



Consumer Online Banking Guide

Version 4.4



A Quick and Easy Guide to Business Online Banking

Welcome! Whether you're at home, at work, or on the road, we are here for you 24 hours a day, 7 days a week with our online banking services.

This guide is designed to help you answer your questions about how online banking can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to export account information to financial management software, such as Quicken® or QuickBooks®, and pay your bills online. After becoming an online banking customer, you'll find you are able to reduce the amount of time spent managing your finances.

Disclaimer:

Concepts, strategies, and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Horizon Bank shall not be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

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General Information

Security Features

Login ID and Password

This is information specific to each individual user and should be kept safe and secret. Users should avoid using passwords that they use on other sites.

Touch ID/Face ID/Fingerprint/Passcode logins can all be setup and registering personal devices can help to make the login process easier.

Secure Access Codes

Multi-Factor Authentication codes that help protect your accounts. By registering your devices you can bypass the need for a Secure Access Code.

Alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize. When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alerts can be turned on and the delivery preference set within the **Settings > Alerts** menu.

Alert Type	Description
Reminder	Reminds you of a specific date or event.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when: <ul style="list-style-type: none">• A specified check number posts.• A credit or debit transaction is greater than or less than an amount that you specify.• A transaction description matches text that you specify.
Online Transaction	Notifies you when a selected Transaction occurs.

Security Preferences

To update your Security Preferences within online banking, select **Settings > Security Preferences**. This will allow you to change your password, change you Login ID, or update your Secure Access Code delivery preferences.

Sentinel

Sentinel (also referred to as RFA) is a Risk Analysis tool that reviews online banking transactions. After submitting a transaction if the status is On Hold then it is currently under review.

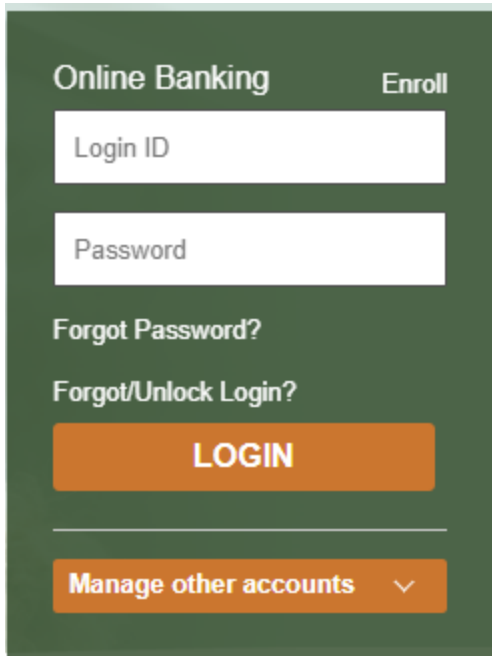
Online Banking Safety Tips

- Ensure your browser, operating system, virus protection and other systems are up to date.
- Log off of online banking when you are done.
- Do not leave your computer unattended when logged into online banking.
- Setup account and transaction alerts.

Getting Started & Logging In

Logging in for the first time

Once enrolled in Online Banking, you can login from your PC by going to HorizonBank.com and selecting the **Login** button at the top- right of the screen.



The screenshot shows the Horizon Bank Online Banking login interface. At the top, there are links for 'Online Banking' and 'Enroll'. Below these are two input fields: 'Login ID' and 'Password'. To the left of the password field are links for 'Forgot Password?' and 'Forgot/Unlock Login?'. A large orange 'LOGIN' button is centered below the input fields. At the bottom, there is a link 'Manage other accounts' with a dropdown arrow.

1. Enter your Login ID and password. Then click Login.
2. Select one of your predefined Secure Access Code delivery methods.
3. Enter the Secure Access Code in the box once it has been received. Select **Submit**.



The screenshot shows the Horizon Bank Secure Access Code entry screen. At the top is the Horizon Bank logo. Below it, the text 'Enter your Secure Access Code' is displayed. There is a single input field labeled 'Secure Access Code'. At the bottom, there are two buttons: 'Back' and 'Submit'.

4. Review the Profile screen. Select **Submit Profile** when done.
5. Enter your temporary password along with a new password for validation. Click **Submit**.
6. Review the First Time User Disclaimer and click **I Accept** to complete the first time login process.
7. Select **Register Device** if the device you are logging into is your own.
8. Register your device if the device is your own.

Mobile Devices

Horizon Bank has mobile apps for both Apple® and Android® devices. These apps can be downloaded from the official app stores. Both apps offer the same features as our desktop Online Banking with additional features like Mobile Deposit, which make your online banking even easier.



Menus

The Online Banking menu displays on the left side of the screen and on mobile is accessible through the Menu button at the top-left of the screen.

My Accounts – the page with your accounts

Messages – default location for alerts and provides ability to message Horizon support

Transactions

Funds Transfer – transfer funds to and from Horizon accounts

Deposit Check History – Review deposit check history.

Activity Center – provides greater detail on transactions within online banking, including commercial transactions.

Open Account – Open an account online.

Send Money with Zelle– Send, Receive, and Request money from within online banking.

Cardswap – easily update your card information on file with popular services

Biller Direct – view, manage and pay your bills

Bill Payment – pay bills from your Horizon account

Statements

View eStatements – view your Horizon eStatements.

eStatement Enrollment – enroll in eStatements

Services

Alerts – setup online banking alerts

Stop Payment – initiate a stop payment for checks

My External Accounts – add an external account that is in

your name **Internal P2P** – transfer funds to Horizon accounts

you do not own **Mobile Deposit Enrollment** – enroll in Mobile Deposit

Settings

Address Change – submit address change requests

Security Preferences – update username, password, and Secure Access Codes

Account Preferences – rename and reorganize accounts

Profile – user information used only within online banking

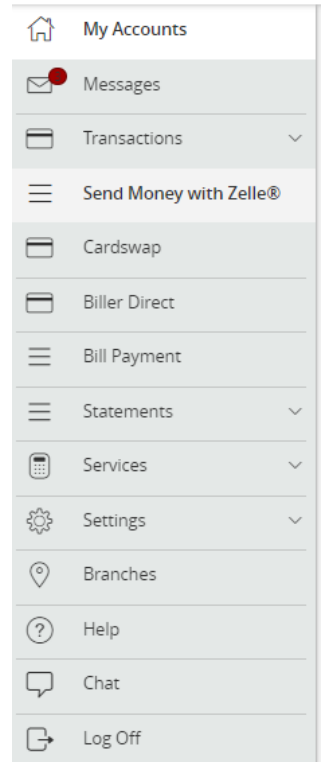
Accessibility – settings to enhance your online banking experience

Branches – view location and contact information for Horizon branches

Help – access system help guides


Chat – Chat with an online advisor

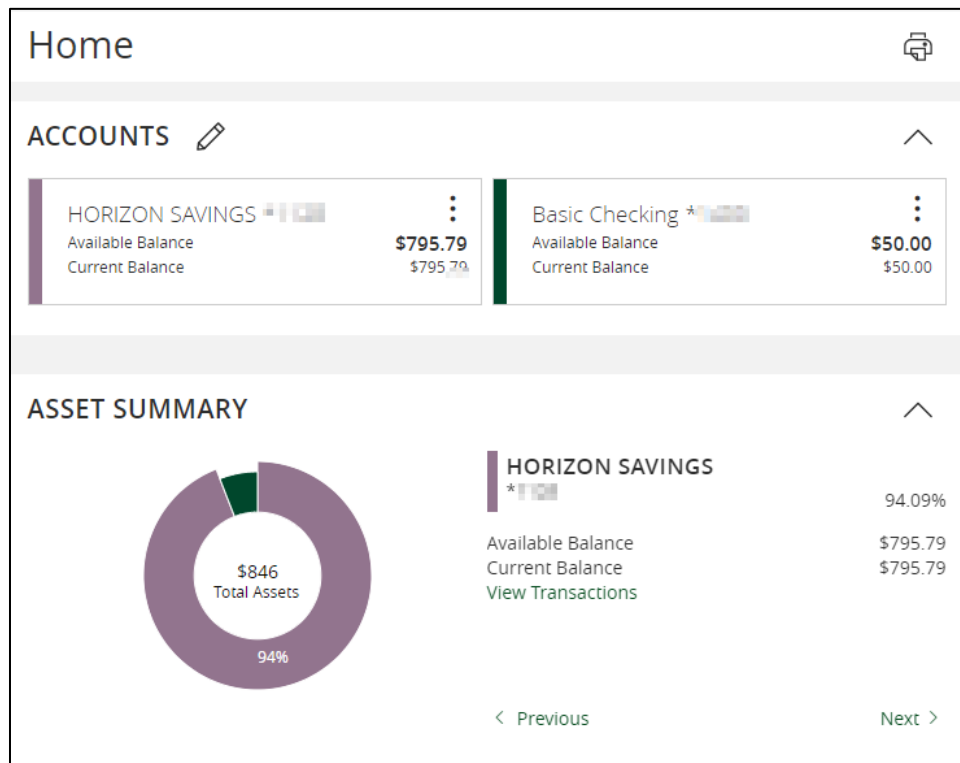
Log Off – log off of online banking



Online Banking Features

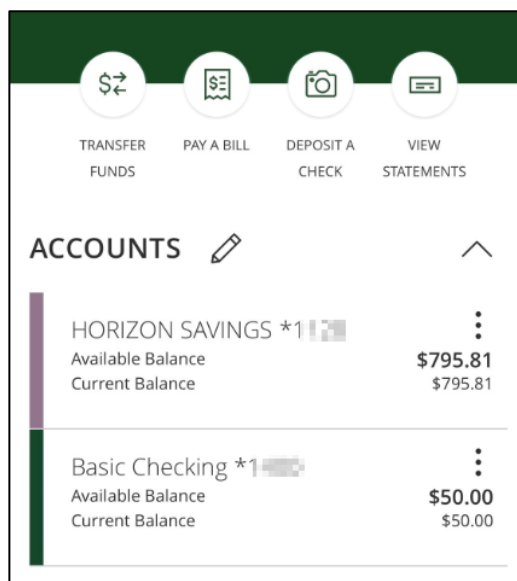
Accounts

Accounts provide you a quick overview of your accounts and balances. Accounts are separated into Account Tiles that can be moved and grouped by dragging and dropping the Account Tiles. Selecting the Account Tiles allows you to view recent history for those accounts. The kebab () menu lets you see additional options on your accounts, including quick transfers.



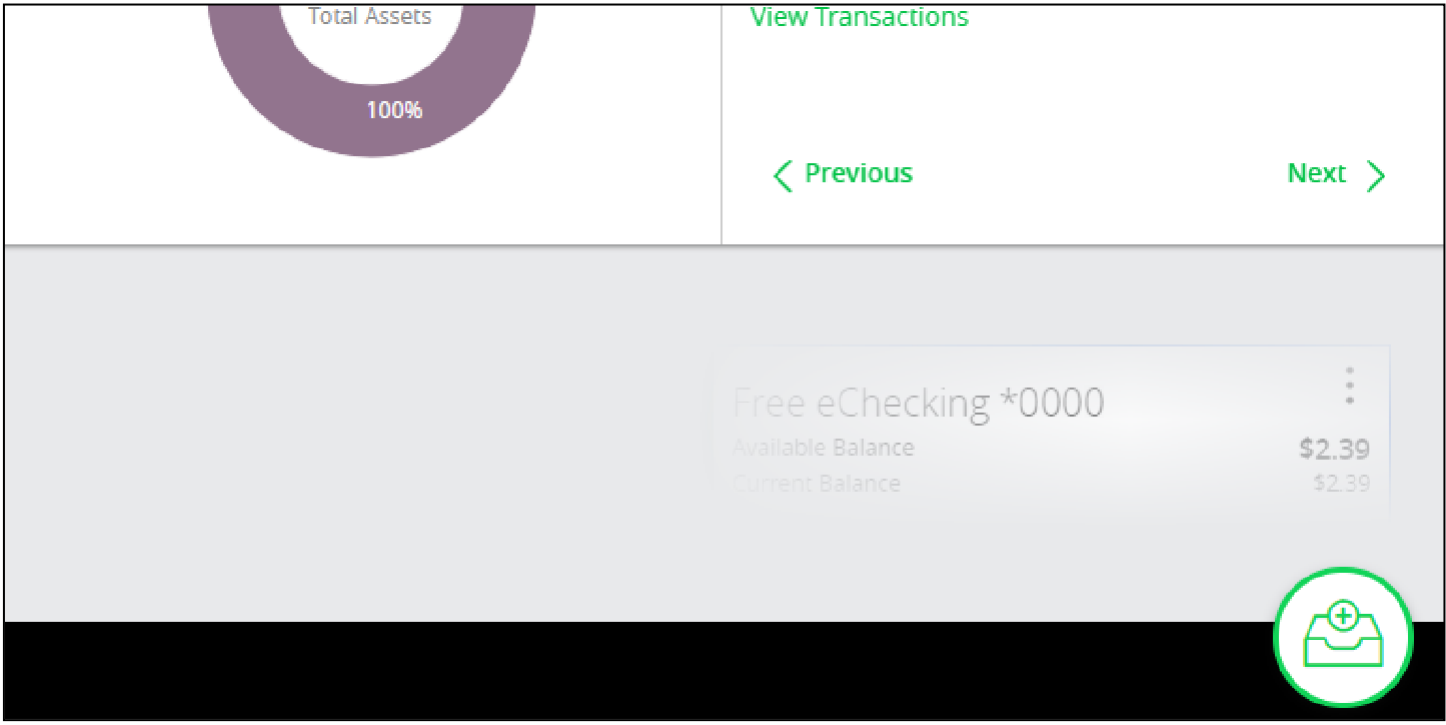
Quick Links

Provides easy access to the most popular features for mobile app users.



Grouping Accounts

You can use the Account Grouping feature to categorize accounts on the Home page. If using a mouse, click an account card, hold the mouse button, drag the card to a new location, and release the mouse button. On a mobile device, tap a card, drag it to a new location, and lift your finger to drop it in that location.



History

By selecting an Account Tiles you can view your most recent activity for your accounts. History can searched the entering descriptions or amounts in the Search transactions field. Transactions can be downloaded by selecting the Download icon ().

Back to Home

HORIZON SAVINGS *1129

\$795.79

Current Balance

\$795.79

Available Balance

Last Updated: March 31, 2020 11:36 AM

Transactions

Details

Q Search transaction

Date	Description	Amount
MAR 25 2020	INT XFER FR DDA 000009371400 CARD# 040030016853	\$50.00
		\$795.79
MAR 6 2020	INT XFER FR DDA 000009371400 CARD# 155607020360	\$50.00
		\$745.79
FEB 28 2020	INTEREST PAYMENT	\$0.02
		\$695.79
JAN 31 2020	INTEREST PAYMENT	\$0.02
		\$695.77
DEC 31 2019	INTEREST PAYMENT	\$0.02
		\$695.75
DEC 27 2019	INT XFER FR DDA 000009371400 CARD# 120742006323	\$50.00
		\$695.73
DEC 26 2019	INT XFER TO DDA 000000374363 CARD# 192937001541	(\$400.00)
		\$645.73

Select Details for more information.

HORIZON SAVINGS *1129

\$795.81

Current Balance

\$795.81

Available Balance

Last Updated: April 8, 2020 2:40 PM

Transactions

Details

Details

Available Balance

\$795.81

Available Overdraft Amount

\$0.00

Current Balance

\$795.81

Last Deposit Amount

\$50.00

Last Deposit Date

Mar 25, 2020

Total Holds Amount

\$0.00

Settings

Account Visibility

Home

Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series. You can also see checks that have been deposited on the Deposited Checks tab.

Activity Center						
Single Transactions Recurring Transactions Deposited Checks						
<input type="text" value="Search transactions"/>						
Created date ▾	Status ▾	Transaction Type ▾	Account ▾	Amount ▾	<input type="checkbox"/>	
3/25/2020	Authorized	Funds Transfer - Tracking ID: 3567459	Basic Checking *1	\$25.00	<input type="checkbox"/>	
3/25/2020	Authorized	Funds Transfer - Tracking ID: 3567458	Basic Checking *1	\$50.00	<input type="checkbox"/>	
3/9/2020	Failed	Funds Transfer - Tracking ID: 3528201	Basic Checking *1	\$25.00	<input type="checkbox"/>	

Activity Status:

- **Processed** – transactions that have been processed by Horizon and cannot be cancelled.
- **Failed** – transaction processed unsuccessfully. Always verify the post
- **Active** – transactions generated in the past week or that allows an action to be taken.
- **Drafted** – Any transaction that has been put in a pending (drafted) state by the user, which can be approved for processing or cancelled.
- **Authorized** – transactions that have been approved for processing.
- **Cancelled** – transactions that have been deleted and will no longer process.
- **On Hold** – transactions being actively reviewed by Horizon's risk analysis tools

eStatements

eStatements allow you the ability to view, download, and print your current and past statements. With eStatements you have access to the same high quality statements you get in the mail just quicker and more securely.

View Statements

The View eStatements menu displays all statements that you are able to view electronically.

Statements		
Please choose an account to view statements.		
Account Name	Account Number	Balance
Basic Checking	*1 [REDACTED]	\$50.00
HORIZON SAVINGS	*1 [REDACTED]	\$795.81




To view estatements select the **Statements > View eStatements** menu. Statement history will display for 2 years.

Enroll in eStatement

Enrolling in eStatements allows you to receive your statements securely through Online Banking and allow you the ability to print the statements as necessary.

Statement Delivery changes made before 3pm CST on a business day will be updated within 1-2 business days. ×

Statement Delivery

Account ^	Delivery Type	Address	
Basic Checking *0000	Paper Statement	1 PEACHTREE CT, VALPARAISO, IN 46383	
Free eChecking *0000	E-Statement	email@gmail.com	
Main Account *0000	E-Statement	email@gmail.com	

[View E-Statement Delivery Agreement](#)

To enroll in eStatements select the **Statements > Enroll in eStatements** menu.

Funds Transfers

Funds Transfers let you transfer funds between Horizon accounts you have access to in online banking. Loan Payments can be made by transferring to your loan.

Note: Specific instructions on cutoff times and loan payments can be found at the top of the screen in the green notes section.

To transfer funds between your Horizon accounts.

1. Select the **Transaction > Funds Transfer** menu.
2. In the **From** field select the account you want to transfer funds from.
3. In the **To** field select the account you want to transfer funds to.
4. In the **Amount** field, enter the amount to transfer.
5. In the **Frequency** field, choose frequency of transfer.
6. In the **Transfer Date** field, choose the date of the transfer.
7. **Memo** field. (optional)

Funds Transfer

From Account

To Account

Amount

\$

0.00

Frequency

One time transfer

Transfer Date


03/31/2020


Memo (optional)

Enter letters and numbers only


Transfer Funds

To edit funds transfers.

1. Select **Transactions > Activity Center** menu.
2. Select the kebab () menu for the funds transfer you would like to edit.
3. Select **Edit** or **Edit Series** (if recurring transaction)
4. Complete Edits.
5. Select **Transfer Funds**.

Activity Center					
Single Transactions <u>Recurring Transactions</u> Deposited Checks					
Created date	Status	Transaction Type	Account	Amount	
3/9/2020	Authorized	Funds Transfer - Tracking ID: 3528200	Basic Checking *1400	\$50.00	Actions 
3/9/2020	Authorized	Funds Transfer - Tracking ID: 3528185	Basic Checking *1400	\$50.00	
12/12/2018	Cancelled	External Transfer - Tracking ID: 2447708	External Checking *5000	\$50.00	
7/13/2018	Cancelled	Funds Transfer - Tracking ID: 2170069	HORIZON SAVINGS *1128	\$795.79	
7/13/2018	Cancelled	Funds Transfer - Tracking ID: 2170066	Basic Checking *1400	\$50.00	
7/13/2018	Cancelled	Funds Transfer - Tracking ID: 2170063	HORIZON SAVINGS *1128	\$795.79	

Edit Recurring Transfer


 Editing **monthly** series to **HORIZON SAVINGS (*1128)**.
Updating recurring transfers will affect all future transfers including already scheduled or authorized transfers. Click to edit next occurrence on 04/25/2020.

From Account
Basic Checking *1400 \$50.00


To Account
HORIZON SAVINGS *1128 \$795.79

Amount
\$ 25.00

Frequency
Monthly

 A transfer will be created every month on the 31st.

Start Date
03/31/2020

 Transfers falling on a Sunday or banking holiday will be processed the following business day.

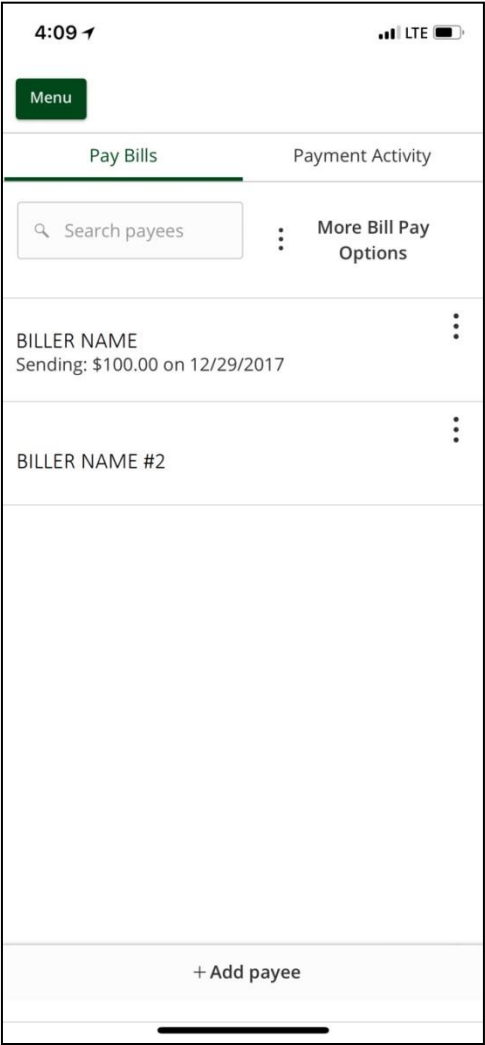
Repeat Duration
☒ Forever (Until / Cancel)
☐ Until Date (Set An End Date)

Memo (optional)
Funds Transfer via Online

Cancel **Transfer Funds**

Bill Pay

Bill Payment allows for the payment of bills using your Horizon accounts. To access Bill Pay select **Bill Pay > Bill Pay** or **Bill Pay > Business Bill Pay**.



Mobile Deposit

Mobile Deposit allows you to deposit checks conveniently through your mobile device. Daily and monthly limits apply to this service.

The screenshot shows a mobile app interface for "Remote Deposit". At the top, there's a status bar with the time "11:12", signal strength, "LTE", and battery level. Below the status bar is a header "Remote Deposit" with a close button (X). Under the header are two tabs: "Deposit Check" (active) and "Deposit Check History". A dark grey notification box states: "Mobile Deposit Terms of Service have been updated, by continued use of Mobile Deposit you accept the terms found on Services>Mobile Deposit Enrollment." Below this is a "Deposit Account" section with a dropdown menu showing "Basic Checking - \$50.00" and a right arrow. The "Amount" section has a text input field with "\$1.00" displayed. Below the input field, it says "Daily deposit limit: \$2500.00" and "Deposits allowed per day: 10". There are two camera icons: "Front of check" and "Back of check". At the bottom is a large orange button labeled "Submit Deposit".

Enroll in Mobile Deposit

1. Select **Services > Mobile Deposit Enrollment**
2. Read and Accept the Mobile Deposit Terms of Service.

Deposit Check

1. Select **Transactions > Deposit a Check or**

Deposit Check History

Deposit Check History displays 30 days of your Mobile Deposit history. This widget can be found on the right side of your desktop or when selecting the Right Menu on mobile devices.

9:39

LTE

Remote Deposit

Deposit Check

Deposit Check History

Q

Search transactions

All

Submitted

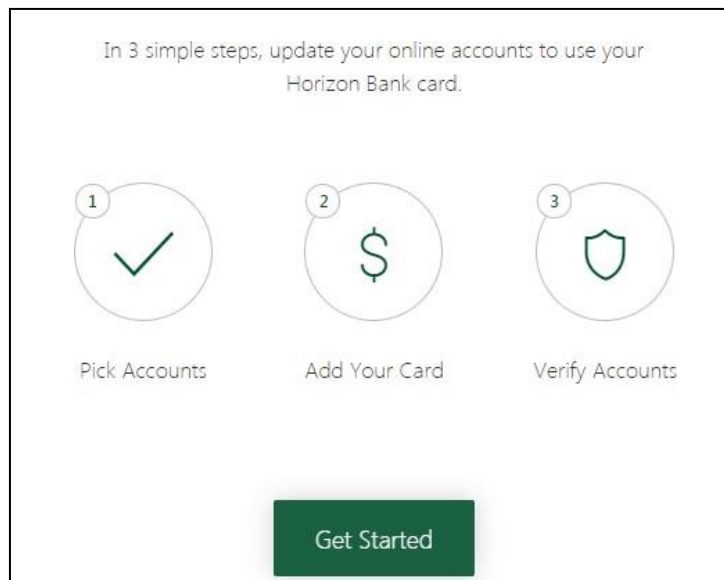
Accepted

Basic Checking : *1	1.00
	4/8/20
Check #	Conf. ID: 243961

Cardswap

CardSwap lets you update your favorite digital services, like Netflix, Amazon, and more*—at the same time, in the same place— saving you time and hassle. This makes it easier to replace lost cards, or to open and use new accounts.

**None of the listed companies are associated with, sponsor, or endorse this product.*



1. Select the accounts you use
2. Verify your Horizon Bank card information
3. Sign-in to those accounts to make the swap.

More Information can be found at:

<http://www.horizonbank.com/personal-banking/cardswap/>

External Transfers

External Transfers allows you to setup accounts at other Financial Institutions to transfer funds or make loan payments. These must be accounts that you own and have the same titling as the accounts at Horizon Bank.

Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number:

Account Type:

Checking ▾

Routing Number:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

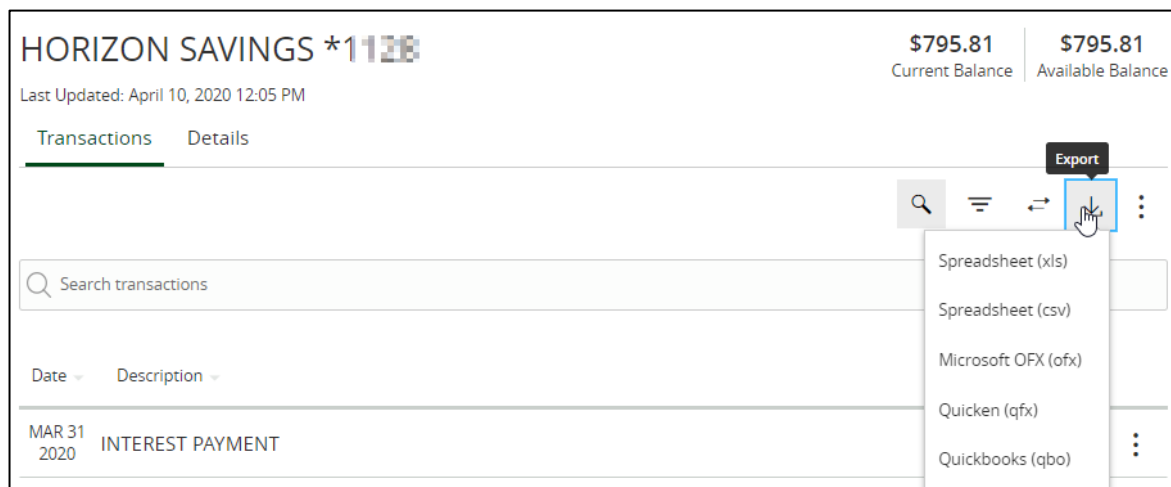
Continue


External Transfers allow you to transfer funds to external bank accounts that **YOU** own.

1. To setup External Transfers select **Services > Add External Accounts**.
2. Input your Account number, account type, and routing number of an account belonging to **YOU**.
3. Verify the micro deposit amount (usually a few cents and may take a few days) that your external account receives.
4. Select **please click here to enter the amounts and activate your external accounts**.
5. Enter the micro deposit amounts.

Quicken®

Horizon allows the ability to download account activity to your Personal Financial Management (PFM) software like Quicken®. Instructions for downloading from Horizon and importing to your PFM are available on Horizon's site.



1. Select the Account you wish to import to Quicken
2. Select the Export button 
3. Select the Quickbooks (QBO) format.
4. The file is saved to your computer.
5. Follow the Guides on HorizonBank.com detailing how to import the file on your specific version of Quicken.

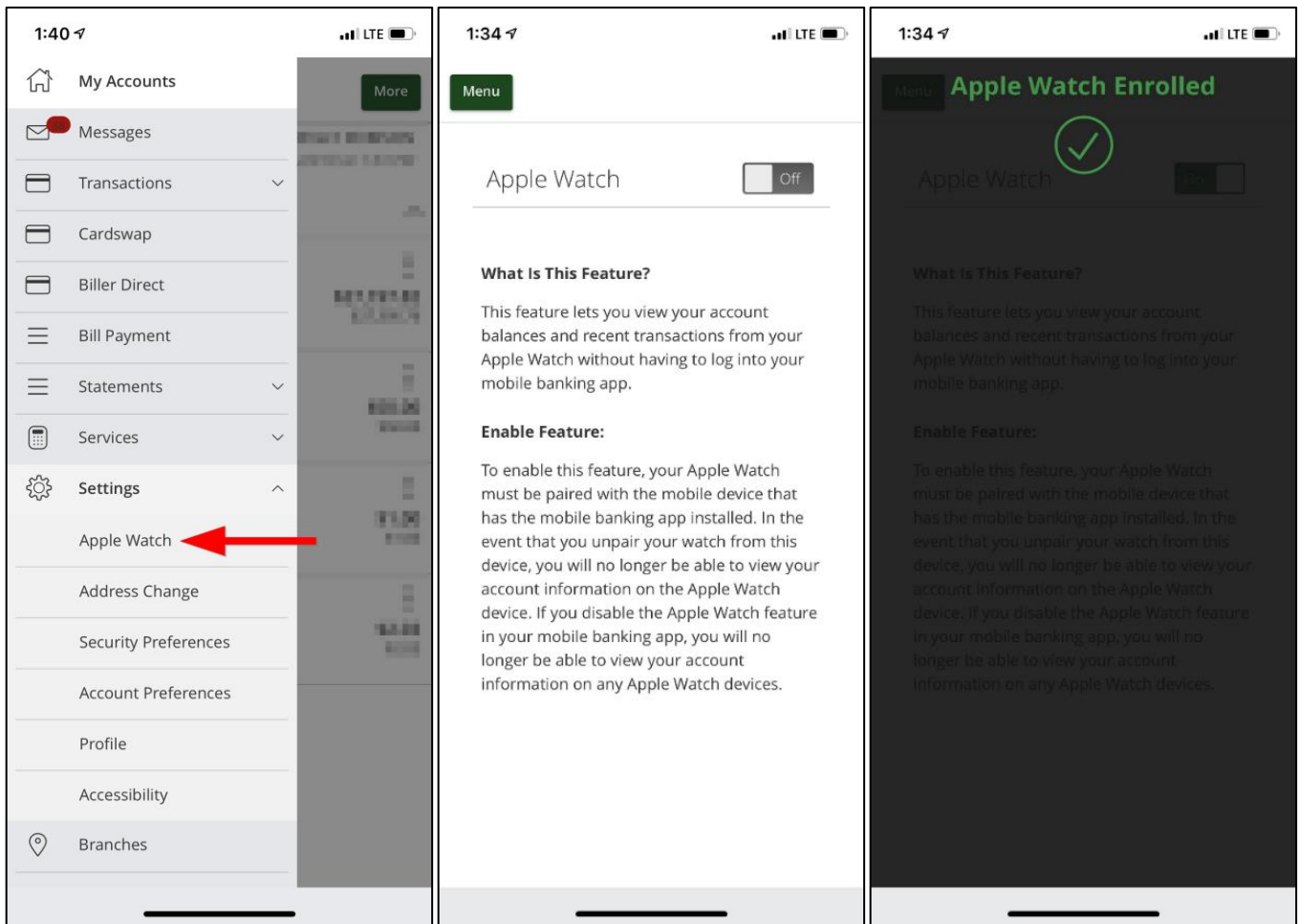
For more information visit:

[tp://www.horizonbank.com/personal-banking/quicken-quickbooks/](http://www.horizonbank.com/personal-banking/quicken-quickbooks/)

Apple Watch

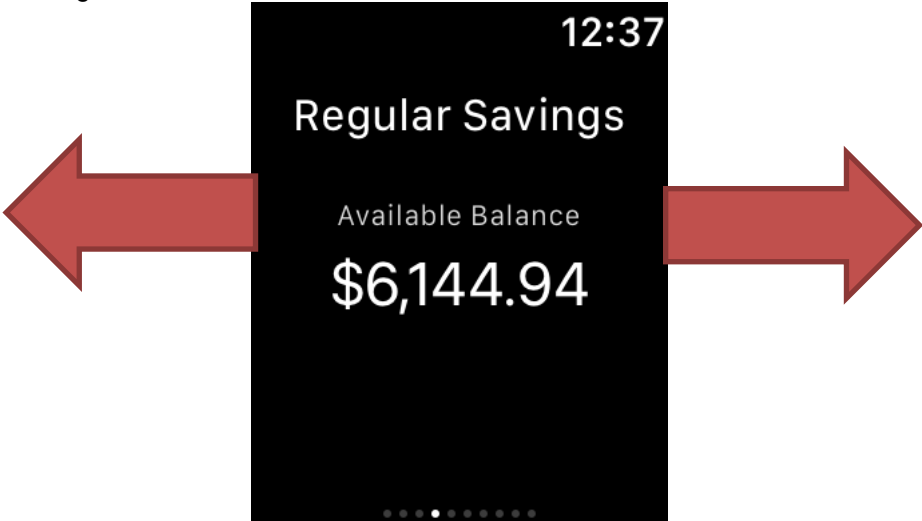
Enable the Ability to access Online Banking on your wrist. To enable this feature, your Apple Watch must be paired with the mobile device that has the mobile banking app installed.

1. To setup Apple Watch select **Settings > Apple Watch**.
2. Toggle Apple Watch to 'On'.



Once enrolled the app should now appear on the customer's watch. If the app does not display, the customer can access their Watch App on their phone and review their settings.

The app will display the first 10 accounts and the Available balance for that account. To switch between accounts the customer can swipe Left or Right.



Each account will display the 10 most recent transactions. To view these transactions the customer can swipe Up and Down.

