DIAMOND BANK ONLINE BANKING

2020

DIAMOND BANK ONLINE BANKING

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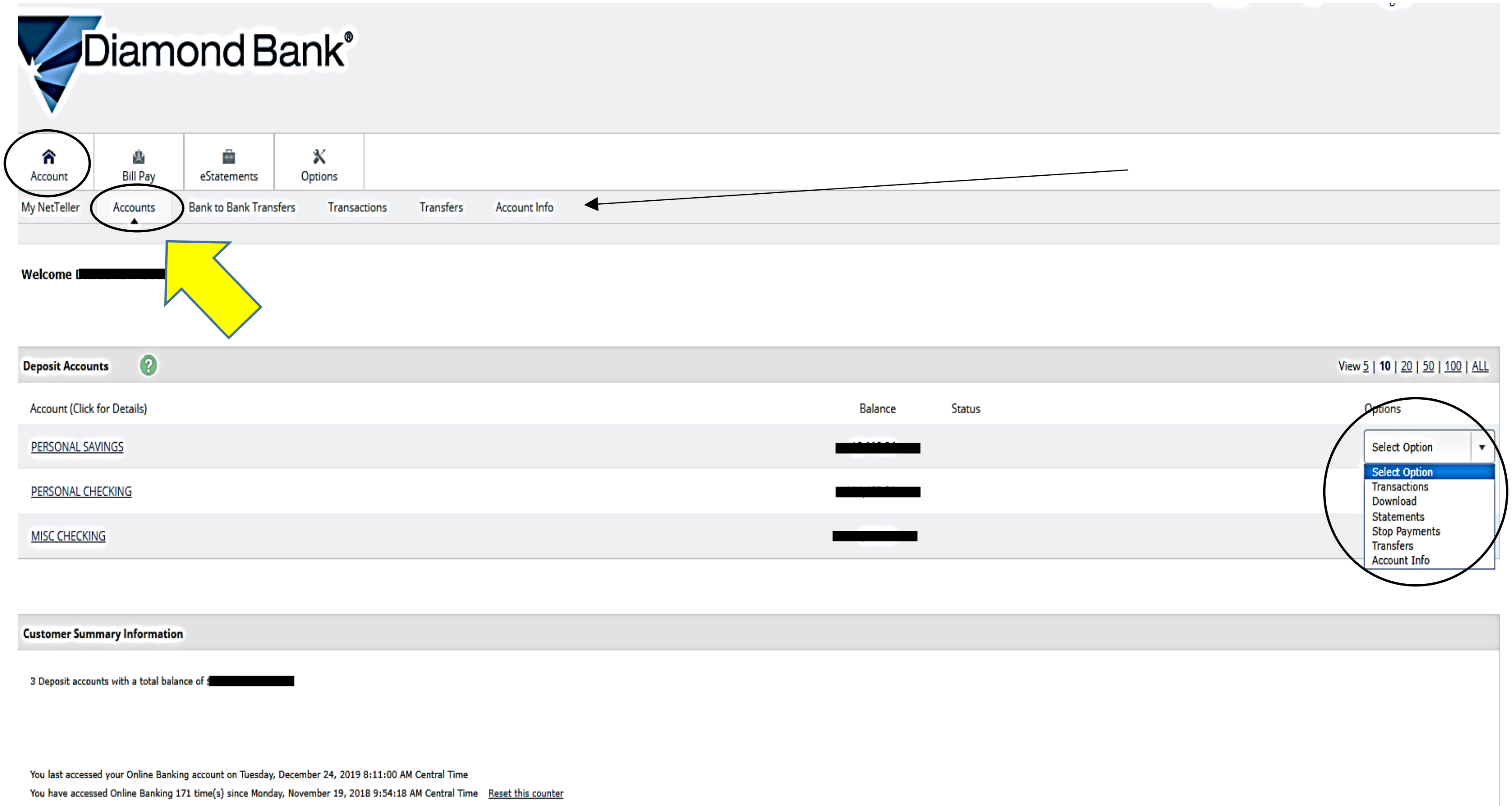
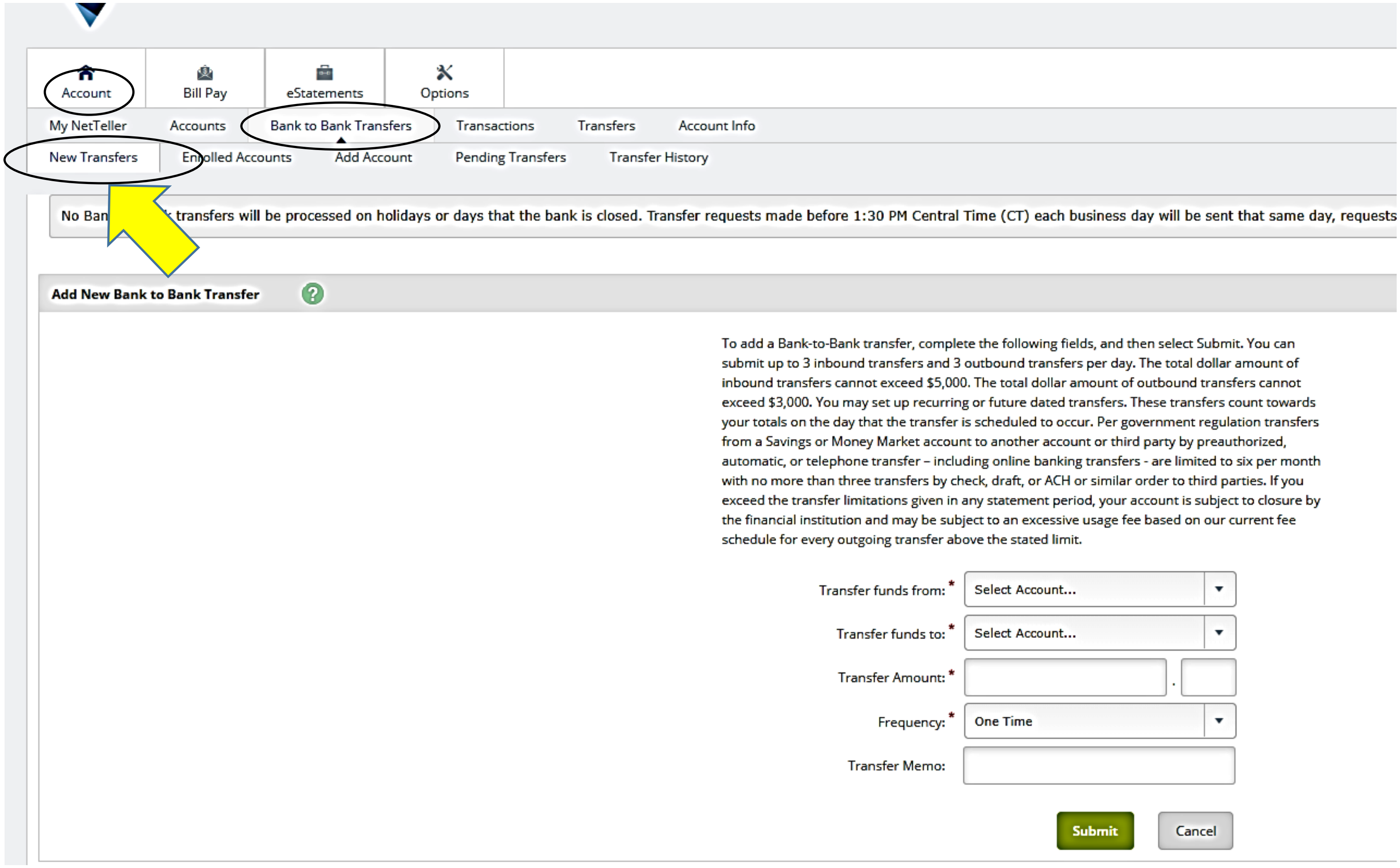
DIAMOND BANK ONLINE BANKING

Online Banking Account / Account Tab



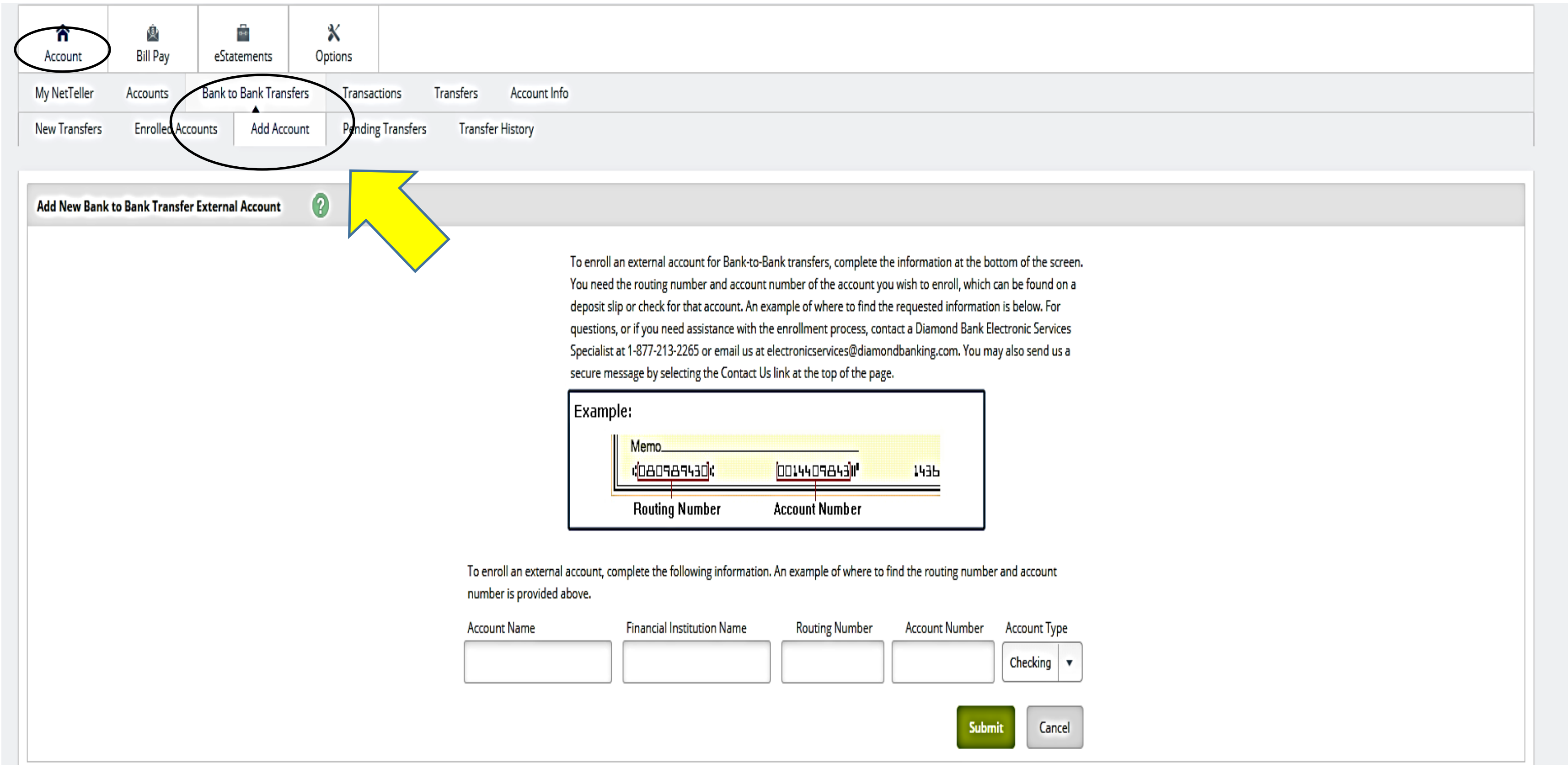
The Online Banking Home Page begins with the Accounts Tab highlighted. This page shows the accounts that you have enrolled in Online banking and once you click on the drop down box for any of your accounts you have the options of Transactions, Download, Statements, Stop Payments, Transfer, and Account Info. Notice out to the right of the **Accounts** tab that most of these options can be accessed by clicking on the tab you are wanting to use once you have fully set up your account.

Online Banking / Bank to Bank Transfers / New Transfers



Under the Bank to **Bank To Bank Transfers** is a **New Trans**fers tab. Transfers can be completed once you have Added accounts and they have been verified. You can do set up one-time transfers or set up weekly, bi-weekly, monthly or semi-monthly transfers.

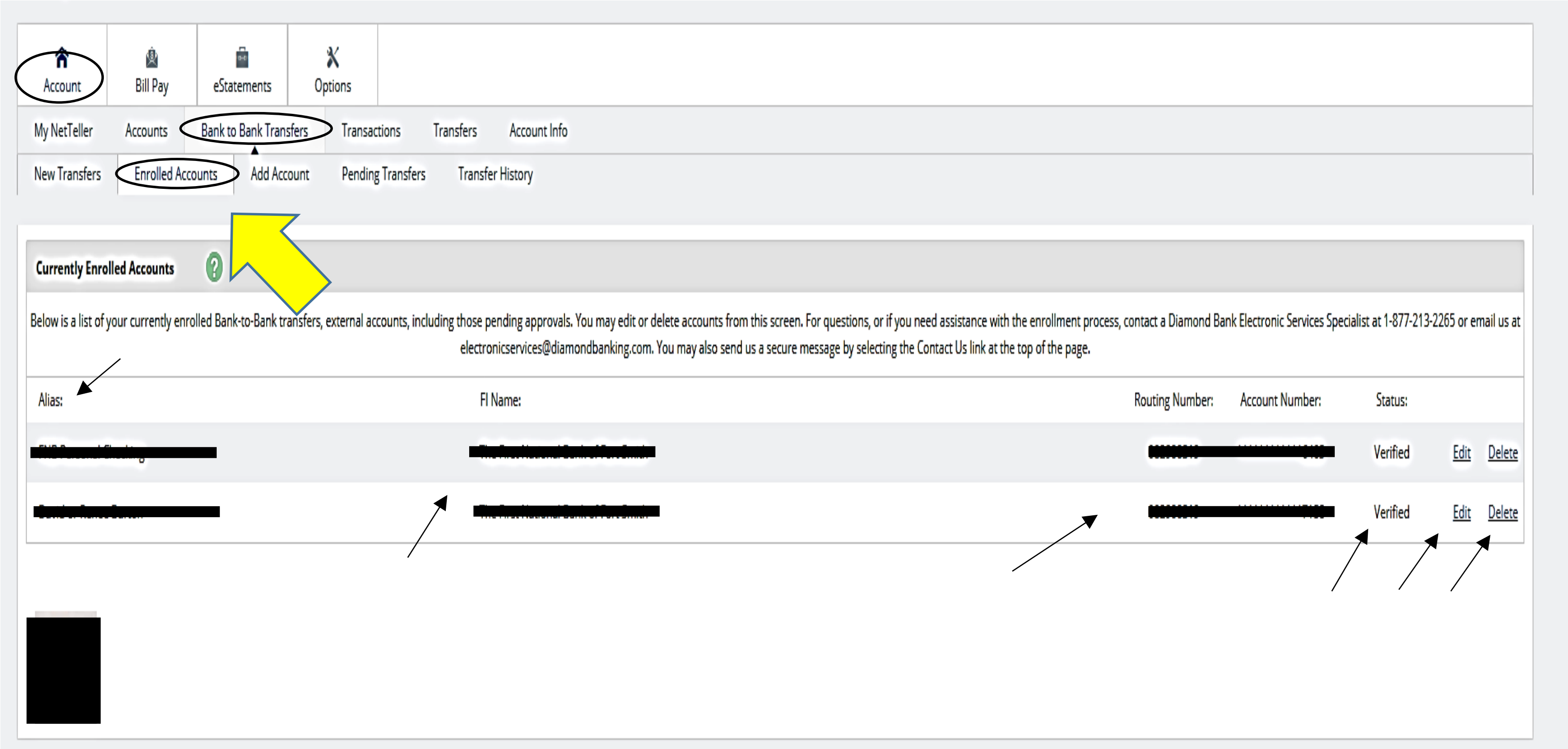
Online Banking / Bank to Bank Transfers Add Account



This Add Account option allows you to add bank accounts that you may have at other institutions to be linked to your Diamond Bank Online banking account. You will need the other bank Account Name, the name of the Bank, the bank Routing# and Account number of any account you want to add and then select checking or savings. For the type of account. You can apply a personalized label i.e. “Personal Checking”, “Misc Checking” etc. that will help you keep track of your different accounts. Once you hit the green **Submit** button the following message pops up:

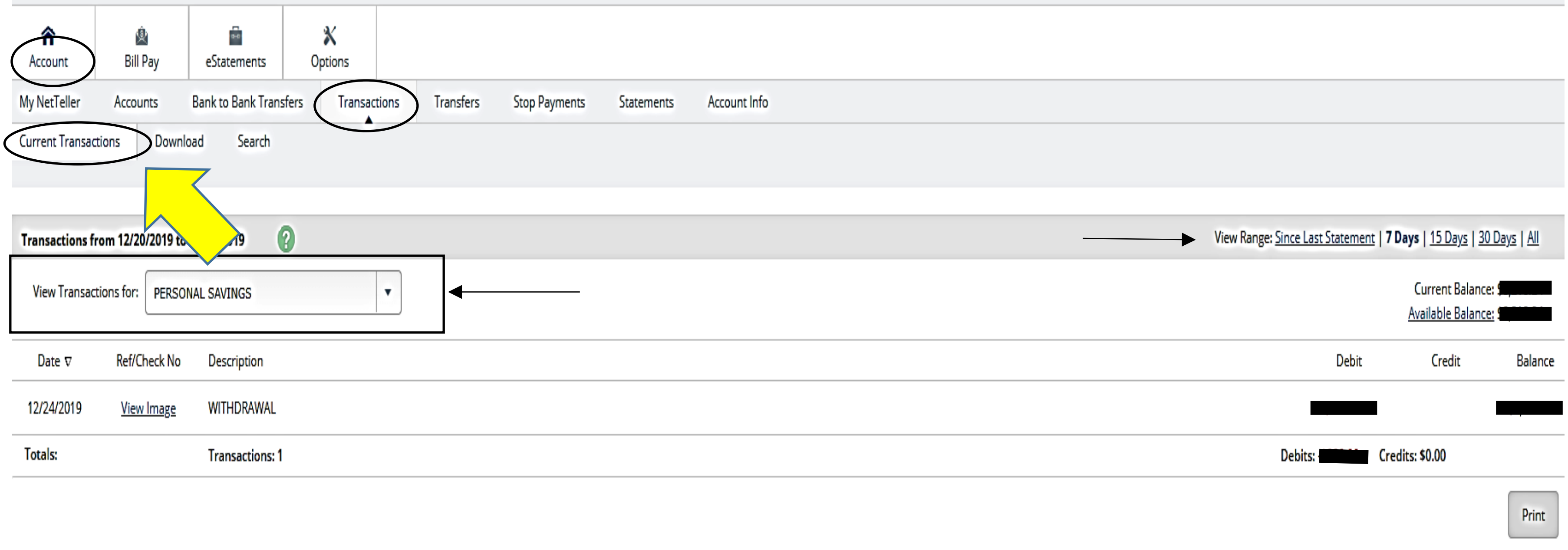
To use the external account for Bank-to-Bank transfers, the account must be verified. Diamond Bank verifies that you are authorized on the external account in the following way: Auto verification: Your external account is credited with a random amount within one to two business days. Once you see the credit on your external account, log back in to Online Banking, go to Enrolled Accounts, and enter the amount of the credit without decimal points or dollar signs. For example, if 21 cents credits your external account, you enter 21 in the Verification Amount field. You have 10 calendar days to complete this process. You may add another external account after selecting Return.

Online Banking / Bank to Bank Transfers / Enrolled Accounts



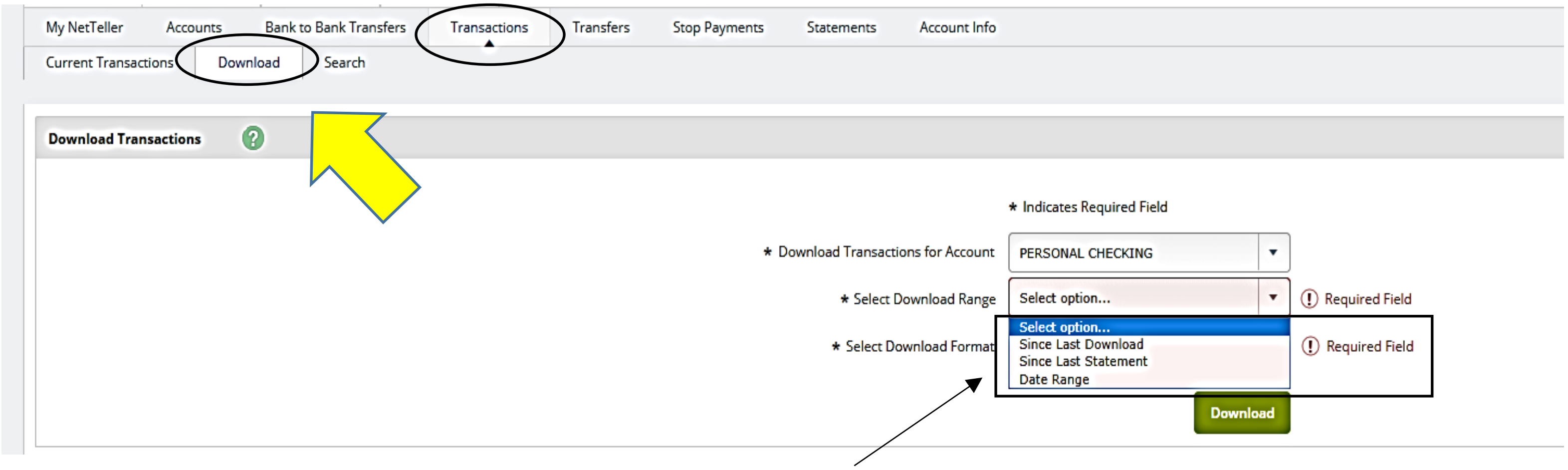
The “Enrolled Accounts” tab will show all of the accounts that you have enrolled for Bank to Bank Transfers. The Alias section shows the name of the account you have added and will apply the label you used when setting up the New Transfer. The FI section will show the name of the bank followed by the corresponding Routing and Account numbers. The Status section lets you know that the account has been verified once complete. If you want to change the label of the account just click on the Edit button and you can customize the name to whatever you want to call it. If you want to remove the account just click on Delete and it will remove it from your list of transfer accounts.

Online Banking / Account / Transactions / Current Transactions

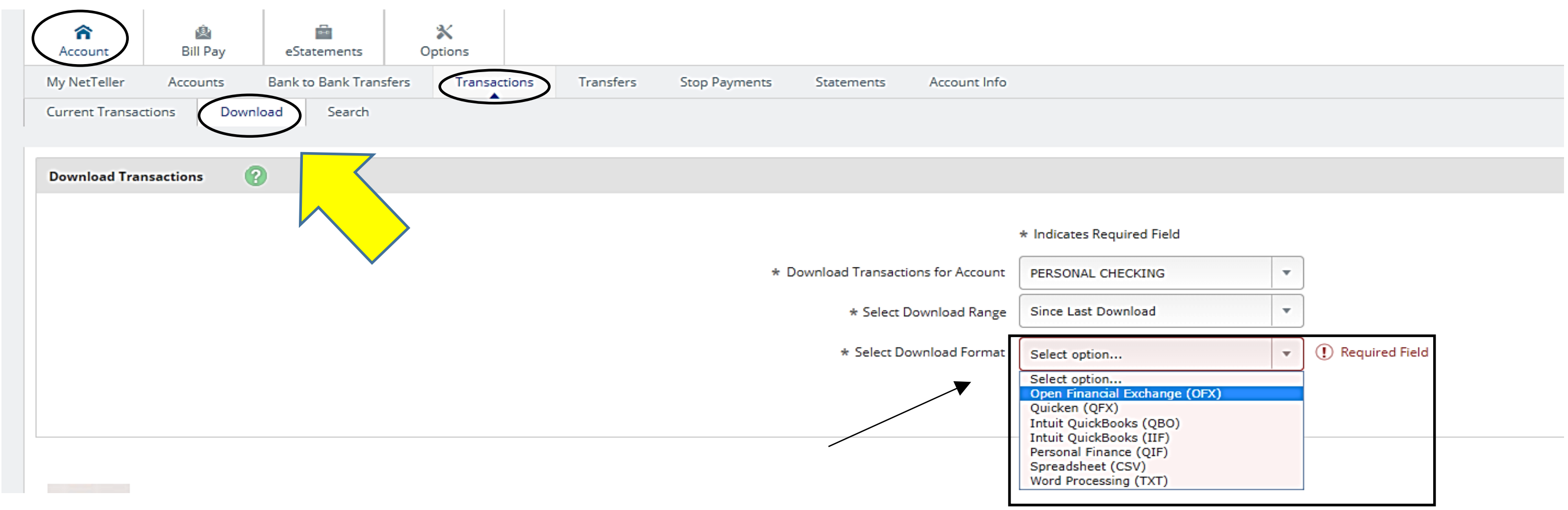


The **Transactions, Current Transactions** tab will show individual transactions that have posted for the account that is chosen in the **View Transactions For** drop down box. The **View Range** buttons allow you to customize how many transactions you want to view/print.

Online Banking / Account / Transactions / Download

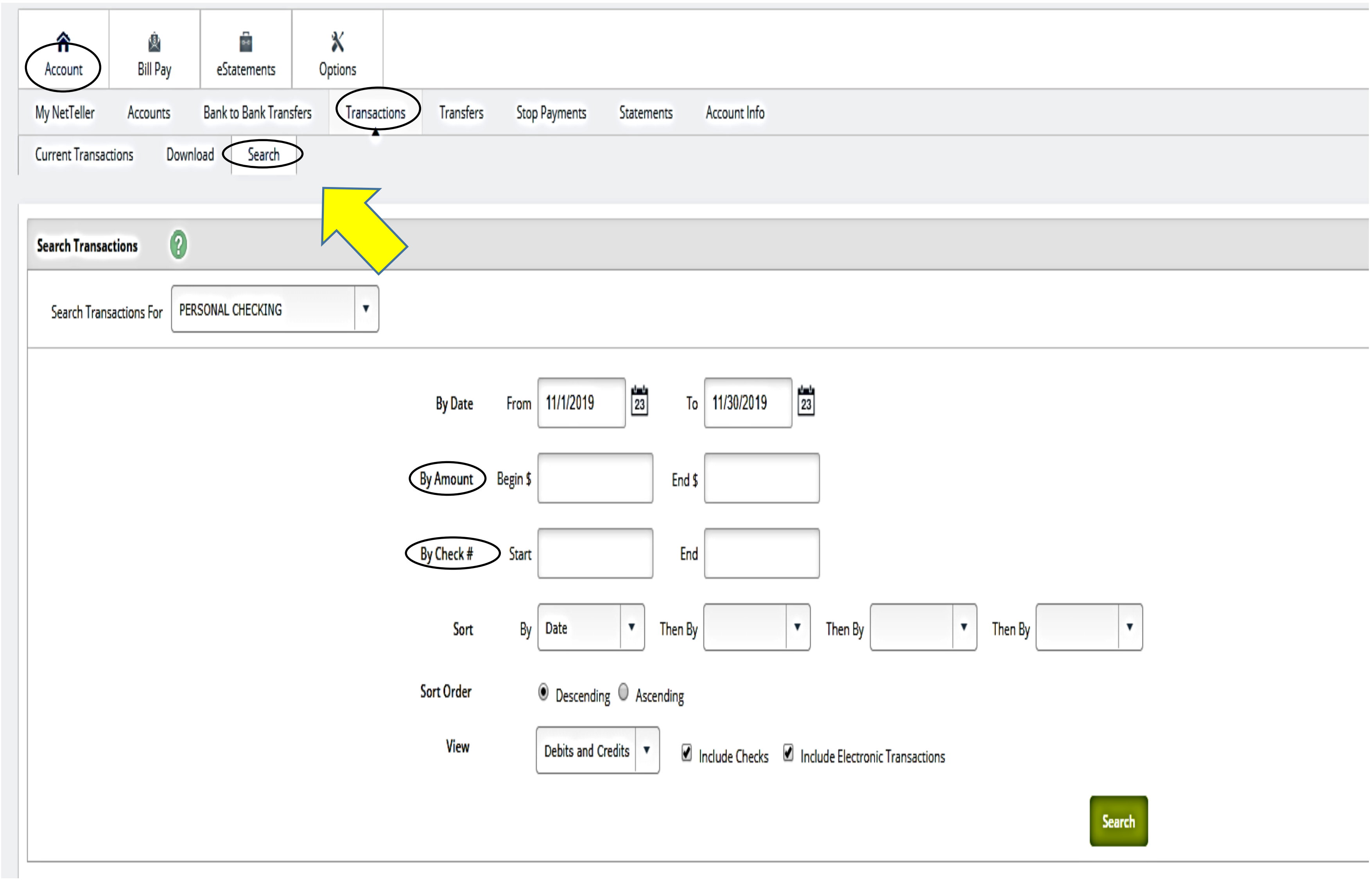


The **Transactions** and **Download** tabs can be used to download and/or print transactions. The first drop down box allows you to choose the account you want to download. The next box allows you to choose a date range, transactions Since Last Download or since Last Statement.



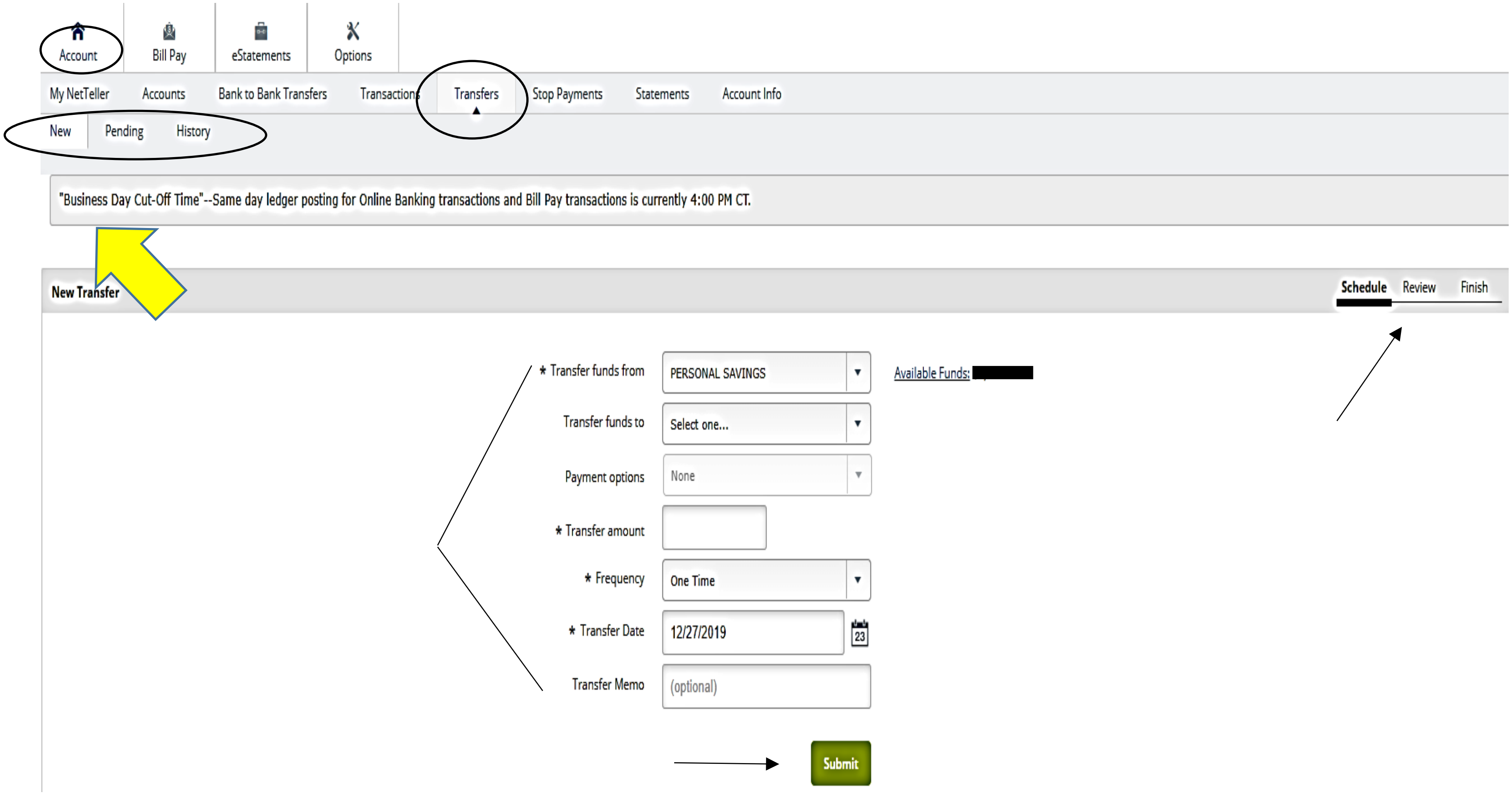
The 3rd drop down box allows you to download in multiple formats including Quicken and QuickBooks for business customers utilizing that software to download and balance their books. The Spreadsheet option allows you to download transactions into an Excel spreadsheet which will also give you the ability to sort and search for transactions.

Online Banking / Account / Transactions / Search



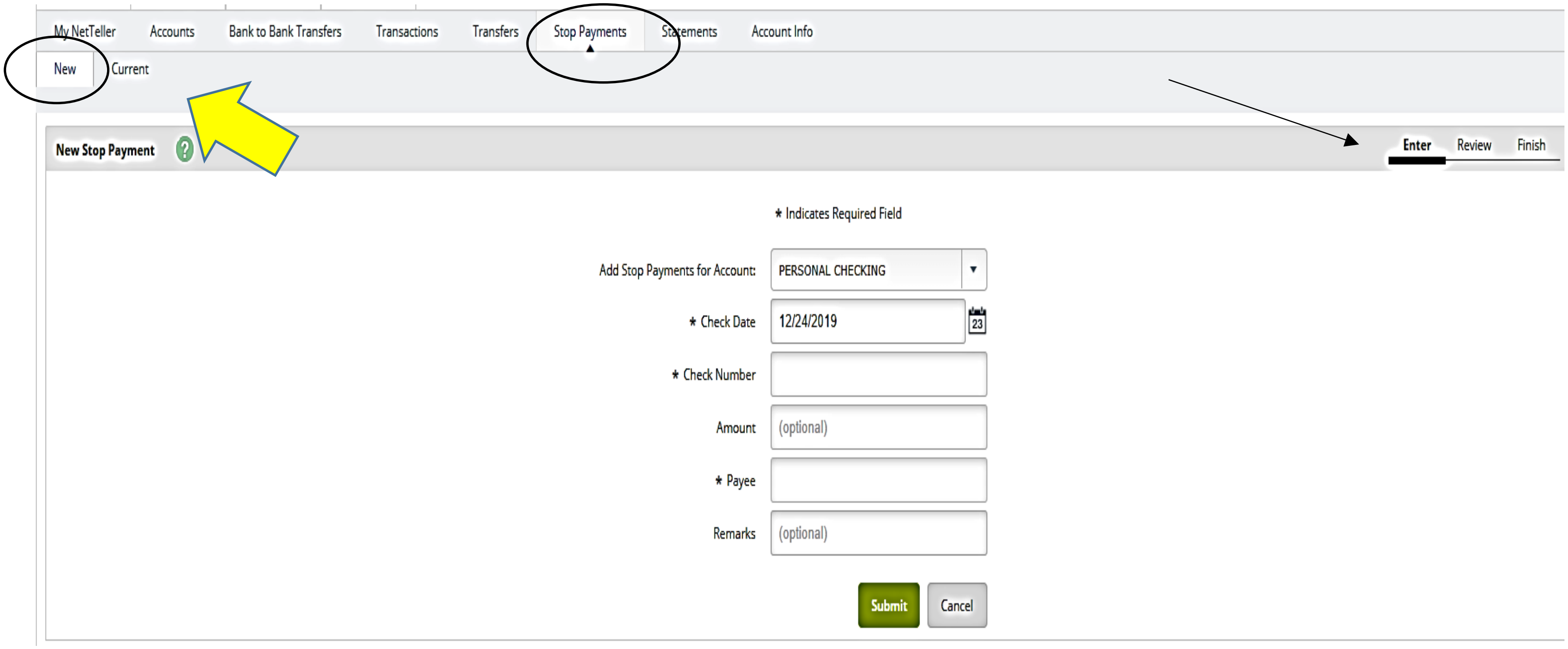
Clicking on the **Transactions**, then **Search** tab will open the page above and allow you to search by an amount, by check#, and sort the transactions by date, amounts, check# and also gives the option to view Electronic Transactions or by Check.

Online Banking / Account / Transfers / New



The **New, Pending and History** tabs are 3 options under the **Transfer** tab. You can use the drop down boxes to select the account that you want to Transfer from, Transfer to, set the frequency for the transfer(One-time, Weekly, Monthly etc.) set the date you want to process the transfer and add a memo to help you track it later when you are balancing your account. When you are ready click on the Green **Submit** button and you will have a chance to review the transfer details then submit once you approve it. Any pending transfers will show up when you click the **Pending** tab and the **History** tab will reflect any past transfers.

Online Banking / Account / Transactions / Stop Payments / New

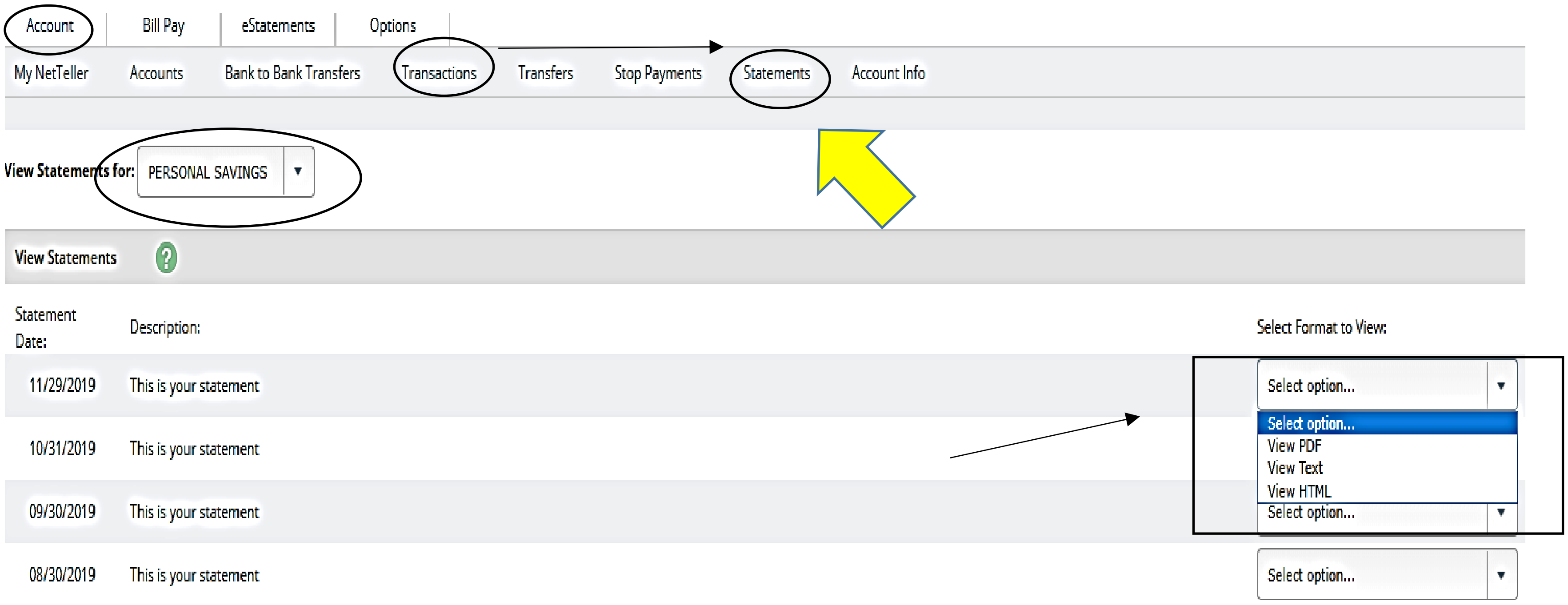


The next tab over is the **Stop Payments** tab and can be used for customers who know the check number of the check they are wanting to place a stop payment on. They will need the Check number, the Date the check was written, the amount and who is was written to. Once you have the information filled in you will hit the Green **Submit** button and will then have a chance **to review** before Submitting to **Finish** the Stop Payment request.

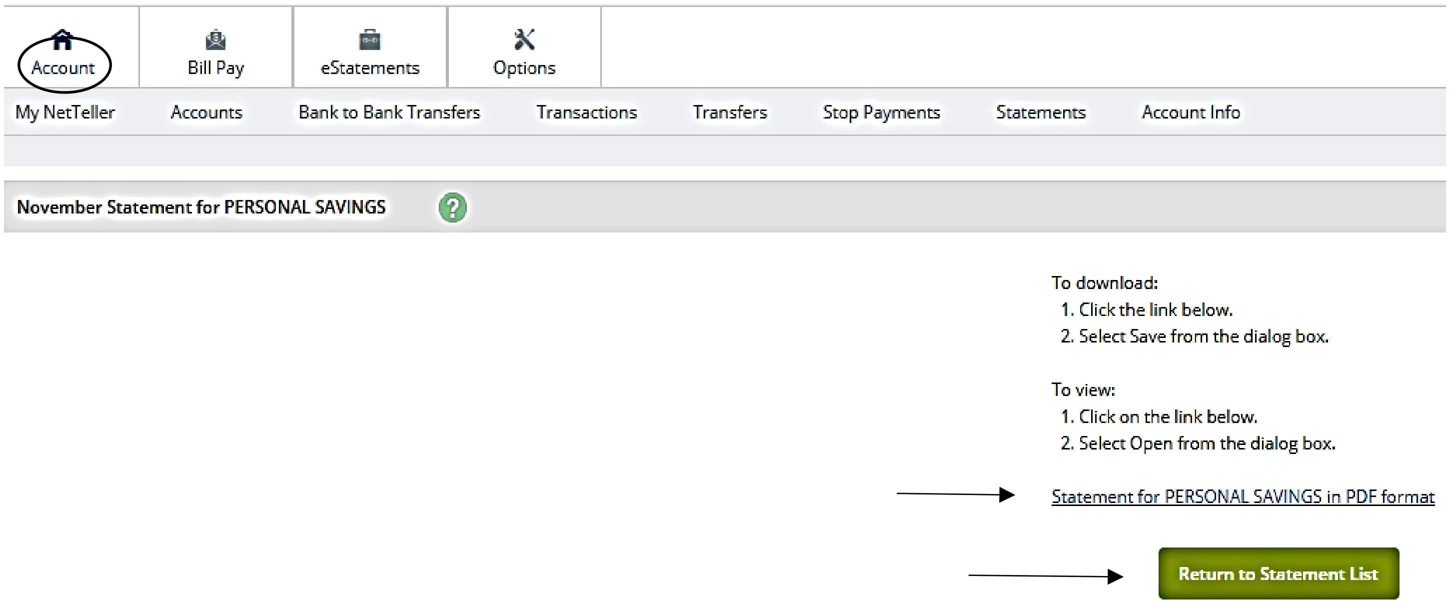
*****Note: There is a $20 Stop Payment fee for these transactions**

Online Banking / Account / Transactions / Statements

The next option under the **Account** tab is the **Statements** tab. A description of how to sign up for eStatements can be found in the eStatements / ENotices procedures.



The drop down box to the right of each Statement/Notice can be used to view your statement/notice in 3 formats including PDF, Text, or HTML. If you click on PDF, the next page following will appear and provide more options.



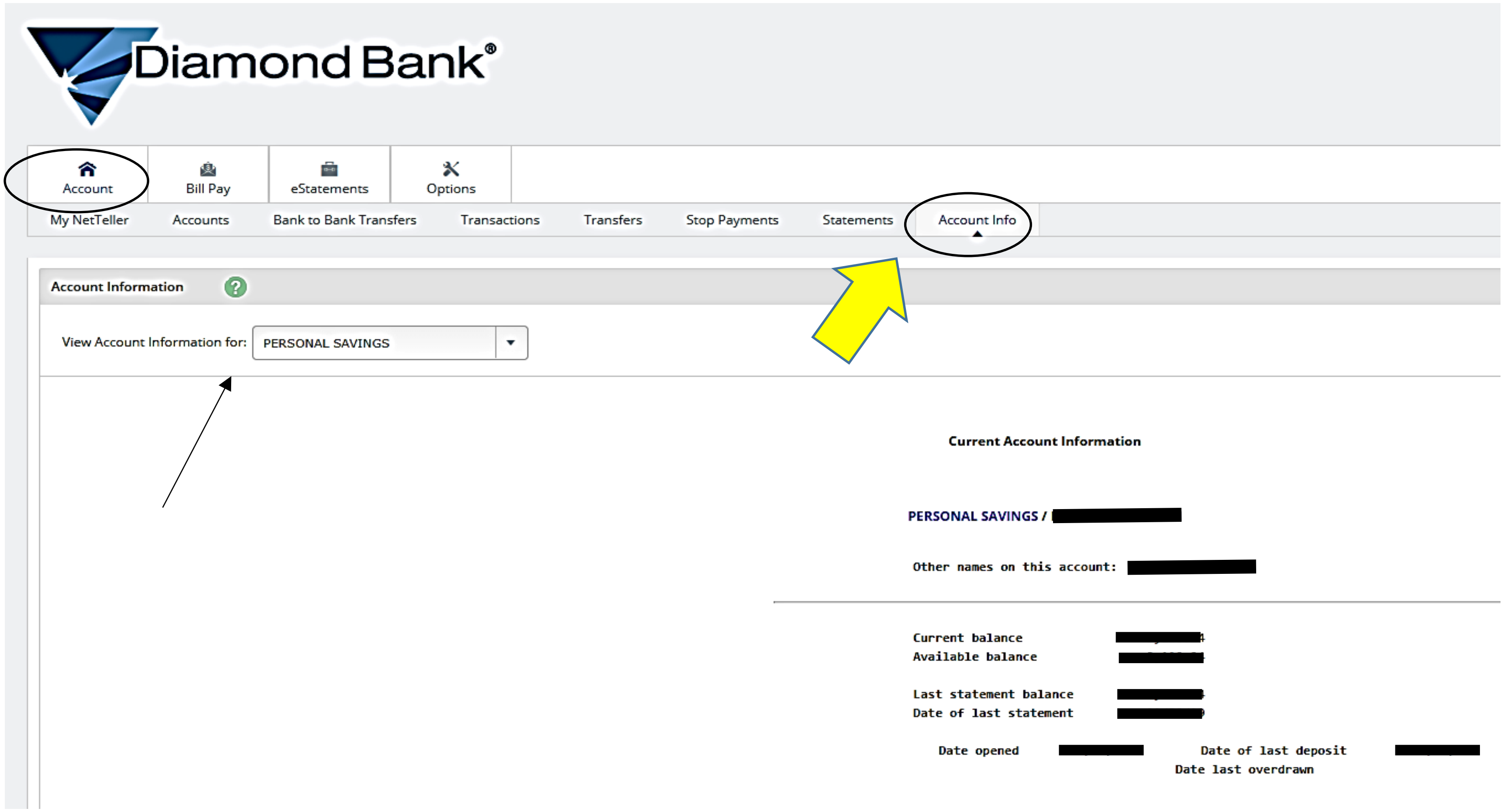
Once you click on the link highlighted in Blue your statement/notice will open and provide more options. Once you close the statement down you will be back at this page and can hit the Green Return to Statement Lilst button to get access to more statements if needed.

Once your statement appears you can use the options to the right (your screen options may differ depending on the operating system you are using). The first button with the arrow is the Download button that allows you to choose where to Save and store your eStatement/eNotice for future reference. The second button is the print button if you prefer to print out the statement to balance your account.

DIAMOND BANK ONLINE BANKING

Note: Your online eStatements/eNotices are stored for up to 18 months so if you would prefer just to view them from our site you can ensure that they will be kept safe and protected and won't be compromised if your computer/device gets hacked.

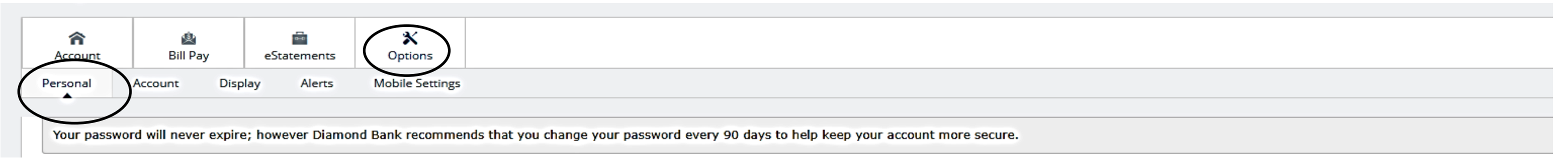
Online Banking / Account / Account Info

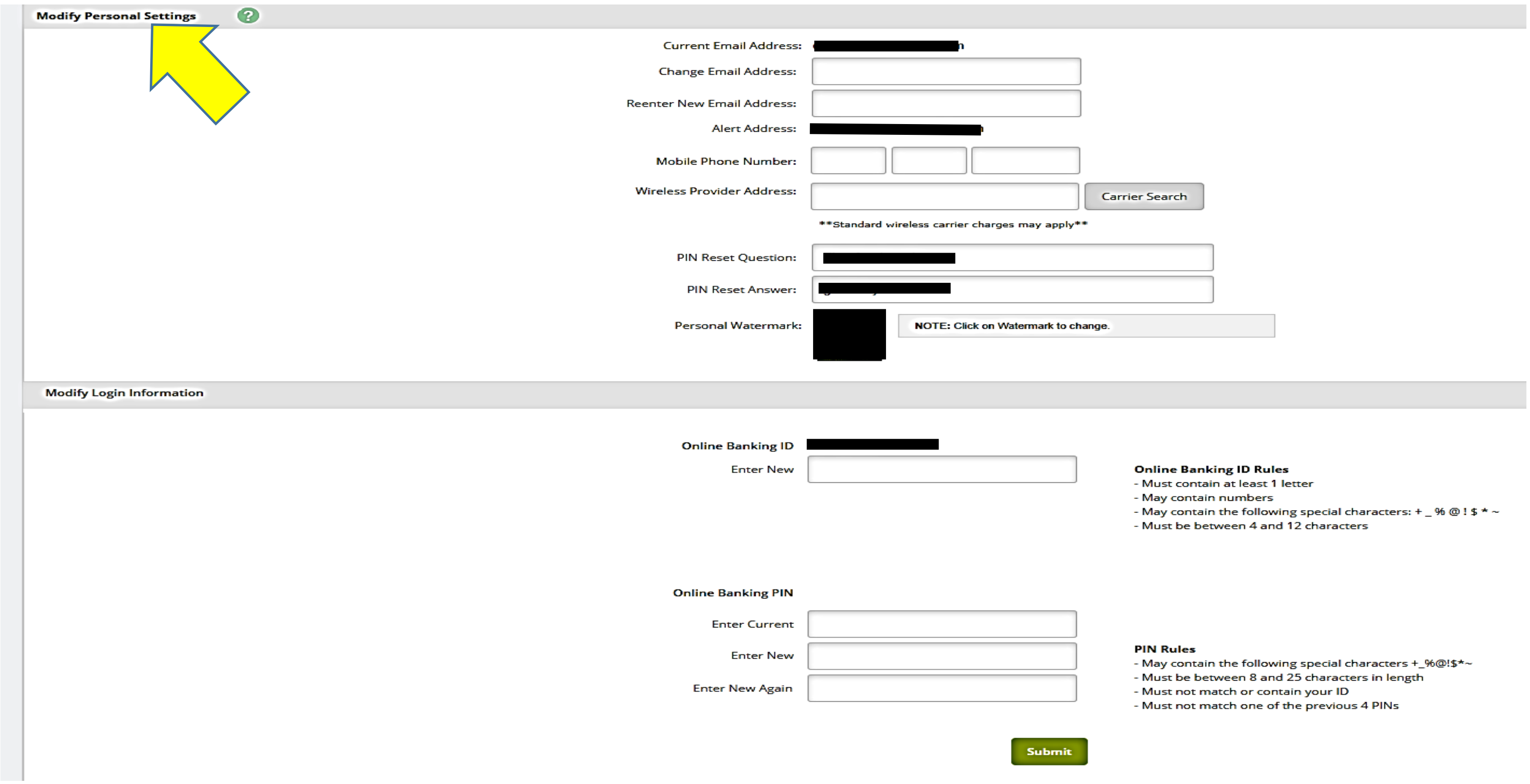


The **Account Info** Tab will provide account information for the account that is selected in the drop down box labeled "**View Account Information For".**

Online Banking / Options / Personal

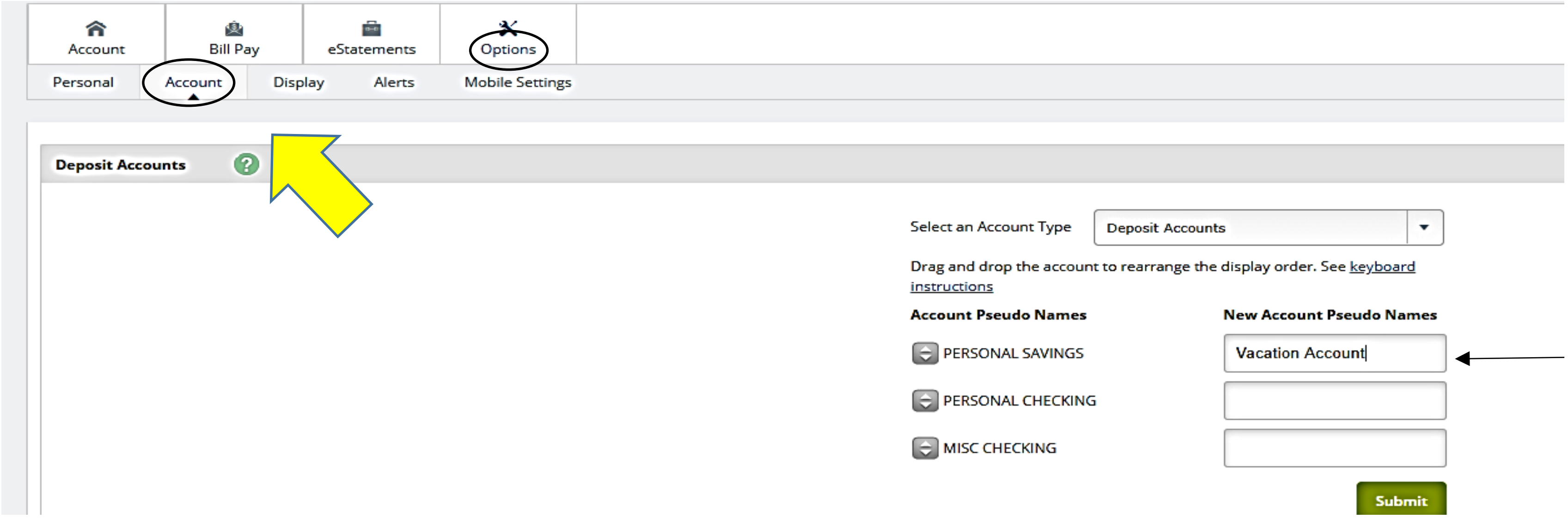
In the "**Options**" tab there are 5 additional tabs, **Personal, Account, Display, Alerts and Mobile Settings**. The **Personal** Tab is highlighted below.



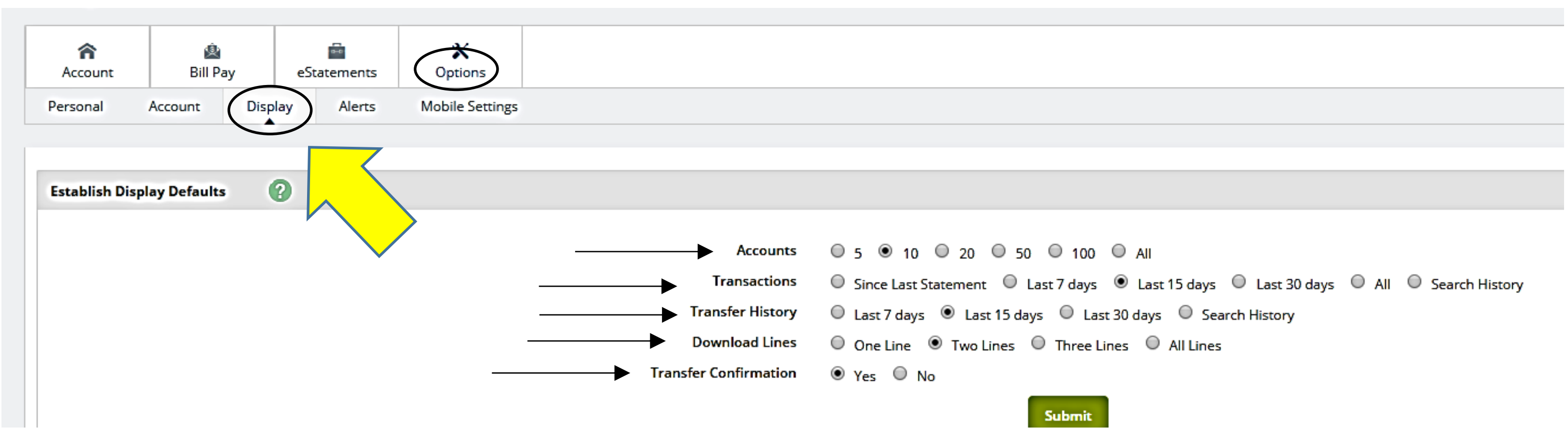


The "**Personal**" tab allows the customer to edit any of their personal information such as their phone number, Reset questions, Personal Watermark, Online Banking ID and Online Banking PIN (Password).

Online Banking / Options / Account / Display

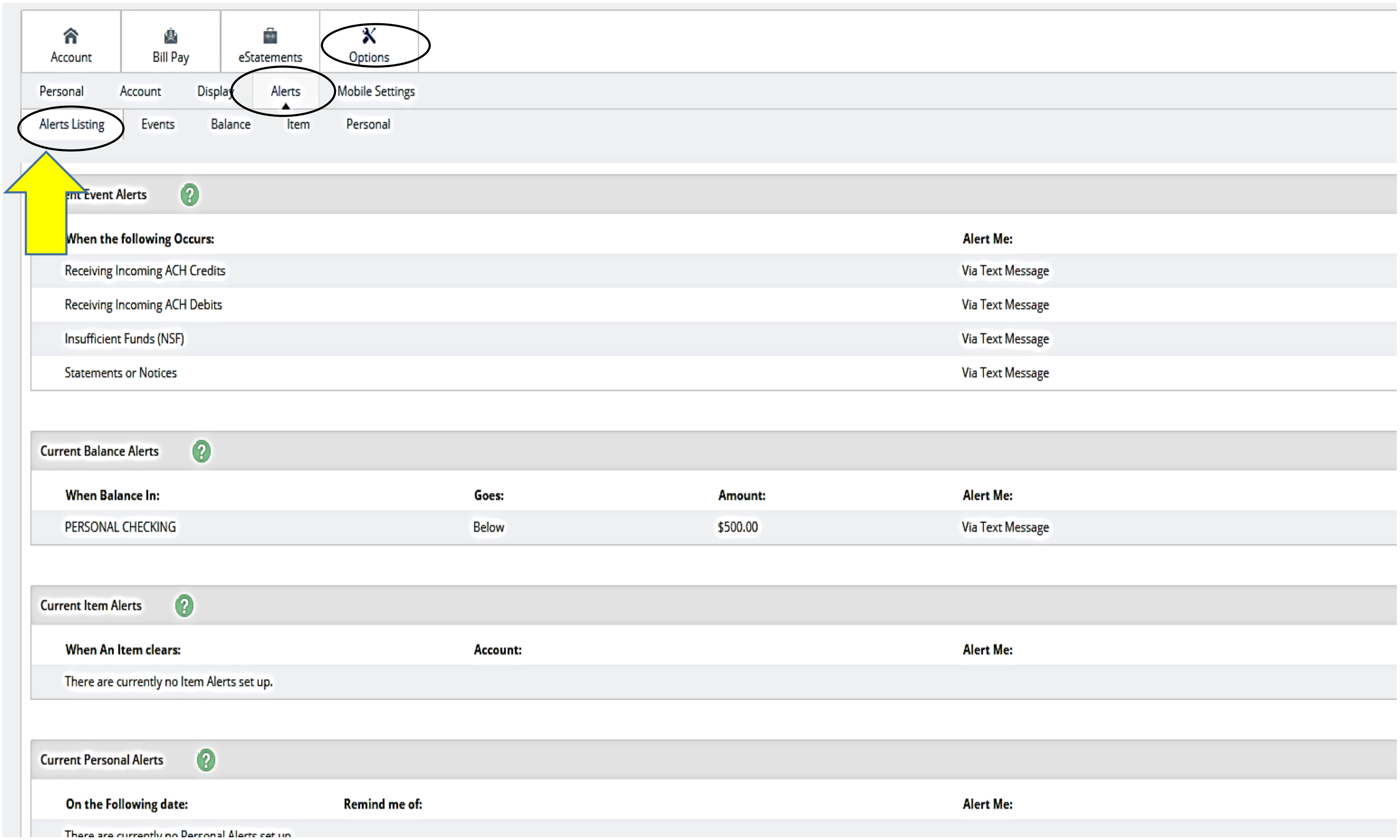


The **Options, Account** tab will you to customize or Label your accounts to names that help you identify your accounts, for example, if you are saving for a vacation you could label a savings account Vacation Account.



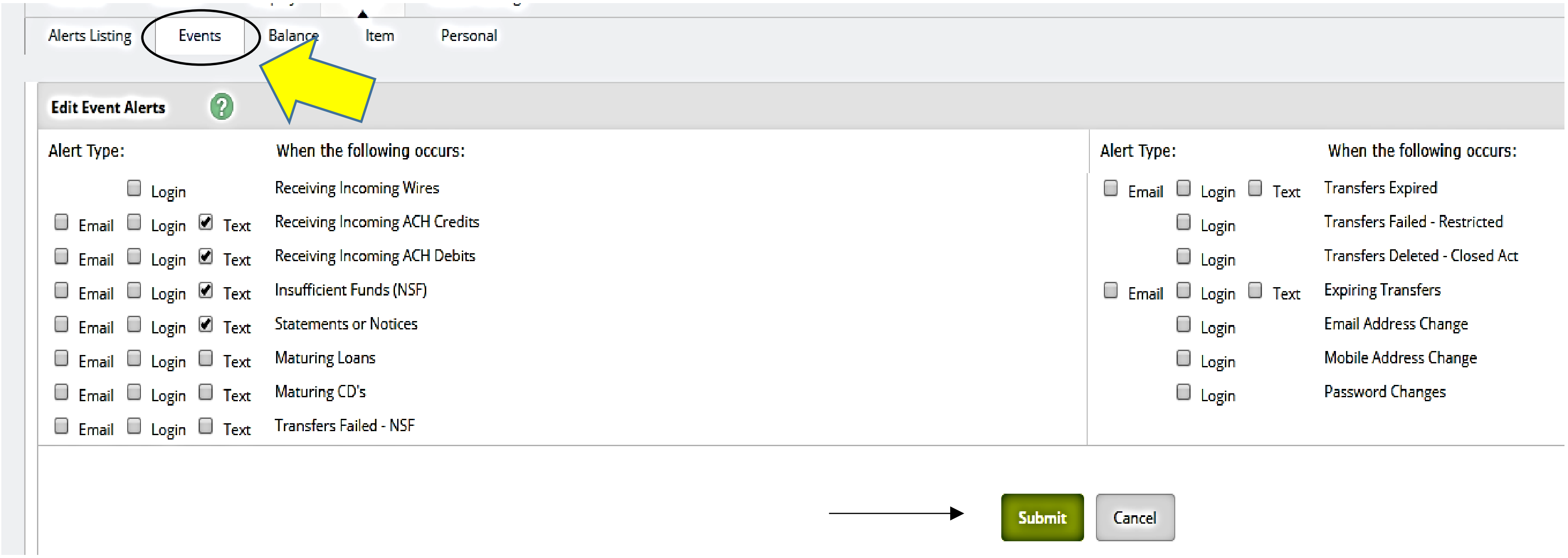
The **Display** Tab will allow you to customize your preferences i.e. if you want your Transactions page to default to show the last 7 days you can click on that button and hit the Green **Submit** button to save your changes.

Online Banking / Options / Alerts / Alerts Listing

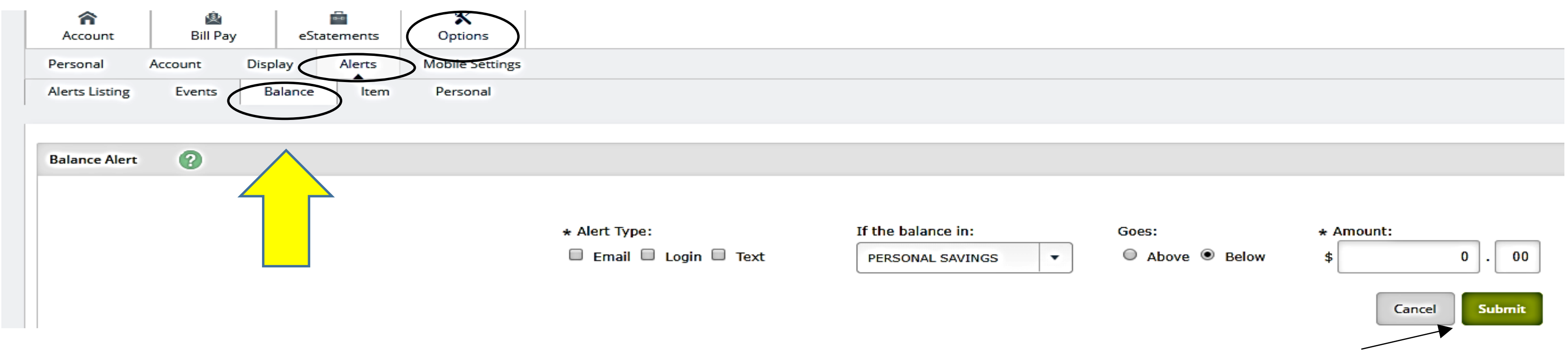


The **Alerts** Listing page shows any alerts that you have set up on the **Events, Balance, Item or Persona**l Tabs.

Online Banking / Options / Alerts / Events

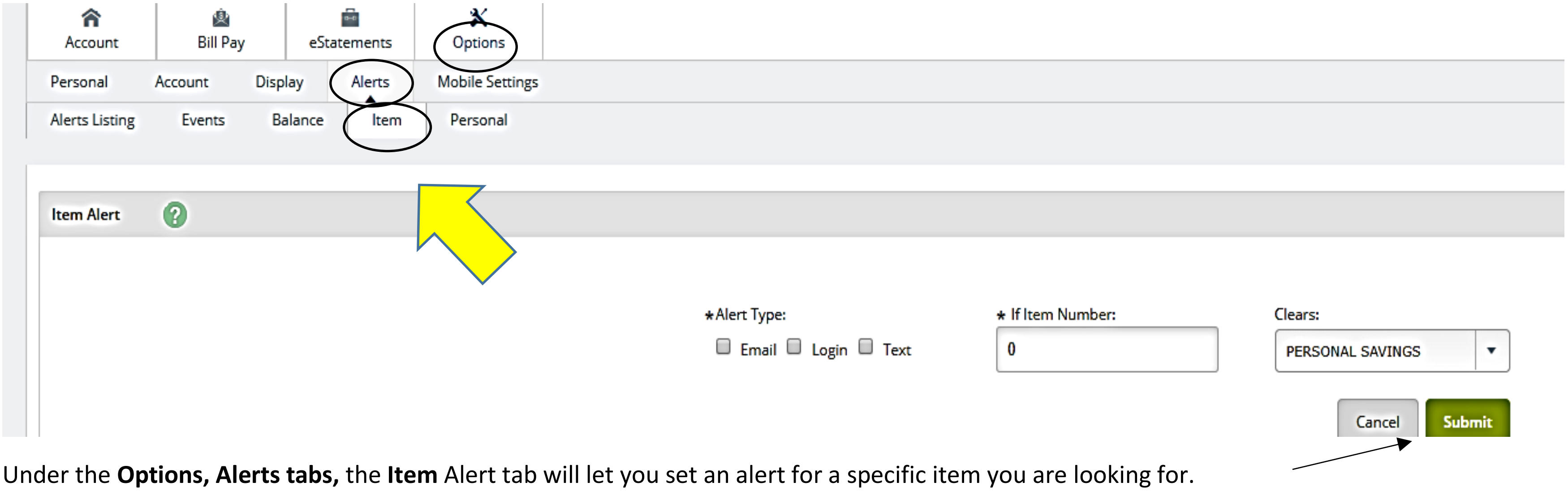


The **Options, Alerts, Event** Tab for alerts can be used for many features and can alert you by email, when you login or via text messages. For example, if you want to know when you receive an Ach Credit (Payroll) just click on Receiving Incoming ACH Credits. Once you make your changes just hit the Green **Submit** button.



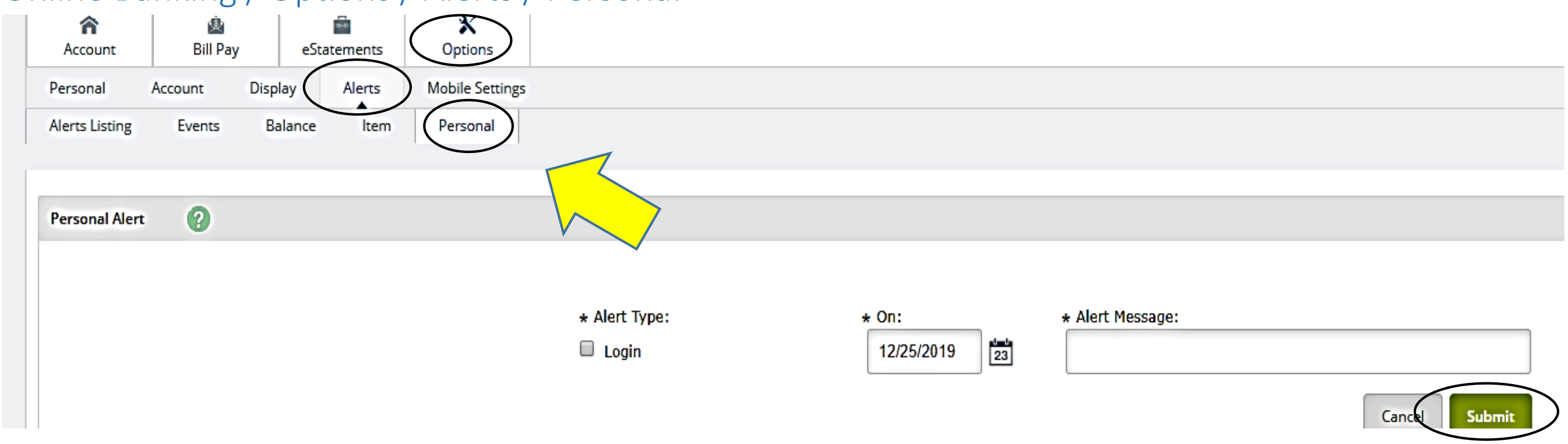
Under the **Options, Alerts tab,** the **Balances** tab will let you set up an alert to inform you when the balance falls above or below the amount you choose.

Online Banking / Options / Alerts / Item



Under the **Options, Alerts tabs,** the **Item** Alert tab will let you set an alert for a specific item you are looking for.

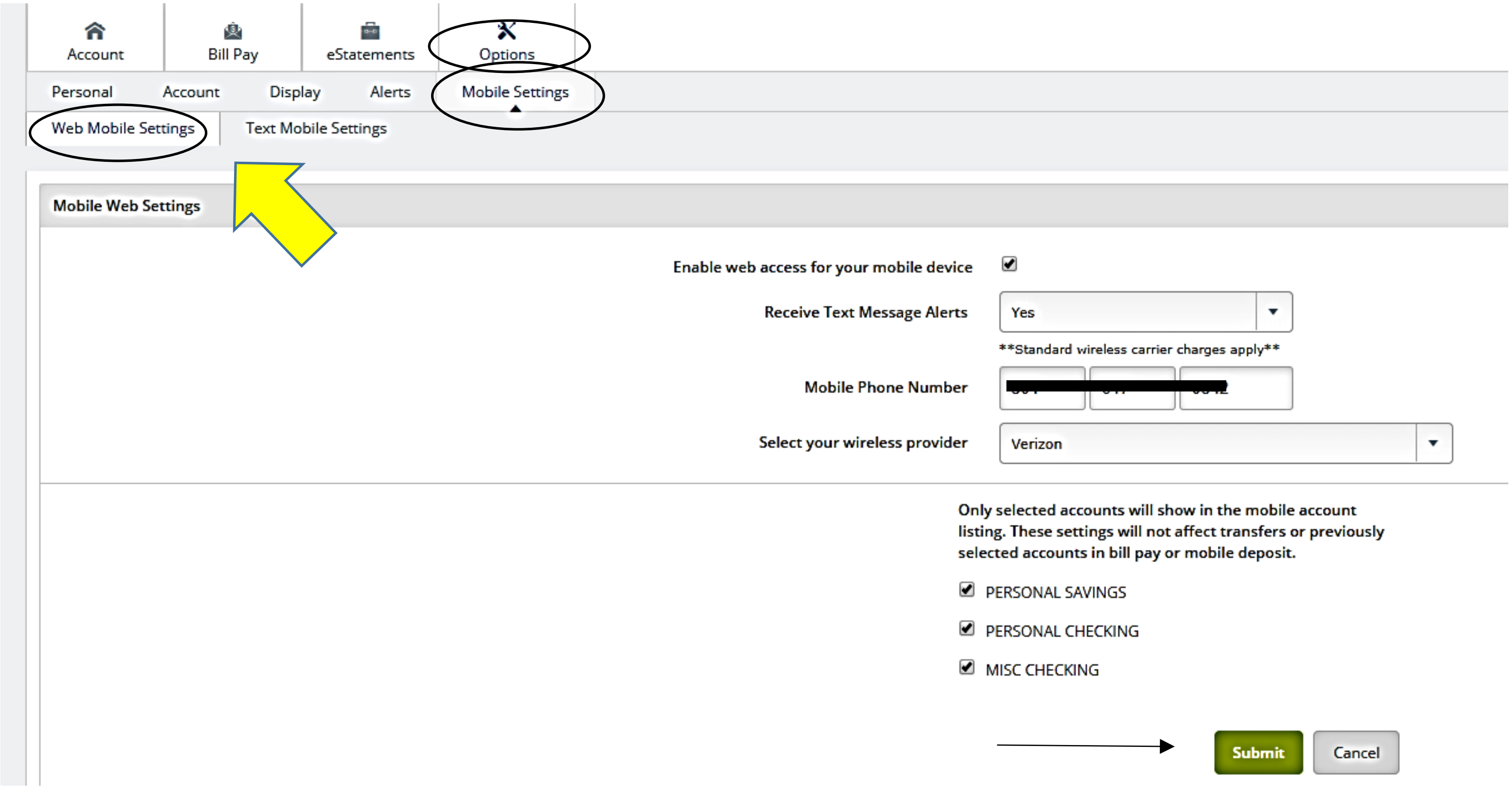
Online Banking / Options / Alerts / Personal



If you want to set an alert or reminder the next time you login you can set a personal alert using the **Personal tab.**

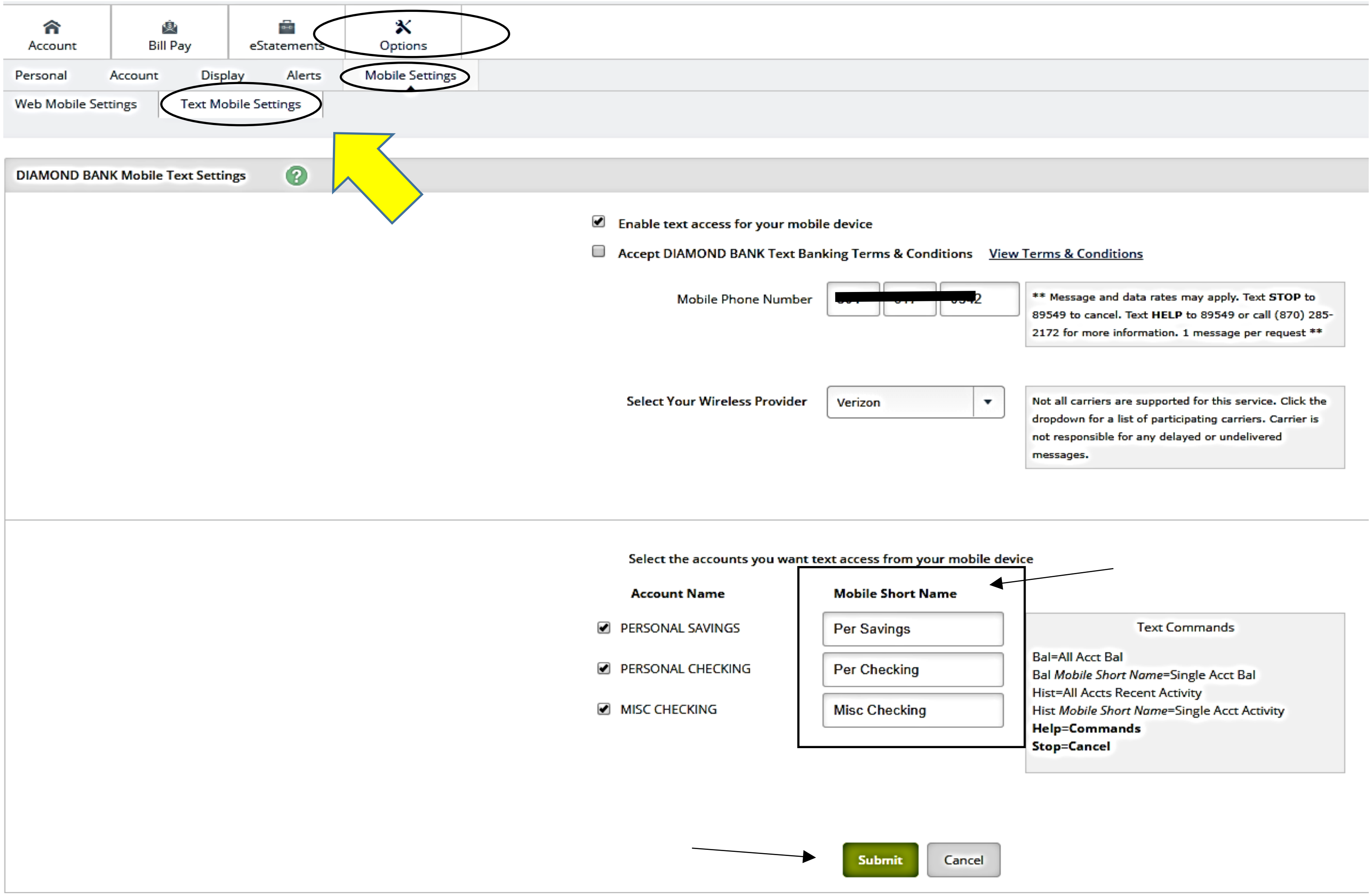
Any alerts you add will then show up on the Alerts Listing page to summarize all of your alerts.

Online Banking / Options / Mobile Settings / Web Mobile Settings



The **Mobile Settings, Web Mobile Settings** tab, allows you to enable access with your mobile device, choose to receive any alerts you have set up via text, and assign the phone number and wireless provider of your phone. You have the flexibility to choose which accounts you would like to have access to through the Diamond Bank Mobile App.

Online Banking / Options / Mobile Settings / Text Mobile Settings



Under the **Mobile Setting** tab, **Text Mobile Settings** Tab will allow you to accept the Text Banking Terms and conditions that will allow us to communicate with you for all of the changes you make regarding alerts. You can also use this page to label your accounts when using The Diamond Bank Mobile App. There are also some text commands you can use to receive information through texts.