” view, there are a couple of other areas that will alert you when an account has failed to connect. In the “All Accounts” view, if an account has failed aggregation, an exclamation mark will appear in the upper right hand corner of the account card.
In the account detail view, a red warning message will appear in the Link Status section if an error has occurred with your account connection. It will either say “Something went wrong,” or “Login information provided was incorrect”. Click on the message to attempt aggregation again or update your credentials.
Transactions

The Transactions View provides a consolidated list of all transactions from every institution ordered by time. You have the ability to select a different time window by using the sub navigation bar, or you can create a custom time window by selecting the start and end date. Your first time viewing transactions, you should already have a transaction history. The exact amount of history retrieved varies by institution. We will continue to save your history moving forward.
Sorting and Searching Transactions

The Transactions View allows you to sort by Date, Payee, Category, Account, or Amount by clicking once on the column heading. Click again to reverse the order. You can also search by any of these fields in the search window.

**Date** – The date of the transaction. This will match the date from your financial institution, but may not match the actual date of purchase.

**Payee** – The description from your institution. You can rename the transaction as needed.

**Category** – The budget/spending category for the transaction.

**Account** – The account a transaction belongs to.

**Amount** – The total amount of a transaction. Green indicates an income or credit transaction.

Categorize Transactions

When your transactions are pulled in, they will automatically be categorized. You may notice several transactions that are categorized incorrectly. We take into account how other users have categorized similar transactions in the past and how you have categorized similar transactions. For example, iTunes will come in as “Music”. If you go to a small local vendor that no other users have been to before, we may try and guess the category or simply mark it as “uncategorized”. We encourage you to go through your transactions history and check that each transaction is categorized correctly. If you do that from the very beginning, we will automatically categorize your new transactions more accurately.

To do so, click on the desired transaction and an overlay will appear.
Select the arrow on the right hand side of the Category drop down menu.

You can select from a list of categories or sub-categories beneath them. Just click on the category and your change will be reflected across the Transactions, Budgets, and Spending Views.

**Edit Transactions**

Along with changing the category, there are several other things that you can do within the same overlay.

- Add tags for later searching
- Add a memo to remind yourself of details such as the reason behind the purchase
- Edit the amount (for manual accounts only)
- Edit the Transaction Type (Income or Expense)
- Edit the payee
- Edit the date
- Flag a transaction Business, Personal, or Flagged
- Split a transaction
If the user has changed the date on an aggregated transaction, the option to revert back to the original date will appear on the transaction details card.

When a transaction date has been changed, there will be an underline on the date in the transaction list. A tooltip will display the original date when you hover over the changed date.
Split a Transaction

You can split a transaction multiple times. Click on the desired transaction.

Click on “+ Split This Transaction” on the side of the overlay.

You can edit the Amount, Category, Tags, and Flags. Click on “Save” when you are done.
To delete a split, click on the transaction that is split.

Click on the trashcan icon located at the side of the overlay.

Click “DELETE.”
Delete a Transaction

Users will be able to delete a pending transaction directly from the transactions screen, as shown below in the lower right:

When a user clicks Delete This Transaction, they'll see this prompt:
If the user clicks DELETE, the transaction won’t show in their feed any more. Note that this option in only available for pending transactions. Also note that in some cases the transaction may reappear when the transaction clears the pending process.

Users will also have the ability to exclude transactions that have cleared, as shown below in the right-hand column:

![Transaction exclusion interface](image)

When a user clicks Exclude Transaction, they’ll see this prompt:
If a user clicks EXCLUDE, the transaction will be greyed out on the transaction list, and it won’t be calculated in budgets, spending, debts, trends, transaction, net worth and goals.

If a user clicks a greyed-out transaction, they will have the option to re-include it:

When a transaction is re-included it will function exactly like any other transaction. It will once again be calculated into the other features of the software.
Export to CSV

This function allows you export transactions as a CSV file. This type of file can be opened by, and used with, several different applications. Clicking on the “Export CSV” button will export all transactions in the current transaction list view, taking into account all transaction list filters (date range, search, etc.)

Add a Manual Transaction

To add a manual transaction, click on [+Add Transactions] on the sub navigation bar.

Choose the appropriate manual account; enter in the amount, transaction type, payee, date, and category. Additionally, you can add any tags for later searching, add a memo on the transaction, or set transaction flags. Click on “SAVE” when you are done.
Pending Transaction

If an incoming transaction is marked as pending by the data feed, it will now be shown at the top of the transactions list in italics. Transactions cannot be edited while pending.
Budgets

The Budgets View presents a targeted display of your spending and your progress to hitting your overall budget each month. Your spending is only tracked in categories where you have already created a budget.

When you first use the Budgets View, you will have the option to “start from scratch” or have the software “auto generate budgets” based off of your spending history.

If you choose to start from scratch the software will present a menu of categories to choose from. Choose a category then set the budget amount.
If you choose to have the software auto generate your budgets, it will display a list of budget categories and amounts based off of your spending history. Make sure to go through the list and edit the amounts if necessary. If you don’t want a specific budget tracked, simply click on the [trashcan icon] and confirm by clicking [DELETE THIS BUDGET] in the alert. Click on [SAVE BUDGETS] once you are done.
Bubble Budgets

After your budgets are created, moving forward, by default, your budgets will be shown in the bubble form. You will also have the ability to view and edit your projected income within budgets, helping the user to make budget decisions that balance with their income.

Projected income is calculated based on transaction history; however, the user can also edit this number manually. To edit the projected income, click on the amount:
Click on [View as List] in the sub navigation menu to switch to the list view.

The Bubble Budgets View allows you to see both the health and the importance of your budgets simultaneously.

**Green** - below 80% budget

**Yellow** - more than 80% of the budget has been used

**Red** - spending for a budget has exceeded 100%

The size of the bubble is relative to the amount, and exact progress will be shown on the outside rim of the bubble. Bubbles can also be dragged for comparison.
Clicking on a bubble will display current child budgets. You will have the ability to add additional child budgets (if more are available) or even delete the parent budget.

Clicking on a child budget will center the focus there. This will allow you to delete the budget, edit the amount, or view associated transactions.

Users on non-touch devices (such as a desktop device) will have the ability to edit budgets by simply typing in the budget amount using their keyboard.
To help users make more informed budgeting decision, they will now be able to see their historical spending while creating or editing a budget.

If you are on a touch device you can edit the budget by tapping on the pencil icon above the bubble, you will be able to change the budget total by turning the dial left or right.
Note: If you increase your child budget to an amount that is greater than your parent budget, the below message will display and the parent budget will be adjusted to match the sum of its children.

Clicking the bubble will display a list of all transactions within the related category.

List View

The colored bars represent the status of your budget:

- **Green** - below 80% budget
- **Yellow** - more than 80% of the budget has been used
- **Red** - spending for a budget has exceeded 100%
Add a Budget

To add a budget, click on the [+Add a budget] on the sub navigation bar, and select any spending category. Note: creating a child budget will automatically create a budget for its parent category.

The budgeted amount for the parent category will be the sum of its child budgets. The bar at the top will display monthly progress for the sum of all budgets.
View/Edit Budget Transactions

Clicking on budget will display a list of all transactions within the related category. You can access transaction details and re-categorize transactions here just like in the Transactions app.

Click on the Overall Budget bar in the main view to see all of your budget category transactions.
TRENDS

The Trends graph is helpful for users who want to see spending trends over time. It shows a 6-month history of spending by category along with a green line showing income. This way, a user can quickly determine if they are spending more than they are making.

Users can choose to show or hide their income, represented by the green line.
Hovering over a colored area will show the actual spending in each category for the months displayed.

![Graph with Auto & Transport category](image1)

Clicking a category area in the graph will allow a user to drill down into the selected category, showing any relevant subcategories. In this example, a car repair in September caused the visible spike:

![Graph with Services & Parts category](image2)
Clicking any of the circle data points will display a list of transactions for the selected category. Here we see all the gas transactions for October:

**NET WORTH**

The Net Worth View tracks the net sum of all your assets and liabilities over the past year. The dots on the graph represent your net worth for each month; the lines on the graph represent the change in your net worth from month to month. Hover your mouse over a dot or line to display total net worth for that month.
Click on a circle to see how your net worth went up or down. A window will appear showing the amount of change that occurred within each of your accounts during that month. If you click on one of these accounts and the associated transactions will appear.
You can adjust the time frame by clicking on the drop down menu on the sub navigation bar.

When you first use Net Worth, it may not accurately represent your spending history, but the software will save your data moving forward. Also, be sure to create manual property accounts, like home or auto value, in the Accounts View to increase your net worth accuracy.

**DEBTS**

The Debts View is a powerful tool that allows you to see all of your debts in one place and proactively determine an expedited payoff plan.

The main view is the trending graph for paying off all of your debt. Hovering your mouse over a section of the graph will show how much you will owe based on the current projection. Additionally, the colors in the graph correspond to the numbers beside the debts below. Payoff dates and the amount you save are automatically calculated by the details you input for each debt. The dotted line reflects time and money savings from using the Snowball method.
Within the Debts balloon, users can see how Snowball helps them pay down their debt more quickly. Both the amount and time saved are prominently displayed along with education of what the Snowball method is.
If you want to see what will happen when you put extra money towards your debt you can enter that in the ‘Extra Payment Toward Debt’ box.

The graphs will re-adjust and show you how much interest you would save by accelerating your payoff timeline with the extra money you put towards your debt.

Click on an account to edit details and view an individual payoff graph. Hover your mouse over a section of the graph to see how much you will owe based on the current projection. Note: Some institutions may not send over details such as the interest rate and minimum payment. The software will make its best guess on what these figures should be, but always double check and enter in the correct information.
Lastly, if you don’t want to use the “Fastest Payoff First” method, you can set the priority to “Highest Interest First”, “Lowest Balance First”, or “Highest Balance First” by clicking on the drop down menu in the sub navigation bar.

**Fastest Payoff First** - Your debts are ordered by which debt you will pay off soonest (based on balance, APR, and minimum payment). Your additional amount towards your debts is applied in that order as you pay off your debts.

**Highest Interest First** - Debts are ordered from your highest APR to the lowest APR. Your additional amount towards your debts is applied in that order as you pay off your debts.

**Lowest Balance First** – Debts are ordered by balance amount from Lowest to Highest. Your additional amount towards your debts is applied in that order as you pay off your debts.

**Highest Balance First** – Debts are ordered by balance amount from Highest to Lowest. Your additional amount towards your debts is applied in that order as you pay off your debts.

**GOALS**

Goals tool helps users plan and visualize long-term financial objectives such as saving for a home for paying off a debt. Goals automatically calculates how long it will take to complete each goal and maps it on an interactive timeline, making it easy to see at a glance how close a user is to his or her objectives.

Goals can be accessed from the main MoneyDesktop Menu
Goals First-Time User Setup

From the beginning, goals helps users create the right plan by walking them through their most important financial objectives, much like a financial coach.

Step 1: Setting up budgets- the first step in any financial plan is understanding how much money is coming in and how much is going out.

Step 2: Establish an emergency Fund- every financial plan needs a plan for the unexpected.

Step 3: Pay down debts- goals makes is easy to establish goals to pay down costly debts, a top priority in any financial plan.

Available for Goals and completion dates: The Goals tool is designed to calculate completion dates automatically based on 1) the balance of the account linked to the goal, 2) A user’s amount of money available for goals ever month and 3) the order of priority of the goal.
The ‘Available for Goals’ amount is displayed in the upper left of Goals and is calculated using information from the Budgets tool. It is equal to the budgeted income minus the budgeted expenses.

Prioritizing Goals: Users can change the order of their goals by simply dragging and dropping the goal from the “Organize” sub-menu in the upper right. Goals will automatically recalculate based on the new priority.

Add a Goal: When users are ready to add another goal, they simply click on the + in the sub-menu and are walked through adding a “Save for...” or “Pay off...” goal.
Bill Pay Enrollment

To enroll in Bill Pay
- Select Bill Pay Enrollment under the Settings menu.
- Select at least one account you would like to add to Bill Pay.
- Click Enroll in Bill Pay.

Adding Payee’s

Add a Company Payee

To add a new Company Payee
- Click Add a Payee
- Select “Pay a Company” and click Next.
- Enter the necessary information to complete the addition of a Company Payee.

Add an Individual Payee

To add a new Individual Payee
- Click Add a Payee
- Select the type Individual and click Next
- Select How you would like to send the payment.
  o Allow them to provide their banking information (electronic)
  o I have their bank account information (electronic)
  o Mail a check

Allow them to provide their banking information (electronic).
- Enter the payee’s First Name, Last Name, Email Address, Nickname, Pay from account
- Click Next
• Create a keyword  
  o The Keyword is a password you create for the payee. They will use this keyword/password when accessing our secure website to submit account information. Be sure to share the Keyword with the payee right away.

• Select a phone number or email address to receive a one-time activation code  
  • Click Next

• Enter the Activation Code  
  • Click Next

You have successfully added a new Individual Payee.

• Payee will be sent an email with a link where they must enter: Keyword and Account Information.  
  o NOTE: Payments cannot be scheduled until the payee completes this process. The payee has nine days to enter their keyword and account information.

Payee Locked Out

The email payee can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts) the payee will be deleted.

After the initial lockout (three failed attempts), the system will automatically unlock the payee after 24 hours.

To unlock the email payee:
  • Click Attention Required  
  • Click Unlock beside the payee you would like to Unlock
If you select “I have their bank account information (electronic).”

- Enter the Payee’s information
- Click Next

- Select a phone number or email address to receive a one-time activation code
- Click Next

- Enter the Activation Code
- Click Next
- You have successfully added a new Individual Payee

- If you select Mail a check
  - Enter the requested information
Add a Bank or Credit Union Payee

To add a new bank or credit union Payee

- Click Add a Payee
- Select the Payee Type
- Select the type bank or credit union and click Next
- Select the account type (Loan, Credit Card, Checking, Savings)

- Enter the necessary information
- Click Next

- Select a phone number or email address to receive a one-time activation code
- Click Next

- Enter the Activation Code
- Click Next
- You have successfully added a new Individual Payee

Pending Payments

View Pending Payments

To view all the pending payments that are scheduled to process in the next 45 days see the right side panel titled Pending.
Edit a Pending Payment

To edit a pending payment
- Click Edit beside the payment you would like to edit
- Make any changes to your payment and click Submit

Cancel a Pending Payment

To Cancel a Pending payment
- Click Edit beside the payment you would like to edit
- Check the box beside I would like to stop this payment
- Click Submit

Payment History

To view payments that have been processed see the right side panel titled History.
To view details on the processed payment, click View

Payment Inquiry

To submit a Payment Inquiry if a payment needs research
- Click Send a Payment Inquiry
- Payment Inquiries are sent to a special research department
Scheduling Payments

Cutoff & Process Times

Electronic: 7:00 AM CST & 2:00 PM CST

Schedule a One-Time Payment

To schedule a one-time payment

- On the main page, locate the Payee you would like to schedule a payment for
- Select the Pay from account
- Enter the Amount
- Select the Payment Process Date.
  - Process Date: this is the day the funds will be pulled from your account for electronic payments and print the check for draft checks.
  - Delivery by Date: This is the date we anticipate the payment will be delivered to the payee.
- Click Pay

Schedule a Recurring Payment

To schedule a recurring payment

- On the main page, locate the Payee you would like to schedule a recurring payment for.
- Select Make it Recurring
- Enter the Recurring payment information
- Click Submit
Manage Payees

All payees are listed on the landing/main page of Bill Pay.

Edit a Payee

- Click the name of the Payee
- Select Edit Payee
- Edit any necessary information
- Click Submit

Delete a Payee

- Select the check box beside I would like to delete this payee.
- Click Submit

Add a Reminder

- Click the name of the Payee
- Click Add Reminder
- Select the Delivery Method and Frequency

Calendar

The calendar provides a snap shot view of the entire month’s bill payment activity.

The calendar is interactive and will allow you to access your reminders, pending transactions, and history.
My Account

The My Account tab can assist you in managing your bill pay account.

Pay From Accounts

View & Edit Pay from Accounts
- Click the My Account tab
- Select View Accounts
- Click Edit to edit the pay from account

Add Pay From Accounts
- Click the My Account tab
- Select Add Account
- Enter the Account information
- Click Next

View/Edit Personal Information

Review and edit address, phone numbers, and email addresses.
- Click View/Edit Personal Information
- Update the necessary information.
- Click Submit

Bill Pay Alerts & Reminders

Customized communications to keep you informed on bill pay activities.

Alerts
- Click the My Account tab
- Click View Alerts to add or edit alerts

Reminders
- Click the My Account tab
- Click View Reminders to view all reminders that are setup.
eBill

This feature allows you to receive payment information for eligible payees. This information includes but is not limited to the minimum amount due and due date for your bill. Through the eBill feature, you are able to view current billing information, file your bill, and set up automatic payments. eBill is not available for all Payee’s.

Setup eBill

To setup an eBill for a Payee

- Click Set up eBill (if available)
- Select the Account Type (if needed)
- Enter your login credentials for the payee’s website
- Click Accept and Submit
- Click Set up recurring payment to setup recurring payments based on the eBill.
eBill Due

When an eBill is due for a payee the amount due and due date are displayed under the Amount and Payment Date.

Troubleshoot eBill

If Troubleshoot eBill is displayed under your payee then you need to click the link to correct any issues with your eBill.

You may be asked to update your login credentials for the payee’s website if they have recently changed.

File eBill

You have the option to file an eBill that you have paid or if you no longer want to see the eBill Due status under the payee. To File the eBill

• Click File eBill to the right of the payee’s name
• Select a Reason
• Click Submit

Schedule eBill AutoPay

Setup AutoPay for your eBill Payees.

• Click Make it Recurring to the right of the eBill payee.
• Select When my new eBill arrives
• Select the options you prefer
• Click Submit

Edit eBill AutoPay

To edit a setup eBill AutoPay

• Click Edit Recurring to the right of the eBill payee.
• Select the necessary options.
City Bank

(800) Our Bank
(800) 687-2265
citybankonline.com