VyStar Internet & Mobile Banking

GUIDE

Bill Pay • Purchase Offers

e-Statements • Budget Tools

Mobile Banking • Text & Email Alerts

Text Banking • Security

Credit Card Services
Welcome to VyStar Credit Union Online

VyStar Credit Union invites you to experience its vast array of online services. Whether you are at home, at work or on the road, VyStar’s Internet & Mobile Banking is there for you when and how you need it.

Get control of your whole Financial Life

Visit our website, www.vystarcu.org to get information on products and services. Broken down into easy-to-explore menus, our website allows you to quickly get detailed information and assistance.

Get the latest credit union news, promotions and alerts. View our current rates, learn about our history, find a branch or ATM, and so much more!

Your Guide to Internet Banking

VyStar Internet & Mobile Banking allows you to access your accounts, perform transactions and manage your money with online services designed to make your life a little easier.

- **Monitor Your Finances:** Receive email notices and text messages with direct deposit alerts, account balances, payment due reminders and more. It’s easy to set up and free to use.

- **Pay Your Bills:** Receive and pay your bills online, free of charge.

- **Make a Deposit:** Take a picture of a check with your smartphone and deposit it through our free Mobile Check Deposit feature in the VyStar Mobile Banking App.

- **Get Your Statements:** Get member and credit card monthly statements online.

- **Rewards:** Track and redeem your credit and debit card UChoose Rewards® points and activate Purchase Offers offers for your debit card.
QUICK START to Login & Assistance

1. On our website, www.vystarcu.org or through the VyStar Mobile Banking App select “Need a Login ID? Enroll” to get started.

2. Review and accept the Terms and Conditions.

3. Authenticate your account using your ATM/debit card or savings account number.

4. Enter your personal information such as member number and Social Security number or Employer Identification Number (EIN) for businesses.

5. Create a username. Your username must be between 6 and 32 characters long and can consist of letters and/or numbers.

6. Create a password. Your password must contain between 8 and 32 characters and have at least one of each of the following: an uppercase letter, a lowercase letter, a number and a special character such as -’.,@:#:!()$/\.

7. Verify your email address and add your phone number(s).

8. Enter your authentication information, such as security questions. This extra layer of protection helps verify your identity when a computer or mobile device is not recognized. It is also used to reset your password if you are locked out (“Forgot your Password?” feature).

9. Set up your phone number(s) for validation and then enter the validation code provided via the selected delivery method. You will be asked to set up options to receive a secure one-time access code. Follow the steps to choose how you want to receive your access code: via a text message or automated voice call. When you log in from a computer or mobile device that hasn’t been previously used for VyStar Internet & Mobile Banking, a code will be randomly generated and sent to you. Once received, enter the numbers to continue.

10. Confirm your e-Statement settings and disclosure. You can select to receive monthly statements electronically rather than in the mail.

11. Confirm your Internet & Mobile Banking enrollment. Enrollment is complete and you can now access your VyStar accounts.

Note: Your login credentials are the same for both Internet and Mobile Banking access. You do not have to enroll from Internet Banking first. Mobile Banking enrollment is available.
Getting Started

After setting up your login information, you are ready to use Internet & Mobile Banking to access your VyStar accounts and manage your money online.

When you first open Internet Banking, you can find helpful links at the top of the screen, including “Messages,” “Settings/Service,” and “Log out,” as seen in the illustration below.

Settings/Service:

There are a variety of links for forms, preferences and personal information located under Settings/Service.

Use the personal information section to keep your security information current. This is the place to go to change your username and password and update your security contacts. If your phone number or email address changes, you can update it here. It is important to keep this information current at all times.
You can also find a section titled “Other Settings.” The “Manage Alerts” link allows you to set up Email & Text Alerts:

- Register your device and activate Text Banking* to:
  - Receive an instant reply with your account balance
  - Get the last five transactions on your account sent to your mobile device within seconds
  - Set up and perform funds transfers
  - Get a direct deposit alert for when your deposit has posted to your account

Example: When you send a text with codes like “BAL” to “897827” (VYSTAR) from your cell phone, you will receive your account balance within seconds.

*VyStar does not charge fees for Text Banking. If you do not have a device to access Mobile Banking or Text Banking, there may be a cost to purchase/rent one. There can be monthly carrier service fees and other charges for text messaging, email and wireless Internet access. Certain restrictions apply. VyStar is not responsible for usage, services or charges incurred on any device. Note: Your device does not have to be Internet-capable to use this service.

- Set up Email, Text and Push Alerts to:
  - Get an alert when your balance is greater than, or less than, a certain amount on a select account
  - Receive a message when checks are cleared
  - Receive a notice before a loan payment is due
  - Set up payment past due reminders and periodic balance alerts
  - All your notifications will be sent via email, text or push alert to the address you have set up in Internet & Mobile Banking.

- Manage Account Preferences allows you to rename and hide your accounts with any name you choose for easier recognition. For example: “Primary Savings Account” can be renamed to “My Vacation.” Each item has a brief description of its function.

MESSAGES: Located at the top right of your Internet Banking account. From here, you can send secure messages - such as questions regarding your account - to our Member Services team.

LOG OUT: Always remember to click “Log out” when you have completed your secure online session. It is a website safety feature designed to protect your confidential account information.

1 Bills [on page 3]: The Bills box on the Overview Page indicates the number of upcoming bills and scheduled bills to be paid. You can click the indicator for a list of the bills. More about our free Bill Pay service is located on page 9 of this guide.
ACCOUNT OVERVIEW

View a summary of all your VyStar accounts on the Overview Page. Make transfers and payments, get cash back Purchase Offers, set up free Bill Pay, and view your spending at a glance.

1 View Your Transactions:
   - Select your account name (example: Checking Account) to go to your account history page.
   - Show your transactions by type, category or custom date range by clicking on “Change View.”
   - Your account details (example: account type, interest rate, year-to-date dividends or interest) will be in at the top of the Account Details page once you have selected an account to view from the Overview screen.
• Members with credit cards can click their card name for their credit card account information, which includes recent card activity and history, as well as online services for your card account.

2 Quick Transfer: Click this icon to open and use the pop-up screen for a quick transfer. Transactions post immediately once you complete the transfer.

3 Transactions: The “Transactions” link opens an account transaction overlay that displays your most recent transaction details.
   • View your most recent transactions
   • Find key account details and make a payment option for loan accounts

4 Scheduled Transfers: Dropdown window lists any transfers that particular account has scheduled.

5 Categorized Spending: You can view your spending at a glance by clicking the pie chart icon on any of your accounts. The last 30 days of your activities are shown as an overview.

6 Purchase Offers: VyStar members with a checking account and VyStar Visa® debit card have access to offers via Internet Banking. This section breaks down the details of new offers, as well as offers already on a card, and gives a total for cash back earned. Purchase Offers can also be viewed when you go to your checking account history.
   How does it work?
   • CLICK to activate an offer for your card.
   • SHOP with your card to redeem the offer, and then ENJOY the cash back rewards you have earned.
   • No signup is needed. Just start adding offers you are interested in.
   • Note: Each offer provides different details about when and where to shop to earn cash back. View page 10 for further details on Purchase Offers.

7 VyChat: Get answers and assistance fast by communicating live with a VyStar representative through a secure chat at www.vystarcu.org (accessed from any page on our website or via Internet Banking). VyChat is available 7 days a week, 7:00 a.m. to 7:00 p.m., excluding holidays.

8 Apply for Loan: Our easy online Loan Application, which is located on the top navigation menu on every page in Internet Banking, gives members the ability to apply for a consumer or credit card loan online. Choose the type of loan you want with this easy application process. Buy a car, get financing for college, refinance a higher interest loan or consolidate your debt.
SETTINGS/SERVICE:

1. **Alerts & Notifications:**
   - **Text Banking:** Go to “Settings/Service” at the top right. From the “Other Settings” section, select “Manage Alerts.” See page 14 for details on Text Banking and other mobile services.

   - **E-mail, Text & Push Alerts:** Also under “Manage Alerts,” you can set reminders about your balance or just about anything else. Select the type of notice you would like. Send it directly to your email address or mobile phone via text or push alert.

2. **e-Statements:**
   - Get your statements online instead of in the mail. It’s safer and more accessible.
   - Get up to 36 months’ statement history.
   - Go to “Settings/Service,” and select “View e-Statements.”

3. **More under the SETTINGS/SERVICE Menu:** Look for more services under the “Additional Services” area, including:
   - **Apply for a Loan** gives you the ability to apply for a consumer or credit card loan online. Choose the type of loan you want with this easy application process.
   - **Open a New Account** allows you to open additional accounts online. Not all account types are eligible to be opened online. Ask for details.
   - **Cancel Your ATM Card or Debit Card**
   - **Design Your Own Debit Card** lets you get creative and personalize your card with an image of your choice in a few easy steps.
   - **UChoose Rewards®** lets you earn points with your VyStar credit and/or debit card.
   - **Order a Debit Card** if you have a VyStar checking account.
   - **Order Checks** without having to call or visit a branch.
   - **Stop Payment Request** for single or multiple checks.
**MY ACCOUNTS:** To view an account summary or specific transactions, export account history, or view e-Statement, go to the “My Accounts” tab as seen above.

**MOVE MONEY:** To set up, schedule and manage transfers, go to the “Move Money” tab as seen above.

- **Select Internal Transfer:** Transfer funds from one VyStar account to another VyStar account.
  - Make a one-time loan payment, add to your savings and more.
  - Set up one-time and recurring transfers.
  - Fastest option for paying your VyStar Credit Card.

- **Select External Transfer:** “Transfer Securely at other financial institutions” allows you to securely transfer funds from your VyStar account to an account you have at another financial institution, in just a few steps.

- **Select Popmoney:** “Pay Other People” gives you the ability to send money to virtually anyone using their email address, mobile number or bank account information. You will be notified when the transaction is completed. A one-time registration is required to get started.

- **Select Make a VyStar Payment:** Pay a VyStar Loan or Credit from another financial institution.

**PAY BILLS:** Review, manage and pay your bills online. The Pay Bills tab takes you directly to Bill Pay services via Internet Banking. Once set up, look for this free service on your mobile device when you download our free Mobile Banking App or use our mobile website. See page 9 for more details on Bill Pay service.

**MANAGE MONEY:** View your spending and budgets for all of your VyStar accounts. In the “Manage Money” tab, you can create a monthly budget. A pie chart provides an overview of spending, and you can also compare current- and prior-month budgets.
Pay Your **BILLS ONLINE**

**It’s Fast and FREE!**

**VIEW & PAY BILLS:** Bill Pay offers you convenience by saving you time and money. Review, manage and pay your bills from one central location and keep up to 24 months’ payment history. No more checks, envelopes, stamps or delays. Set up your bills in minutes and then pay them online anytime. The service is free of charge!

- **Automatically pay your bills on the dates you specify:** All your bill-paying needs are combined on one central page. Pay your bills individually, or set up a payment schedule for recurring bills using the online calendar tool.
- **Payee categories are automatically assigned:** Categories include Mortgage, Utilities or Telephone. Create new payee categories by selecting “Organize My List” next to the “Add a Company or Person” button in Payment Center. Select and identify your default funding account.
- **Bill reminder feature:** Sign up to receive reminders/emails when a payment is made or when an upcoming bill needs to be scheduled. You’ll also be notified by email if a payment has failed.
- **Pay your bills at no cost to you:** Save time, money and hassle.
- **No limitations:** Make as many bill payments per day as you want.

**Enrolling for Bill Pay is easy!** Click the “Pay Bills” tab and follow the easy steps to enroll. A “Help” feature is available to answer your questions.

**4 Easy Steps to Enroll in Bill Pay**

**Step 1: Registration Disclosure:** Review the Terms and Conditions and click “Agree” to begin the identity verification process. For your security and protection, we verify your information with a consumer credit reporting agency.

**Step 2: Personal Information for Primary Account Holder:** Contains all information necessary to support the Bill Pay enrollment process.

- **Personal Information.** Because you are in Internet Banking, your name, address, Social Security number, phone number and email address are automatically displayed for you.
- **Account Section Title.** From the dropdown menu, be sure to select the account you want to use to pay your bills from.

**Step 3: Confirmation Screen:** This screen allows you to verify that the information you just submitted is correct. If the information is **not** correct, you have the option to continue, edit or cancel.

**Step 4: Bill Pay Completion Screen:** This screen lets you know your registration is complete. You will receive an email confirmation.
PURCHASE OFFERS
for VyStar Debit Cardholders

**Purchase Offers** are available to checking account members with a VyStar Visa debit card. Purchase Offers are received online via Internet Banking and are based on how you currently shop to ensure the offers are useful to you. We do not share your personal information with retailers. This program is for checking account members who have a VyStar Visa debit card, and it can only be accessed via Internet Banking.

Note: Purchase Offers should not be confused with points-earning UChoose Rewards® programs for VyStar debit cards and Platinum Rewards/Platinum Rewards Plus credit cards.

Start earning cash back at places you shop most. The more you use your debit card, the more offers you will get.

Here’s how **Purchase Offers** work:

- Log in to Internet Banking.
- View all offers and rewards in the “Purchase Offers” section on both the My Accounts page and checking account history page. You can also get Purchase Offers and view your earned rewards among transactions within your checking account history.
- When you find an offer you like, click “Add to card” to activate the offer and get full offer details along with the expiration date. The Selected Purchase Offer is now ready for you to make your purchase.
- Shop at the participating retailer and pay with your VyStar debit card (this can be a PIN- or signature-based transaction) to earn your cash back Purchase Offers. Note: Each offer provides different details about when and where to shop to earn your cash back.
- Put cash in your account. Once the transaction is completed with your VyStar debit card and your activated offer is redeemed, we deposit the cash back you have earned directly into your VyStar checking account within 30-60 days.
With Internet & Mobile Banking, you have access to services and account information for your VyStar credit cards. Pay your bill online each month with Pay-My-Bill. View and monitor your account transactions as often as you like; it's free.

To view your credit card information, click on your credit card name on the Overview page.

At the top of the credit card account information screen, you can select:

- **Statements & Activity** for access to your recent transaction history.  
  1. Click “View Statements” to see your current credit card statement or to order paper copies of older statements.  
  2. Click “Go Paperless” to enroll in e-Statements.

- **Payments** allows you to make a payment and view payment history. You can also find the address to send your payments to.

- **Services** gives you several options, including:  
  - Design Your Own Card  
  - Transaction dispute  
  - Request a PIN or replacement card under “Manage Cards”

- **Communications** allows you to set up and view Visa Transaction Alerts and Fraud Text Alerts.

- **Log out** for your security.

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**What’s the quickest way to pay your VyStar Credit Card?**
1. Log in to Internet Banking.
2. Click on “Move Money”
3. Choose “Internal Transfer”
4. Make your payment.
SETTING UP
Electronic Payments & Other e-Services

VyStar e-Services are convenient and secure. You can:
• Order your VyStar checks online.
• Have your tax refund directly deposited into your VyStar account.
• Pay a utility bill directly from your checking account.

Whatever the case may be, it is important to use the correct numbers when setting up these types of transactions.

What numbers do I use to set up an electronic transaction?

For checking accounts:
• Use the account number listed on your checks, as seen in the diagram below, using the MICR line at the bottom.
• Account numbers can also be found in Internet Banking. Under the “Settings/Service” menu, select “Manage Account Preferences.” Then select the option for “Do Not Mask My Account Numbers” and click “Update Preferences.”
• Or, look on your monthly paper statement or e-Statement above the transactions on each account you have.

For other deposit accounts: Use the numbers in Internet Banking (“Full History/See Account Details) or on your monthly paper statement or e-Statement. Checking and savings accounts each have their own set of numbers.

For loan accounts: We recommend you use the 12-digit account number found at the bottom of your payment coupons only.

For VyStar’s Routing Number: Always use 263079276.
Your SECURITY
Is a Serious Matter

VyStar’s Internet Banking is a secure way to perform transactions and view your accounts. Your account information is protected by the use of multiple security measures that work together to create a safe environment. We utilize industry-accepted security practices that are appropriate for our members and the way they choose to perform their online business with us. Keeping your financial and personal information secure and confidential is one of our most important responsibilities. Our systems are protected so your member information remains secure.

Security Contact Information:
In addition to secure login procedures that allow you to access your Internet Banking accounts, VyStar also provides an extra layer of security that can further prevent fraudsters from impersonating legitimate users and attempting to steal your account information or the funds in your account. It is VyStar’s current solution to what regulators call “multi-factor authentication,” an enhanced security requirement for all financial institutions.

When you enroll in Internet & Mobile Banking, you are asked to provide your contact information and extended authentication information. Always keep your contact information and password answers current. Never share your login username or password. To make changes to your Contact Information, login to Internet Banking from your computer and go to “Settings/Service” and choose “Change Address/Telephone Number” or “Change Email Address.” To update your security questions, select “Manage Security Question Answers” from the “Settings/Service” menu.

Other Free Security Resources on VyStar’s Website:
• **Scam Warnings & VyStar Security Statement**: The latest phishing and fraud alerts, important contact information, links, security tips and more.
• **LifeStages by CyberScout**: Provides valuable information and guides you through the process of restoring your identity. Get help rebuilding your original means of identification lost because of a natural disaster, regardless of whether an identity theft occurred. Let us put you in touch.

Log out: Always log out when you have completed any secure online session.
VYSTAR MOBILE SERVICES

Mobile Banking enrollment is available. Members can enroll using a desktop computer or with the VyStar Mobile Banking App on iPhone®, iPad®, and Android® phones and tablets.

Members can access their VyStar accounts using their Web-enabled smartphone, laptop or tablet. Go to www.vystarcu.org on your Web-enabled mobile device. This redirects you to the “Banking Access” login screen (https://mobile.vystarcu.org).

VyStar’s mobile website or VyStar Mobile Banking App allows you to quickly perform a branch or ATM locator search for maps and driving directions, check VyStar’s current rates and contact us.

**VyStar Mobile Banking App:** To obtain VyStar’s Mobile Banking app, browse the Apple® App Store® for iPhone, iTouch® and iPad or the Google Play Store for Android phones and tablets. Search for “VyStar Credit Union” and download the VyStar Mobile Banking App. Some Mobile Banking features include:

- Monitor your account transactions
- Check account balances
- Pay bills
- Transfer money
- View credit card transactions
- Set up Instant Balance
- Send money to others using Popmoney under the Payments menu
- Manage your debit card usage with Card Control

**Mobile Check Deposit:** Once you already have the VyStar Mobile Banking App downloaded, you can take a picture of a check with your smartphone and deposit it to your account.

TEXT BANKING

To register, log in to Internet Banking and select “Manage Alerts” from the menu under the “Settings/Service” menu and follow the quick and easy steps. (Your device does not have to be Internet-capable.)

The funds you deposit via your mobile app may not be available for immediate withdrawal. Please refer to your Services Agreement for full disclosures. VyStar does not charge fees for mobile banking. If you do not have a device to access mobile site, mobile banking or text message banking, there may be a cost to purchase/rent one. There can be monthly service fees and other charges by the carrier for text messaging, email and wireless Internet access. Certain restrictions apply. VyStar is not responsible for usage, services or charges incurred on any device.

**NEED HELP?**

- **VyChat** – Get answers fast from a VyStar Representative, live online through a secure chat at www.vystarcu.org or via Internet Banking. VyChat Hours are: 7 days a week, 7:00 a.m. to 7:00 p.m., excluding holidays.
- **Secure Messages** within Internet Banking for questions about your account.