



Consumer Online Banking Guide

Version 4.3.1



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:

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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
Date	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.
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds.

Security Preferences

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

Detect Safe Browsing (DSB)

DSB is a tool to help protect end users from malware, phishing, and pharming attacks. More information as well as the ability to download the FREE application.

For more information visit:

<http://www.horizonbank.com/detect-safe-browsing/>

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.

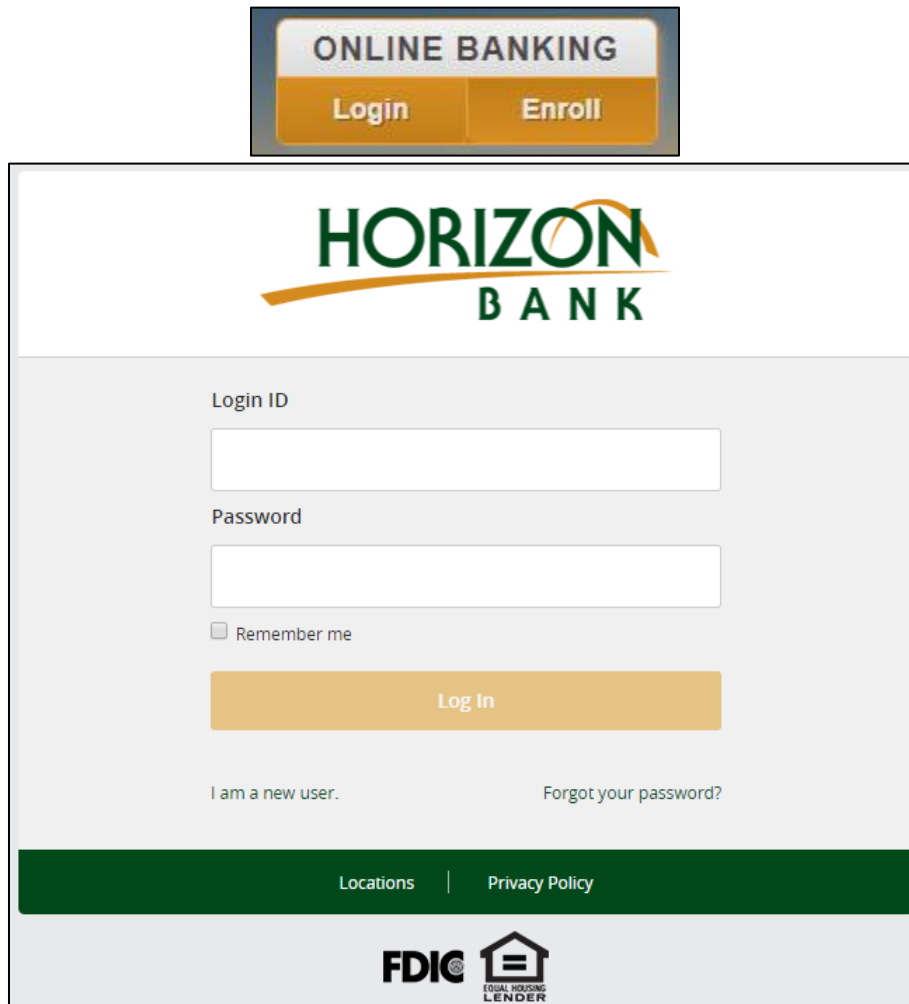
Online Banking Safety Tips

- 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.



ONLINE BANKING

Login Enroll

HORIZON
BANK

Login ID

Password

Remember me

Log In

I am a new user. Forgot your password?

Locations | Privacy Policy

FDIC EQUAL HOUSING LENDER

1. When logging in for the first time to online banking you will need to use the **I Am A New User** link. This will allow you to set a password using one of the enrolled secure access channels.
2. Input your Login ID and select **Submit**
3. Select one of your predefined Secure Access Code delivery methods.
4. Select **Register Device** if the device you are logging into is your own.
5. Input the received Secure Access Code
6. Set a password and select **Submit**.
7. Register your device if the device is your own.
8. Complete the profile details and select **Submit**.

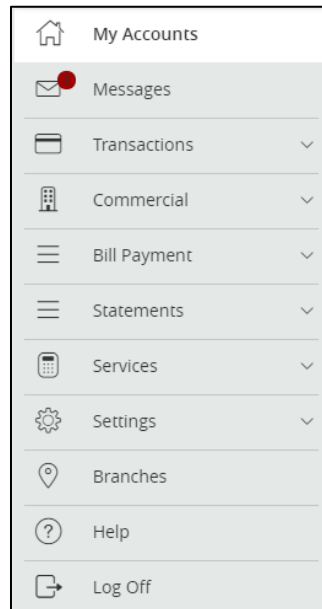
Mobile Devices

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 – deposit checks on your mobile device.

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

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

Commercial

Payments – ACH payments

Recipients – Manage ACH Recipients

ACH Pass-Thru – ACH payment allowing file upload

Tax Payment – initiate tax payments

Positive Pay – Positive Pay system

User Management – manage business user rights

Bill Pay – pay bills from your Horizon account

Statements

View eStatements – view your Horizon eStatements.

Enroll in eStatements – 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

Branches – view location and contact information for Horizon branches




Help – access system help guides




Log Off – log off of online banking


Online Banking Features

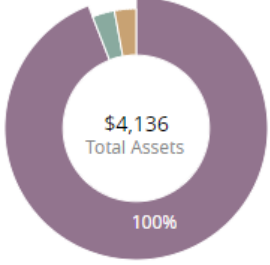
Accounts

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.

Accounts   


<p>Main Account *0000 </p> <p>Available Balance \$4,132.28</p> <p>Current Balance \$4,139.17</p>	<p>Basic Checking *0000 </p> <p>Available Balance \$1.40</p> <p>Current Balance \$1.40</p>
<p>Free eChecking *0000 </p> <p>Available Balance \$2.38</p> <p>Current Balance \$2.38</p>	

Asset Summary 



\$4,136
Total Assets

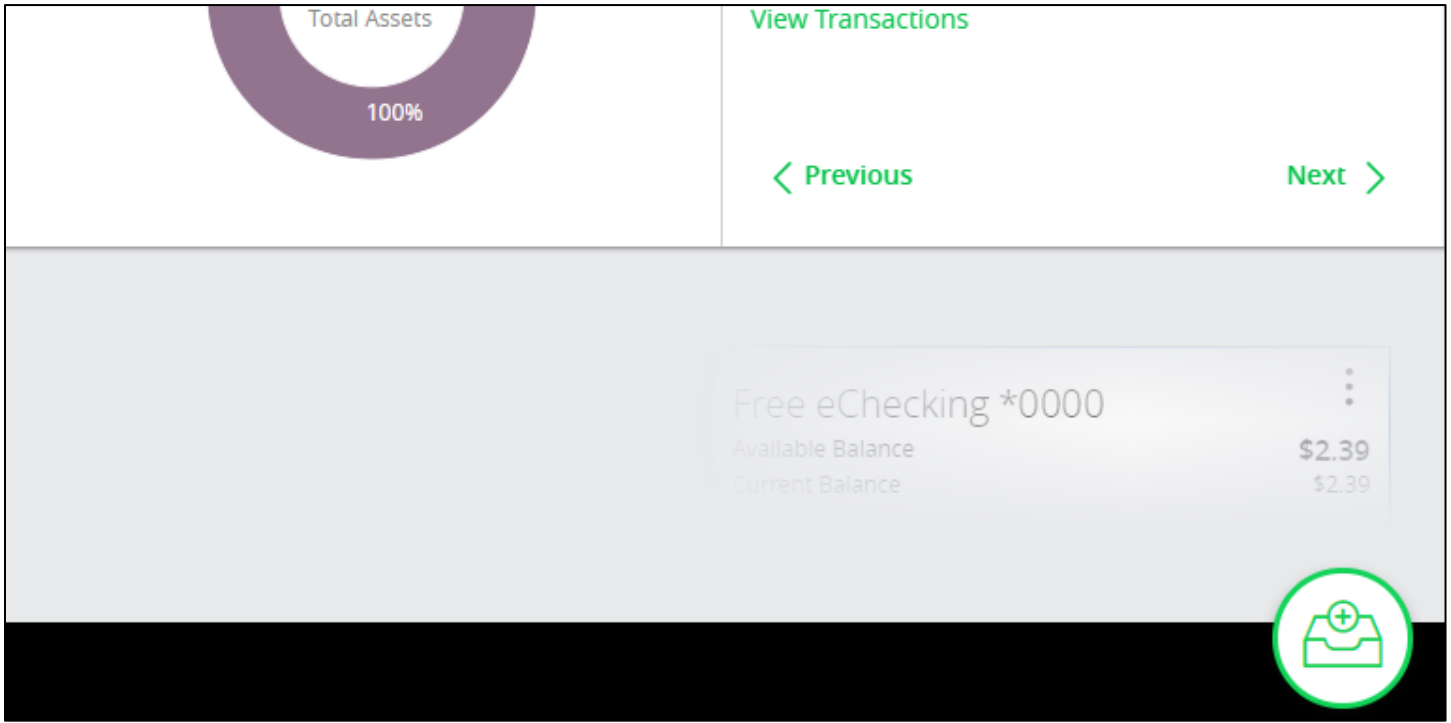
100%

<p>Main Account *0000 </p> <p>99.91%</p> <p>Available Balance \$4,132.28</p> <p>Current Balance \$4,139.17</p> <p>View Transactions</p>	
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[< Previous](#) [Next >](#)

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 (📄).

Free eChecking *0000		\$71.10
Last Updated: 12/14/2017 3:38 PM		Available Balance
<input type="text" value="Search transactions"/>		Filters Details Download Options
Date	Description	Amount
OCT 27 2017	DBT CRD USA*USA*REFRESH FACILI CARD#4537 USA*USA*RE MICHIGAN CITY IN 000004243520	- \$1.60 \$71.10
OCT 26 2017	DBT CRD WENDYS 103 CARD#4537 WENDYS 103 MICHIGAN CITY IN 000004231468	- \$7.48 \$72.70
OCT 25 2017	DBT CRD Ruby Restaurant CARD#4537 Ruby Resta MICHIGAN CITY IN 000004291096	- \$12.00 \$80.18
OCT 23 2017	DBT CRD MUS OF SCI IND30059794 CARD#4537 MUS OF SCI CHICAGO IL 000004651855	- \$25.49 \$92.18
OCT 20 2017	DBT CRD MUSEUM OF SCIENCE IND CARD#4537 MUSEUM OF CHICAGO IL 000000824403	- \$13.35 \$117.67
OCT 20 2017	DBT CRD TACO BELL #32490 CARD#4537 TACO BELL MICHIGAN CITY IN 000004470445	- \$10.70 \$131.02
OCT 18 2017	DBT CRD USA*USA*REFRESH FACILI CARD#4537 USA*USA*RE MICHIGAN CITY IN 000004127312	- \$1.60 \$141.72
OCT 17 2017	CUSTOMER DEPOSIT	+ \$100.00 \$143.32

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

Search transactions Filters Favorites Print Download

Created	Status	Transaction Type	Account	Amount	
10/24/2017	Processed	Funds Transfer - Tracking ID: 1697527	Main Account *0000	\$0.02	Actions
10/24/2017	Failed	Funds Transfer - Tracking ID: 1697525	Main Account *0000	\$0.01	Actions

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.

View Statements

Please choose an account to view statements.

<input type="checkbox"/>	Main Account *0000 \$4,132.28
<input type="checkbox"/>	Basic Checking *0000 \$1.40
<input type="checkbox"/>	Free eChecking *0000 \$2.38




To view eStatements select the **Statements > View eStatements** menu. Statements history will display as far back as 2013.

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.

Transfers between Horizon accounts made after 9pm CST on a business day will post on the following business day. Transfers made on a weekend or holiday will post on the following business day. External loan payments and external transfers submitted before 3pm on a business day, will post on the following business day. Principal only payments can't be paid from an external account

Funds Transfer

From

----Select From Account--

To

----Select To Account--

Amount

0.00 Make this a recurring transaction

Date

12/13/2017

Memo (optional)

Enter letters and numbers only

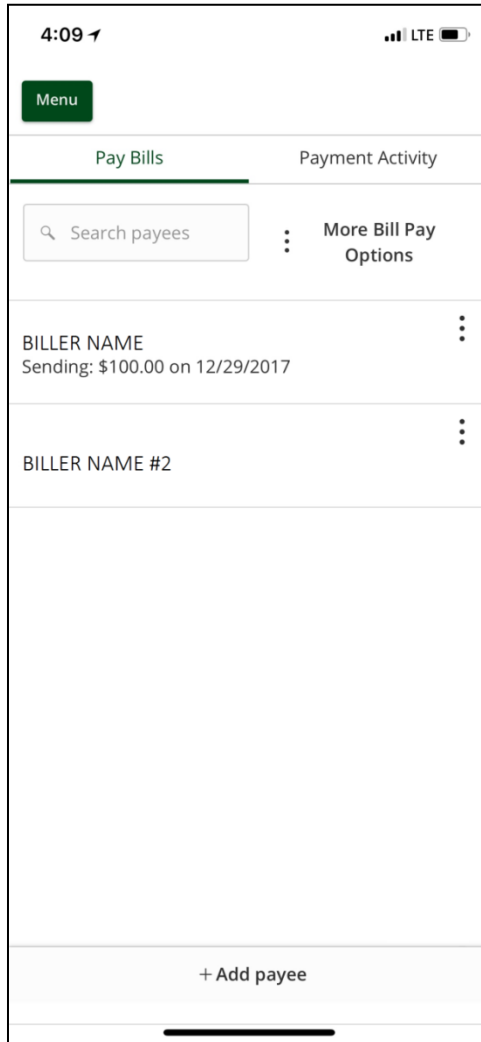
Clear **Transfer Funds**

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. (Optional) **Select the Make this a recurring transaction** check box. The Schedule Recurring Transfer fields expand.

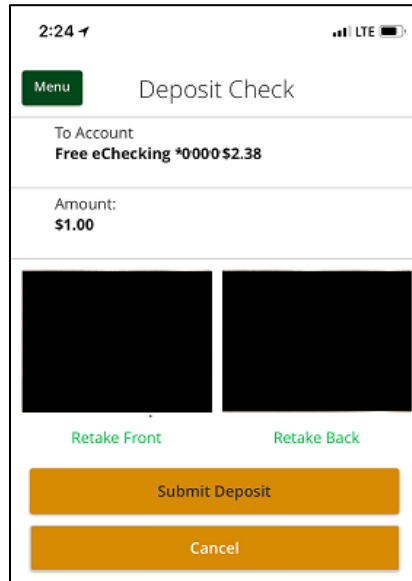
Bill Pay

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.



Enroll in Mobile Deposit

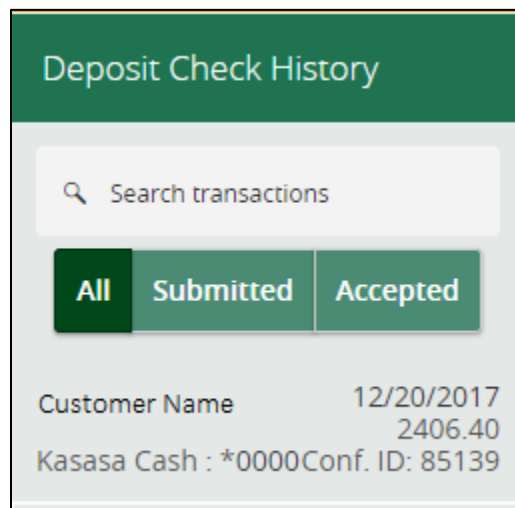
1. Select **Services > Mobile Remote Deposit**
2. Read and Accept the Mobile Deposit Terms of Service.

Deposit Check

1. Select **Transactions > Mobile Deposit**

Deposit Check History

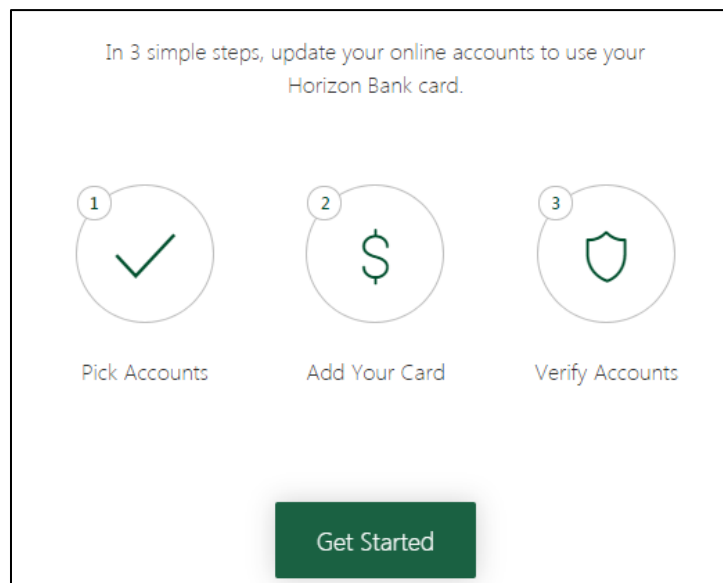
Deposit Check History displays 30 days of your Mobile Deposit history. This widget can be found on the right side of your desktop or when selecting the Right Menu on mobile devices.



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:

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.](#)

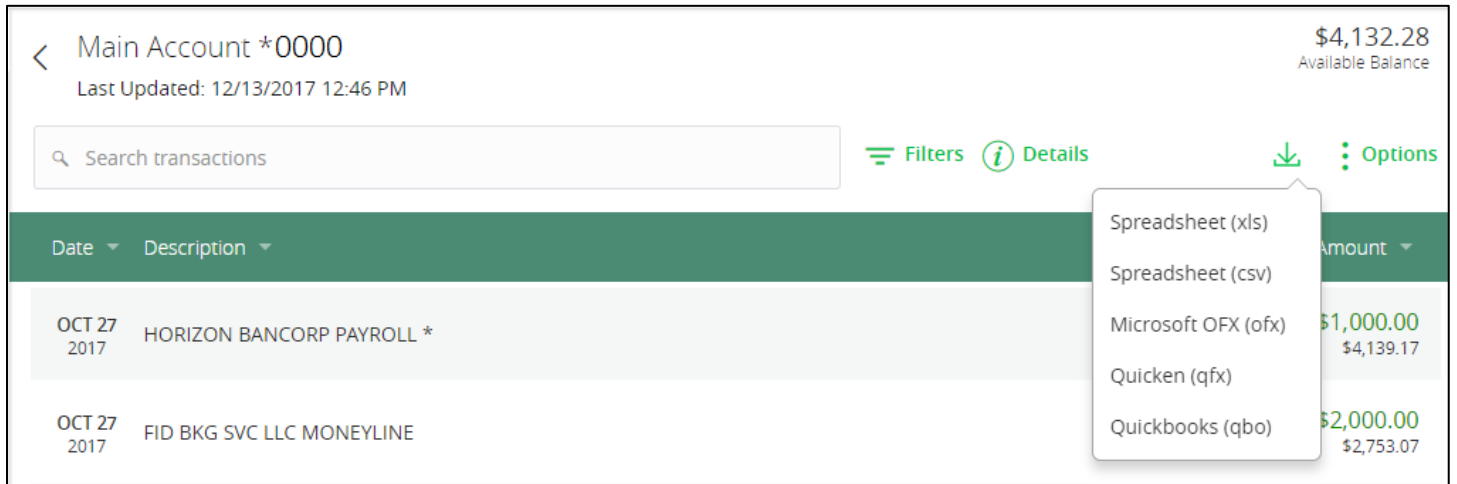
Continue

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.




The screenshot displays the Horizon banking interface for a 'Main Account *0000'. The available balance is \$4,132.28. The interface includes a search bar for transactions, filters, details, and options. A dropdown menu is open under the 'Options' button, showing the following download options:

Format	Amount
Spreadsheet (xls)	
Spreadsheet (csv)	
Microsoft OFX (ofx)	\$1,000.00
Quicken (qfx)	\$4,139.17
Quickbooks (qbo)	\$2,000.00
	\$2,753.07

The account activity table below shows the following transactions:

Date	Description	Amount
OCT 27 2017	HORIZON BANCORP PAYROLL *	
OCT 27 2017	FID BKG SVC LLC MONEYLINE	

1. Select the Account you wish to import to Quicken
2. Select the Download 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:

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