QNB-Online Personal User Guide

QNB
Your Community Bank®

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Getting Started

Welcome to QNB-Online! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 215-538-5600.

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Getting Started

New User Enrollment

If you're new to QNB-Online, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type qnbbank.com into your browser, and click the **Login** button.
2. Click the "Enroll" link.
3. Fill out the Online Enrollment form with the required information, and click the **Continue** button.

Note: If the information submitted doesn't match the information we have on file, the enrollment will fail. Call us at 215-538-5600 for help.

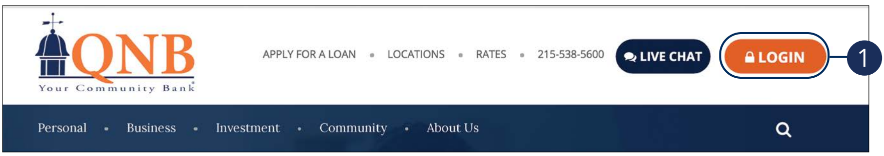
4. Choose the contact method that allows QNB to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
5. Enter the SAC and click the **Submit** button.
6. A view-only profile page appears. Review the information and click the **Submit Profile** button.
7. Congratulations! You have successfully logged in to Online Banking! If you have any questions or concerns, call us at 215-538-5600.

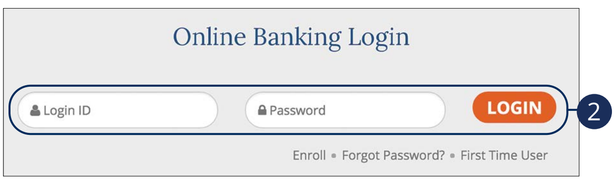
Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in on a device you have not previously registered, you need to request an Secure Access Code (SAC). An SAC is a one-time code that allows you to authenticate your Online Banking session.

Logging In From qnbbank.com





1. Click the **Login** button.
2. Enter your login ID and password and click the **Login** button.

> **Note**: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 215-538-5600 for assistance.

Logging Directly into Online Banking

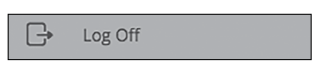
Enter https://secure.qnbbank.com/QNBOnline/uux.aspx into your browser.

1. Enter your login ID and password.
2. Click the **Log In** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 215-538-5600 for assistance.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

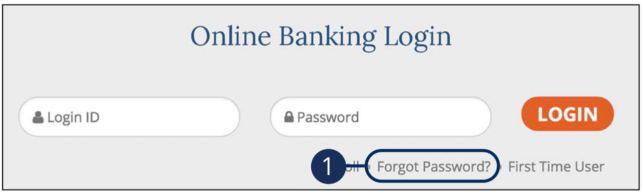


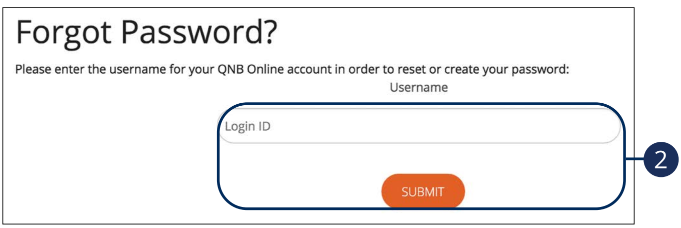
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Getting Started

Resetting a Forgotten Password

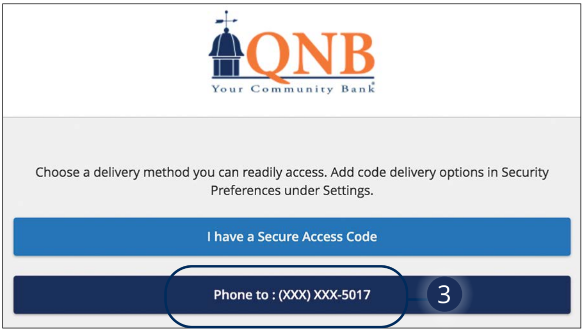
If you happen to forget your password, you can easily reestablish a new one from the QNB Home page—no need to call us!

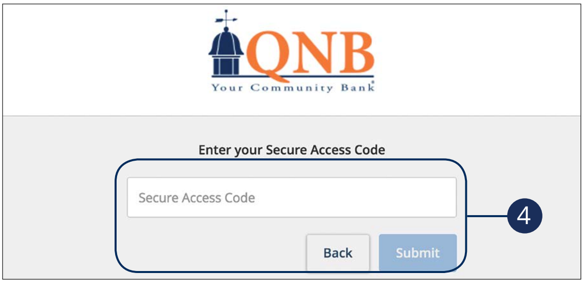


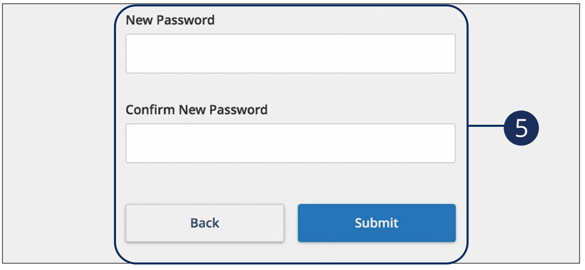


1. Click the “Forgot password?” link.
2. Enter your login ID and click the **Submit** button.

Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.





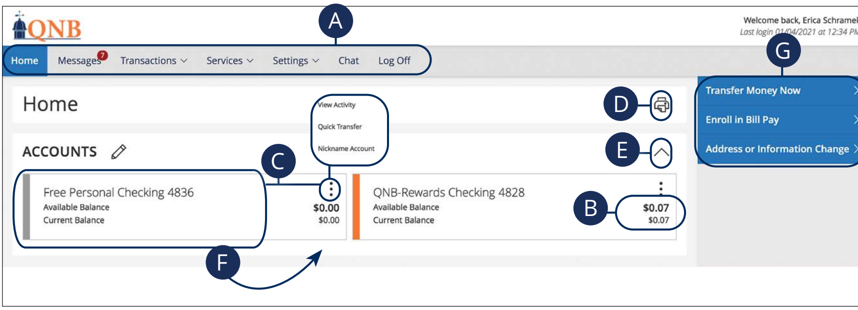


3. Choose the contact method that allows QNB to reach you immediately with a six-digit SAC.
4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances of your QNB accounts, see your account summaries and more!



A. The navigation bar appears in every view on the top of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your QNB accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the ⋮ icon on the right side of an account card, and select View Activity for more details.

D. The icon allows you to print a summary of current available funds in your accounts.

E. You can expand or collapse account details by clicking the ^ icon.

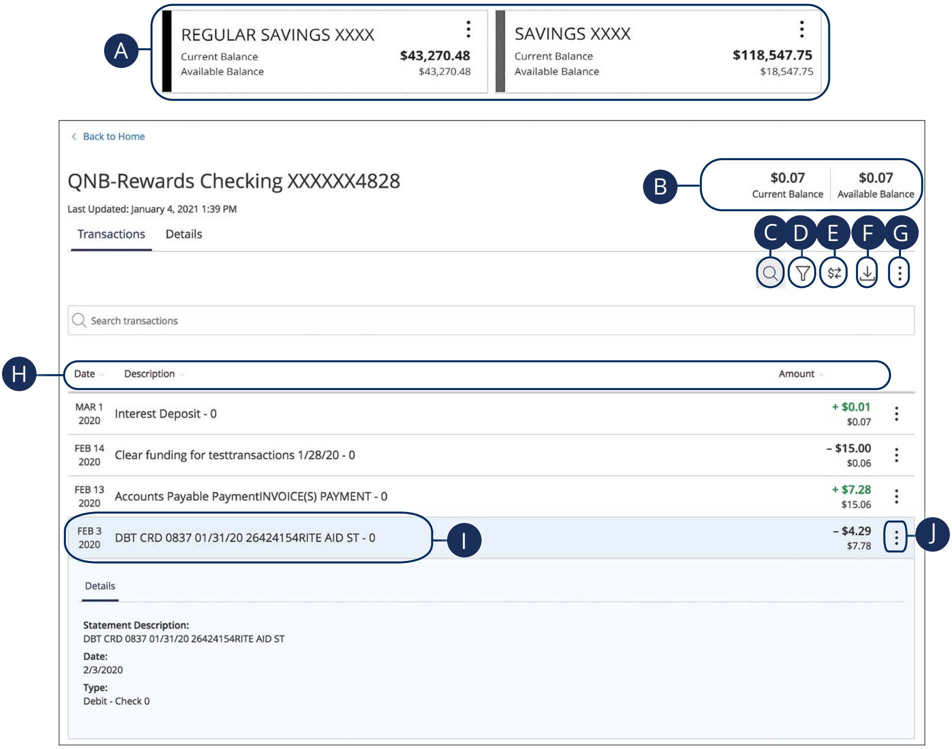
F. If you click and hold an account card, you can drag and drop it to a new location to change the order your accounts appear.

G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Home Page

Account Details Overview

Selecting a QNB account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.



A. On the Home page, you can click on an account name to view the Account Details screen.

B. The current and available balances of that account are displayed in the top right corner.

C. The 🔍 icon opens the search bar to find transactions with that account.

D. Transactions can be sorted by time, type, amount or check number. Click the ▽ icon for more options.

E. Make a quick transfer by clicking the $⇄ icon. (See page 15 for additional details.)

F. Export your transactions into a different format by clicking the ⤓ icon.

G. The ⋮ icon lets you send a secure message about that account or print a list of transactions.

H. The ▼ icon indicates how the Date, Description and Amount columns are sorted.

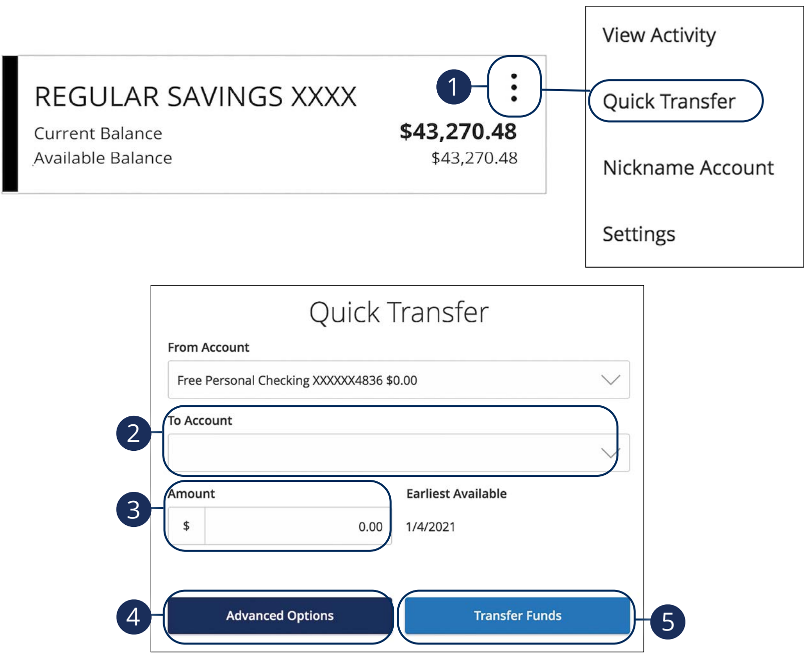
I. You can view more details about a transaction by clicking on it.

J. The ⋮ icon lets you send a secure message about that transaction or print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.

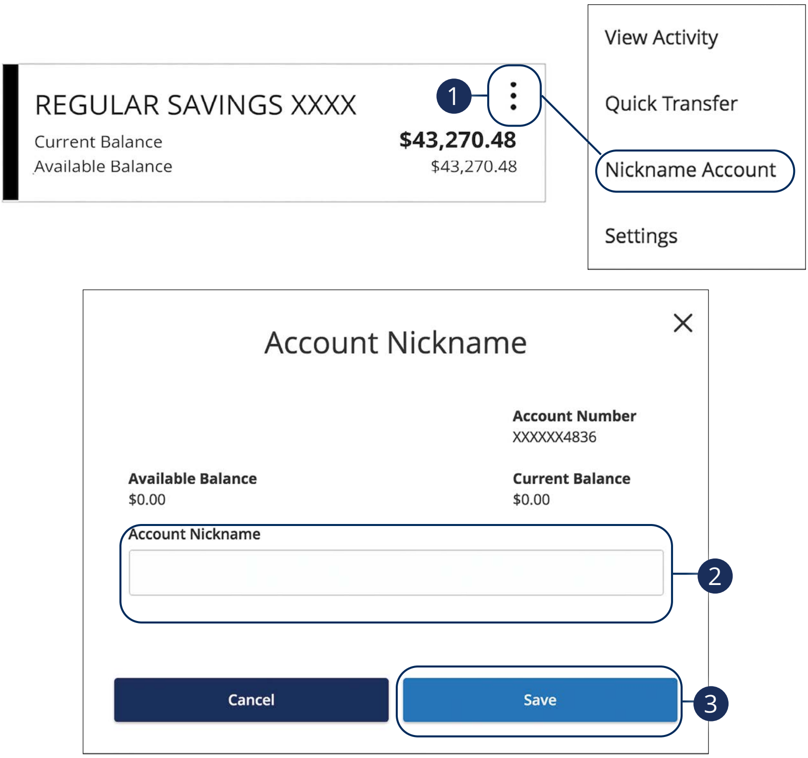


1. Click the ⋮ icon on the right side of an account card and select Quick Transfer.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account's nickname directly from the Home page.

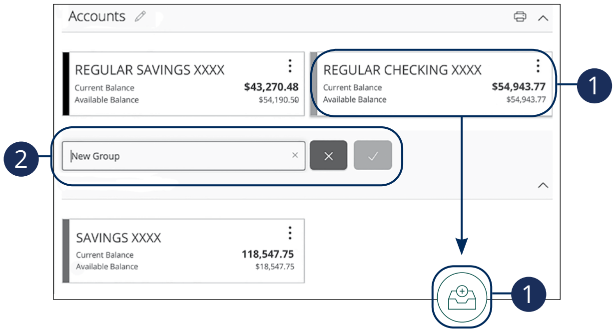


1. Click the ⋮ icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Account Grouping

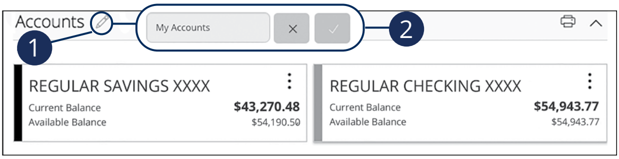
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  pop-up icon.
2. Create a group nickname and click the checkmark when you are finished.

Editing a Group Name

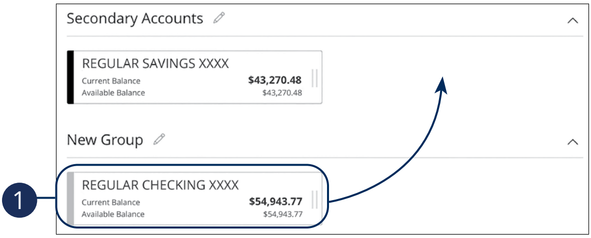
The names of existing groups can be edited in just two steps.

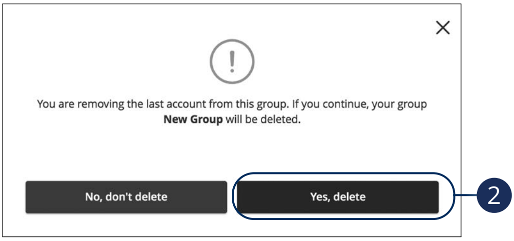


1. Click the icon to edit your group nickname.
2. Enter a new name and click the checkmark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.





1. Remove all accounts from a group by clicking and holding an account tile, then dragging and dropping it into another group.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at QNB, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

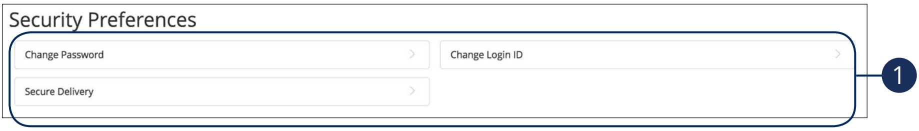
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 215-538-5600.

Security

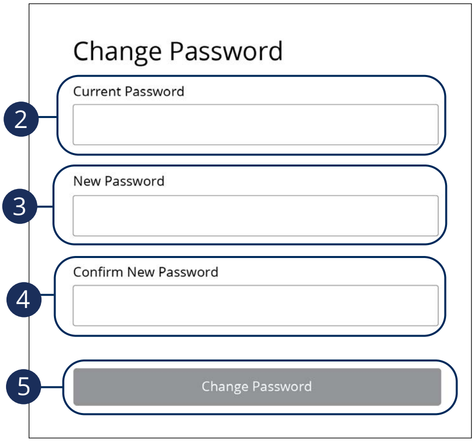
Security Preferences

We take security very seriously at QNB, so we have added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

You can change your Online Banking password whenever you want to.
We recommend changing your password regularly and following our guidelines to create a strong password.

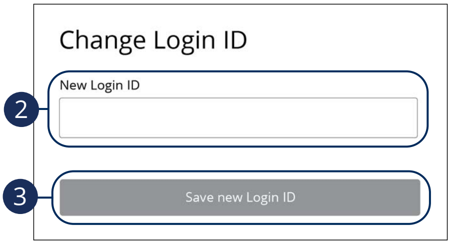


In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. Create a unique login ID you will remember and follow our required guidelines.

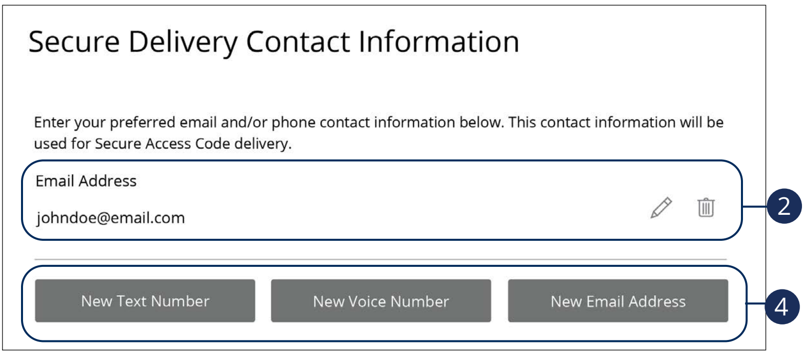


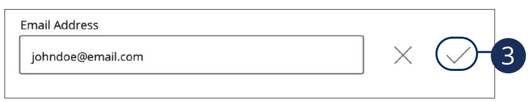
In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

We can verify your identify by sending a Secure Access Code (SAC) to you by text message, voice call or email address. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.





In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the icon to make changes, or the icon to delete a secure delivery method.
3. Enter your new contact information and click the icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Text Number, New Voice Number** or **New Email Address** button at the bottom of the page.

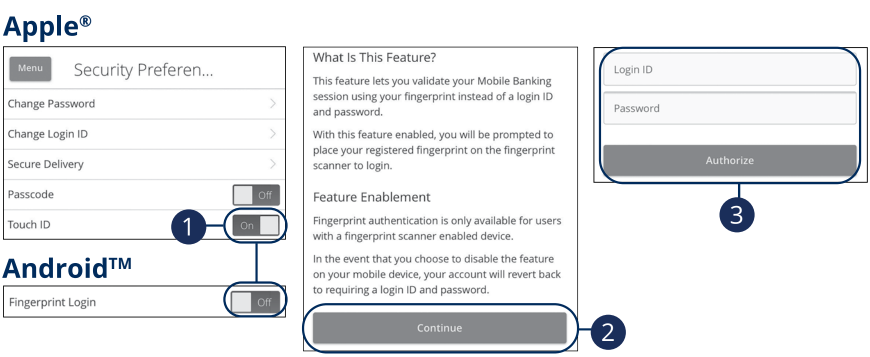
Security

Mobile Security Preferences

Within QNB's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

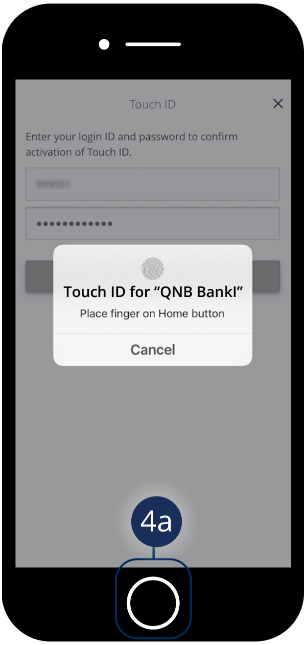
Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!

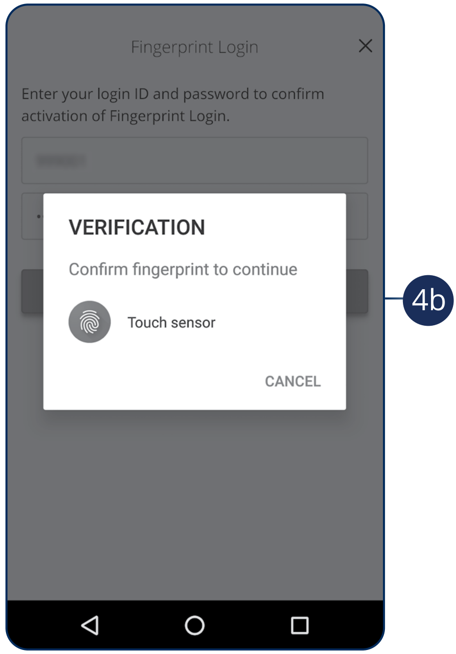


Sign in to QNB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.

Note: You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our Mobile Banking app.



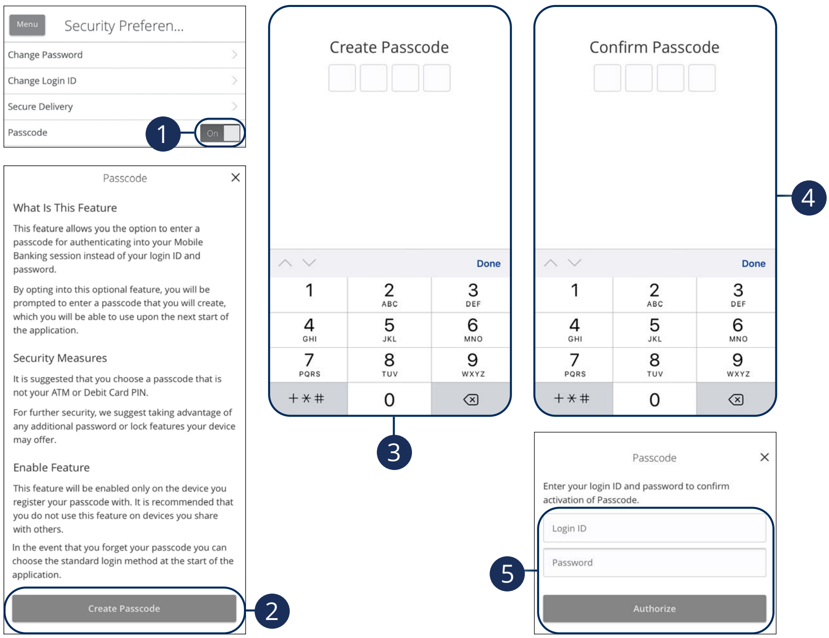


4. Scan your fingerprint.

- **a.** **Apple® Device**: Place your finger on the **Home** button to enable Touch ID.
- **b.** **Android™ Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Mobile Banking app to quickly and easily sign in and access your funds while on the go!

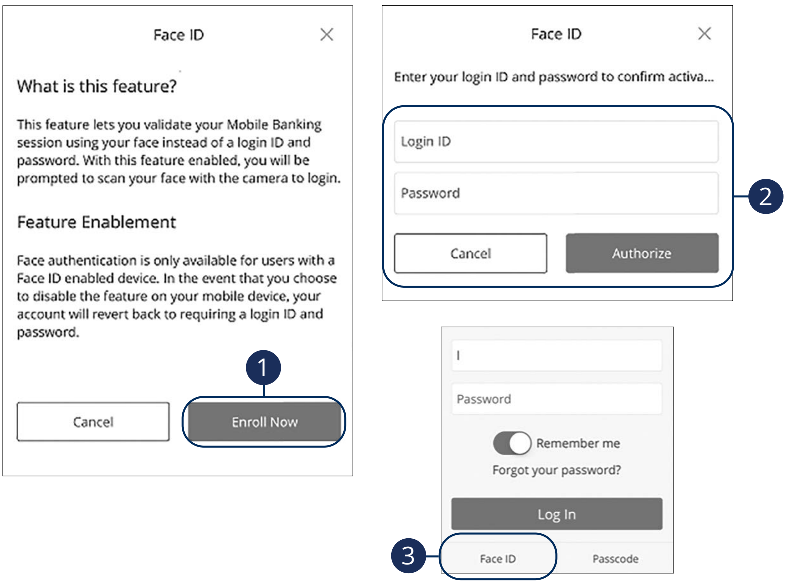


Sign in to QNB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your four-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



Open QNB's Mobile Banking app and tap the **Face ID** button.

1. Review the information about using Face ID and tap the **Enroll Now** button.

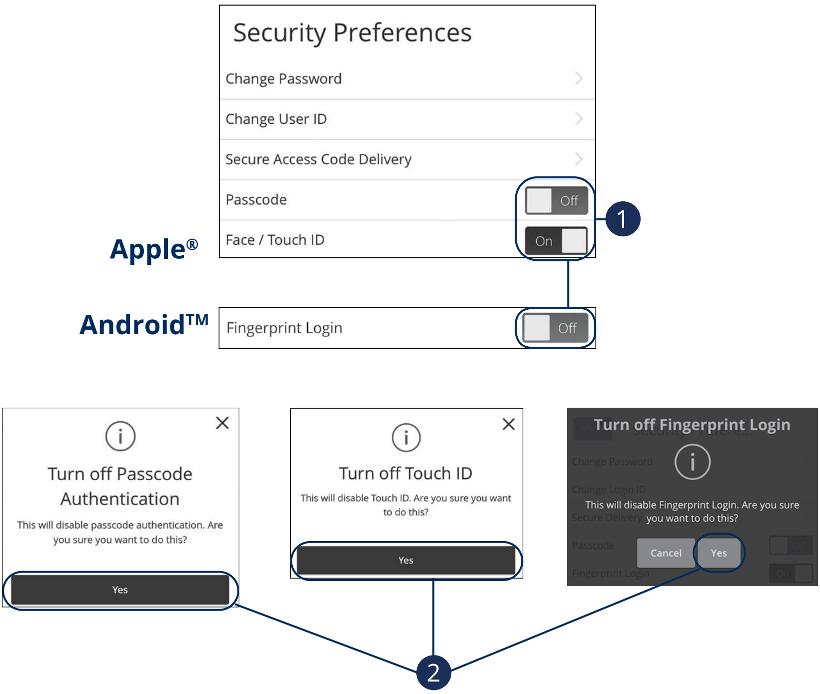
2. Enter your login ID and password, and tap the **Authorize** button.

3. Face ID is now set up. You can now tap the **Face ID** button to log in.

Note: You must have Face ID enabled on your mobile device before enabling it through our Mobile Banking app.

Disabling Passcode Authentication, Touch ID, Fingerprint or Facial ID Login

You can disable Passcode Authentication, Fingerprint or Facial Recognition Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your user ID and password.



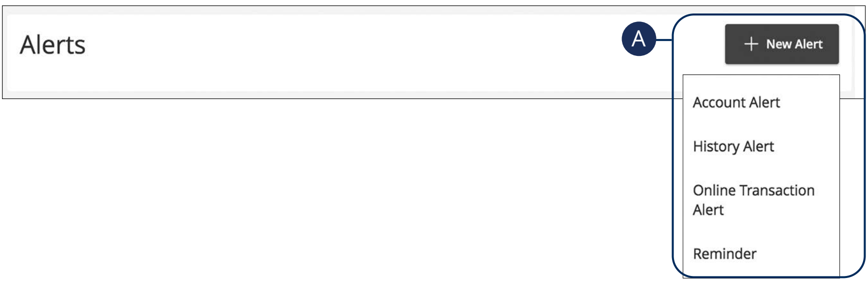
Sign in to QNB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Face/Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Alerts Overview

Having peace of mind is critical when it comes to your Online Banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** tab, click **Alerts**.

A. The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

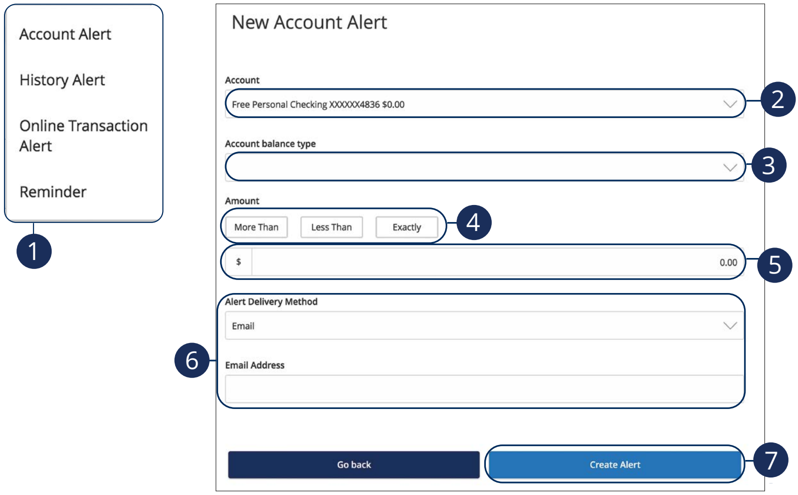
C. Toggling the switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by text message, voice call, or email.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go below or above a set amount.

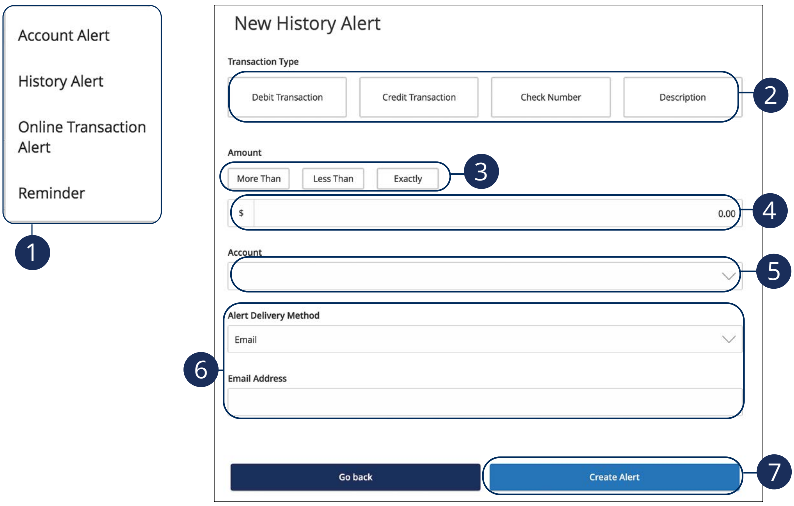


In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Use the drop-down to select account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

History Alerts

If you’re ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet a chosen amount.

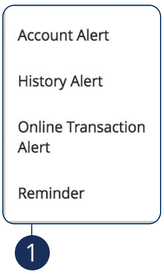


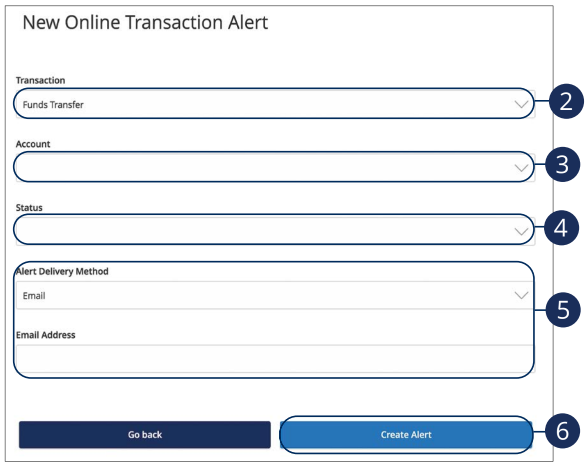
In the **Settings** tab, click **Alerts**.

1. Click the “New Alert” drop-down and select “History Alert.”
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



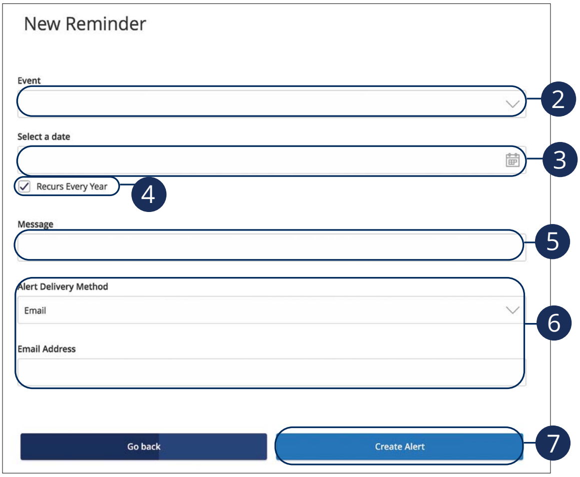


In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Reminders

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. Keep track of important dates, so you will never forget a birthday or anniversary again!



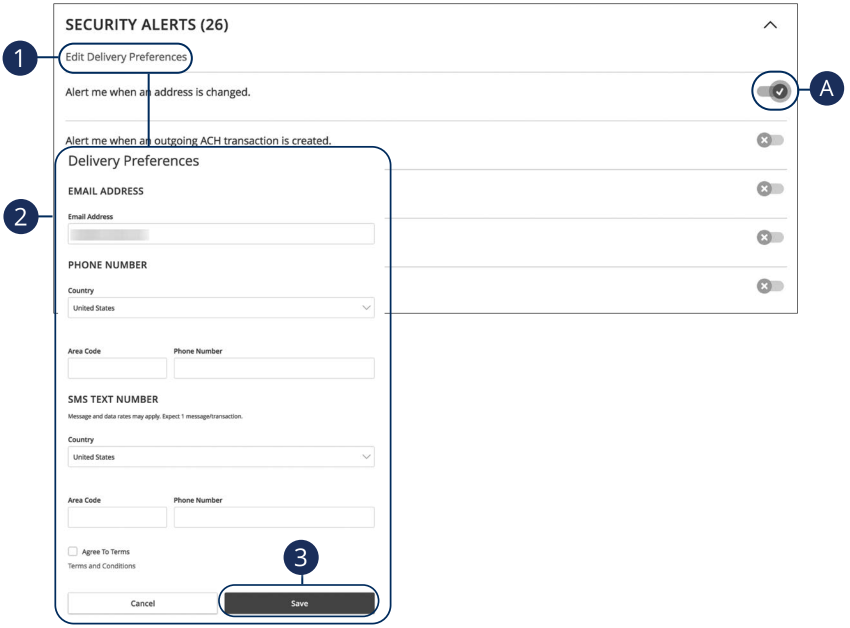
In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Reminder.”
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Settings** tab, click **Alerts**, then **Security Alerts**.

A. Toggling the switch turns an alert on or off without deleting it.

Editing Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Settings** tab, click **Alerts**, then **Security Alerts**.

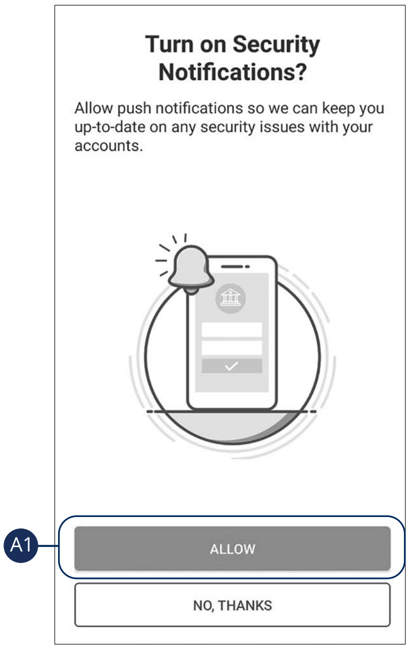
1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

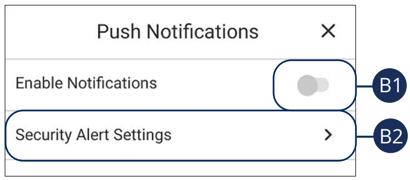
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your "notification tray."

Note: Push Notifications are available for security, reminder, account and transaction alerts.





A. When you first sign into QNB's online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.

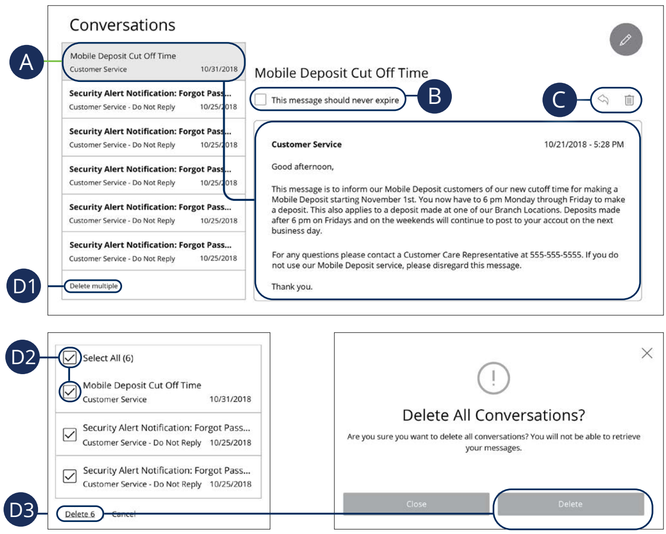
B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.

1. Use the **Enable Notifications** switch to enable or disable push notifications.
2. Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 28 for more information.)

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at QNB, Secure Messages allow you to communicate directly with a QNB customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

C. Delete an opened message by clicking the icon or reply by clicking the icon.

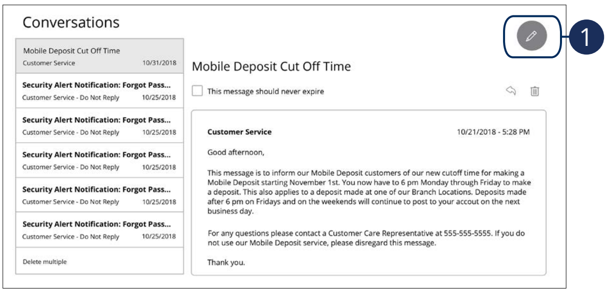
D. You can delete multiple messages at once.

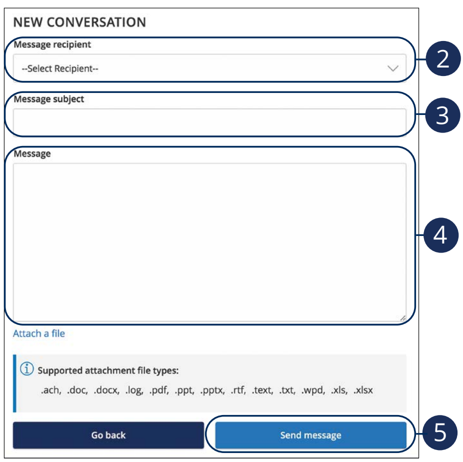
1. Click the “Delete multiple” link.
2. Check the box next to the corresponding messages or check the box next to “Select All.”
3. Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.





Click the **Messages** tab.

1. Create a new message by clicking the icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transaction Types

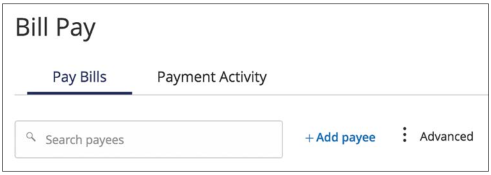
Moving Money Overview

Online Banking gives you the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of QNB, there are various features that help you transfer funds in different ways.

- **Funds Transfer**:
  Move money between your personal QNB accounts.

- **QNB Pay-A-Person:**
  Electronically move money to a QNB customer or non-customer.

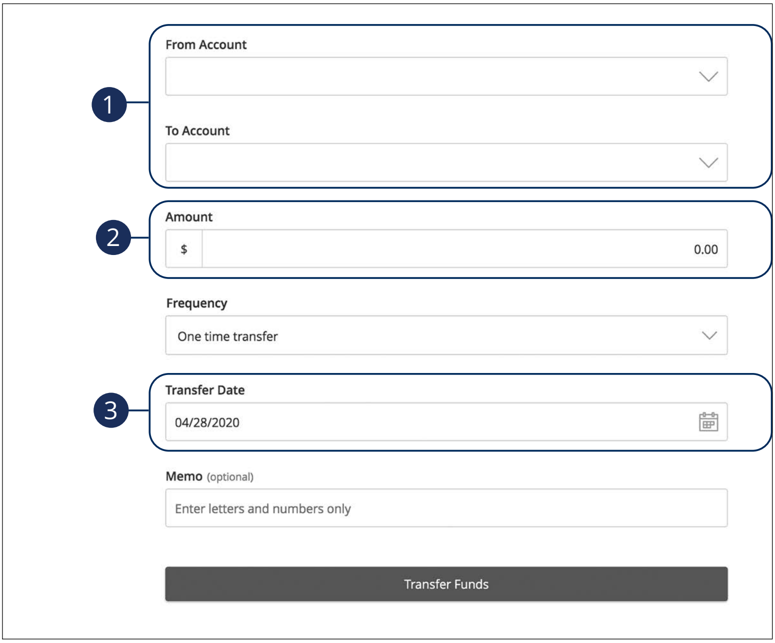
- **Bill Pay**:
  Move money to someone's external account or a company's account.



Transactions

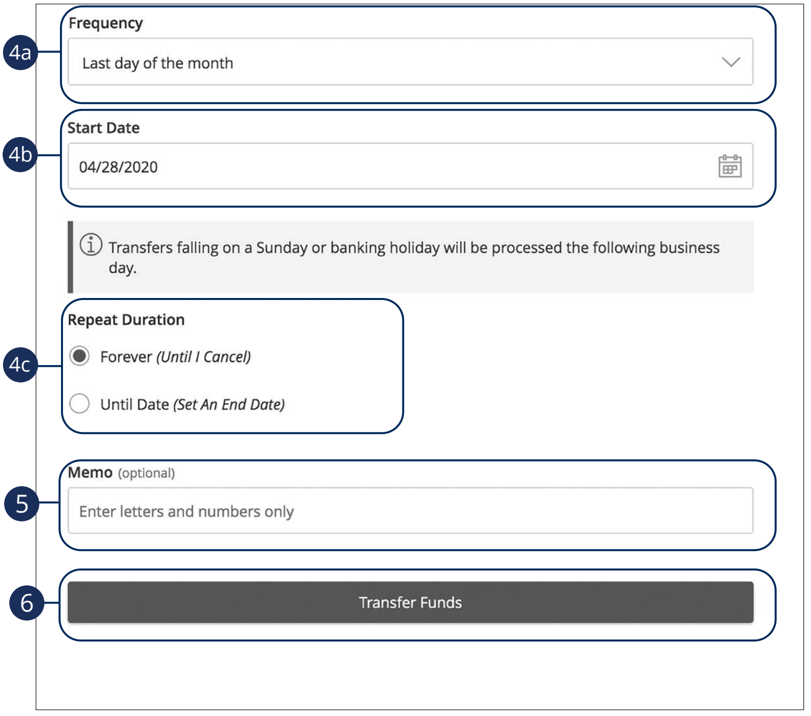
Funds Transfer

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



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

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



4. If you would like to set up a recurring transfer, follow the steps below.

   a. Use the drop-down to select a frequency.

   b. Enter a start date for this transaction using the calendar features.

   c. Decide if the transfer will repeat forever or have an end date.

5. (Optional) 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

QNB Pay-A-Person

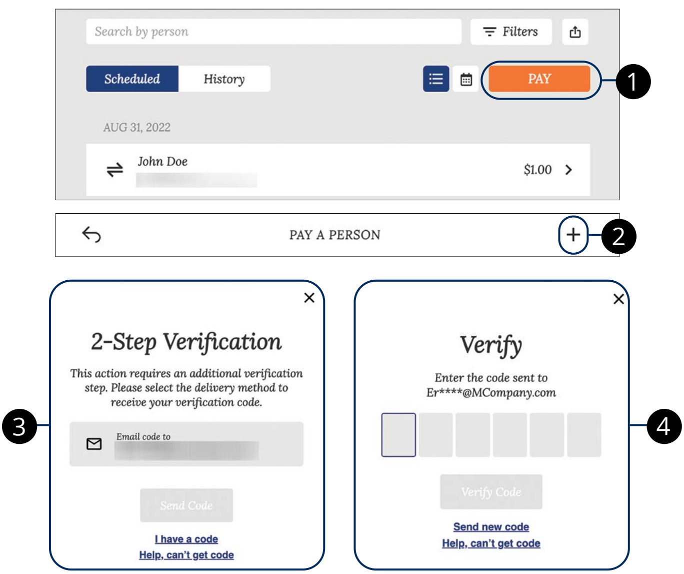
Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that make sending and receiving money as easy as emailing and texting. Whether it's paying allowance, splitting the check or sending a birthday gift, person-to-person payments allow you to quickly transfer money from your existing debit account to almost anyone.

Fast: Initiate a payment from any device and your recipient receives funds almost immediately.

Easy: Makes sending and receiving money as simple as emailing and texting.

Secure: Send or receive money without sharing your account number.

Adding a Contact



In the **Transactions** tab, click **QNB Pay-A-Person**.

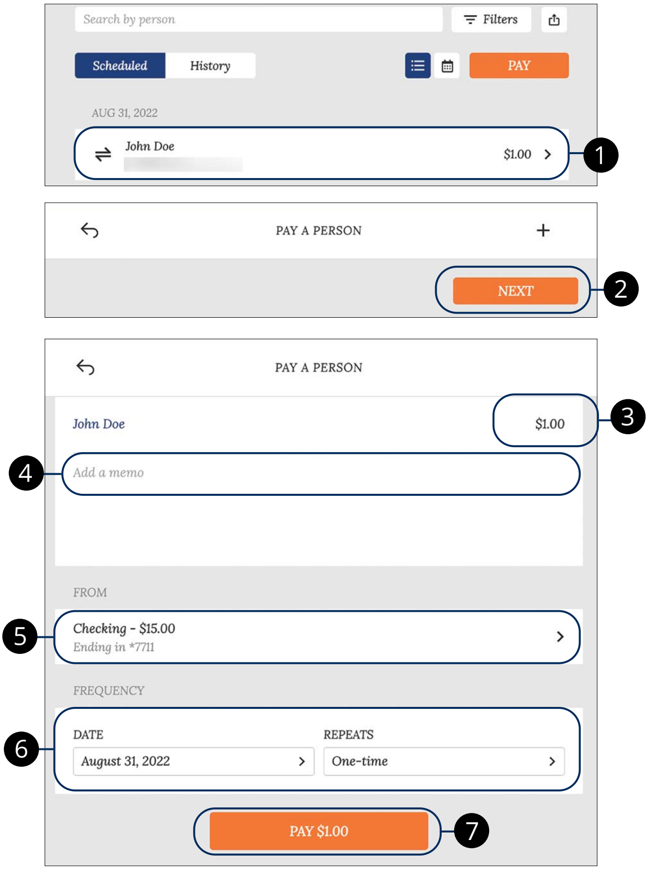
1. Click the **Pay** button.
2. Click the + icon.
3. Select a delivery method to receive your verification code and click the **Send Code** button.
4. Enter the verification code and click the **Verify Code** button.

5. Enter the recipient's first name and last name.
6. Enter the recipients mobile number and email.
7. Choose how you want the payment delivered.
8. Enter a security question and the answer.
9. Click the **Save** button to save the recipeint. Click the **Save and Pay** button to save the recipient and send them a payment.

Your recipient will have to answer your security question before they can receive their payment. Please communicate the answer to them.

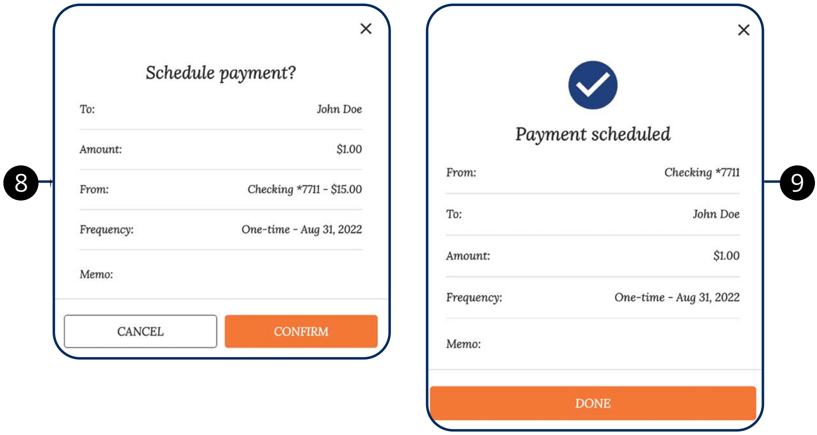
Send a Payment

Send money to any QNB customer or non-customer using only their name and contact information.



In the **Transactions** tab, click **QNB Pay-A-Person**.

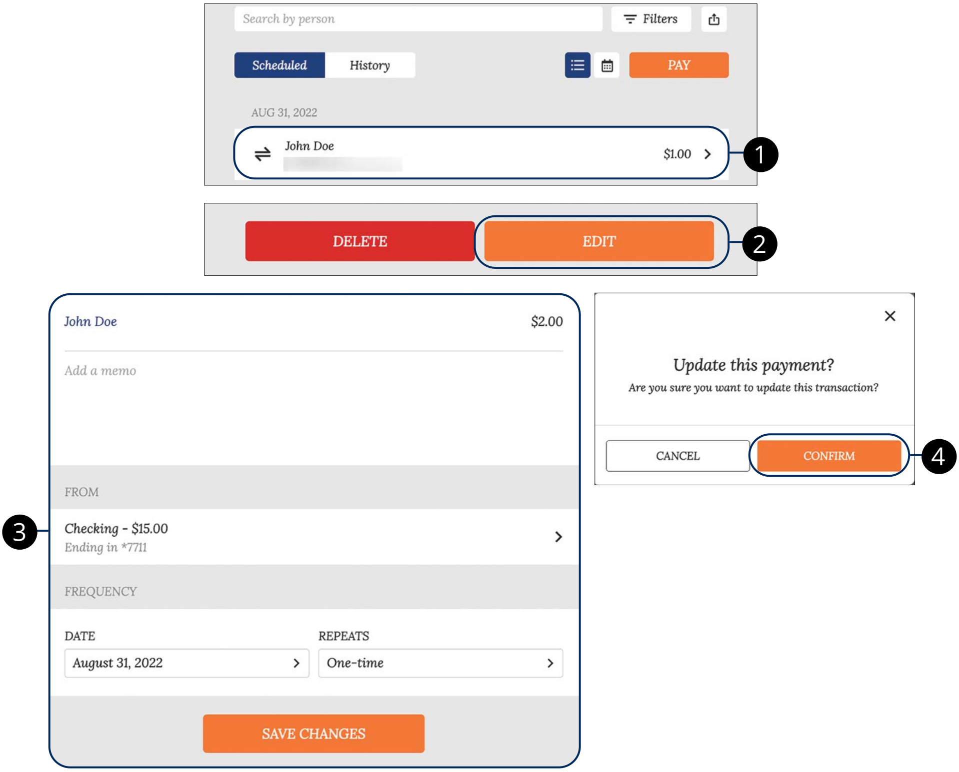
1. Select a recipient.
2. Click the **Next** button.
3. Enter an amount to send.
4. (Optional) Enter a memo.
5. Use the drop-down to select an account to send funds from.
6. (Optional) Select a date and frequency.
7. Click the **Pay** button.



8. Review the payment information and click the **Confirm** button.

9. Click the **Done** button.

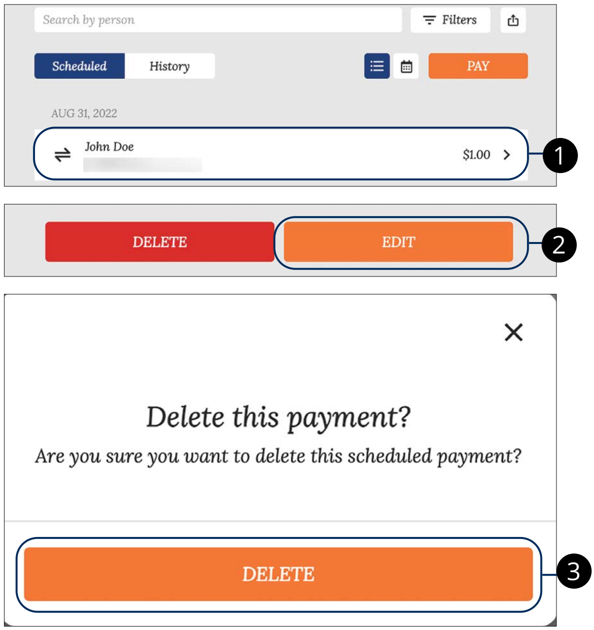
Edit a Pending Payment



In the **Transactions** tab, click **QNB Pay-A-Person**.

1. Select a pending payment.
2. Click the **Edit** button.
3. Make the necessary changes and click the **Save Changes** button.
4. Click the **Confirm** button.

Delete a Pending Payment

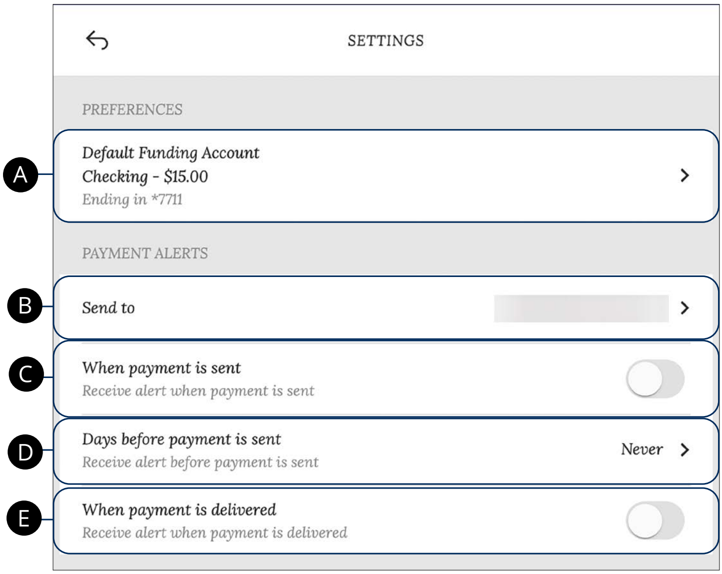


In the **Transactions** tab, click **Pay-A-Person**.

1. Select a pending payment.
2. Click the **Delete** button.
3. Click the **Delete** button.

Settings

Change your default account or edit payment alerts..



In the **Transactions** tab, click **QNB Pay-A-Person** then click the icon.

A. Click the **Default Funding Account** button to edit your default funding account.

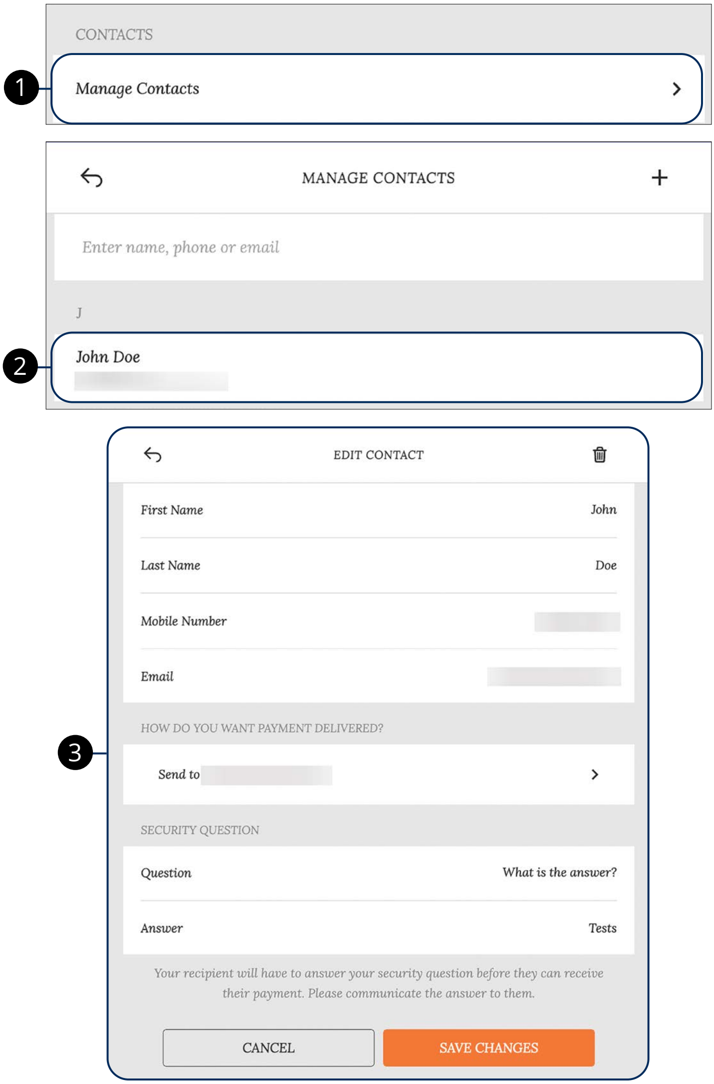
B. Click the **Send to** button to edit your email address.

C. Toggle payment sent alerts “on” or “off.”

D. Select when you want to receive an alert.

E. Toggle payment delivered alerts “on” or “off.”

Edit a Contact



In the **Transactions** tab, click **QNB Pay-A-Person** then click the icon.

1. Click the **Manage Contacts** button.
2. Select a contact.
3. Make the necessary changes and click the **Save Changes** button.

Delete a Contact

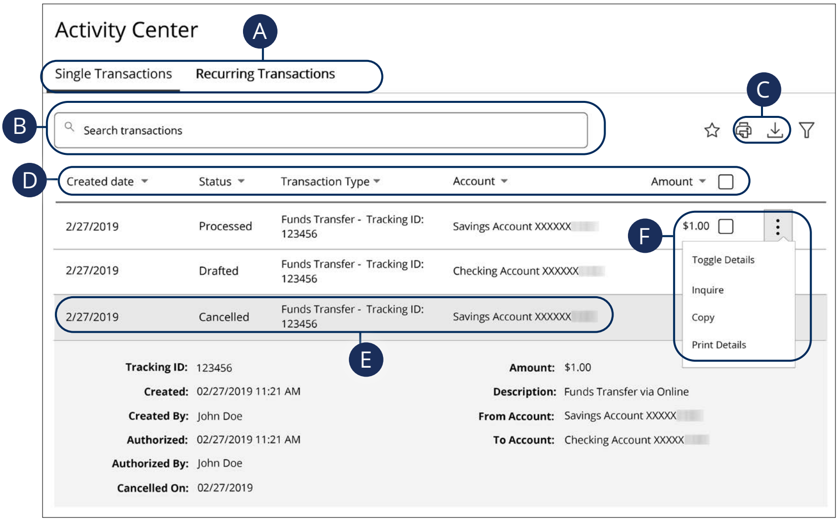
In the **Transactions** tab, click **QNB Pay-A-Person** then click the icon.

1. Click the **Manage Contacts** button.
2. Select a contact.
3. Click the icon.
4. Click the **Delete** button.

Transactions

Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All transactions and deposits appear in the Activity Center.



In the **Transactions** tab, click **Activity Center**.

A. Click an appropriate tab 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 icon.

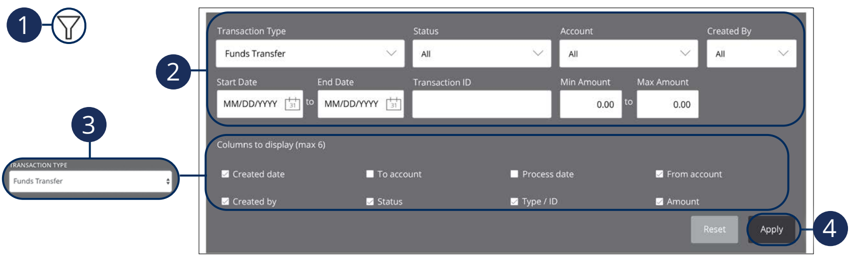
D. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Click the icon to perform additional functions.

Using Filters

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.

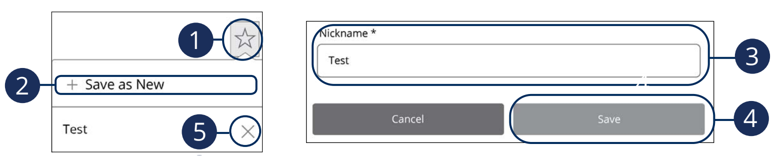


In the **Transactions** tab, click **Activity Center**.

1. Click the 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** 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.

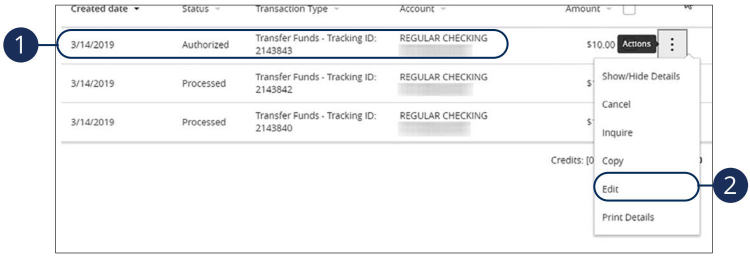


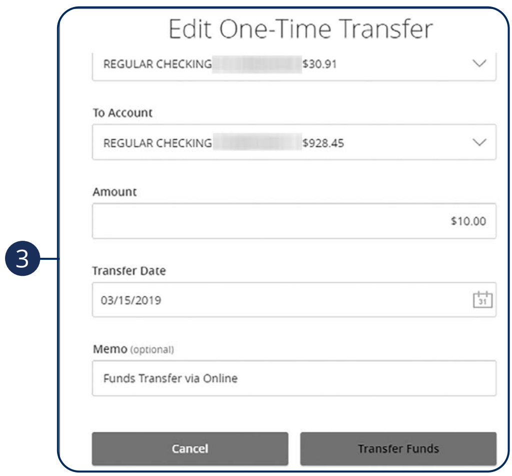
In the **Transactions** tab, click **Activity Center**.

1. Click the ☆ icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a nickname 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.

Editing Transactions

The Activity Center only shows pending transactions initiated within Online Banking not yet posted to your account. The edit feature is not available for loan payments.





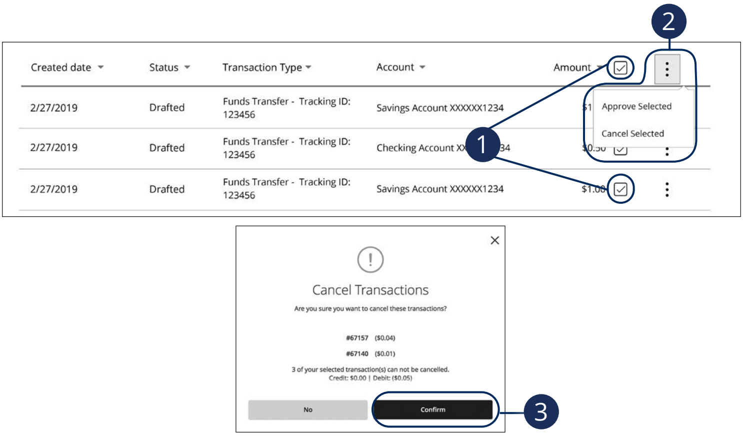
In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.

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

Canceling Transactions

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



In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the ⋮ icon to select all transactions.
2. Click the ⋮ icon and click “Cancel Selected.”
3. Click the **Confirm** button when you are finished. The status then changes to “Canceled” 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**.

Integrated Bill Pay

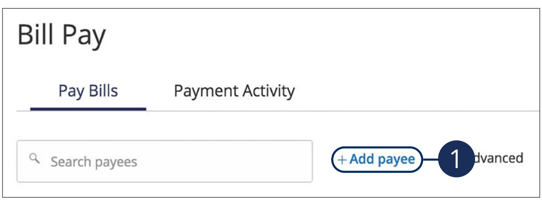
Bill Pay Overview

Sending payments to companies and individuals has never been easier! Bill Pay with QNB helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

Note: When you click the **Bill Payment** tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. You cannot remove or delete this account after it is enrolled. If you would like to change your bill pay account, please contact the bank.

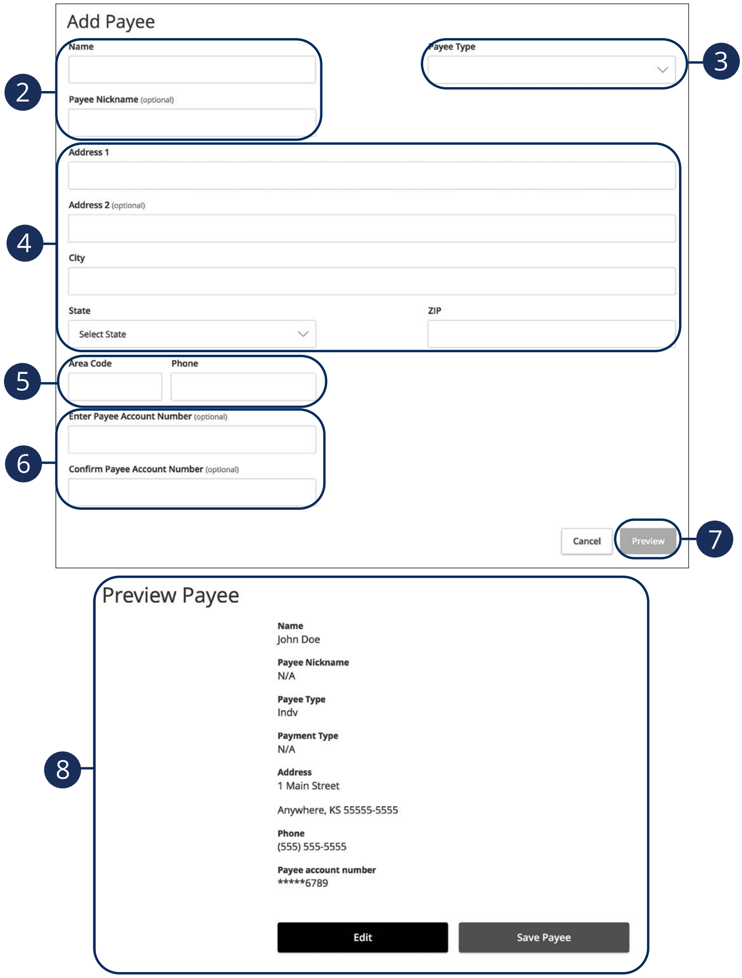
Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



In the **Transactions** tab, click **Bill Payment**.

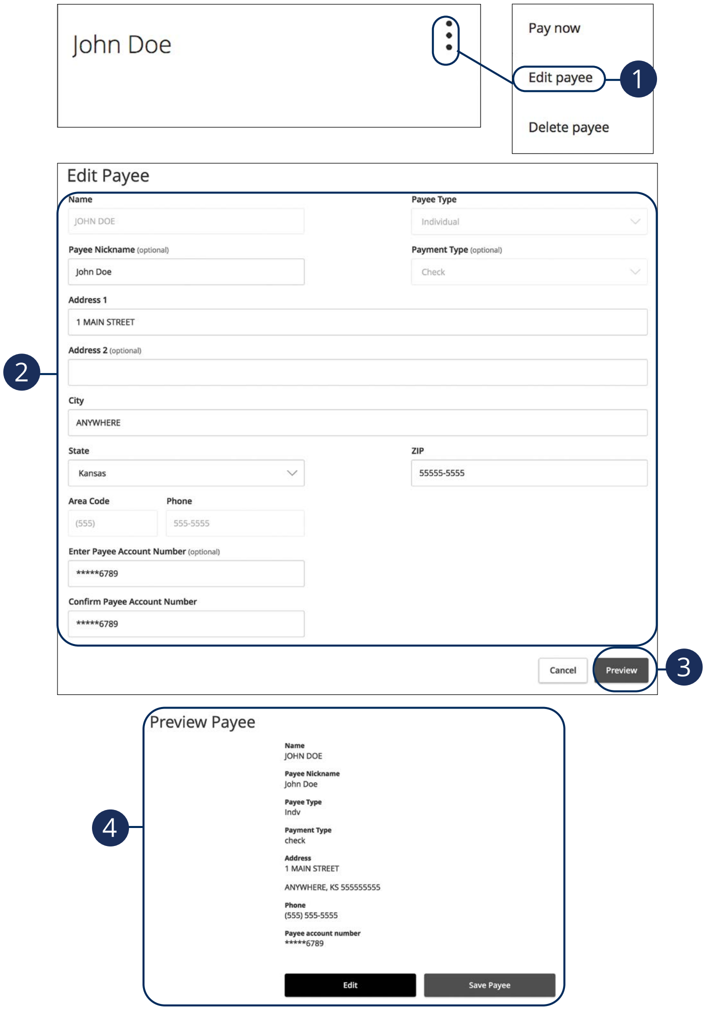
1. Click the "Add Payee" link.



2. Enter the new payee's name and add an optional nickname.
3. Use the drop-down to select a payee type.
4. Enter the payee's street address, city and zip code and choose the state using the "State" drop-down.
5. Enter the payee's area code and phone number.
6. Enter and confirm the payee's account number.
7. Click the **Preview** button when you are finished.
8. Review the payee information and click the **Save Payee** button. Enter the new payee's name and add an optional nickname.

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

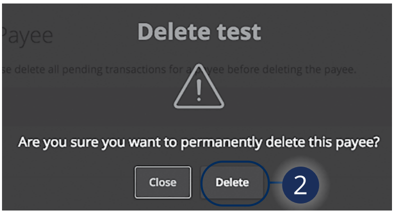


In the **Transactions** tab, click **Bill Payment**.

1. Click the ⋮ icon on the top right of a payee tile and select "Edit payee."
2. Make the necessary changes.
3. Click the **Preview** button when you are finished making changes.
4. Review the payee information and click the **Save Payee** button.

Deleting a Payee

If you no longer need a payee and wish to remove them from Bill Pay, you can do so from the Bill Payment page.

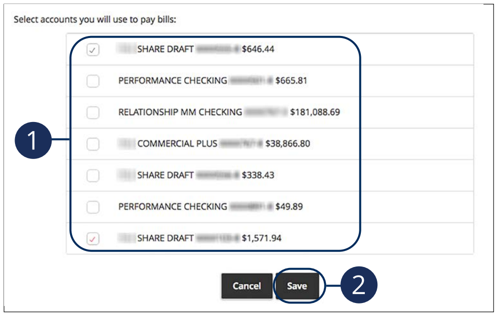


In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select “Delete a Payee.”

1. Click the **Delete** button next to the payee you want to remove.
2. Click the **Delete** button to confirm.

Changing “Pay From” Accounts

You can change which accounts are your default “Pay From” accounts.



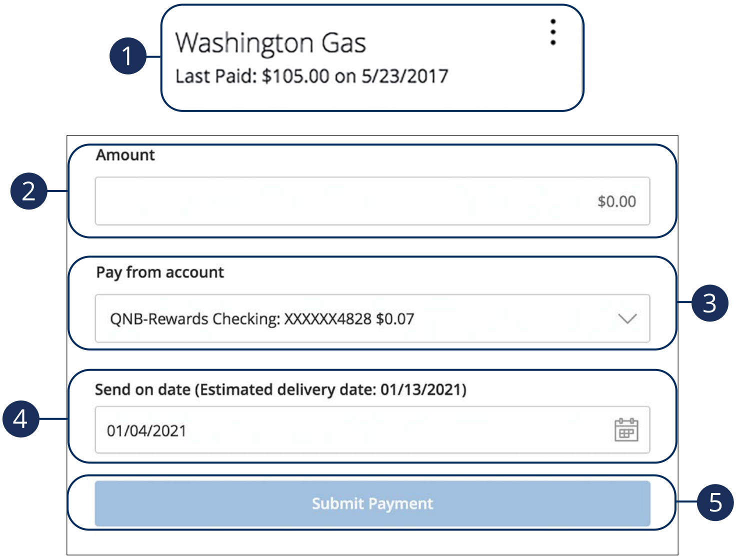
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select “Edit Pay from accounts.”

1. Select which accounts you wish to pay bills with by checking the appropriate box.
2. Click the **Save** button when you are finished making changes.

Integrated Bill Pay

Making a Single Payment

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.



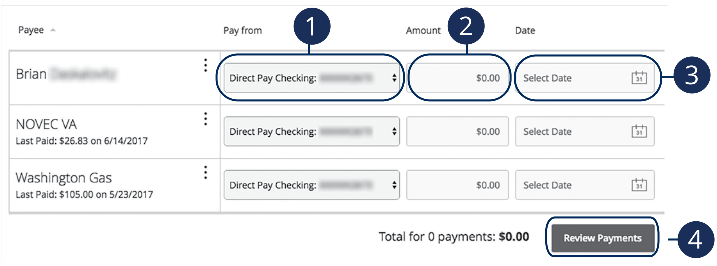
In the **Transactions** tab, click **Bill Payment**.

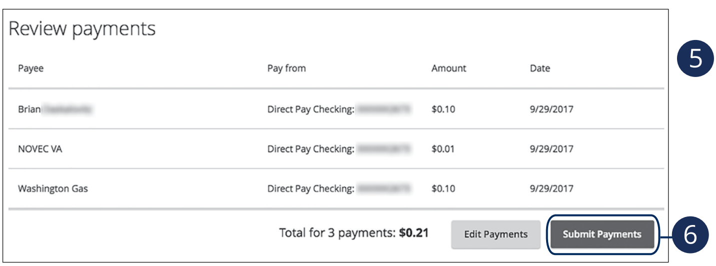
1. Select a payee.
2. Enter an amount.
3. Select the account to take funds from using the drop-down.
4. Select the send on date using the calendar feature.
5. Click the **Submit Payment** button.

Integrated Bill Pay

Paying Multiple Bills

You can schedule different payments for multiple payees at the same time, so you can pay all your bills at once!





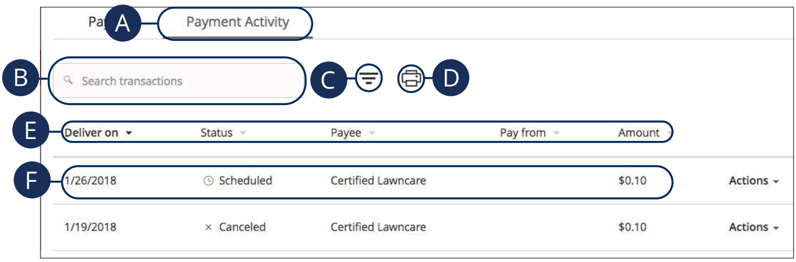
In the **Transactions** tab, click **Bill Payment**.

1. Choose the accounts funds will be taken from using the “Pay From” drop-downs.
2. Enter amounts for each bill.
3. Select the dates to pay bills using the calendar feature.
4. Click the **Review Payments** button.
5. Review your payment information, and click the **Submit Payments** button when you are finished.

Integrated Bill Pay

Payment Activity

You can cancel a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed.



In the **Transactions** tab, click **Bill Payment**.

A. Click the **Payment Activity** tab.

B. Use the search bar to find transactions within that account.

C. Click the icon to create a custom view of your transactions.

D. Click the icon to print the Activity Center page.

E. Click the ▼ icon next to the Deliver On, Status, Payee, Pay from or Amount columns to sort transactions.

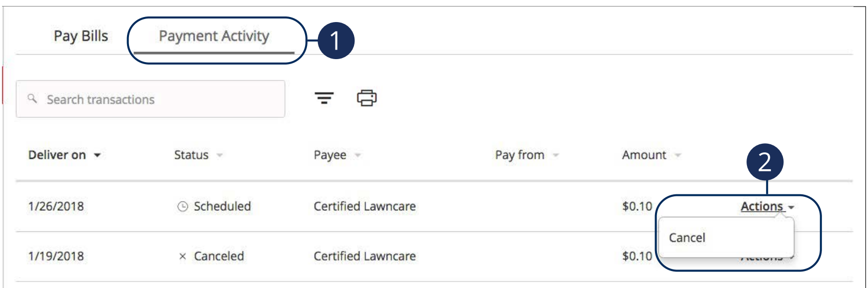
F. Click on a transaction to view more details.

Note: Scheduled pending payments also appear under the Status column in green.

Integrated Bill Pay

Cancel a Pending Payment

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



In the **Transactions** tab, click **Bill Payment**.

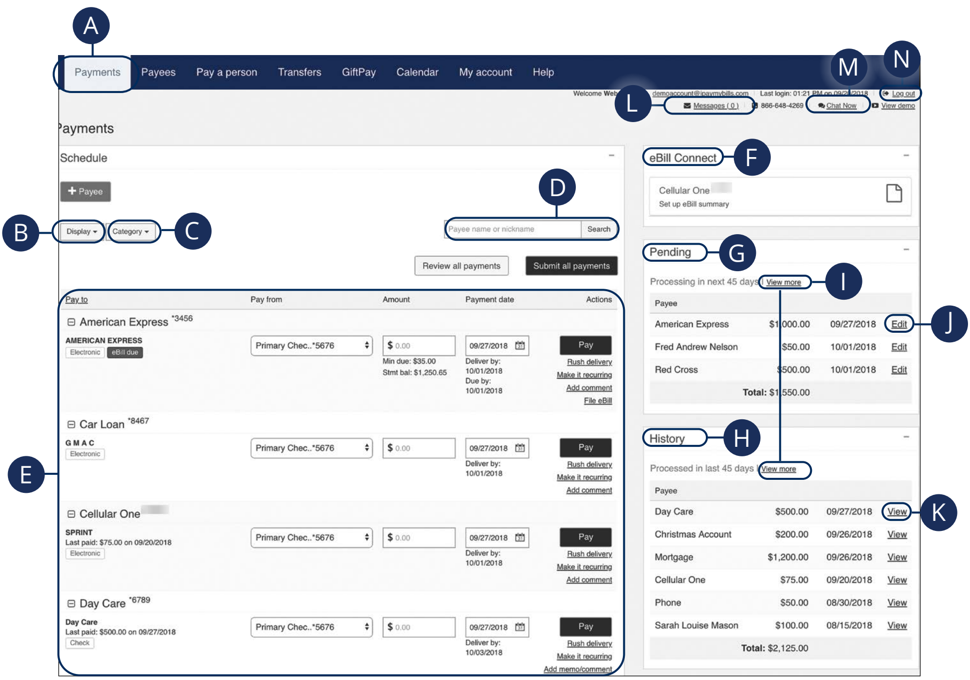
1. Click the **Payment Activity** tab.
2. Click the "Actions" drop-down and select "Cancel" to cancel a pending payment.

Advanced Bill Pay

Payments Overview

Bill Pay with QNB allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Bill Payment** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

A. The navigation bar appears in every view at the top of the screen. You can navigate to payments features under the **Payments** tab.

B. Use the “Display” drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.

C. Filter your payments by category using the “Category” drop-down. To set up a category, see page 85.

D. Locate payees using the search bar.

E. All your payees are listed on the left side of your screen.

F. eBill Connect displays eBills awaiting additional action such as setup or payment.

G. All pending transactions appear in the "Pending" section.

H. View transaction history for the last 45 days in the "History" section.

I. Click the "view more" link to see further details about a pending transaction.

J. Click the "Edit" link to edit a pending transaction.

K. Click the "View" link to see more details about a processed transaction.

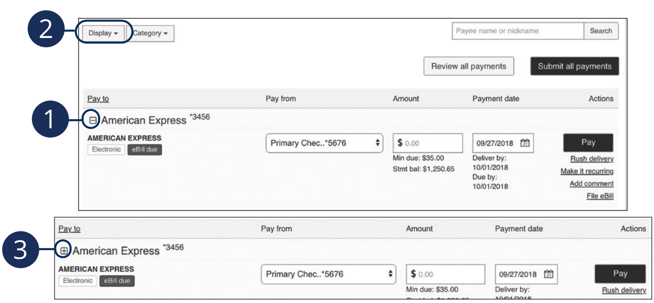
L. Click the "Messages" link to view secure messages.

M. Click the "Chat Now" link to speak with a customer service representative.

N. Always click the "Log Out" link or the X button when you are finished sending payments.

Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others.



In the **Payments** tab.

1. Click the **–** icon next to a payee to hide them from your Payments screen.

2. Click the "Display" drop-down and select "Hidden."

3. Click the **+** icon next to a payee to unhide them from your Payments screen.

Advanced Bill Pay

Creating a Payee Overview

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Bill Pay. Before you can begin making payments, you need to decide what type of payee to create and how they receive funds.

- **Company**: Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person**: There are multiple ways you can pay a person.

  a. **Person via email**: Pay any individual with an email address. When the payee receives the email, they are given instructions for directing the funds to their account.

  b. **Person via direct deposit**: Send money directly to someone's account using their routing and account numbers.

  c. **Person via check**: Request a check to be sent to a payee. We print it and drop it in the mail for you.

> **Note**: Not all companies are set up for electronic payment. These bills will be paid via paper check.

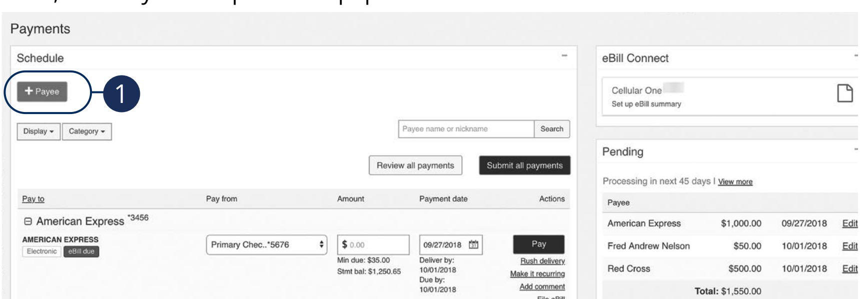
Advanced Bill Pay

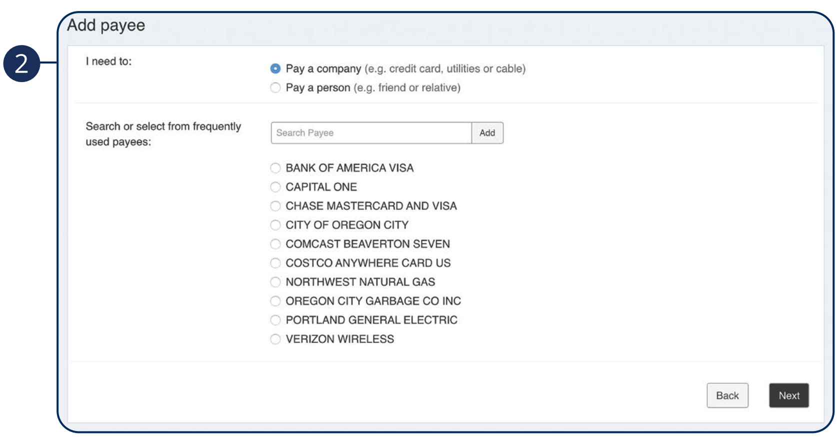
Creating a Payee: Company

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: known and unknown.

Known: If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 73 for a Rush Delivery and page 79 for eBills.

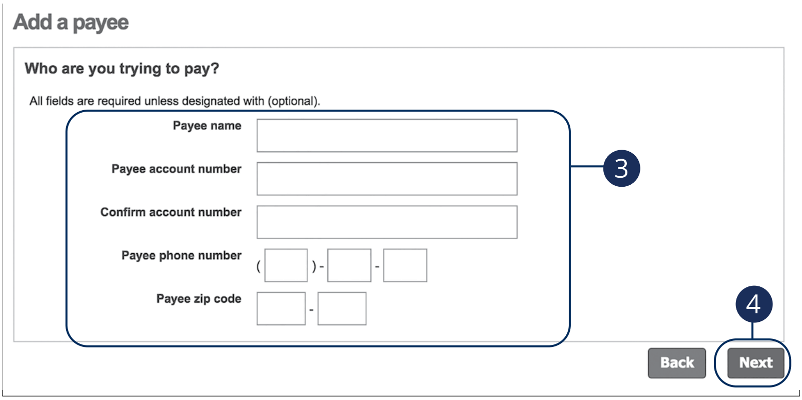
Unknown: If you have a payee who is not in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills, but they will be paid via a paper check.

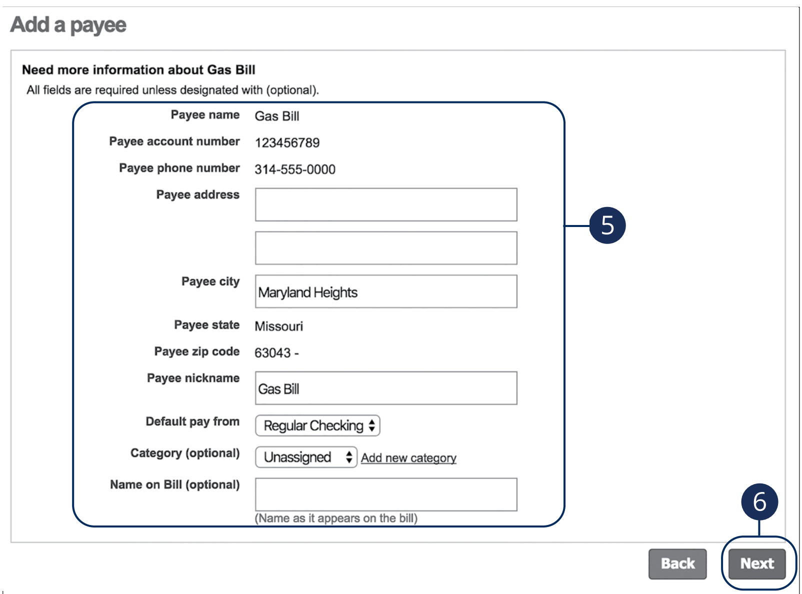




In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **+ Payee** button.
2. Select “Pay a company” and click the **Next** button.





3. Enter the payee's name, account number, phone number and zip code.

4. Click the **Next** button.

5. (For Unknown Payees) Enter the payee's street address, city and nickname.

6. Click the **Next** button to create the payee.

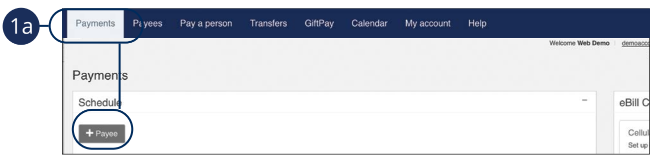
Advanced Bill Pay

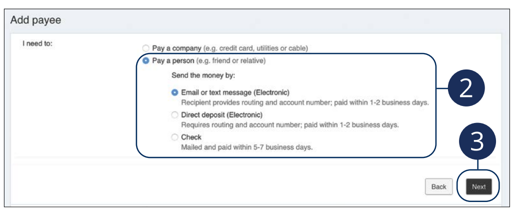
Creating a Payee: Person

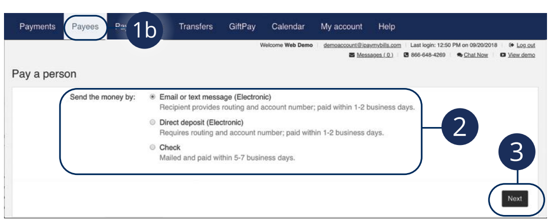
You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in Bill Pay.

Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee you need to decide how they need to receive their funds. The three ways a person can receive funds is through email, direct deposit or check.





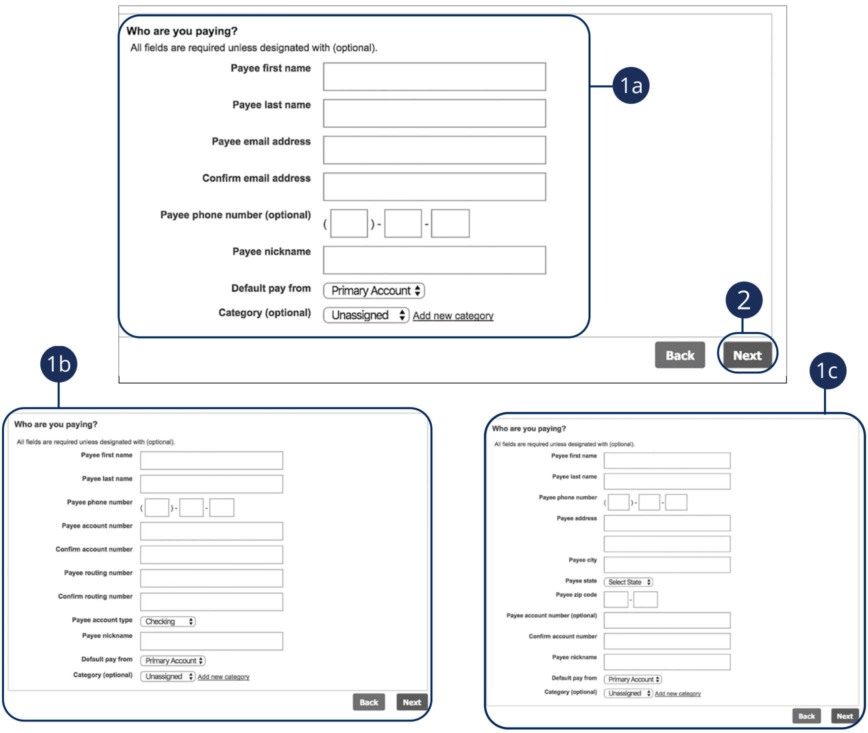


In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. There are two options to add a person as a payee.
    a. Click on the **Payments** tab and click the **Add a Payee** button.
    b. Click on the “Pay a Person” option.
2. Select “Pay a Person” and decide how to send funds to the payee.
3. Click the **Next** button.

Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on if you are sending them a check, direct deposit or email payment.

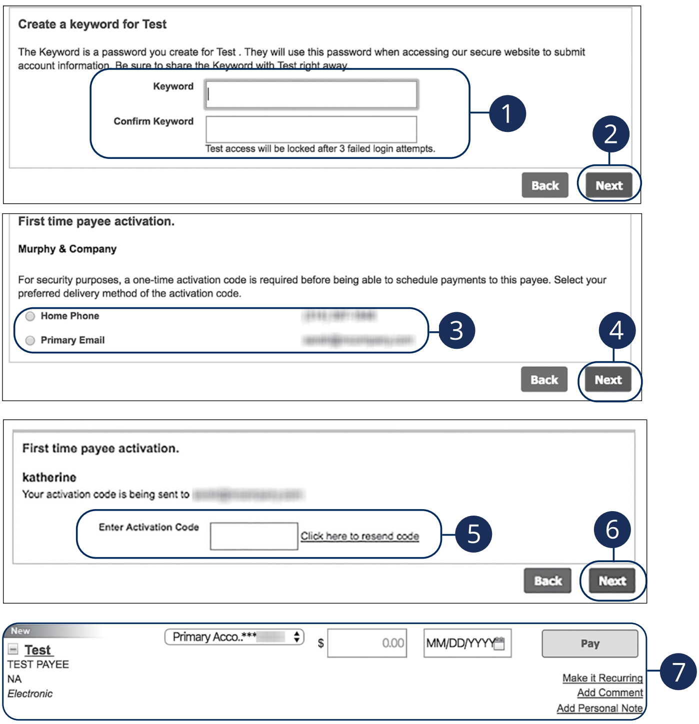


1. Enter the required information based on which delivery option you choose.
   a. **Email**: Enter the payee's first and last name, their email address, nickname and the account to pay from.
   b. **Direct Deposit**: Enter the payee's first and last name, their phone number, routing and account number, account type, nickname and the account to pay from.
   c. **Check**: Enter the payee's first and last name, their phone number, street address, city, state, zip code, nickname and the account to pay from.
2. Click the **Next** button.

Part 3 of 3: Keyword (Email Only) and One-Time Activation Code

There is an additional step if you're paying a person via email transfer: Establishing a keyword, which will be used by the payee in order to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code. This code is an added security measure that ensures you, the account owner, are creating the payee.

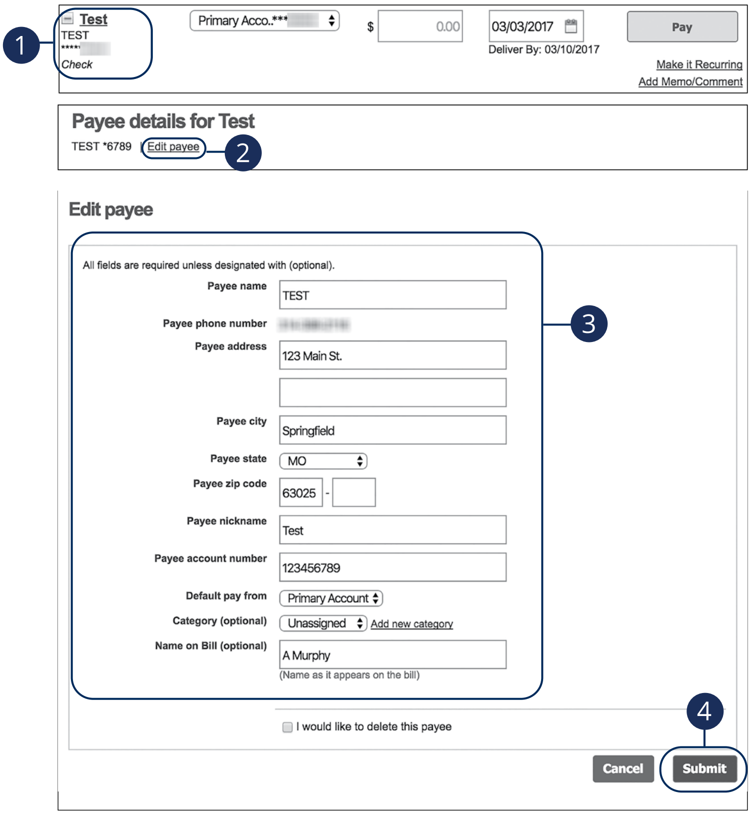


1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.
7. The new payee appears on the Payment screen.

Advanced Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.



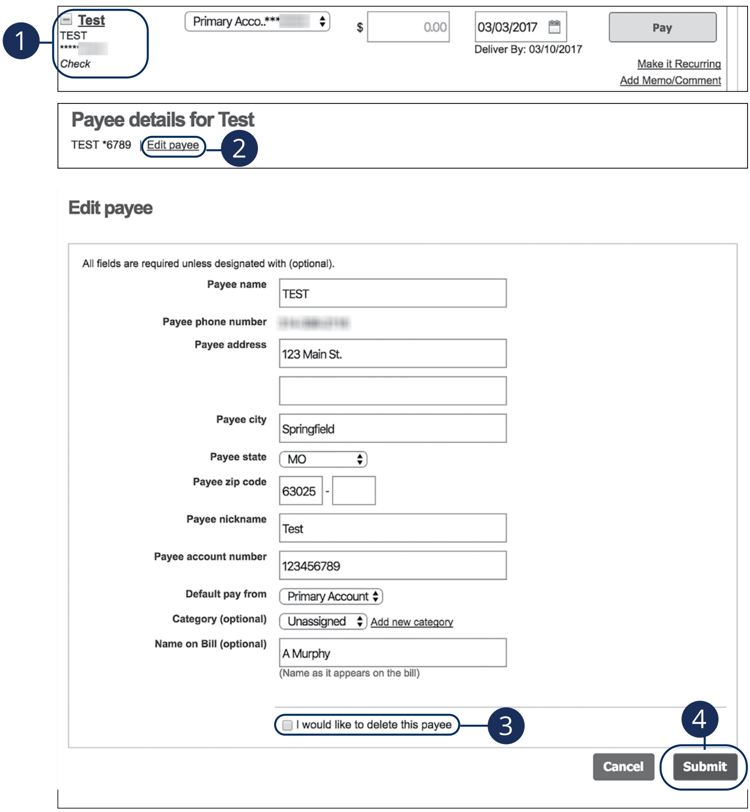
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Select a payee to edit a payment.
2. Click the “Edit payee” link.
3. Make the needed changes to the payment.
4. Click the **Submit** button when you are finished making changes.

Advanced Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.



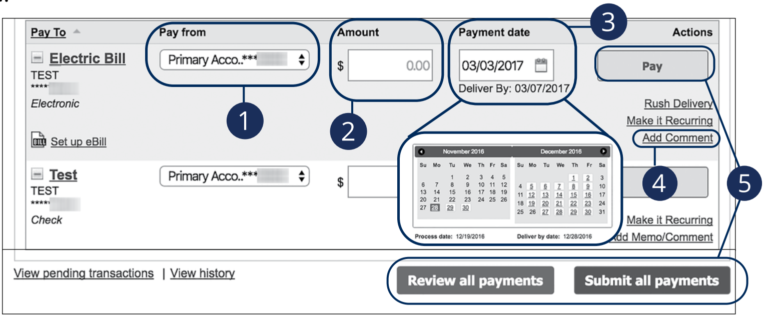
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Select a payee to delete.
2. Click the "Edit payee" link.
3. Check the box next to "I would like to delete this payee."
4. Click the **Submit** button to permanently delete the payee.

Advanced Bill Pay

Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the **Payments** tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.



In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Select an account to withdraw from using the "Pay from" drop-down.
2. Enter the amount in the provided column.
3. Enter the payment date using the calendar feature. Based on the payment type, a process date and delivery date appears.
    - **Payment Date**: The date you would like to start the bill payment process.
    - **Delivery Date**: The date we estimate the payment will arrive and be processed by your payee.
4. Add a memo or comment to your payment.
5. Click the **Pay**, **Submit All Payments** or **Review All Payments** button when you are finished.

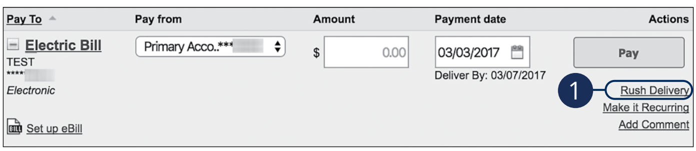
Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest you manually write a paper check and mail it with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

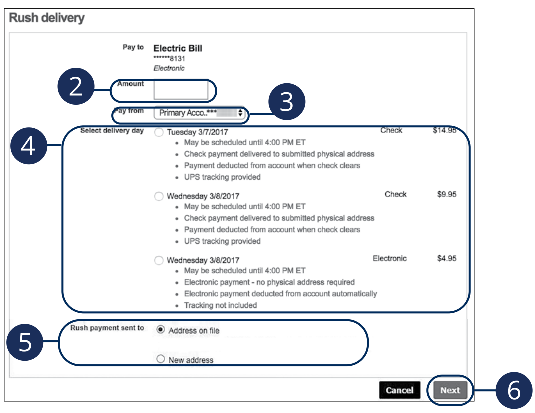
Advanced Bill Pay

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

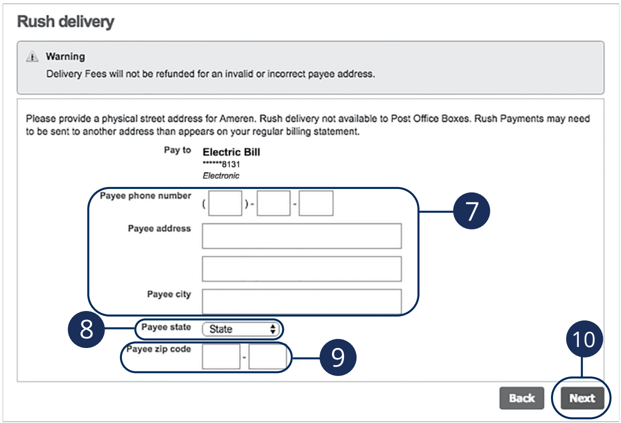
A standard fee may occur. Please see our Fee Schedule for details.

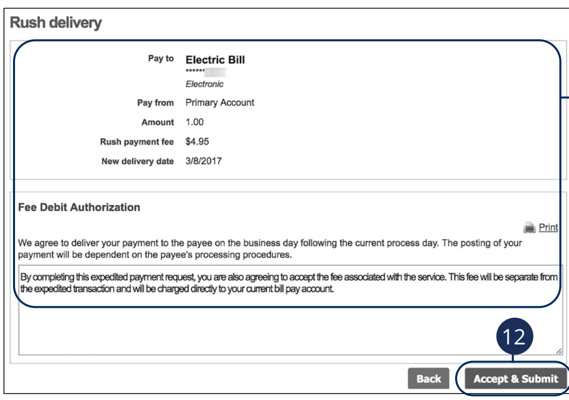




In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the “Rush Delivery” link.
2. Enter the amount.
3. Select an account to withdraw from using the “Pay from” drop-down.
4. Select a delivery date with the appropriate charges.
5. Select an address.
6. Click the **Next** button.





7. Enter the payee's phone number, address and city.

8. Choose the payee's state using the drop-down.

9. Enter the payee's zip code.

10. Click the **Next** button.

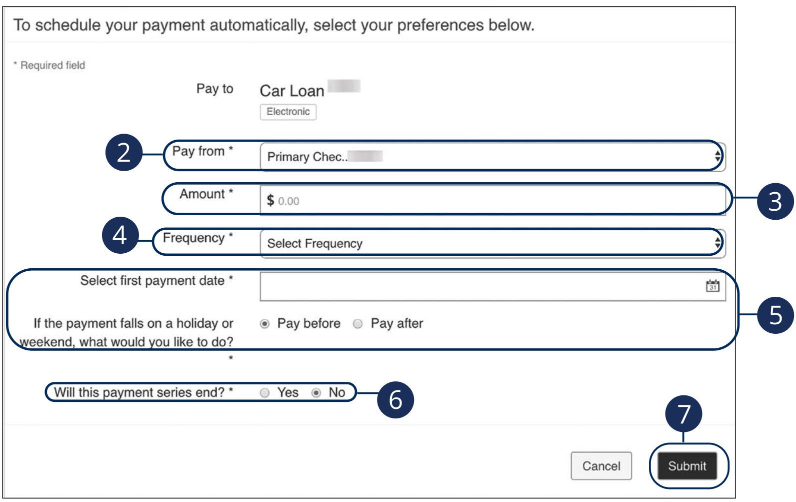
11. Review the payment summary and Fee Debit Authorization.

12. Click **Accept & Submit** when you are finished.

Advanced Bill Pay

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



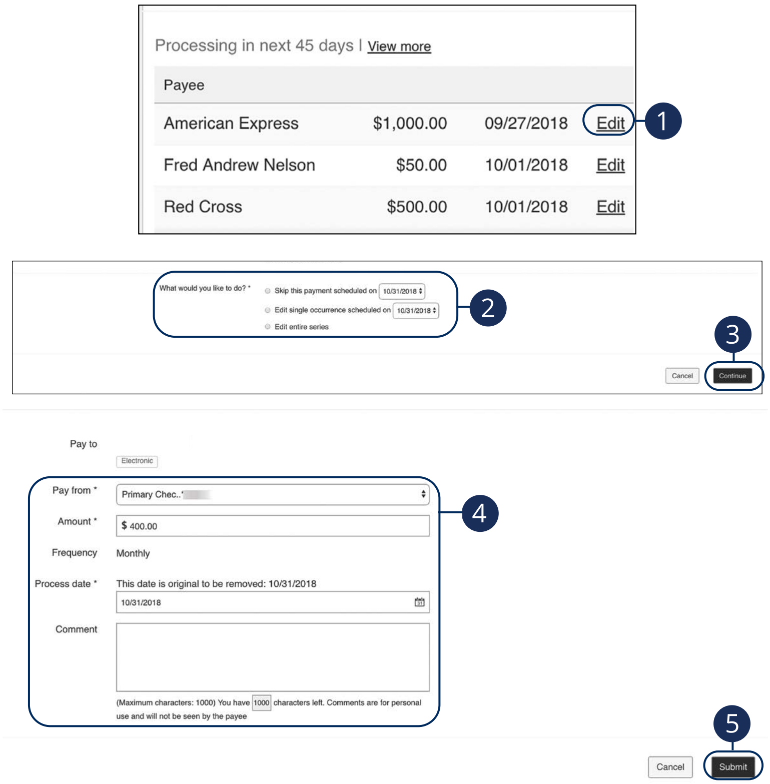
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the "Make it Recurring" link next to a specific payee.
2. Select an account to withdraw from using the "Pay from" drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the "Frequency" drop-down.
5. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.
6. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.
7. Click **Submit** when you are finished.

Advanced Bill Pay

Editing Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



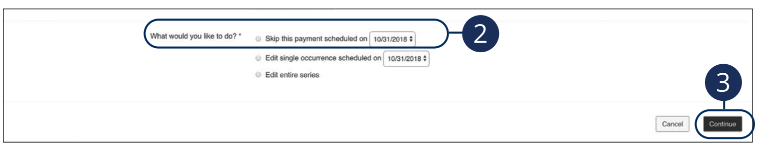
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

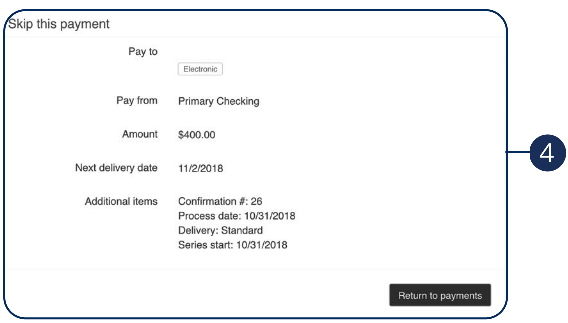
1. In the Pending window, find the payment you wish to edit and click the "Edit" link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Advanced Bill Pay

Skipping Payments

You can skip a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





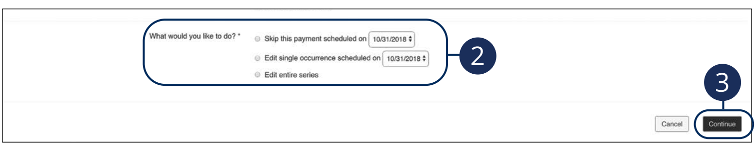
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

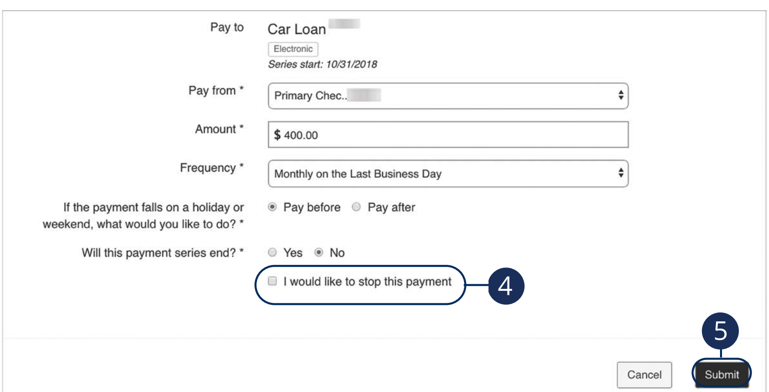
1. In the Pending window, find the payment you wish to edit and click the "Edit" link.
2. Select "Skip this payment" and select which payment you would like to skip.
3. Click the **Continue** button.
4. You will receive a confirmation message.

Advanced Bill Pay

Canceling Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





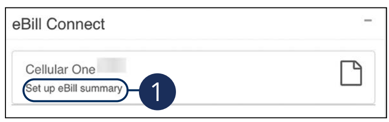
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

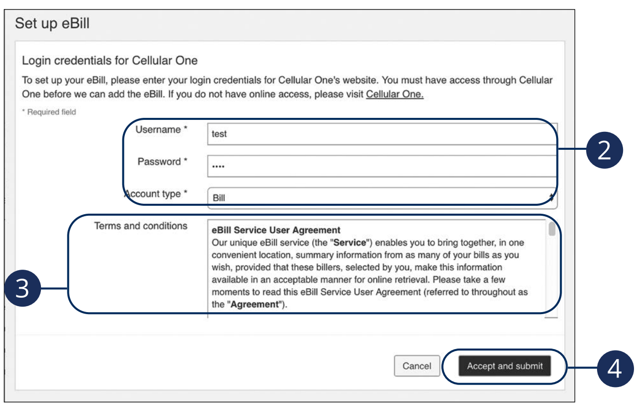
1. In the Pending window, find the payment you wish to edit and click the "Edit" link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Click the box next to "I would like to stop this payment."
5. Click the **Submit** button when you are finished.

Advanced Bill Pay

Setting Up eBills

Many major credit card companies, automotive finance companies and utility companies are preloaded into the bill pay system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.

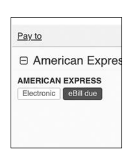




In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the "Set up eBill summary" link under eBill Connect.
2. Enter your username and password for the biller's website, and select the account type from the drop-down.
3. Read the eBill Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.

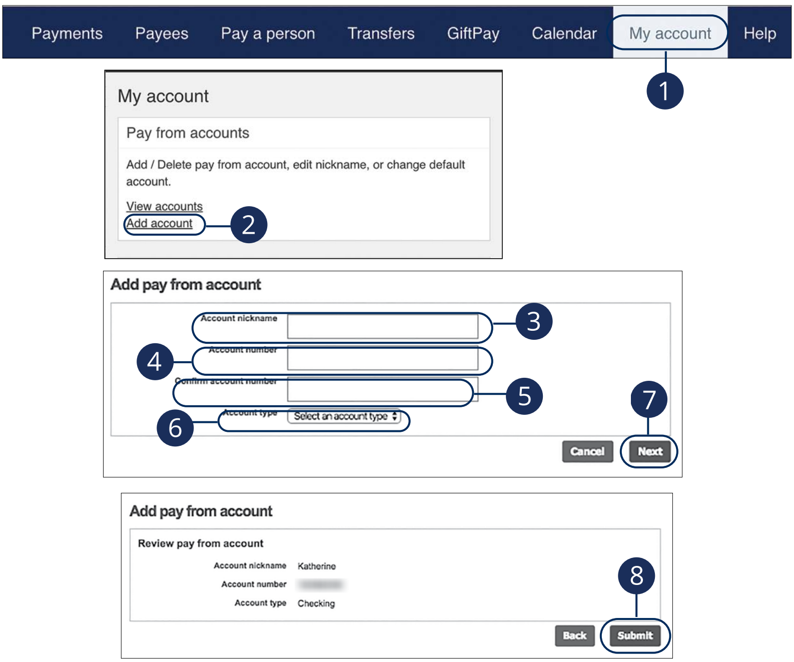
Note: When your eBill is available, it shows up in green under the payee's name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



Advanced Bill Pay

Adding an Account

As long as you are an account signer, you can add another account within your online banking at any time. This is beneficial if you manage your bills from another account or if you are the power of attorney to a family member.



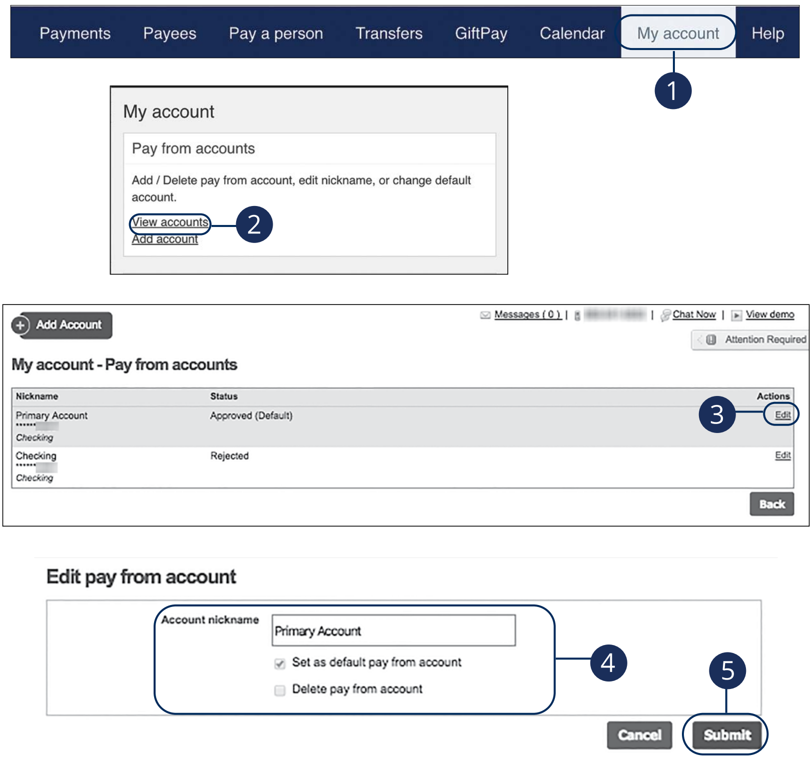
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the “Add Account” link in the “Pay from accounts” section.
3. Enter an account nickname.
4. Enter and confirm the account number.
5. Using the “Account Type” drop-down select the account type.
6. Click the **Next** button.
7. Review your account information.
8. Click **Submit** when you are finished.

Advanced Bill Pay

Editing an Account

Within the My Account tab, you can edit an account nickname at anytime.



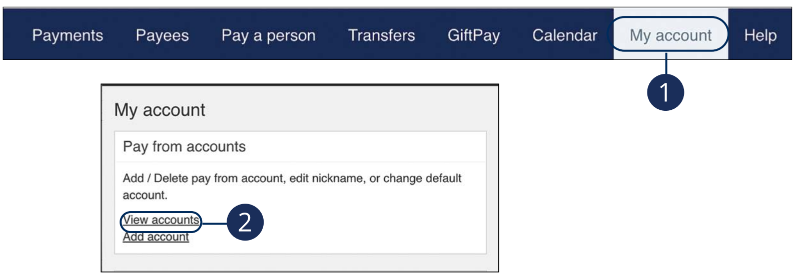
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

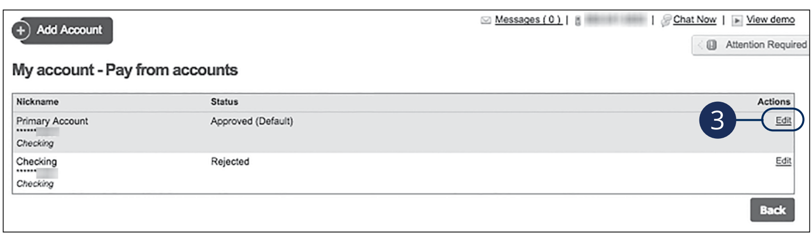
1. Click the **My Account** tab.
2. Click the “View accounts” link in the “Pay from accounts” section.
3. Click the “Edit” link next to the account you would like to edit.
4. Make the necessary changes.
5. Click **Submit** when you are finished making changes.

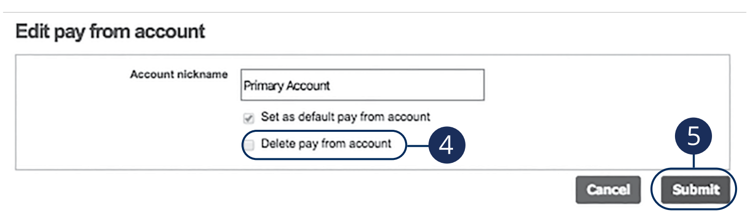
Advanced Bill Pay

Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account. Deleting an account does not erase data from any existing payments.







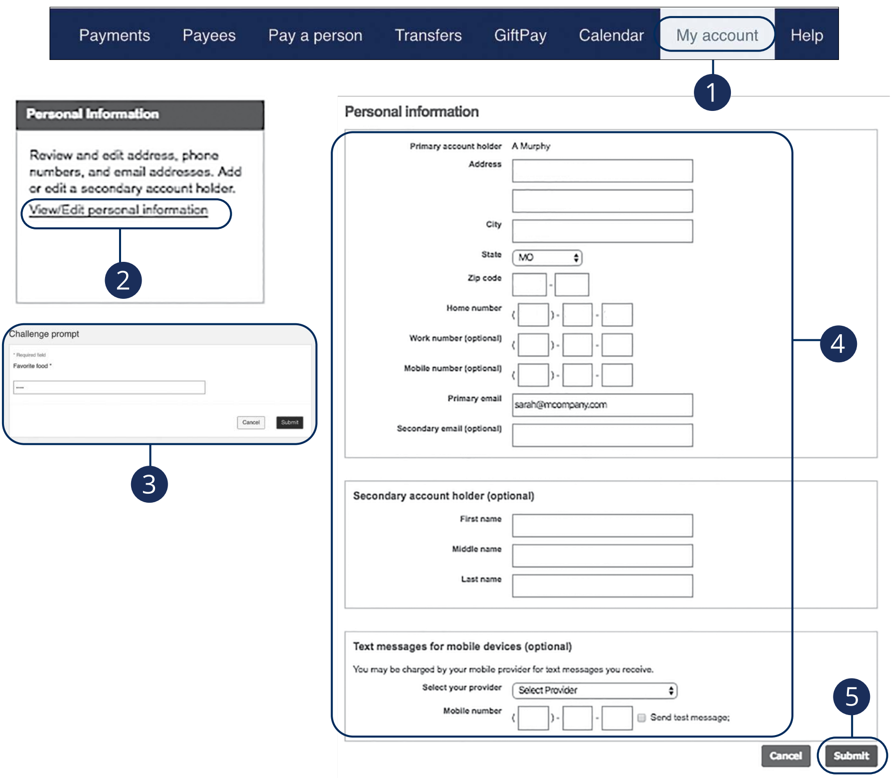
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the “View accounts” link in the “Pay from accounts” section.
3. Click the “Edit” link next to the account you would like to edit.
4. Click the box next to “Delete pay from account” to delete the account.
5. Click the **Submit** button when you are finished making changes.

Advanced Bill Pay

Editing Personal Information

Keeping your personal information up-to-date is very important, especially if you go through a life changing event such as getting married or moving. Making sure your information is current is the first step in making sure your bills get paid.



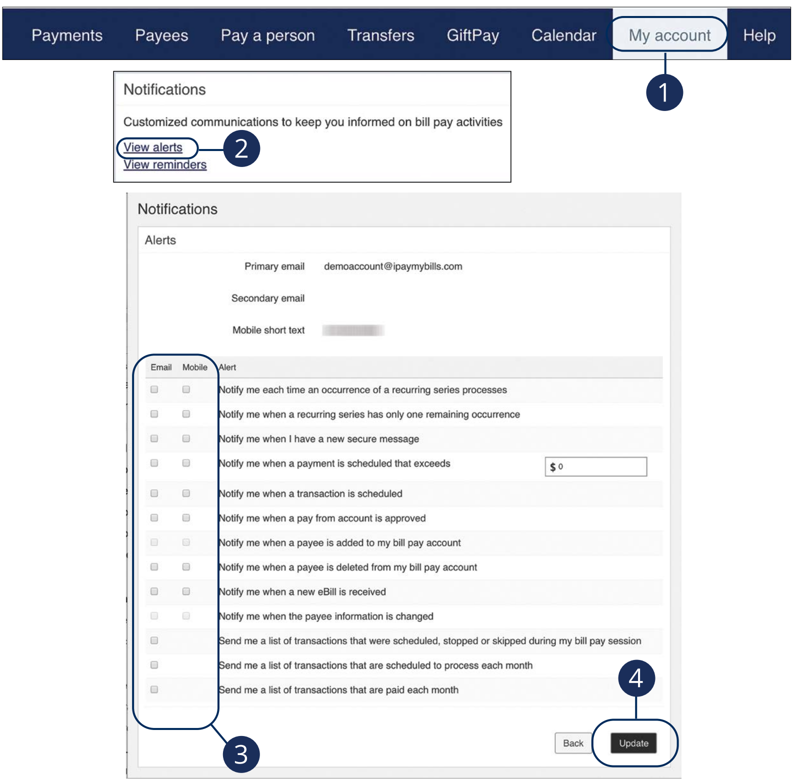
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the "View/Edit personal information" link in the "Personal Information" section.
3. Answer the challenge prompt and click the **Submit** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Advanced Bill Pay

Editing Alerts

Setting up an alert within Bill Pay can help you make sure all of your bills get paid on time. You can set up alerts to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.



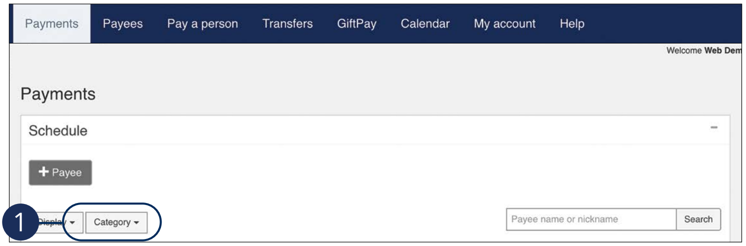
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

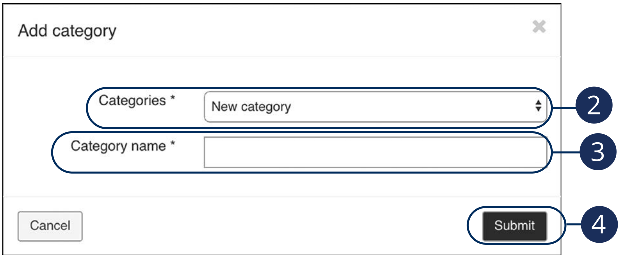
1. Click the **My Account** tab.
2. Click the “View Alerts” link in the “Notifications” section.
3. Check the box to indicate whether you would like to be notified via email or mobile when an alert is activate.
4. Click the **Update** button when you are finished making changes.

Advanced Bill Pay

Categories

You can divide your payees into categories to better organize your transactions.





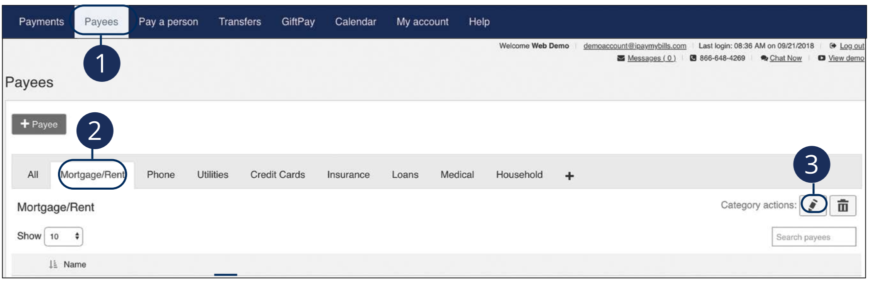
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

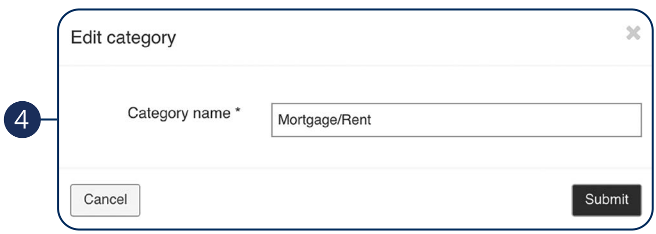
1. Select "Add new category" from the drop-down.
2. Select "New category" from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.

Advanced Bill Pay

Editing a Category

You can edit a category at anytime. This is helpful if you need more ways to organize specific payees.





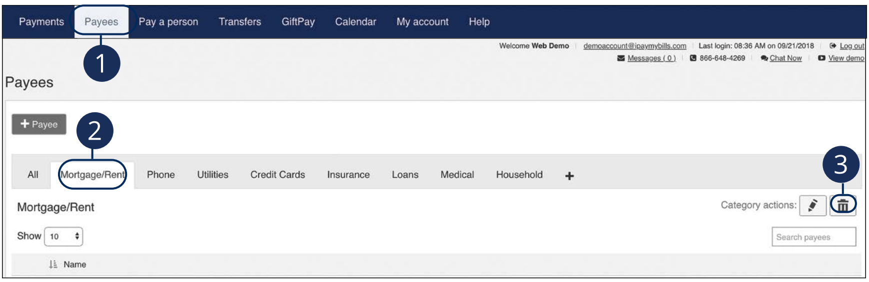
In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

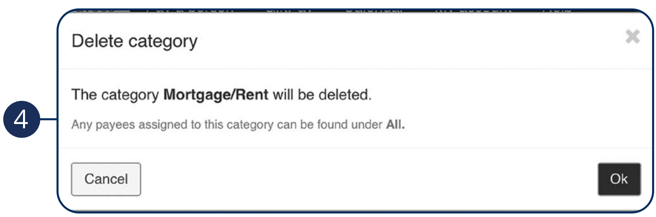
1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the icon to edit.
4. Edit the category name and click the **Submit** button.

Advanced Bill Pay

Deleting a Category

You can delete a category at anytime. This is helpful if you no longer need a category.





In the **Transactions** tab, click **Bill Payment**. Then click the ⋮ **Advanced** icon and select **Visit Bill Pay Site**.

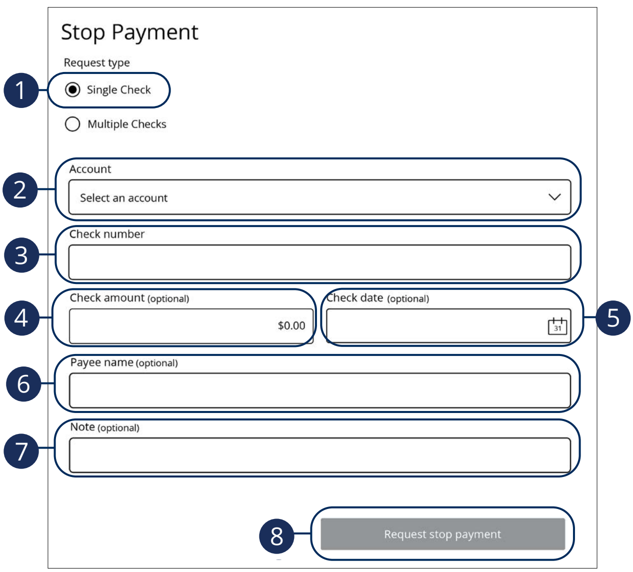
1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the 🗑 icon to delete.
4. Click the **OK** button.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us Monday-Friday 8:00am - 7:00pm or Saturday 8:30am - 1:00pm at 215-538-5600. Our fee schedule is also available on QNB's website.



In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar feature.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being processed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us Monday-Friday 8:00am - 7:00pm or Saturday 8:30am - 1:00pm at 215-538-5600.

In the **Services** tab, click **Stop Payment**.

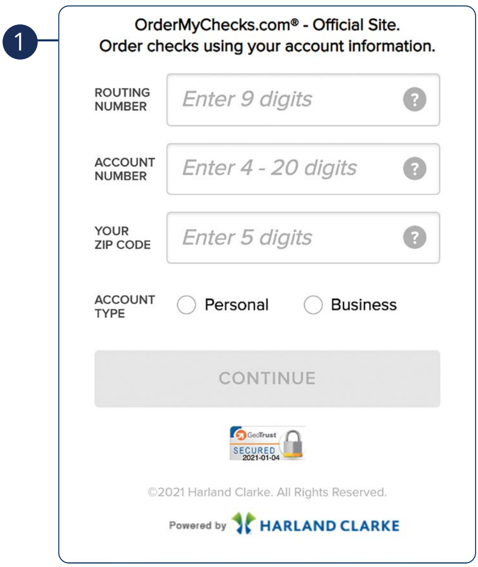
1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check number.
4. (Optional) Enter the starting and ending date of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.

Note: You can view the approval status of a stop payment in the Activity Center.

Services

Check Reorder

If you've previously ordered checks through QNB, you can conveniently reorder checks online at any time by signing in to our trusted vendor's website.



In the **Services** tab, click on **Check Reorder**.

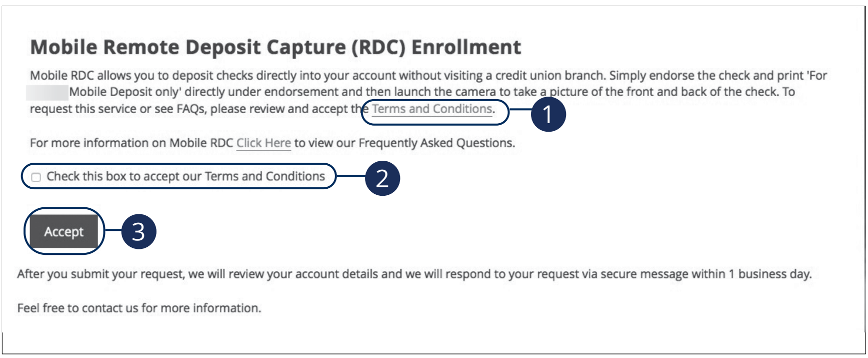
1. Complete your order on our vendor's website.
2. Enter the requested information and click the **Log In** button.

Note: If you notice that you are missing checks, please contact us right away, so that we can take precautions to safeguard against identity theft and fraud.

Services

Mobile Check Deposit Enrollment

Online Banking with QNB gives you the tools to tackle your finances however you want. Enroll in Mobile Check Deposit to deposit checks from anywhere at anytime from nearly any device.



In the **Services** tab, select **Mobile Check Deposit Enrollment.**

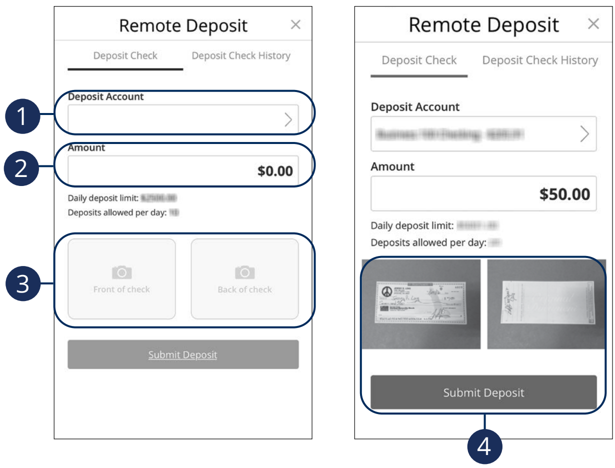
1. Click the "Terms and Conditions" link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

Note: Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the **Deposit Check** tab.

Services

Mobile Deposits

With a snap of a photo, you can deposit checks into your available accounts.



> **Note**: This feature is only available when using our mobile app on your device.

Log in to our QNB Mobile Banking app. In the **Transactions** tab, select **Deposit Check**.

1. Choose the account you would like the check deposited to.

2. Input the dollar amount of the check.

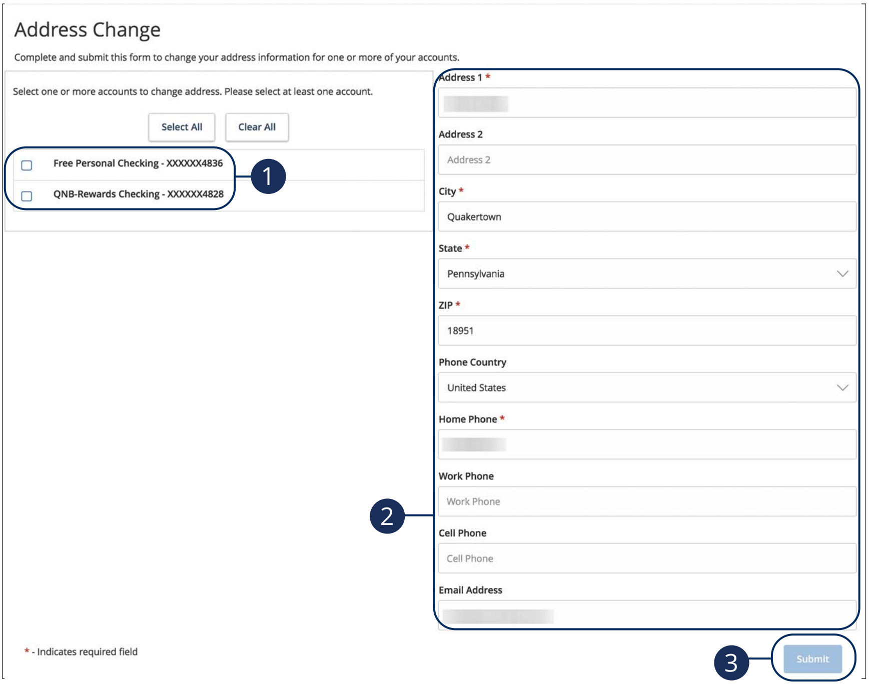
3. Sign the back of the check and write “For Mobile Deposit Only,” then tap the **Front of check** and **Back of check** buttons to take an image of the front and back of the check.

4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Services

Address Change Request

If your current address ever changes and you need to update your contact information, you can submit a request to QNB for one or all accounts. Once it is approved, the address change takes effect immediately.



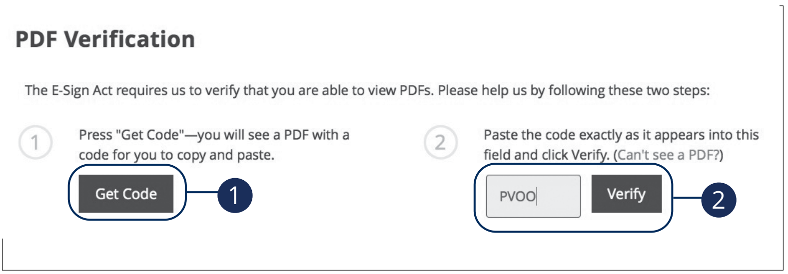
In the **Services** tab, click **Address Change**.

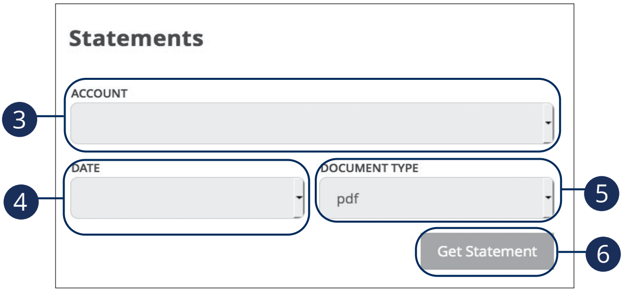
1. Choose the account(s) that needs the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving you paper. By storing your statements electronically, your account information is always readily available when
you need it.





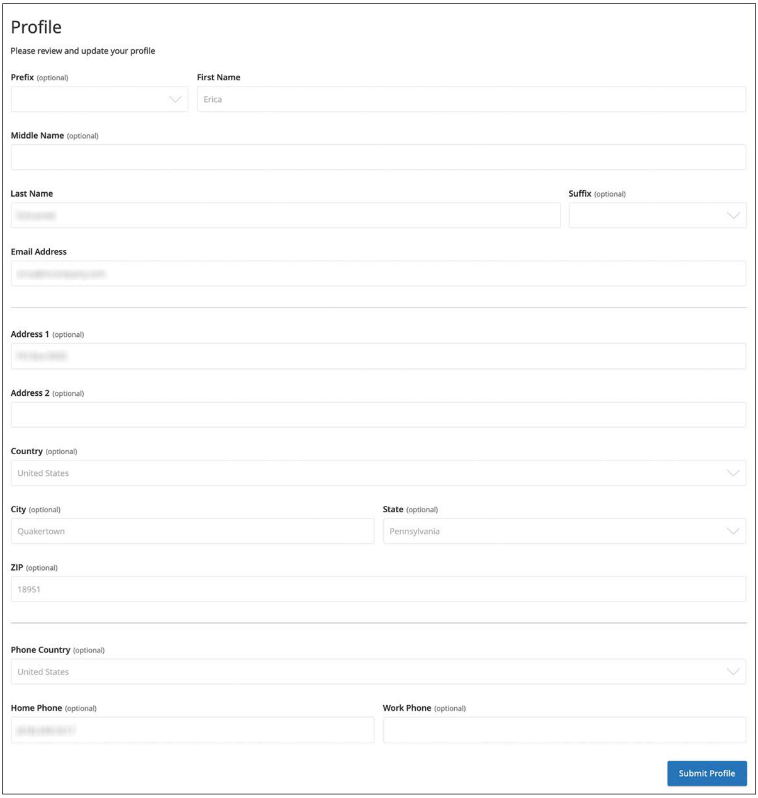
In the **Transactions** tab, click **Statements**.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the “Account” drop-down.
4. Choose a date for the statement using the “Date” drop-down.
5. Use the “Document Type” drop-down to select a file format.
6. Click the **Get Statement** button when you are finished.

Settings

Profile

It is important to maintain current contact information on your account, view your contact information and contact us at 215-538-5600 to update any of your information. Updates to your address can also be made via an address change request. See page 93 for more information.

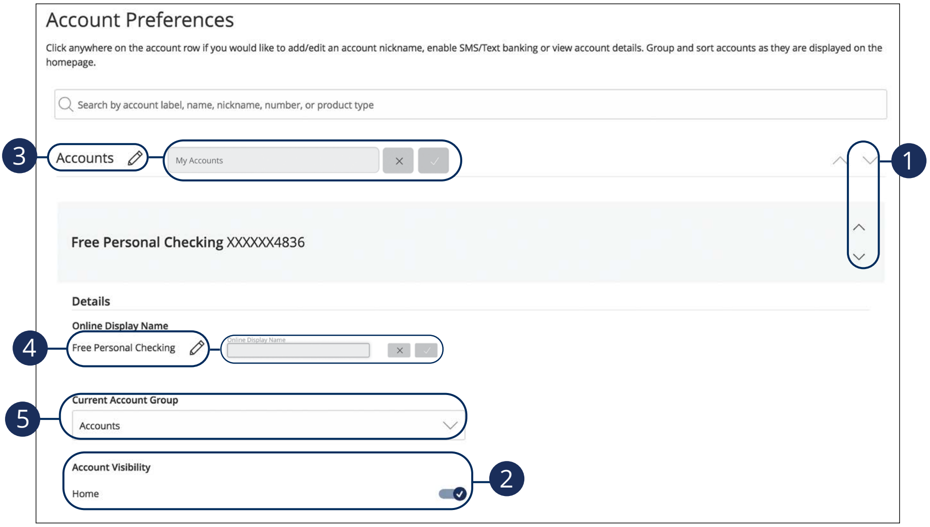


In the **Settings** tab, click **Profile**.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. Account names and the order in which they appear on the home page, as well as the order of account groups and account group names, can be changed in Account Preferences to suit your needs.



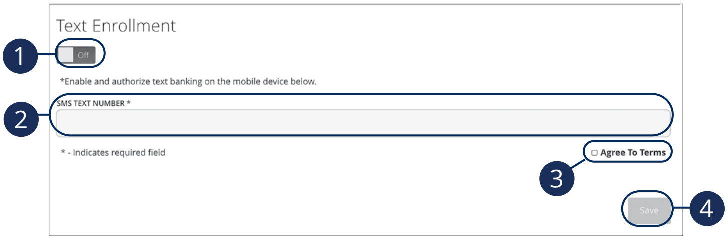
In the **Settings** tab, click **Account Preferences**.

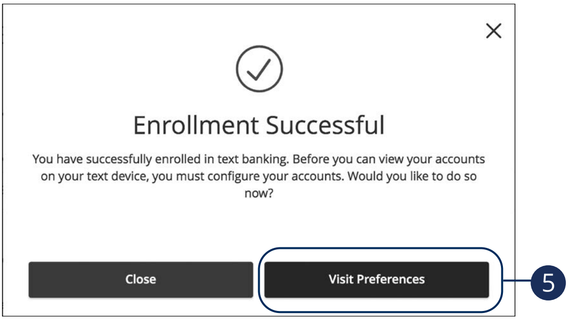
1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the ✎ icon to change the nickname of a group or an account. Make your changes and click the checkmark to save it.
4. Click the ✎ icon to change the Online Display Name of an account. Make your changes and click the checkmark to save it.
5. Use the “Account” drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

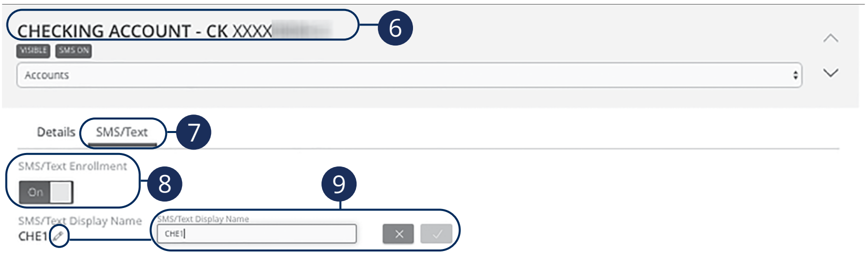




In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from “Off” to “On.”
2. Enter your SMS text number.
3. Read the terms and conditions, and check the box next to “Agree To Terms.”
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.

Note: Once you’ve signed up for Text Banking, you should receive a text confirmation.



6. Select an account you want to enroll in text banking.

7. Click the **SMS/Text** tab.

8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”

9. (Optional) Click the icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to 226563	**for the Following Information:**
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on Text Banking
STOP	Stop all text messages to the mobile device (for Text Banking and SMS alerts/notifications)
START	Enable message send/receive for Text Banking

Settings

Accessibility

We want Online Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.

In the **Settings** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."

QNB

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