



**Bank of New Madrid
Internet Banking Basic Services
Getting Started Guide**

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Changes

December 2000: The Internet Banking Guide was extensively organized.

January 2001: This Guide has been reorganized. The chapter on online enrollment was removed because it is not part of Basic Services.

February 2001: Revised cover page.

April 2001: Revised Confidentiality and Trademarks. New page numbering format. Moved Frequently Asked Questions to a separate chapter.

June 2001: Revised Confidentiality statement to allow FI's to copy or duplicate Customer Guides. Changed cover page and styles within document. Added screenshots of main tabs in the Basic Services chapter.

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About This Guide

1 Audience

The *Internet Banking Basic Services Getting Started Guide* provides instructions to help customers of financial institutions quickly start using Internet Banking.

2 Basic Services

This guide covers the basic retail services:

- **Accounts:** Manage your accounts by viewing account balances and transaction histories; transferring funds between Internet accounts; downloading data into personal financial managers such as Quicken® 2001 or Microsoft® Money; and viewing and printing check images if available.
- **Transfers:** Move money between Internet accounts.
- **User Services:** Request stop payments on checks, reorder checks, change your passcode, update your address information, update user preferences, request documents, order savings bonds, use secure file transfer, and request assistance from Customer Service.
- **Messages:** Read notifications from and send secure email to us.

3 Overview

This guide covers the basic retail services offered, addressing the following topics:

- **Chapter 1, Basic Services:** Describes the Accounts, Transfers, User Services, and Messages services. *See page 1.*
- **Chapter 2, Logging On:** Gives instructions for accessing your Internet accounts. *See page 7.*
- **Chapter 3, Using Internet Banking:** Gives instructions on using Internet banking. *See page 13.*
- **Chapter 4, Frequently Asked Questions:** Answers general questions about the Basic services. *See page 21.*

4 Related Documentation

For more information about security, see the *Customer Security Guide*. You can obtain this document from Bank of New Madrid.

Other Internet banking services are covered in the *FXWeb Online Bill Payments User's Guide* and the *FXWeb Cash Management User's Guide*. However, these services may not be available at some financial institutions.

5 Conventions

The following conventions are used in this document:

- **Abbreviations and Acronyms:** Both are spelled out at the first usage.
- **Buttons:** Buttons are presented in **bold** font.
- **Changes:** A list of changes to the manual precedes the Table of Contents.
- **Cross Referencing:** References are made to other information within this guide and to other documentation.
- **Keys:** Keyboard keys are capitalized; for example, the CTRL key.
- **Links:** Links are **bold** in the text.

6 Cautions, Notes, and Tips

Cautions, Notes, and Tips are means of attracting attention to essential or critical information in a manual. The types of information included under each are outlined below.



Caution ...

Cautions indicate procedures, practices, conditions, and statements which, if not strictly observed, may result in loss of information or failure of a task or procedure to operate correctly. Do not disregard these cautions.



Note ...

Notes alert you to essential information about a task or procedure.



Tip ...

Tips give assistance, shortcuts, or an alternate way of doing a task or procedure.

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What's in this Chapter

- FXWeb Basic Retail Services
 - Accounts Tab
 - Transfers Tab
 - User Services Tab
 - Messages Tab
-

1 FXWeb Basic Retail Services

FXWeb is the secure website of FundsXpress Financial Network, Inc. and Bank of New Madrid, where you can do Internet banking. This manual covers the basic retail services offered through FXWeb, which are organized under the following tabs:

- Accounts
- Transfers
- User Services
- Messages



Note ...

The number of tabs that you will see depends on the services Bank of New Madrid has granted you.

2 Accounts Tab

In the Accounts tab, you can manage your Internet accounts and have access to the following services:

- view detailed account information, monthly statements, and transaction histories
- transfer money between Internet accounts
- download transaction histories into personal finance software, such as Microsoft® Money and Quicken® 2001.
- view specialized account types, such as loans and credit cards

The main Accounts screen is as follows:

Your FI GENERAL HELP
EXIT

accounts | transfers | user services | messages

Accounts ACCOUNT SUMMARY

? HELP

To see an account's monthly statement, transaction history, or more details about the account, use the links under "Make a Selection." Use the "transfer" link to move funds into another online account. Click on a column title to sort information by account name, account number, or balance.

Checking	Owner ▼	Account #	Balance	As Of	Make a Selection			
Checking	Maria Online	12345678	\$1200.00	11/10/2000	detail	statement	history	transfer to/from
Checking Total			\$1200.00					
Assets Total:			\$1200.00					
Liabilities Total:			\$0.00					
Grand Total:			\$1200.00					

If you cannot see the whole screen, use the scroll bars at the bottom and right sides of the screen.

3 Transfers Tab

In the Transfers tab, you have access to the following services:

- view pending account-to-account funds transfers
- schedule account-to-account funds transfers
- view and print transfers histories

The main Transfers screen is as follows:

Transfers

- SCHEDULE A TRANSFER
- TRANSFER FUNDS
- TRANSFER HISTORY

Pending Transfers: To edit or delete a pending transfer, or view history of transfers between the same accounts, use the link under the "Make a Selection" heading. Click on a column title to sort information by amount, date, transfer id, type, transfer from, or transfer to.

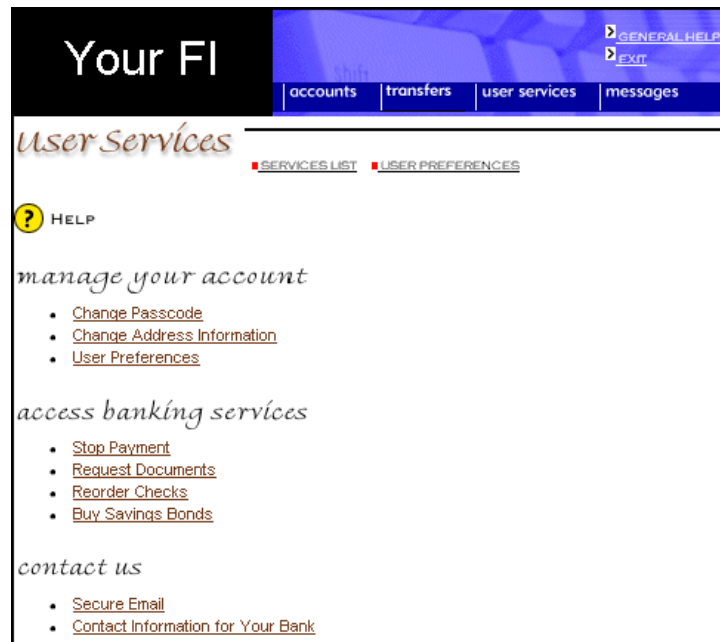
TRF FROM	TRF TO	DATE	AMOUNT	TYPE	TRF ID	MAKE A SELECTION
Our Savings Normal Savings 0004497	Our Checking Checking 1006798	06/00/2001	\$100.00	One-Time	3479	EDIT DELETE HISTORY
Our Checking Checking 1006798	Our Savings Normal Savings 0004497	07/02/2001	\$50,000.00	One-Time	3477	EDIT DELETE HISTORY

4 User Services Tab

In the User Services tab, you have access to the following services:

- Change your passcode
- Reorder checks
- Order copies of documents such as cancelled checks, disclosure forms, and loan agreements
- Request stop payments
- Customize your Internet banking website
- Order savings bonds
- Send questions or comments to Bank of New Madrid through encrypted email
- Update your contact information or look up contact information for Bank of New Madrid including addresses, phone numbers, fax numbers, and a map to the central location.

The main User Services screen is as follows:

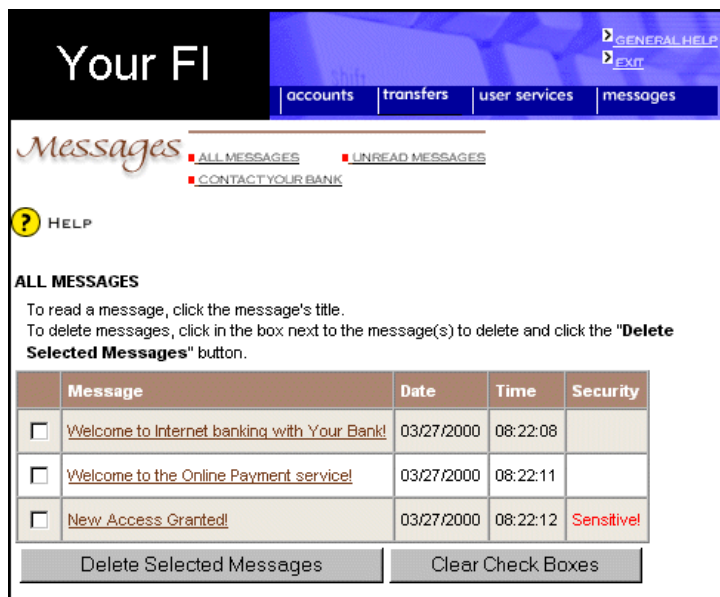


5 Messages Tab

In the Messages tab, you have access to the following services:

- Read notifications from Bank of New Madrid and from FundsXpress.
- Send secure email to Bank of New Madrid.
- Read any unread or saved messages.

The main Messages screen is as follows:



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Accessing Internet Banking

What's in this Chapter

- Logging On
 - Security Verification
-

1 Logging On

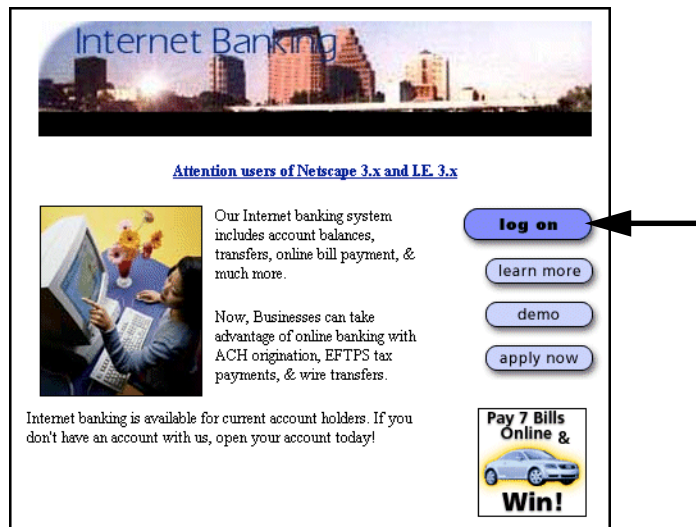
The login procedure is necessary to identify you as a legitimate user of the Internet banking service. It also tells the system which accounts to display.

1. Go to Bank of New Madrid's website. Find and click the **Internet Banking** link. It may be at the top, side, or bottom of the webpage depending on Bank of New Madrid's page.



The Internet Banking screen appears.

2. Click the **Log On** button.




The Log On screen appears.


3. Check the **Log On** screen for notices about information on system downtimes, new features, security, and browsers.


Your Bank

This Internet banking system is a FundsXpress system and may be used for authorized purposes only. Unauthorized access or use is not permitted and constitutes a crime punishable by law. FundsXpress monitors this site and the activity on this site for security purposes.

The browser you are using to view this site supports a key length of 56. This is less than the recommended key length of 128, which provides optimal encryption security. Although the information you send and receive during this session will still be encrypted, you should download a browser supporting a key length of 128 before you proceed for optimal security.

Access ID: 


Passcode: 



We have enhanced our Internet banking services to better serve your online banking needs. New features include an enhanced electronic payee search process and improved account history sorting.

[Passcode Security Statement](#)

NEVER share your Internet Banking passcode with any other person or third party. Be sure to protect your Internet Banking passcode as you would your **ATM PIN**.



4. Type your Access ID in the **Access ID** field.
5. Press the TAB key, and then type your passcode in the **Passcode** field.
6. Click the **Enter** button.



Note ...

If a passcode is entered incorrectly three times in a row, your Internet banking access is disabled. The fourth attempt will fail. You can restore access by calling Bank of New Madrid’s Customer Service department and verifying that you were the person making the repeated login attempts.

2 Security Verification

Bank of New Madrid controls access to Internet banking to maintain the security of your account. Passcodes and time-outs ensure that only authorized customers can log on.

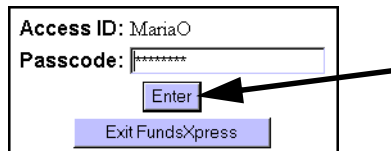
If there is no activity on your Internet banking session for 10 minutes, the session is locked to prevent someone else from using your accounts. The Security Verification screen will appear.

To re-establish your session, do the following:

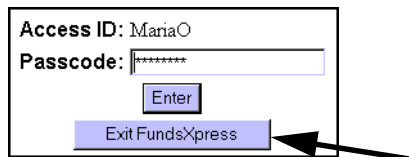
1. Type your passcode in the **Passcode** field.



2. If you have not finished, click the **Enter** button to continue Internet banking.



3. If you have finished, click the **Exit FundsXpress** button to end the session, preventing someone else from changing your Internet accounts.



2.1 Last Login

The first time you login, “No prior login date/time” appears above the navigation tabs near the top of the screen.



After that, the last date and time you logged in appears. You can use this to tell if someone else has logged on to your account after you last logged in.

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Using Internet Banking

What's in this Chapter

- Navigating
- Internet Banking Tips
- Help
- Customer Service
- Exiting

1 Navigating

Basic retail services are organized under four tabs: Accounts, Transfers, User Services, and Messages.



You can use the User Preferences feature in the User Services tab to choose which screen appears first when you log on.

To use a service, click the appropriate tab:

- **Accounts:** Manage your accounts by viewing account balances, and transaction histories; transfer funds between your own Internet accounts; download data into a spreadsheet; and view and print check images if available.

- **Transfers:** Move money between Internet accounts.
- **User Services:** Request stop payments on checks, reorder checks, change your passcode, update your address information, update user preferences, request documents, order savings bonds, use secure file transfer, and request assistance from Customer Service at Bank of New Madrid.
- **Messages:** Read notifications from Bank of New Madrid and send secure email to it.

2 Internet Banking Tips

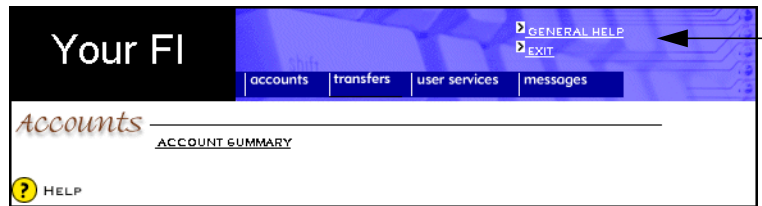
Here are some tips that can assist you in using Internet Banking:

- Your access ID and passcode are case sensitive. If you get an error message when trying to log on, check the CAPS LOCK key on your keyboard.
- If you have important messages, you will see URGENT MESSAGES in red in the upper right corner of your screen. *Please read all messages as soon as possible.* This is how we communicate with you if there is a problem with any Internet account activity you have scheduled.
- If you cannot see the whole screen, use the scroll bars at the bottom and right sides of the screen to view the rest of the screen.

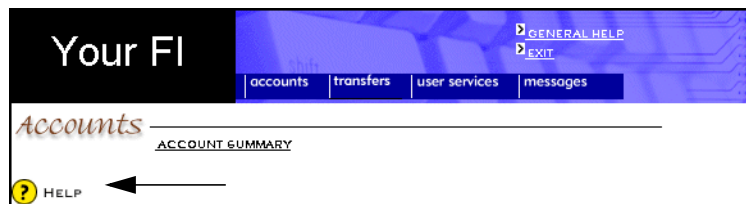
3 Help

General and context-specific online help is available on every screen.

1. To read an overview of FXWeb, click the **GENERAL HELP** link above the tabs.



2. Each screen has a context-specific HELP icon on the left-hand side. Click the icon to reach Help explaining the specific screen you're viewing.



4 Customer Service

If you have any general questions, problems, or comments about your accounts or this Internet banking site, you can use secure email to ask Customer Service at Bank of New Madrid. Because the email is encrypted, you can discuss your financial information securely.



Tip ...

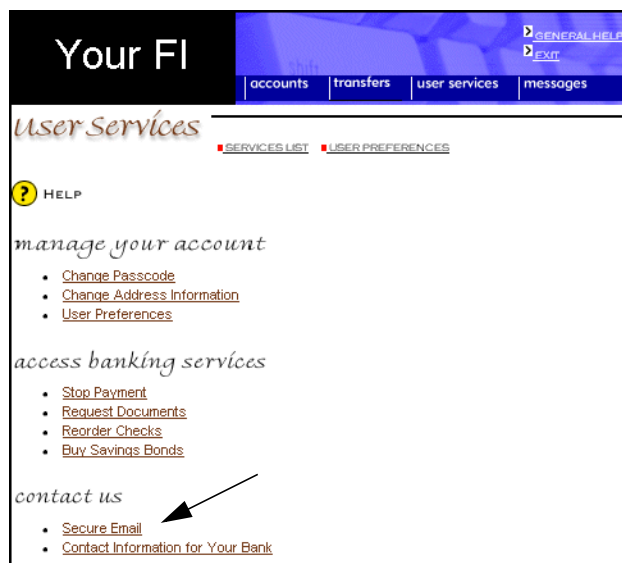
Never tell your passcode to anyone. Customer Service does not need it to help you.

To send secure email to Customer Service at Bank of New Madrid, do the following:

1. Click the **User Services** tab.



2. Under the **Contact Us** heading, click the **Secure Email** link.



3. Type the subject and message.

The screenshot shows a web interface titled "Your FI" with a navigation bar containing "accounts", "transfers", "user services", and "messages". A "HELP" icon is visible. The main content area is titled "SEND A MESSAGE" and contains the following text:

Message Encrypted with:
ViaCrypt PGP(Pretty Good Privacy) 4.0 Business Edition 1024 bit encryption.

To send a secure, encrypted email to Dim e Bank, type in your subject and message and click "Send."

Sender's Name: Maria Online
Financial Institution: Your FI
Date / Time: 11/13/2000 16:17:13

Subject: deposit mailed last week

Message: Last week I mailed a check to be deposited to my checking account. It still does not show up in my accounts online.

Buttons for "Send" and "Cancel" are located at the bottom of the form.

4. Click the **Send** button at the bottom of the screen.

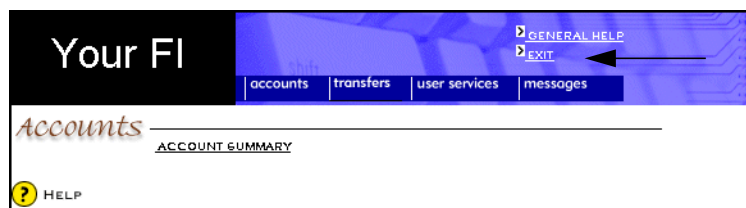
This is a close-up view of the "SEND A MESSAGE" form. The "Subject" field contains "deposit not in statement". The "Message" field contains "Last week I mailed a check to Your Bank for deposit in my checking account. Why can't I see it in my account statement?". An arrow points to the "Send" button at the bottom left of the form.

5 Exiting

It is important to log out correctly to protect your account. If you step away from your computer while you are logged on, someone could see, or even change, your confidential Internet banking information.

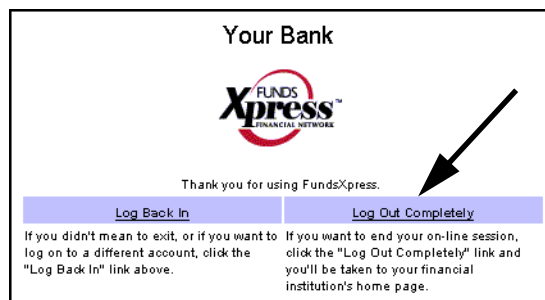
To completely exit your session, do the following:

1. Click the **EXIT** link at the top of the screen.



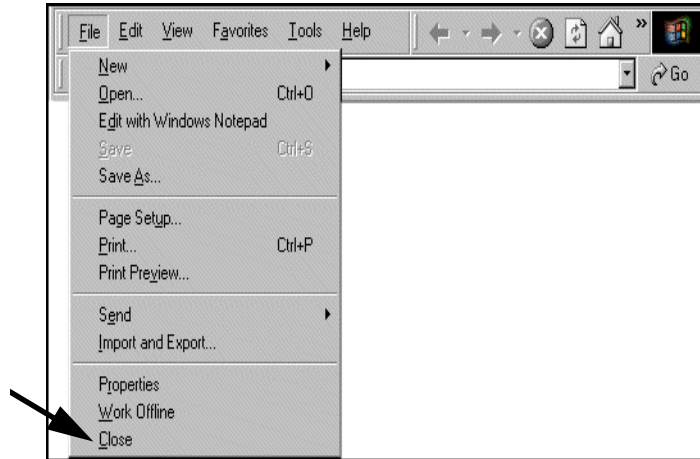
The Exit screen appears.

2. Click the **Log Out Completely** link.



Bank of New Madrid's website appears.

3. Close your web browser to clear your account information from the browser's memory.

**Caution ...**

Never share your passcode with anyone. It should be protected as you would your ATM PIN.

Frequently Asked Questions

The following are general questions about accounts:

- Why do I have a red message notice on my screen?
- How can I change the size of the text in a table?
- Can I change my default to display a different screen when I log on?
- Can I change my access ID?
- Can I have more than one name on my account?
- Can I use any browser for online banking?
- Is the data displayed on the inquiry screens current?
- What accounts can I access through Internet banking?

Q: Why do I have a red message notice on my screen?

A: If you have any unread urgent messages, an **Urgent Messages** link appears on every screen. Clicking this link takes you to the Messages section.

Q: How can I change the size of the text in a table?

A: The tables are designed to show as much text as possible on a single screen. Whether you can change the size of the text depends on your browser. Try following your browser's directions for increasing text size (this should be found in your browser's help).

Q: Can I change my default to display a different screen when I log on?

A: Yes. You can select the section that appears first by changing your user preferences in the User Services section.

Q: Can I change my access ID?

A: No. Your access ID is unique to your account and cannot be changed.

Q: Can I have more than one name on my account?

A: Call Bank of New Madrid to verify that this is allowed. For example, you could use “John or Diane” as your first name and “Doe” as your last name. Both of you will see the entire history for the shared accounts as well as the bills you pay jointly. However, you will not be able to tell who was responsible for a given transaction.

Q: Can I use any browser for online banking?

A: You may use any browser that supports Secure Socket Layer (SSL) protocol. Most popular browsers support this security feature. We require this to maintain our high security level.

Q: Is the data displayed on the inquiry screens current?

A: The data displayed is obtained directly from Bank of New Madrid’s current databases via a daily file transmission. For security reasons, FundsXpress does not have a direct connection to the financial institution’s system.

Q: What accounts can I access through Internet Banking?

A: Personal checking, savings, CD/IRA, loans, and credit cards may all be accessed through Internet Banking.