



First National Bank
A L A S K A

MEMBER FDIC

Personal Online Banking User's Guide
(including first time log in)

Published By

FIRST NATIONAL BANK ALASKA

This User's Guide is designed solely to assist First National Bank Alaska customers in understanding the various functions and features of First National's **BankNow!Online** services for consumers.

This User's Guide is accurate as of the date published however, the functions and features of the **bank's consumer online banking services** are subject to change at any time without notification.

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Introduction

First National Bank Alaska's **BankNow! Online** is a user-friendly, highly intuitive, Internet banking service that uses the latest in technology to assure the highest level of security.

This guide shows you in detail how to log in for the first time and gives you an overview of all the online banking tools available, including mobile banking.

To take full advantage of **BankNow! Online** features, you'll need the below hardware and software.

- ❖ Personal Computer with Internet access.
- ❖ Browsers for Windows XP (Professional Edition), Windows Vista or Windows 7:
 - ⇒ Microsoft Internet Explorer version 7.0 or higher, or
 - ⇒ Firefox version 3.5 or higher, or
 - ⇒ Opera version 10.0 or higher, or
 - ⇒ Google Chrome 9.0 or higher
 - ⇒ Chrome 15.0
 - ⇒ Chrome 16.0
- ❖ Browsers Mac OS X:
 - ⇒ Apple Safari version 5.0 or higher, or
 - ⇒ Firefox version 3.5 or higher, or
 - ⇒ Opera version 10.0 or higher. or
 - ⇒ Google Chrome 9.0 or higher
 - ⇒ Chrome 15.0
 - ⇒ Chrome16.0
- ❖ Adobe Acrobat Reader 4.0 or newer (*download the latest version free at www.adobe.com/products/acrobat*)

First Time Log In

You'll need a phone and:

The old style rotary dial telephones are not compatible.

- ❖ Your seven or eight digit checking, savings or loan account number.
- ❖ The type of account (checking, savings, certificate of deposit, or loan).
- ❖ Your temporary password. *The temporary password can be obtained by visiting any First National Bank Alaska branch or by calling 777-4FNB (4362) in Anchorage/Eagle River, or 1-800-856-4FNB (4362) in other communities.*
- ❖ A six-digit, easily remembered code of your own choosing.

Using your phone, follow these steps:

1. Call **BankNow! by Phone** at 777-4700 in Anchorage/Eagle River or 1-800-856-4FNB (4362) in other communities.
2. As soon as you hear the recorded message, press '1'.
3. At the next prompt, press '1' again for *All Account Information*.
4. When asked to enter your account number, enter your seven or eight digit account number and then press the '#' symbol key on the keypad.
5. When asked what type of account you entered and given choices, press the appropriate number on the keypad.
6. When asked to enter a password, enter the **temporary password** the bank provided to you.
7. You will be told the password has expired and will be prompted to enter a new password. Use the keypad to enter a six-digit numerical code of your choice and press the '#' symbol on the keypad. *This code will also be your 'new' BankNow! by Phone password. You can change it at any time by phone, if desired.*
8. When the phone system tells you it has accepted your new password, hang up and start the online banking first time login steps.

To use **BankNow! Online** for the first time, follow these important steps.

1. First, have your account information ready, including the [first time login password you established over the phone](#).
2. Using your Internet browser, go to www.FNBAlaska.com. *It may be convenient to add this site to your favorites (Ctrl+D) for later use.*
3. On the home page, click the **Online Banking ACCOUNT LOGIN** button. (Figure 1) You'll receive the **Personal and Business Online Banking** screen. (Figure 2)

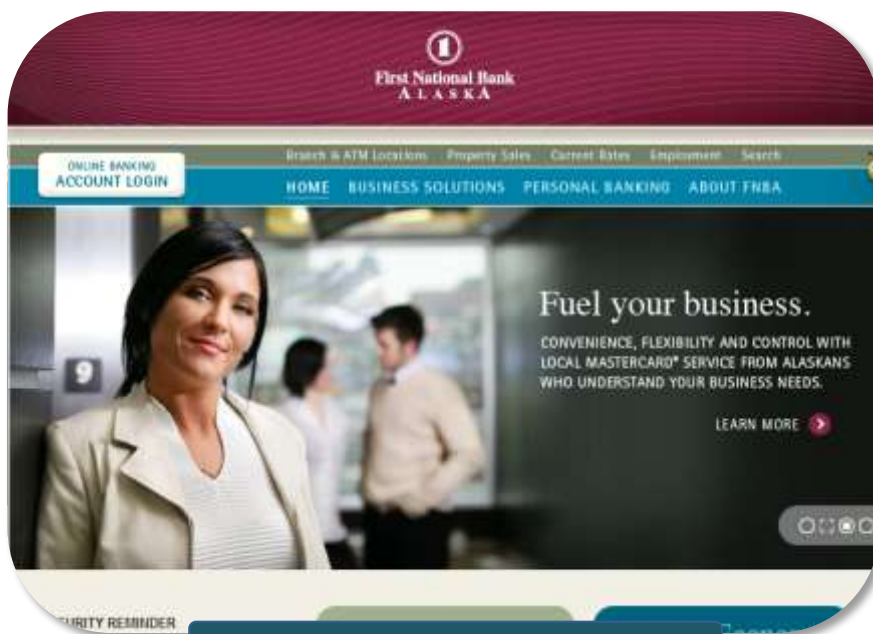


Figure 1: First National Bank Alaska Home Page

4. From the *Personal and business online banking* screen, click the **step-by-step process** link on the left side of the screen. (Figure 2) You'll be taken to the First Time Login screen. (Figure 3)



Figure 2: Personal and business online banking screen

5. From the **First time login** screen, click the **Click here** link. (Figure 3)

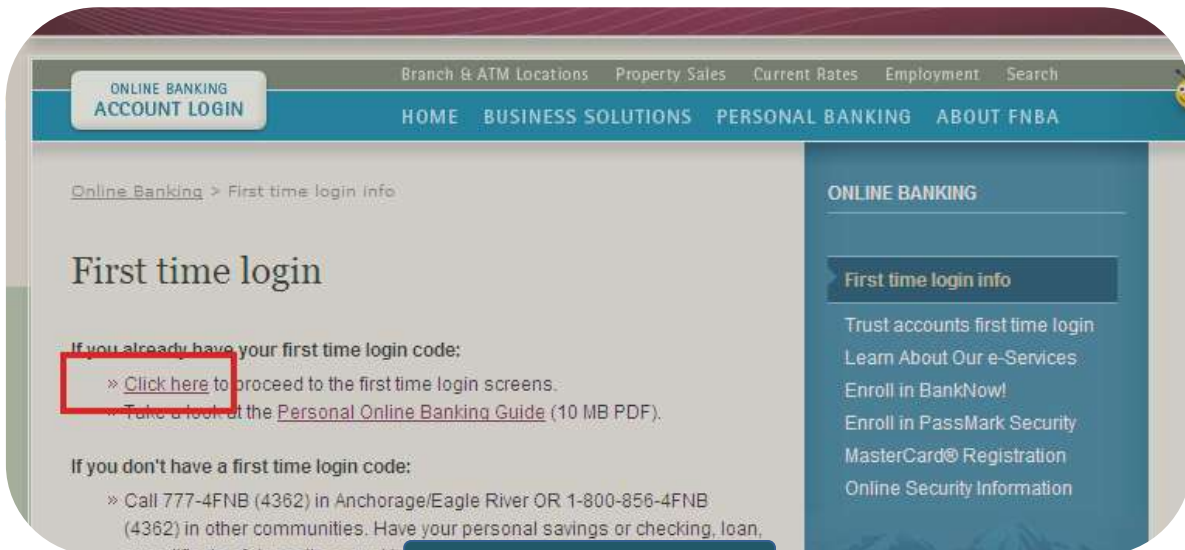


Figure 3: First time login screen

6. You'll be directed to the *Online Banking Agreement* (the agreement between you and the bank about using **BankNow! Online**). Read it carefully. **Use your browser application to print a copy of the agreement.**
7. If you agree to the terms, click the **Accept** button at the end of the document to proceed. (Figure 3a) If you don't agree, close the window.

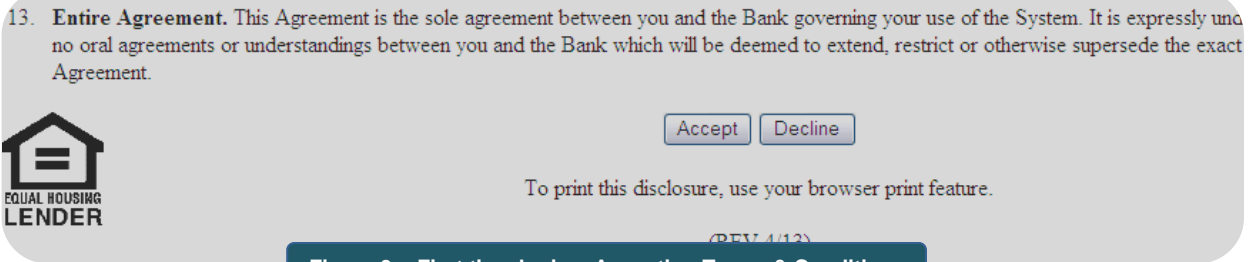


Figure 3a: First time login – Accepting Terms & Conditions

8. When you agree to the terms, you'll find yourself at the **First Time Login-First Time User Information** screen. (Figure 4)
9. In the **First Time Login** screen, complete the fields accordingly. (Figure 4) This information will verify your access, so make sure you use [the six-digit numerical password you established over the phone.](#)

Figure 4: First Time login – First Time User Information

10. Click **Submit** when you're sure the information entered is correct.

11. In the **Change Access ID** screen, create a new **Access ID** and **Password** that you'll use to access your account information online. (Figure 5)
- New Access ID – enter an access ID to use when logging in to online banking. *Your **Access ID** is case-sensitive and must contain at least six characters.*
 - New Password - enter a new password to use when logging in to online banking. It must be between 8-17 characters long and contain at least one letter and number. The password is case-sensitive. For tips on creating stronger passwords, see [Tips for Strong Passwords](#) or visit www.FNBAlaska.com/passwordtips.
 - Confirm New Password – confirm the new password you entered by entering it again in this field.
 - Click **Submit**.



Figure 5: First time login – New Access ID & Password

12. In the **Set Security Data** screen, complete the various sections of information. Make sure you complete each field. (Figure 6)



Figure 6: First time login – Set Security Data

- Contact Information – confirm your personal e-mail address in reflected in this section.

- Image and Phrase – enter a pass phrase for the image authentication selection. You'll be able to [change the image](#) that appears later, if you wish.
- Challenge Questions and Answers – for each challenge question, select what question you want from the drop down list and then enter the answer to the question. Make sure you complete all three questions. One of these questions will be used as added security when you log in at a public computer. If you are completing this first time log in on a public computer (library, café, workplace) and not using your own personal computer, click on the “This is a public computer” radial button.
- Click **Submit**. You are now logged in to online banking and your online banking Home Page will be reflected. (Figure 6a)

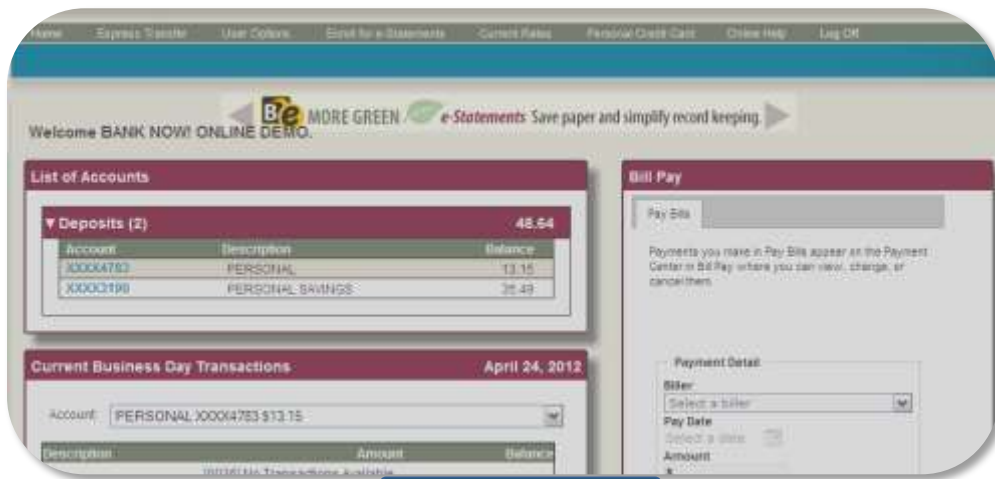


Figure 6a: Home Page

13. If you have more than one account reflected under the **List of Accounts** on your Home Page, you'll want to set which account you want to be considered as the primary account. *The **primary account** number will be reflected as the default account on various online banking function screens.*

- Click **User Options** from the main toolbar. (Figure 6b)

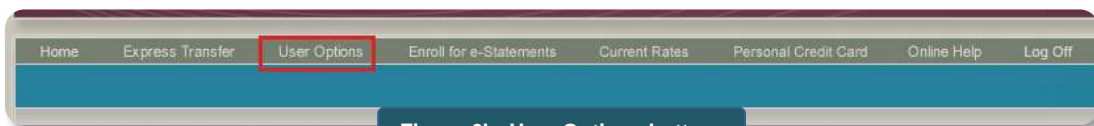


Figure 6b: User Options button

- Scroll down to **Primary Account**. Click the **Edit** button to open the **Primary Account** window. (Figure 6c) Click in the radial button to the left of the account you wish to be primary and click the **Submit** button.

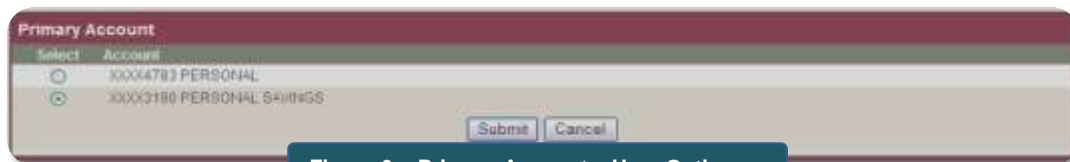
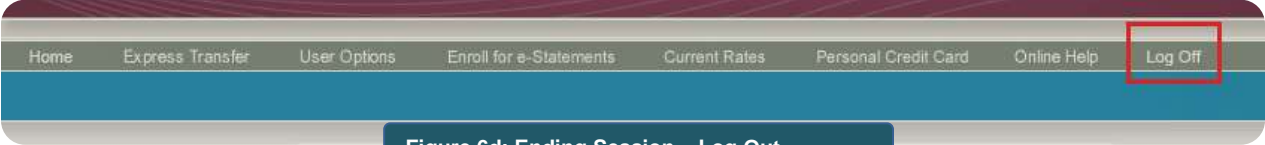


Figure 6c: Primary Account – User Options

Ending Your Session

The best and most secure way to end your online banking session is to click on **Log Out** located on the main toolbar of any screen. (Figure 6c) You'll be returned to the FNBAAlaska.com home page.



Home Page

After you log in for the first time, and every time you log in thereafter, your online banking Home Page is the first screen you'll see. (Figure 7)



Do not use the "Back" button on your browser while logged in to online banking. Use of the 'Back' button will cause a security error and automatically close your online banking session.

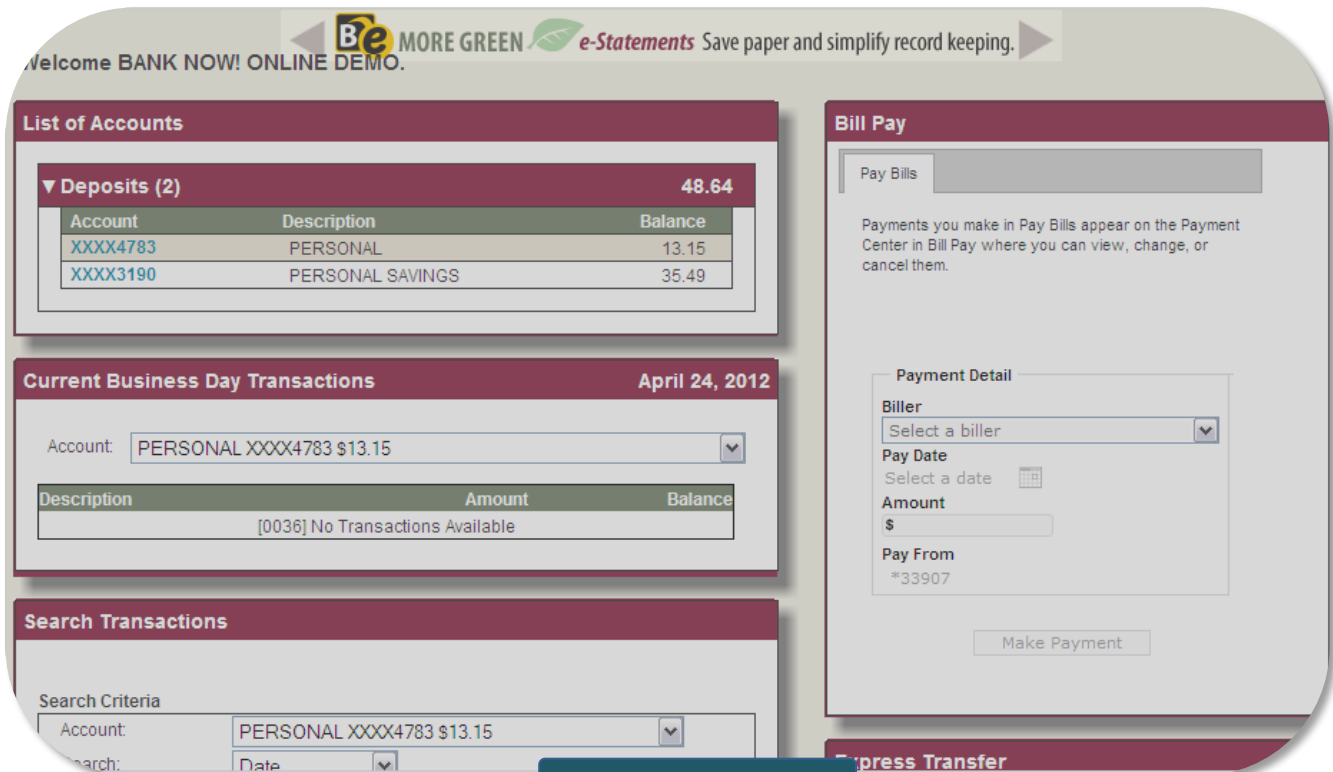


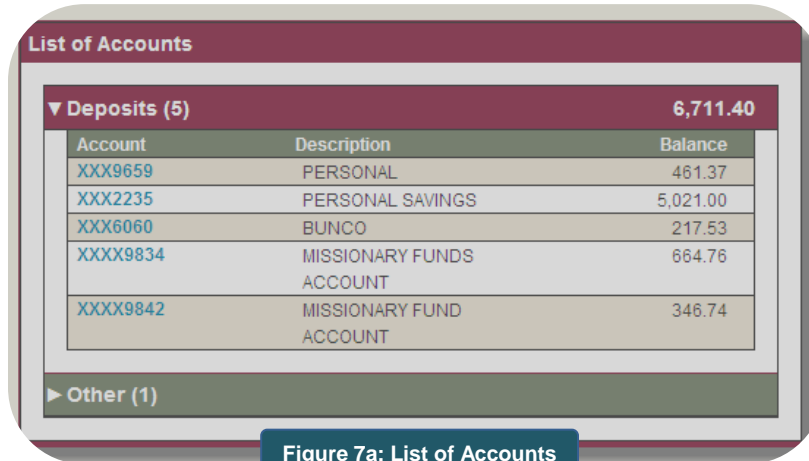
Figure 7: List of Accounts

Your Home Page is arranged into categories; making all of your account information available at a glance. Your Home Page also acts as your launching pad to give you access to all of your online banking features. The Home Page provides access to the below information or features.

- ❖ List of Accounts
- ❖ Bill Pay (*if you subscribe*)
- ❖ Express Transfer (*not displayed if account balances are zero or overdrawn*)
- ❖ Current Business Day Transactions
- ❖ Search Transactions
- ❖ Spending Report

List of Accounts

All accounts associated with your Access ID and password will be categorized under **List of Accounts**. The window displays the accounts, grouped based on account types. (For additional security, all but the last four numbers of your account number are hidden.) Accounts in the deposit group are reflected first, listing the last four digits of each account number, the account description and current balances. (Figure 7a)



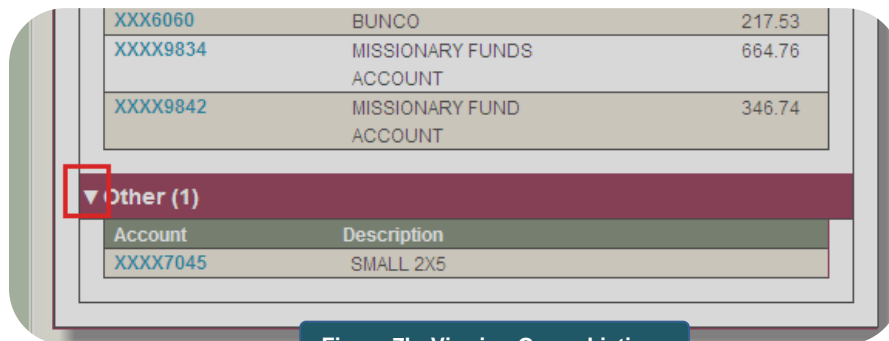
The screenshot shows a window titled "List of Accounts". It features a table with a total balance of 6,711.40 for the "Deposits (5)" group. The table columns are Account, Description, and Balance. Below the table is a section for "Other (1)" accounts.

▼ Deposits (5) 6,711.40		
Account	Description	Balance
XXX9659	PERSONAL	461.37
XXX2235	PERSONAL SAVINGS	5,021.00
XXX6060	BUNCO	217.53
XXXX9834	MISSIONARY FUNDS ACCOUNT	664.76
XXXX9842	MISSIONARY FUND ACCOUNT	346.74

► Other (1)

Figure 7a: List of Accounts

To see the list of accounts under other groups, simply click on the carrot icon to the left of the group name. (Figure 7b)



The screenshot shows the "Other (1)" group expanded. A red box highlights the downward arrow next to the group name. Below it, a table lists the account details for the "Other" group.

Account	Description	Balance
XXX6060	BUNCO	217.53
XXXX9834	MISSIONARY FUNDS ACCOUNT	664.76
XXXX9842	MISSIONARY FUND ACCOUNT	346.74

▼ Other (1)

Account	Description
XXXX7045	SMALL 2X5

Figure 7b: Viewing Group Listing

To view details of a specific account, click on the account number to navigate to the [Account Summary](#) page. To return to your online banking Home Page, simply click **Home** from the main toolbar. (Figure 7c)

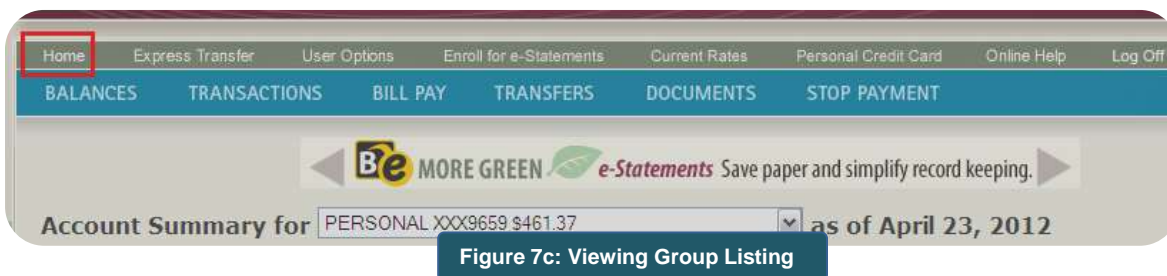
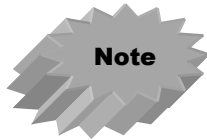


Figure 7c: Viewing Group Listing

Current Business Day Transactions

The most recent transactions that are pending for the current business day, including all ATM transactions and most debit card purchases made that day, appear in this window for your designated primary account. (Figure 7d)



If you have not designated your primary account, the system will automatically select one. Refer to the [User Options information](#) for more information about changing your primary online banking account.

Description	Amount	Balance
AUTO LOAN PYMNT 118720	-	461.37
	736.50	
3197 POS PURCHASE FRED MEYER 668 EAGLE RIVER AK FRED MEYER	-12.57	1,197.87
016535 SECURE ON-LINE TRANSFER FROM 1932235 ON 4/23/12 AT 6:51	300.00	1,210.44
12621 POS PURCHASE 2188 WAL-SAMS EAGLE RIVER AK 2188 WAL-SAMS	-	910.44
	234.15	

Figure 7d: Current Business Day Transactions

Bill Payment

If you subscribe to the Bill Payment service, a Bill Pay window will be reflected on your Home Page to quickly initiate a bill payment by selecting the **Billers**, **Pay Date** and **Amount**. Access to the Bill Pay function is also available from an account's Account Summary page by clicking the Bill Pay option on the function toolbar. (Figure 7e)

Bill Pay

Pay Bills

Payments you make in Pay Bills appear on the Payment Center in Bill Pay where you can view, change, or cancel them.

Payment Detail

Billers
Select a biller

Pay Date
Select a date

Amount
\$

Pay From
*19659

Make Payment

Figure 7e: Bill Pay

Express Transfer

Quickly transfer funds from available accounts using the **Express Transfer** window. Once you select the Transfer From account, Transfer to account and the Transfer Amount, click the **Make Transfer** button to initiate the transfer. (Figure 7f)

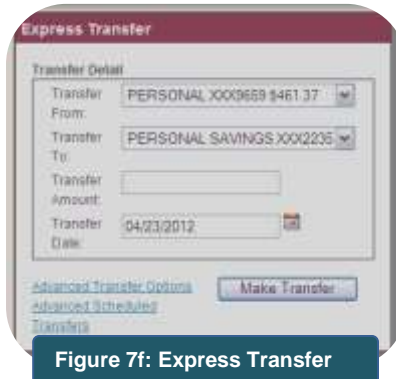


Figure 7f: Express Transfer

You also have access to other transfer options using the hyperlinks located in the Express Transfer window.



The Express Transfer section is not displayed if there is only one account OR should accounts have a zero or negative balance.

Search Transactions

If you're looking for specific transaction that paid on an account during the current or previous statement cycle, use the **Search Transaction** window to quickly retrieve the transaction(s). (Figure 7g) This window will default to your primary designated account.



If you have not designated your primary account, the system will automatically select one. Refer to the [User Options information](#) for more information about changing your primary online banking account.

To search for transactions on other available accounts, simply select the account from the drop-down list available. You can search by the Date, Amount or Number on the item. After selecting the beginning date (From) and the ending date (Thru), click **Display** to retrieve the transaction(s).

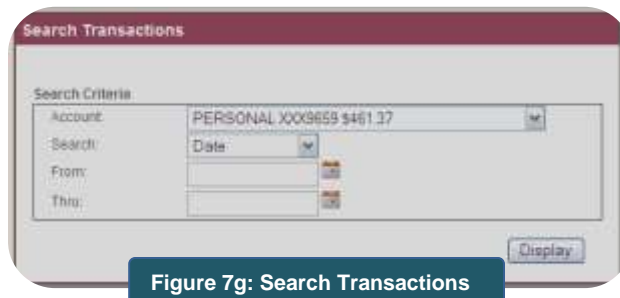
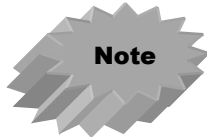


Figure 7g: Search Transactions

Spending Report

If you use the online bank service's [budgeting tool](#) to track of your spending, the **Spending Report** window allows you to quickly see where you're spending your money. This window will default to your designated primary account; however, you can select other accounts by using the drop-down field option.



If you have not designated your primary account, the system will automatically select one. Refer to the [Primary Account](#) information for more information about changing your primary online banking account.

Simply select a beginning date (From), the ending date (To) and click **Chart My Spending** to see a pie chart of your expenditures with a listing of categories and amounts. (Figure 7h)



If no transactions are coded, you will receive a pie chart reflecting all transactions as "uncategorized".

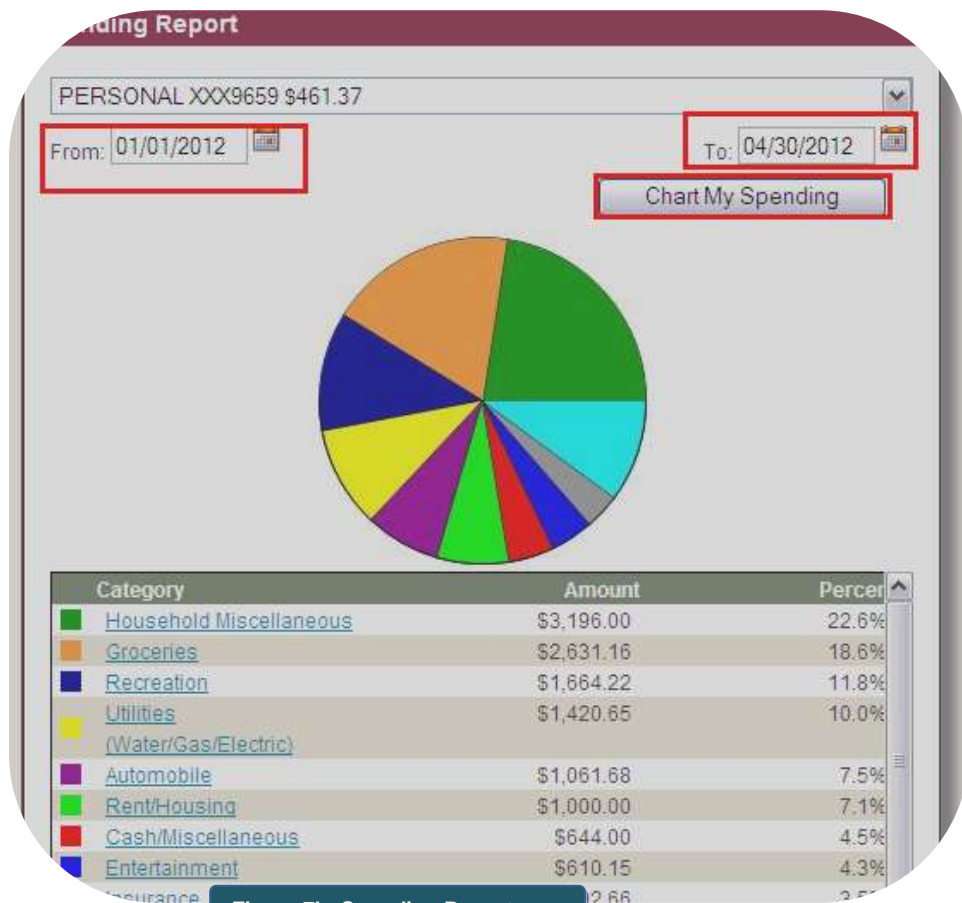


Figure 7h: Spending Report

Account Summary

The account summary page is where you can access all the online banking features. You can access the Account Summary page by clicking on the account link in the **List of Accounts** window from the Home Page (Figure 7i) or by selecting the specific account listed under the Home tab from the main toolbar. (Figure 7j)

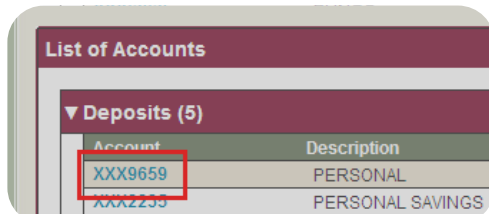


Figure 7i: Access from List of Accounts

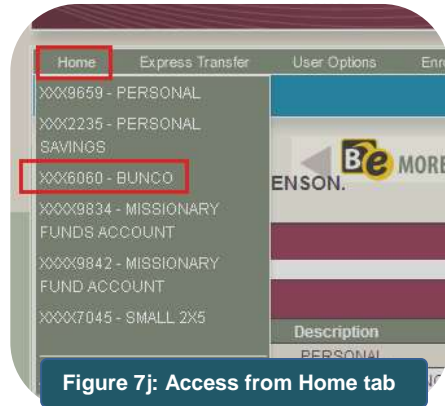


Figure 7j: Access from Home tab

In addition to displaying the function toolbar, the Summary Page reflects summary account information, provides an Express Transfer window and displays transactions activity. (Figure 8) You can change the Transaction Activity to view Recent Transactions, Current Business Day transactions or Previous Statement transactions by using the drop-down box option.

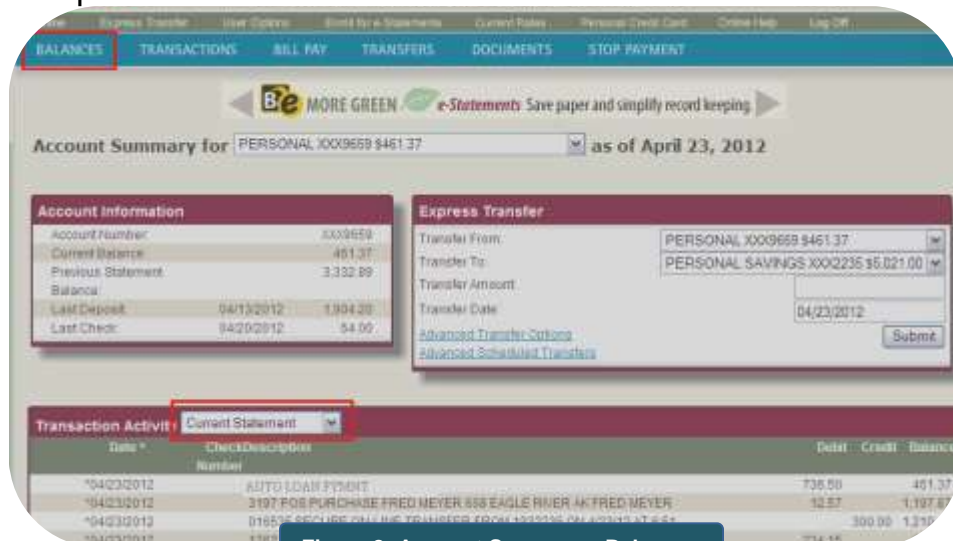


Figure 8: Account Summary - Balances

On checking accounts, the Account Summary page will include recent deposits, checks, and the current balance. Loan accounts will show, among other things, recent payments, interest accrued and current balance.



The function menu below the main toolbar (Balances, Transactions, Bill Pay, etc.) will help you monitor and manage activity in your account.

Transactions

Use the **Transactions** option to see the details of your account activity. Many online banking customers find this the most useful tool for monitoring their account.

When you click on the **Transactions** option, you'll go to the **Transactions Menu** screen. (Figure 9) It provides an overview of all the different activity areas. The screen also allows you to search for specific transactions within the current and previous statement cycle. An Image Search window is also available to search for check images. ([Check images will be addressed in more detail later in this guide.](#))

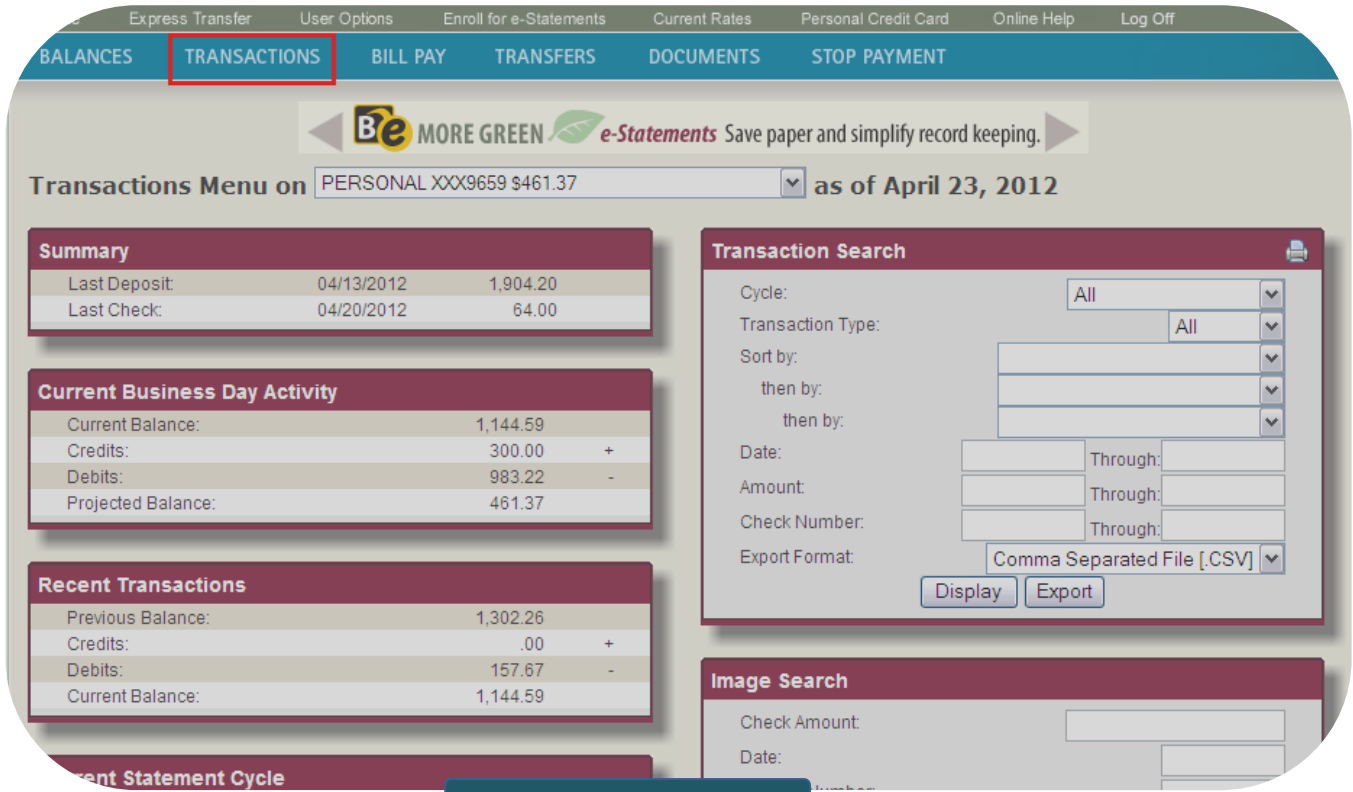


Figure 9: Transactions Menu

When you place your cursor over the **Transactions** option, you'll see the list of available options. (Figure 10) Move the cursor down and click on the activity you'd like to view.



Figure 10: Transactions Option

Choose **Current Business Day** to see all transactions that are pending for the current business day, including all ATM transactions and most debit card purchases made that day. (Figure 11)

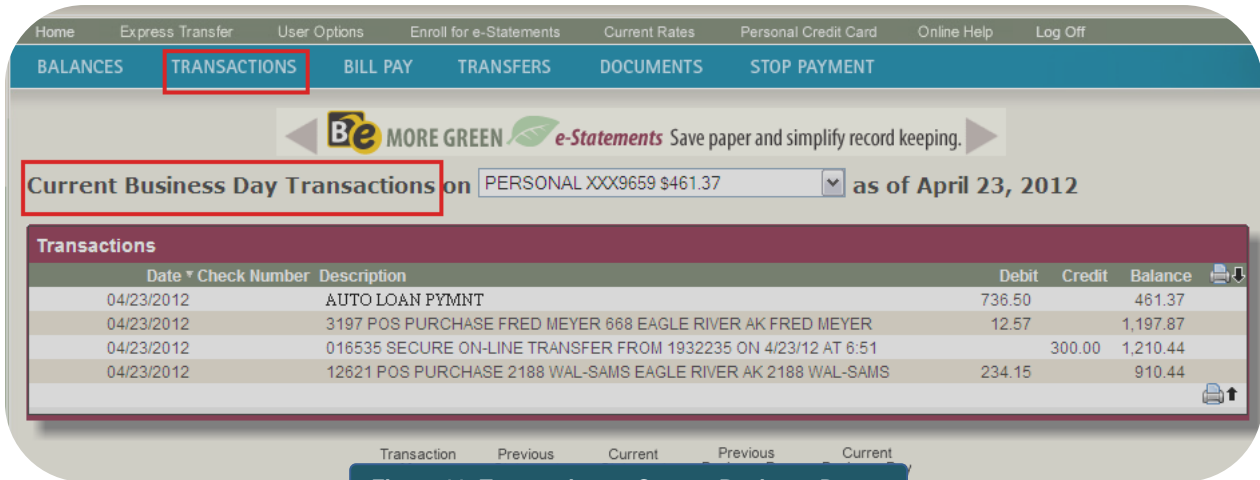


Figure 11: Transactions – Current Business Day

You'll see all activity that occurred on the previous banking business day as well as the current business day by choosing **Recent Transactions**. (Figure 12) These transactions are also shown on the **Current Statement** screen. You can sort information by clicking on any column heading.

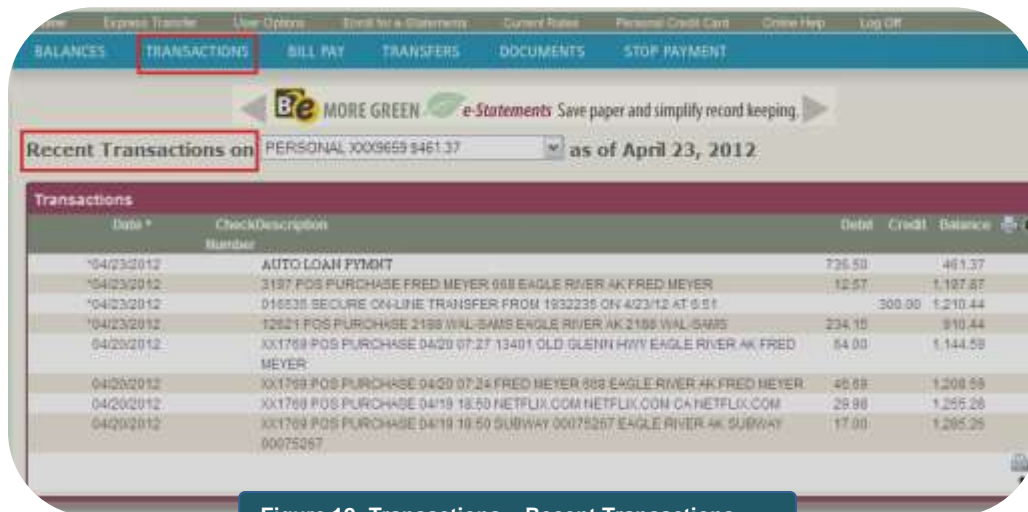


Figure 12: Transactions – Recent Transactions

Current Statement takes you to all activity that's taken place during the current cycle. You can sort the transactions by clicking on any column heading.

Use the **Transactions Displayed** option in the lower right corner of the page to control the number of transactions that will be displayed on the page. (Figure 12a)



Figure 12a: Transactions Displayed

Previous Statement will show all activity during the previous statement cycle. You can sort the transactions by clicking on any column heading.

Export Transactions is if you use personal finance software such as Quicken™ or Microsoft Money™. Click on **Export Transactions** to export any of this activity data to your program. (Figure 13)



Figure 13: Transactions – Transactions Export

All Transactions will display a pop-up window reflecting posted transactions, up to two years. The All Transactions listing is primarily used to code transactions for [spending and income reporting \(budgeting tool\)](#) as well as to tag specific transactions for export to other personal finance software. (Figure 13a)

Each page lists 25 transactions; however, this can be adjusted using the **Transaction Per Page** drop-down field. To navigate between pages, use the navigation icons at the bottom of the page (<< > > >>). To close the pop-up window, click the close icon (X) in the lower right corner of the window.

If you use personal finance software such as Quicken™ or Microsoft Money™, tag the specific transactions you want exported by clicking in the box to the far left of the transaction (or click on the **Select All** link under the Export column). To begin the export process, click the **Export Selected** button at the bottom of the page.

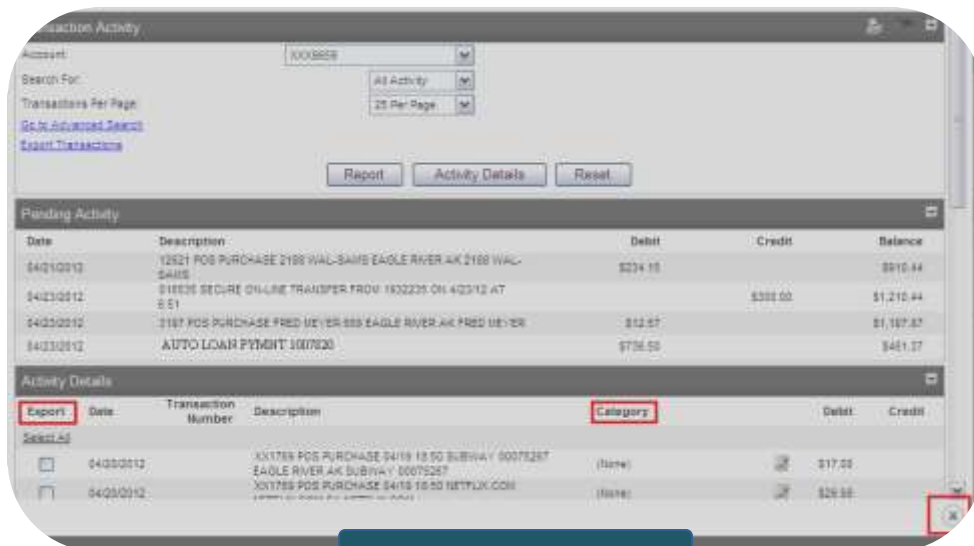
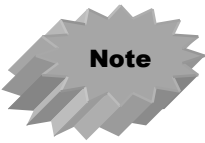


Figure 13a: All Transactions



You can also get to functions using the Home option on the main toolbar by placing your cursor over the account needed and following the function options through to the one needed. (Figure 13b)

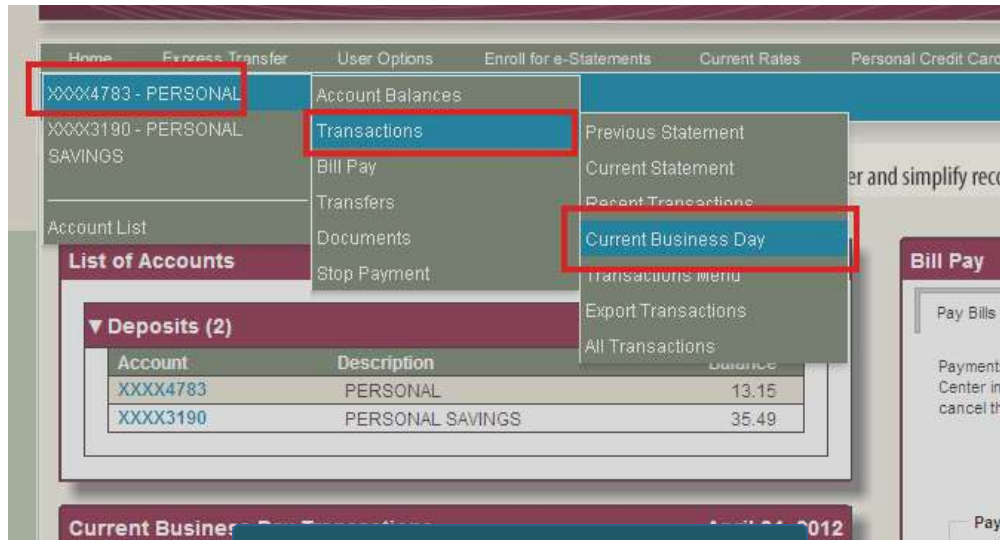


Figure 13b: Accessing functions from Home button

Check & Deposit Images

With **BankNow!** Online, you can view both sides of checks that have cleared your account (including in-person withdrawals) and paper deposits made to your account. When you see a check or deposit listed in any of the transaction activity screens, note if the check or deposit number is highlighted and linked. (Figure 14) If so, just click on the link to view the item. (Figure 15)

<input type="checkbox"/>	11/01/2011	XX1769 POS PURCHASE 11/01 08:26 FRED MEYER 668 EAGLE RIVER AK FRED MEYER 668	(None)		\$9.63
<input type="checkbox"/>	11/01/2011	STATE FARM RO 24 CPC-CLIENT 15 S 1102518215	(None)		\$244.79
<input type="checkbox"/>	11/01/2011	2729 Check #2729	(None)		\$100.00
<input type="checkbox"/>	11/01/2011	Transfer to Savings XXX2235	(None)		\$100.00

Figure 14: Transactions – Check Link

You can enlarge the image and/or rotate the image for better viewing. Item images appear in a pop-up window; if you cannot see images, your browser's pop-up blocker may be activated – override the pop-up blocker using the Ctrl+Shift keys.

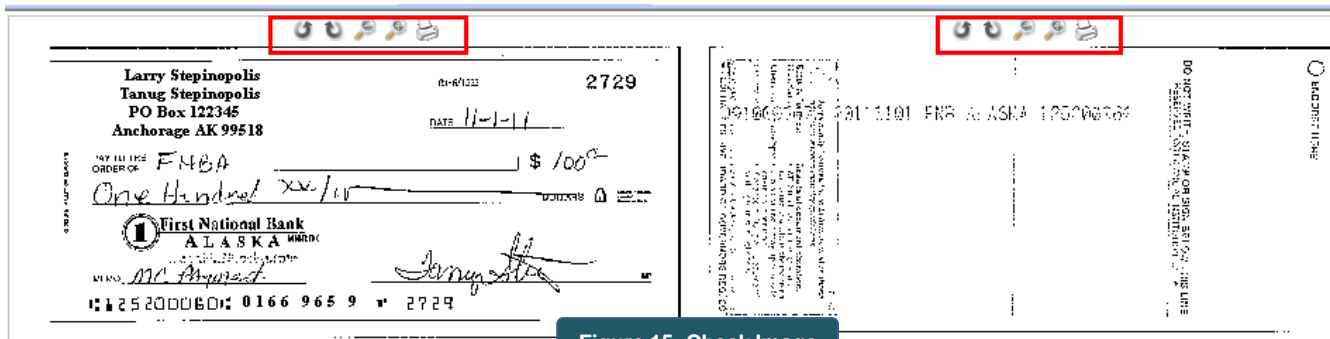


Figure 15: Check Image



Note

Don't use the **Back** button to close the pop-up window. Make sure you click the **X** icon that appears in the lower right corner of the pop-up window to close the window. If the **Back** button is used, you will close your online session.

Express Transfer and Transfer

From the Home Page (Figure 16) or the Account Summary page (Figure 17), use the **Express Transfer** window to make quick transfers between your accounts.



Figure 16: Express Transfer – Home page




Figure 17: Express Transfer – Account Summary page



Note

Express Transfer function is not available if all checking and savings accounts are at a zero balance OR are overdrawn.

From the **Account Summary** page, use the **Transfer** option on the function toolbar to schedule a later transfer, set up a recurring transfer or view a list of transfers. (Figure 18)

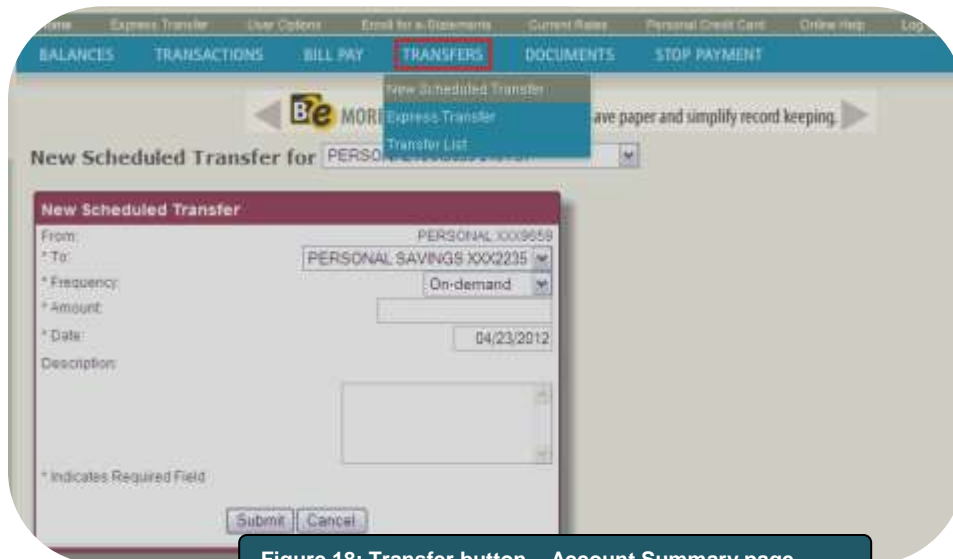


Figure 18: Transfer button – Account Summary page

Loan Payments – You can make loan payments online by using either the Express Transfers or Transfers. Simply transfer funds from your checking or savings account to your loan account.

e-Documents

Once you [enroll](#) to receive e-Documents for your accounts, you can view and print out and/or download those documents with **BankNow!** Online.

- From the Account Summary screen of an account, click on the **Documents** option to receive a pop-up window to select the specific document to retrieve. (Figure 19) Complete the Document Type, Date Range fields and click the Submit button to retrieve a list of available documents. (Figure 20)



Figure 19: Documents Screen

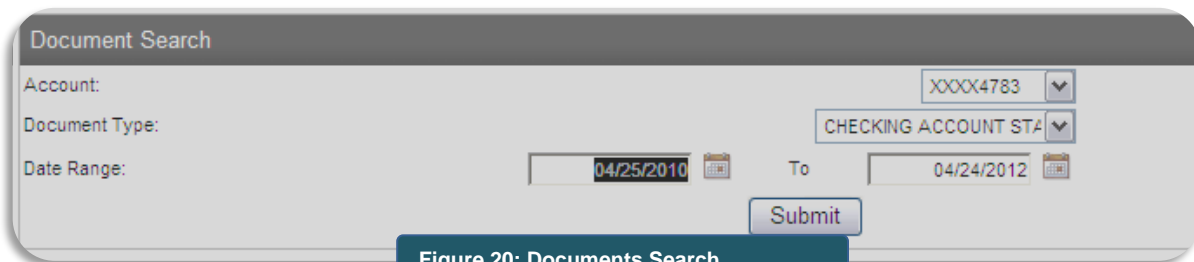


Figure 20: Documents Search

From the **Available Documents** screen, click on the document you want to view. (Figure 20a) Account statements will accumulate (starting at sign-up) over the next two years. Other e-Documents will accumulate over the next 30 days after sign up. After that, when you receive a new document, the oldest document for that type will roll off the list. The documents are in .pdf format and can be viewed using Adobe Acrobat Reader.

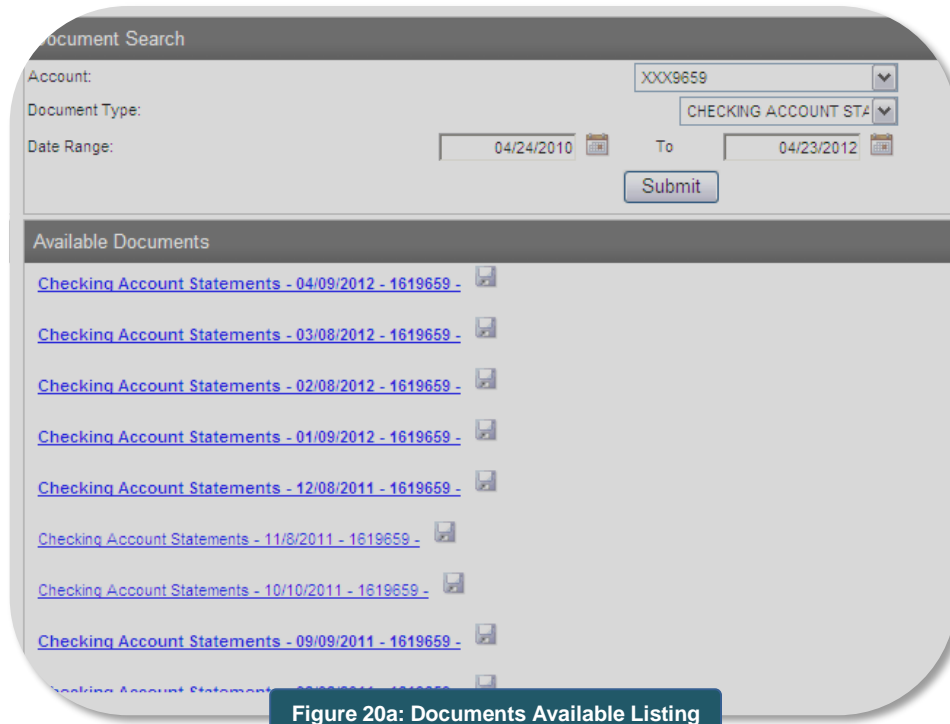
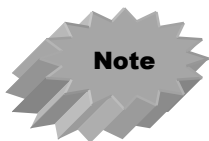


Figure 20a: Documents Available Listing

Stop Payments

You can place a stop payment on checks written on your account, one check at a time, by using the **Stop Payment** option and completing the **Add Stop Payment** screen. (Figure 21)



Make sure to look to see that the check hasn't already paid against your account before placing a stop payment. Use the [Transaction Menu](#) feature to search for the check. (Fees may apply, so be sure the check has not already been processed before placing a stop payment.)

Home Express Transfer User Options Enroll for e-Statements Current Rates Personal Credit Card Online Help Log Off

BALANCES TRANSACTIONS BILL PAY TRANSFERS DOCUMENTS STOP PAYMENT

Be MORE GREEN e-Statements Save paper and simplify record keeping.

Add Stop Payment for PERSONAL XXXX4783 \$72.82

Stop Payment Request

Number:

Amount:

Payee:

This Stop Payment Request is used for CHECKS ONLY and must have a check number, amount & payee. A fee of \$25.00 will be charged to your account.

Next > Cancel

Figure 21: Add Stop Payment

Use the **Stop Pay List** option under the **Stop Payment** option to view all stop payment requests currently in affect on the account. (Figure 22)

Home Express Transfer User Options Enroll for e-Statements Current Rates Personal Credit Card Online Help Log Off

BALANCES TRANSACTIONS BILL PAY TRANSFERS DOCUMENTS STOP PAYMENT

Be MORE GREEN e-Statements Save paper and simplify record keeping.

Stop Payments on PERSONAL XXX9659 \$461.37 as of April 23, 2012

Stop Payments

Payee	From Number	Through Number	From Amount	Through Amount
Test Details	1		1.00	
Testing Details	15	20		

Figure 22: Stop Payment List Option

User Options

The **User Options** on the main toolbar is used to change your password, change your online banking email address, change your security data, enroll in mobile banking and manage your mobile devices, or designate/change your primary online banking account. (Figure 24)

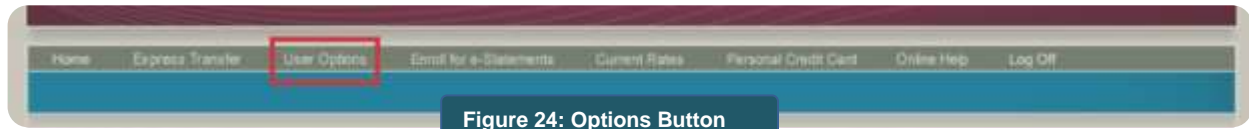


Figure 24: Options Button

Password

This option allows you to change your password at anytime. Click the **Edit** button to open the **Change Password** window. (Figure 24a) You'll need to enter you current password and then enter your new password; completing the Confirm New Password field and then clicking the **Submit** button.

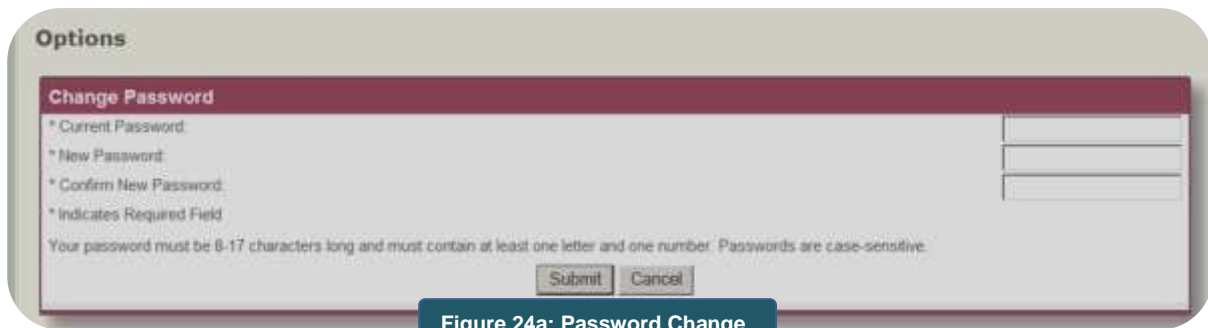
A screenshot of a 'Change Password' window. The window has a title bar that says 'Options' and a subtitle 'Change Password'. It contains three text input fields: '* Current Password', '* New Password', and '* Confirm New Password'. Below the fields is a note: '* Indicates Required Field' and 'Your password must be 8-17 characters long and must contain at least one letter and one number. Passwords are case-sensitive.' At the bottom of the window are two buttons: 'Submit' and 'Cancel'.

Figure 24a: Password Change

E-Mail

This option allows you to change your online bank email address at anytime. Click the **Edit** button to open the **Change E-mail address**. (Figure 24b) You'll need to complete the **New E-mail Address** field as well as the **Confirm E-mail Address** field and then click the **Submit** button.

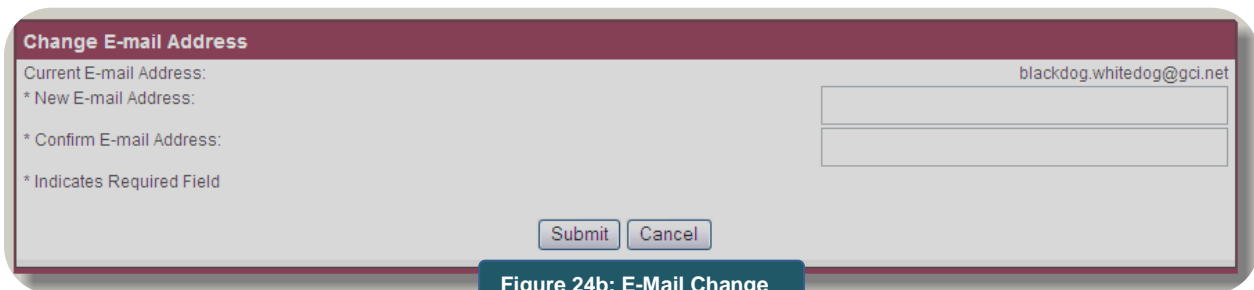
A screenshot of a 'Change E-mail Address' window. The window has a title bar that says 'Change E-mail Address'. It contains three text input fields: 'Current E-mail Address:' (with the value 'blackdog.whitedog@gci.net'), '* New E-mail Address:', and '* Confirm E-mail Address:'. Below the fields is a note: '* Indicates Required Field'. At the bottom of the window are two buttons: 'Submit' and 'Cancel'.

Figure 24b: E-Mail Change

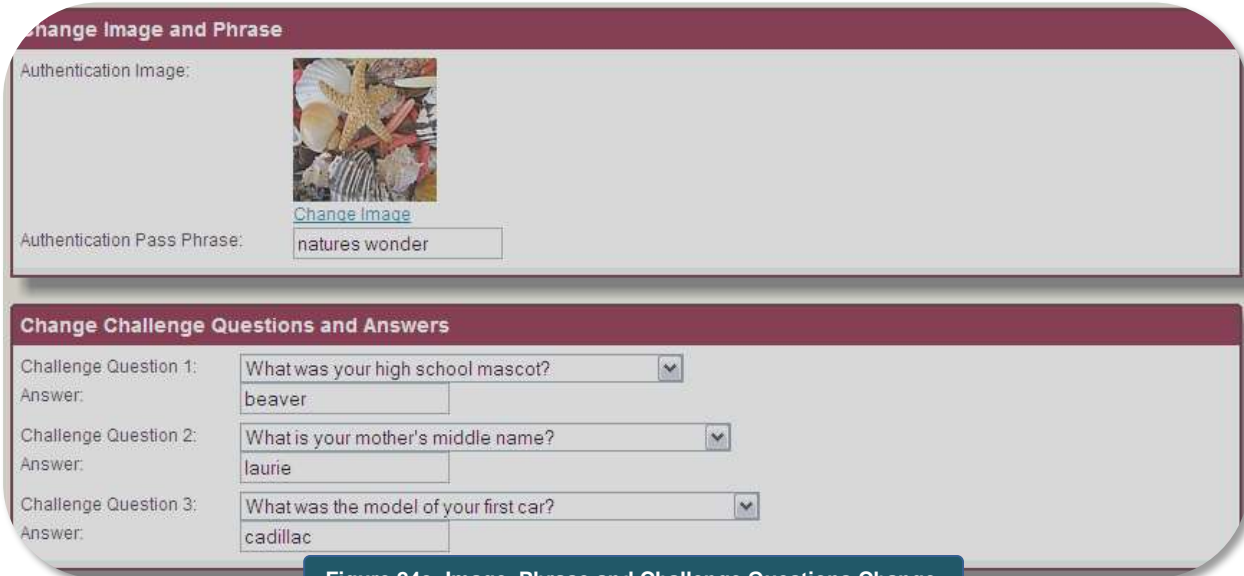


Note

Make sure you keep your online banking email address current. If email notification on the availability of an e-Document is returned to the bank, the e-Document service will be changed back to paper delivery.

Security Data

This option allows you to change your authentication image and Challenge Questions and Answers at anytime. Click the **Edit** button to open the **Change Image and Phrase** window and the **Change Challenge Questions and Answers**. (Figure 24c) Once changes have been made, click the **Submit** button to save the changes.



The screenshot shows two sections of a user interface. The top section, titled "Change Image and Phrase", has a header bar. Below it, "Authentication Image:" is followed by a small image of seashells and a starfish, with a "Change Image" link below it. "Authentication Pass Phrase:" is followed by a text input field containing "natures wonder". The bottom section, titled "Change Challenge Questions and Answers", also has a header bar. It contains three rows of challenge questions and answers. Each row has a question dropdown, an answer input field, and an answer label. Row 1: Question "What was your high school mascot?", Answer "beaver". Row 2: Question "What is your mother's middle name?", Answer "laurie". Row 3: Question "What was the model of your first car?", Answer "cadillac".

Figure 24c: Image, Phrase and Challenge Questions Change



Note

When changing your Authentication Image, double-click on the image you want to use to bring it into the edit window.

Mobile Banking Profile

This option allows you to enroll in mobile banking to access online banking from your mobile device (smartphone or cell phone). If not previously enrolled in mobile banking, the **Enroll Now** button is reflected. (Figure 24d) If already enrolled, the **Manage Device(s)** button is reflected. (Figure 24e)



The screenshot shows a "Mobile Banking Profile" header bar. Below it, the text "Enrollment Status: Not Enrolled" is displayed. To the right of this text is a button labeled "Enroll Now".

Figure 24d: Image, Mobile Banking Profile



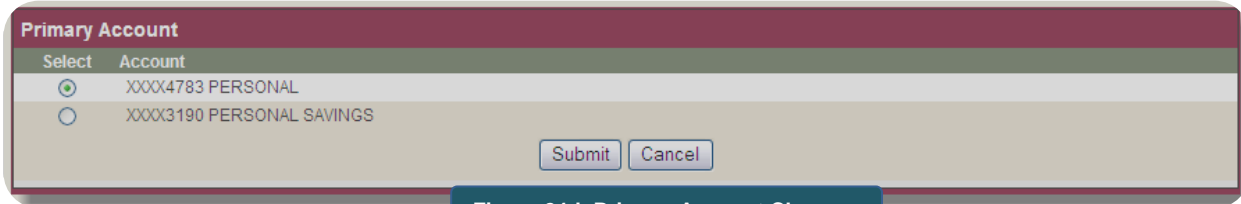
The screenshot shows a "Mobile Banking Profile" header bar. Below it, the text "Enrollment Status: Enrolled" is displayed. To the right of this text is a button labeled "Manage Device(s)".

Figure 24e: Mobile Banking Profile

See the [FNBAApp™ Service](#) in this guide for more details and available options relating to mobile banking.

Primary Account

This option allows you to change what account you want reflected as the primary account. When a function screen includes an account drop-down box option, the primary account is the default number reflected. Click the **Edit** button to open the **Primary Account** window. (Figure 24d) Select the account you want as the primary account by clicking the radial button to the left of the account. Click the **Submit** button to save the change.



The screenshot shows a window titled "Primary Account" with a maroon header. Below the header is a table with two columns: "Select" and "Account". The first row has a selected radio button (indicated by a dot) next to the account number "XXXX4783 PERSONAL". The second row has an unselected radio button next to the account number "XXXX3190 PERSONAL SAVINGS". At the bottom of the window are two buttons: "Submit" and "Cancel".

Select	Account
<input checked="" type="radio"/>	XXXX4783 PERSONAL
<input type="radio"/>	XXXX3190 PERSONAL SAVINGS

Submit Cancel

Figure 24d: Primary Account Change

Enroll for e-Documents

The **Enroll for e-Statements** option on the main toolbar is used to enroll to receive electronic statements and notices. You'll need Adobe Acrobat Reader to complete the enrollment process. Adobe Acrobat Reader can be downloaded free at www.adobe.com/products/acrobat.

Click on the **Enroll for e-Statements** option to open the enrollment screen. (See figure 25a) Up to three accounts can be entered on this screen. Be sure that your account number is seven or eight digits. You can find the number at the bottom of your checks or on the top of one of your paper statements.

Figure 25a: e-Document Enrollment screen

Click the **Click here to review the Terms and Conditions** button to view the terms and conditions. (See Figure 25b) **The *Submit* button on the enrollment screen will not be activated until you click the Terms and Conditions button.** When the *e-Documents Disclosure* file appears, read it carefully. This portable document format (PDF) file contains the terms and condition governing the delivery of bank statements and notices using the bank's consumer online banking service. You may wish to print the disclosure for your records before closing this file to return to the enrollment screen.

If you **agree** to the terms, click on the **Submit** button on the enrollment screen. If you need to sign up more accounts, simply use the **Enroll for e-Statements** option again using your other account numbers.

e-Statements

You can view both checking and savings account statements online. You'll receive a courtesy email each time a new statement is available for viewing. Once enrolled to receive e-Statements, you can view, print and/or download the statements.



Selecting e-Statements will discontinue the mailing of paper statements.

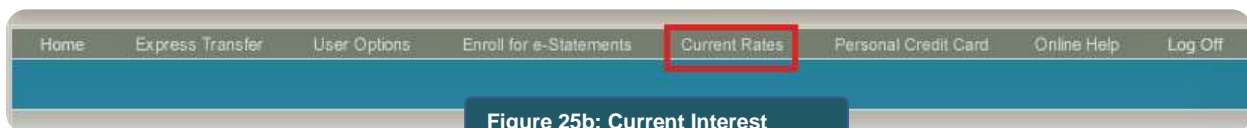
e-Notices

You can view three types of notices online. All three types of e-Notices remain available online for 30 days:

- Repurchase Agreement Confirmation - This is a notice relating to the T-Bill investment. Selecting e-Notices service will **discontinue** the paper mailing of this type of notice.
- Incoming Wire Transfer Notice - This is a notice of an incoming wire transfer. Selecting e-Notices will **discontinue** the paper mailing of this type of notice.
- Return Deposit Item Notice - This is a notice that a deposited item is being returned. Selecting e-Notices **does not stop** the notice with referenced deposited item from being mailed - you will **continue** to receive the printed notice with returned item via mail.

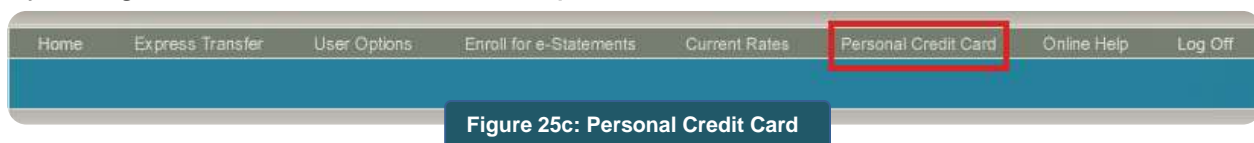
Current Rates

The **Current Rates** option on the main toolbar is used to view the bank's current interest rates for checking accounts, savings accounts, certificates of deposit, Health Savings Account, Individual Retirement Accounts and Loans. (Figure 25b)



Personal Credit Card

If you have a personal First National Bank Alaska MasterCard® credit card, you can access the MasterCard® e-Customer Service site from your online banking Home Page by using the Personal Credit Card option. (Figure 25c)



Bill Payment

After clicking on an account link under the Home option, or in the **List of Accounts** from the Home Page, click on the **Bill Pay** option to access the bill payment service. (Figure 26) The Payment Center information screen will appear. (Figure 26a) Information on using specific features of the bill payment service is available through any of the **Help** links located on the Bill Payment screens.

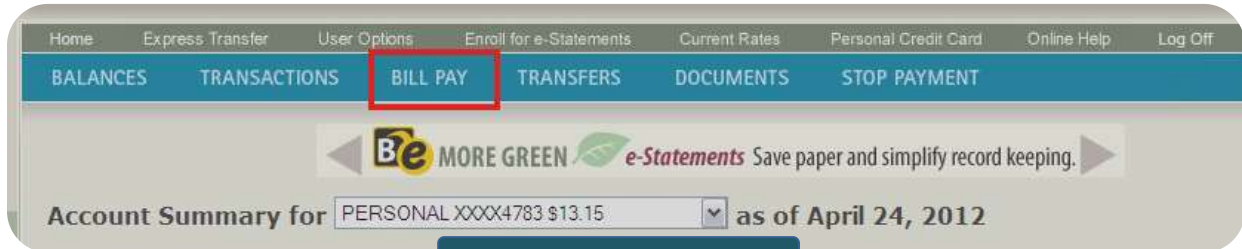


Figure 26: Bill Payment button

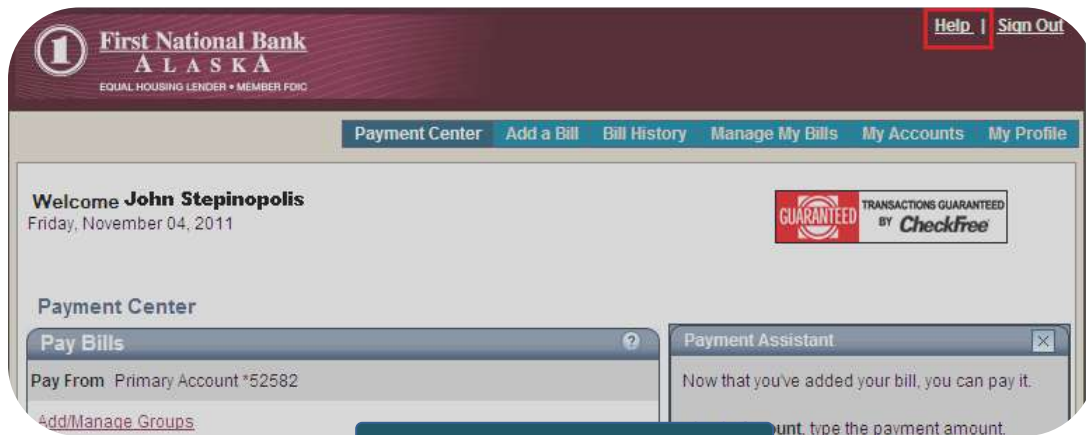


Figure 26a: Bill Pay Payment Center

Bill Pay Enrollment

To enroll in Bill Pay, log in to **BankNow! Online**. From the **List of Accounts** complete the following:

1. From the Home Page, place your mouse over the checking account you will use to pay bills from, follow the subsequent option menu and click on the **Bill Pay** option. (Figure 26b)

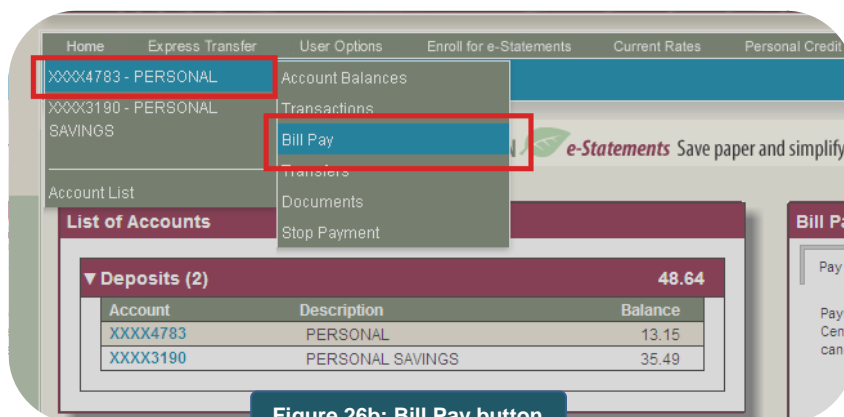
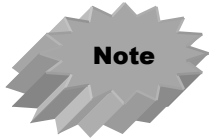


Figure 26b: Bill Pay button



Note

Only a checking account may be used as the account to be debited for payment of bills. Use of a savings account is not permitted.

2. When the **Enter Information** screen appears, confirm or enter your email address and click **Submit**. (Figure 26c)

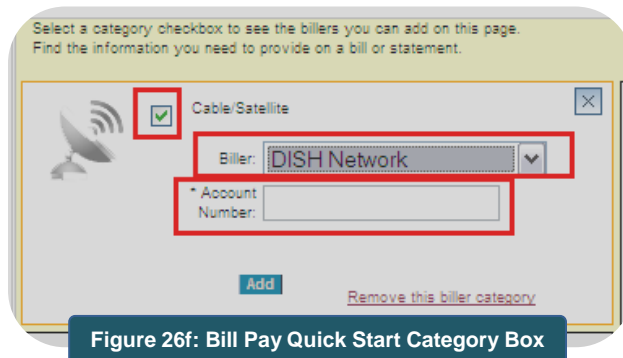
Figure 26c: Bill Pay Enter Information

3. When the **Terms and Conditions of the Bill Payment Service** disclosure appears, read through the document. If you agree with the terms and conditions, click the **Accept** button at the end of the document. If not, click the **Close** link to return to the Balances window.
4. Once you accept the terms, the **Welcome** screen appears; click the **Get Started** button. (Figure 26d) *The 'quick start' screen appears.* (Figure 26e)

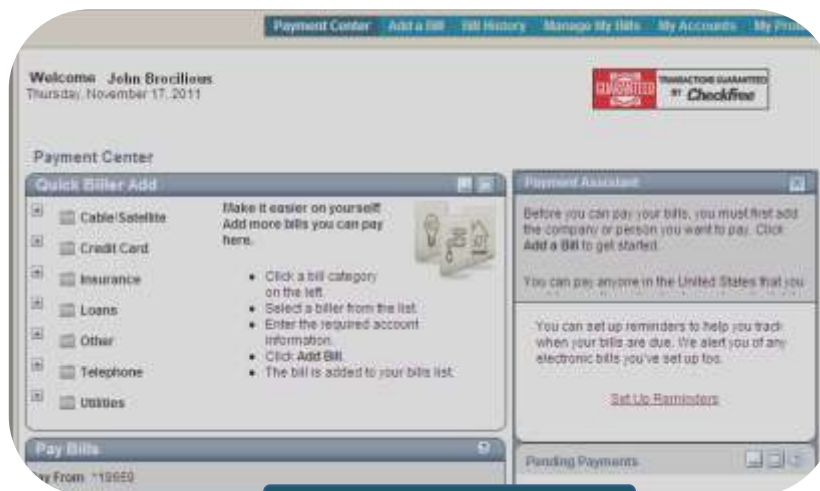
Figure 26d: Bill Pay Welcome screen



5. In the quick start screen, click on a category box to activate the category for bills you want to add. Click the drop-down box icon to select a biller and then add the specific account number (biller) information. (Figure 26f) If you're not ready to setup a biller, click the **Go To The Payment Center** link at the bottom of the screen.



6. From the **Payment Center** screen, select what function you wish to use. (Figure 26g) Refer to the online Help link found on the bill payment screens for specific instructions for setting up payees, payments, etc. You can also [view the bank's online video demonstration](#) for the Bill Payment Service from the bank's website.



Bill Pay Support

Bill Pay support is available in several ways. First, the upper right corner of each bill pay screen contains the Help link to obtain information on how to use the bill pay features. (Figure 26h) The bill pay Customer Service Support telephone number is displayed at the bottom of each bill pay screen and can be used between the hours of 3:00 a.m. and 9:00 p.m. Alaska Standard Time. And, of course, feel free to call First National Bank Alaska's Customer Service staff at 777-4FNB (4362) in Anchorage/Eagle River, or 1-800-856-4FNB (4362) in other communities.

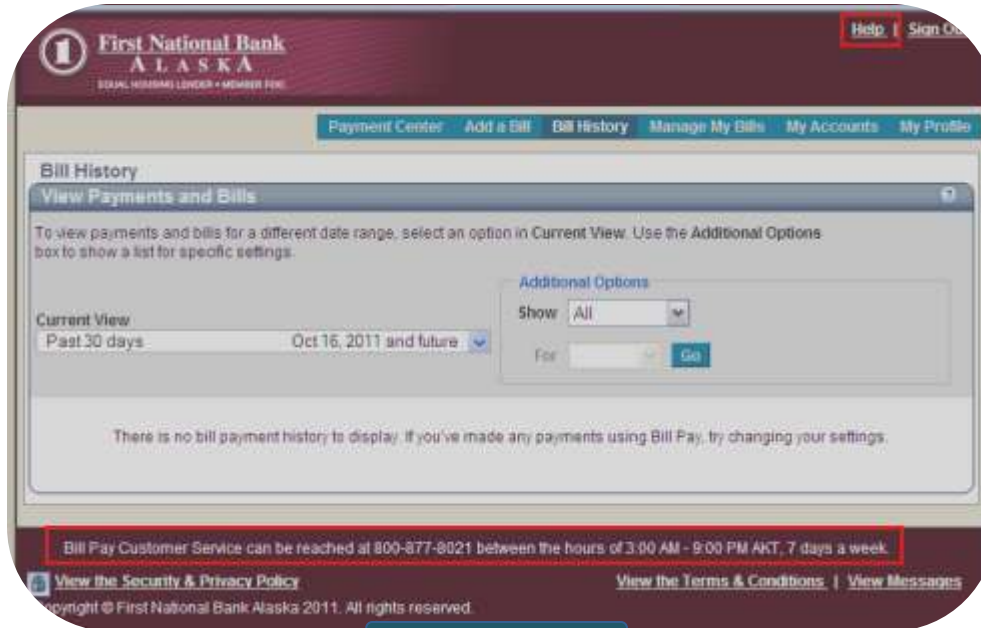


Figure 26h: Help link

Spending and Income Reporting (Budgeting Tool)

You can easily view where you're spending your money by using the budgeting tool available as part of your online banking service. The Spending Report and Income Report will give you a colorful pie chart of your expenses and income along with a breakdown of the dollars associated with the expenditures/income.

Using the **Spending Report** is simple. You start by assigning a category to each posted transaction on the All Transactions activity page (*expense-dining out, expense-groceries, income-salary, income-interest, etc.*). Once transactions are assigned a category, view the Spending Report and Income Report to see how you've managed your money. Each time you log in, check for new transaction postings and code them so that you get the most from this useful budgeting tool.

Assigning Categories

1. From the **Account Summary** screen, click **Transactions** and then **All Transactions**. When the pop-up window of transactions appears, scroll to the Activity Detail section. (Figure 27)

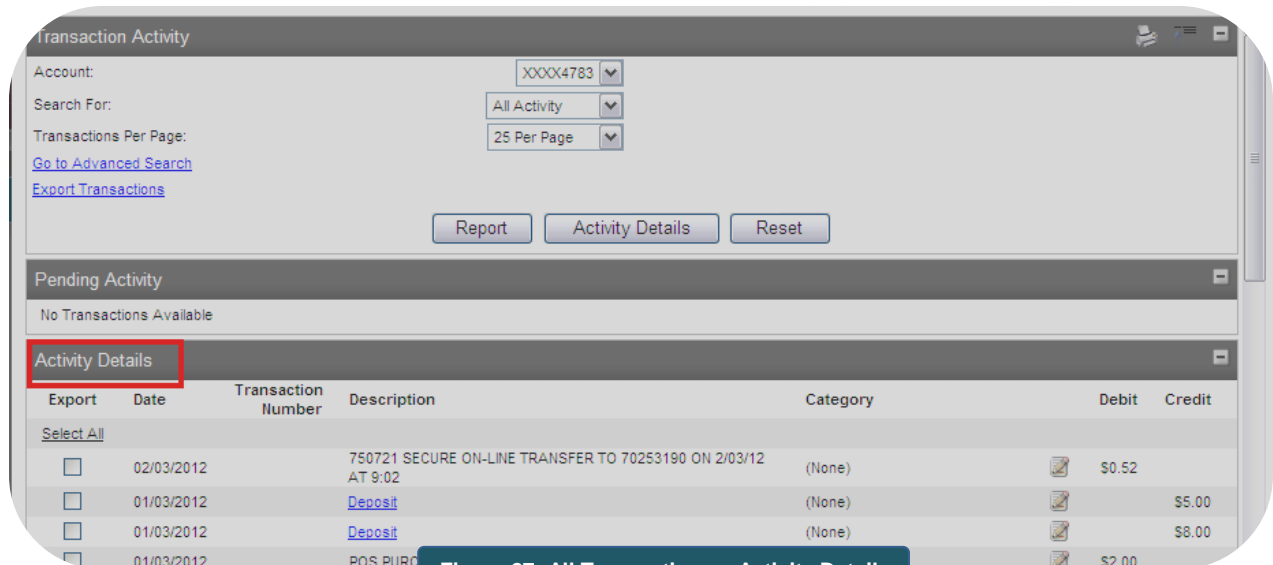


Figure 27: All Transactions – Activity Detail

2. For each transaction where the Category column reflects 'None', click the **Change** icon to the left of the transaction to open the Category drop-down selection box. (Figure 27a)

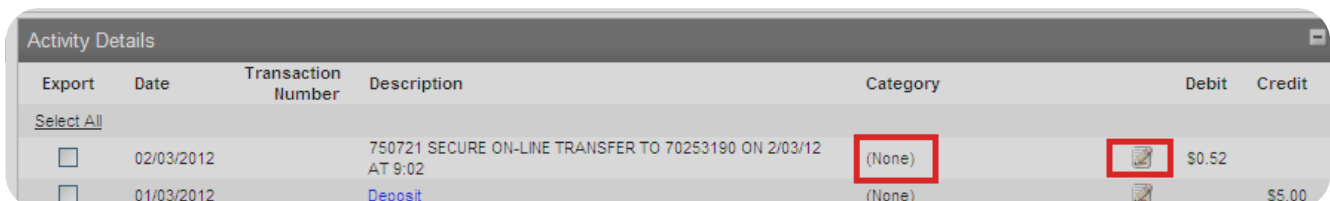


Figure 27a: All Transactions – Activity Detail

- From the drop-down selection box, click on the category you want assigned to the transaction, whether it is an expense (debit) or income (credit). Click the **Save icon** that appears to the right of the selected category. (Figure 27b) Complete this step for each transaction.

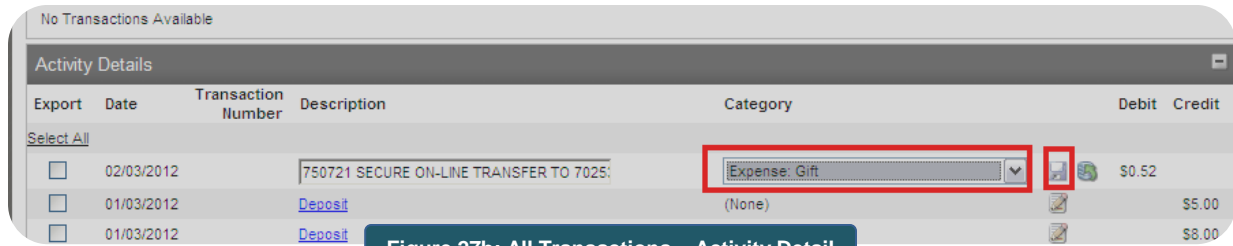
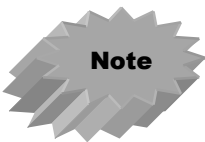


Figure 27b: All Transactions – Activity Detail



*It is important that you click the **Save** icon to the right of the selected category to save your selection. If you have not clicked the **Save** icon for each of your selected transaction categories, they will not be saved when you close the pop-up window.*

- Once you've coded the transaction, complete the following:
 - Scroll up to the Transaction Activity area. From the **Search For** field, select the period that you'd like the Spending Report and Income Report to cover.
 - In the **Transactions Per Page**, make sure to select the option that will list the transactions to be reflected.
 - Click **Report**. (Figure 27c)
 - The Spending Report and Income Report appear. (Figure 27d and 27e) To return to the Activity Details to add or change a transaction category, click the Activity Details button under the Transaction Activity panel.

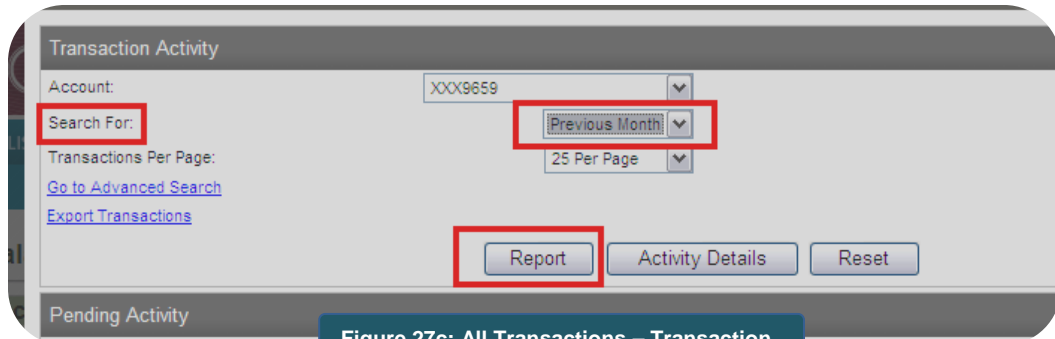
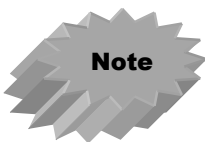


Figure 27c: All Transactions – Transaction



When viewing a Spending Report from the Home Page, you can click on the category listing under the pie chart to open a pop-up window to review just transaction details in that category.

Spending Report



Figure 27d Spending Report Pie Chart

Income Report

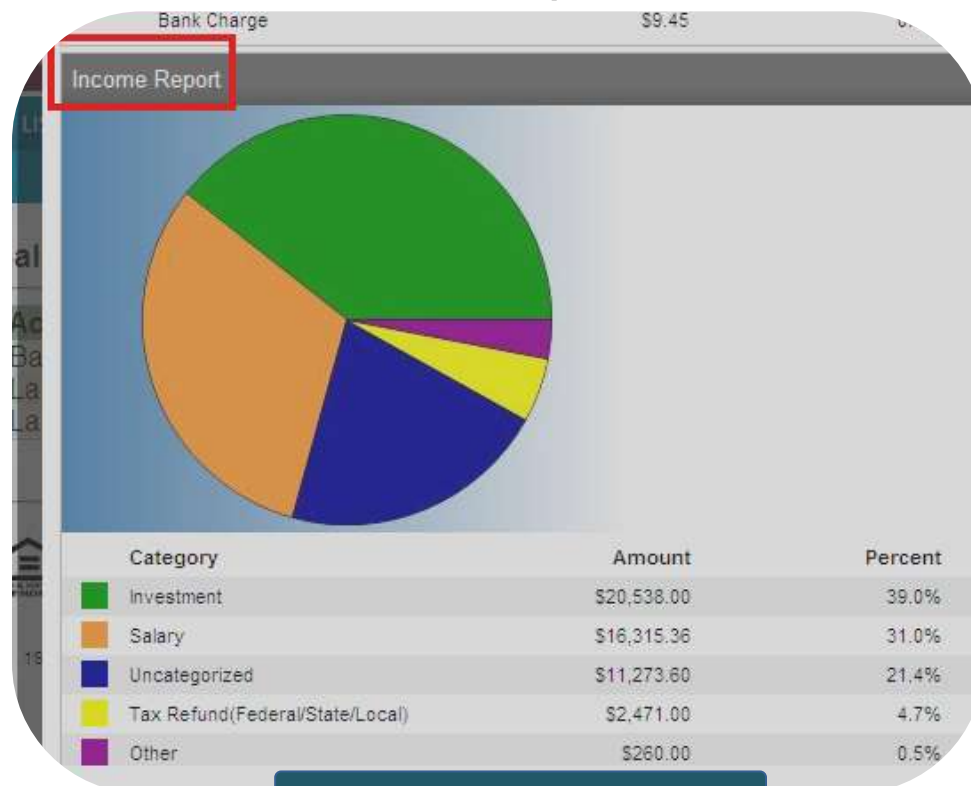


Figure 27e: Income Report Pie Chart

FNBApp™ Service (Mobile Banking)

First National Bank Alaska's FNBApp™ is a mobile banking application that gives you freedom to manage your money anytime, anywhere – from your mobile device(s). The application is a convenient and secure way for you to access **BankNow! Online** to view balances, check account activity, pay bills, and make transfers between accounts.



First National Bank Alaska's mobile banking service may not be compatible with all mobile devices.

*If your mobile device only supports text messaging, you can log in to **BankNow! Online** from a personal computer to register your mobile device and receive balance and transaction history as text messages.*

Text messaging fees and data rates may apply.

There are two methods that can be used to register mobile devices for mobile banking; download the **FNBApp™** directly to the mobile device, or log in to **BankNow! Online** from a personal computer. *Downloading the FNBApp™ is the fastest and most convenient method.*



If you are new to **BankNow! Online**, you must complete the [First Time Log In](#) steps using a personal computer before attempting to complete mobile banking registration.

Register Using FNBApp™ Download

1. From your mobile device, access the **App Store** (iPhone®) or **Google Play** (Android®). Search for **FNBApp™**. Once found, tap **Free** if iPhone® or **Install** if Android®. (See Figure 28a & 28b)



Figure 28a iPhone®

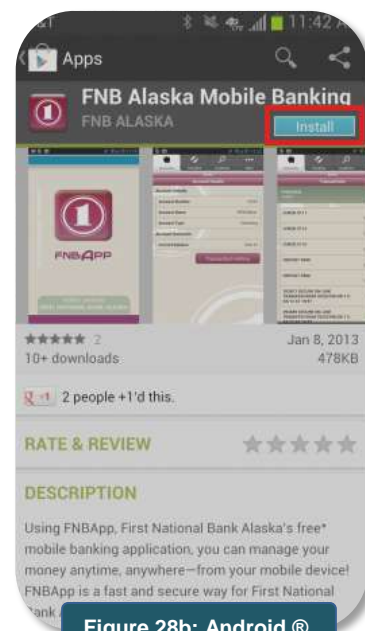


Figure 28b: Android ®

2. Tap the **Install App** if iPhone® or **Accept & download** if Android®. (See Figure 28c & 28d)



Figure 28c: iPhone®

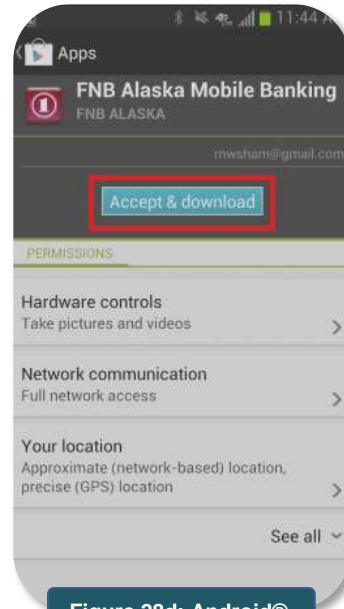


Figure 28d: Android®

3. When **FNBApp** appears on the device homepage, tap **FNBApp**. (See Figure 28e)



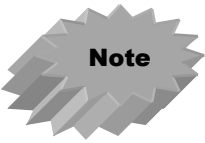
Figure 28e: FNBApp Added



Note

If using an iPhone®, you can tap **Open** from the resulting FNBApp™ install screen without having to move to the device homepage.

4. At the **Login** screen, enter your BankNow! *Online user name* and tap **Log In**. (See Figure 28f)



The FNBAApp™ does not recognize special characters in the user name field. If your user name contains special characters (**such as @, %, &.**), please contact Customer Service at 777-4FNB (4362) in Anchorage and Eagle River, and 1-800-856-4FNB (4362) in other communities or email the bank at Customer.Service@FNBAAlaska.com. The bank will delete your online banking access and have you create a new user name that does not include special characters by having you complete the 'First Time Log In' steps.

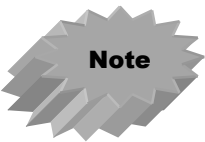
5. Following login, the **Identity Question** screen is presented. Enter the answer to the question and tap **Continue**. (See Figure 28g)



Figure 28f: iPhone® & Android®

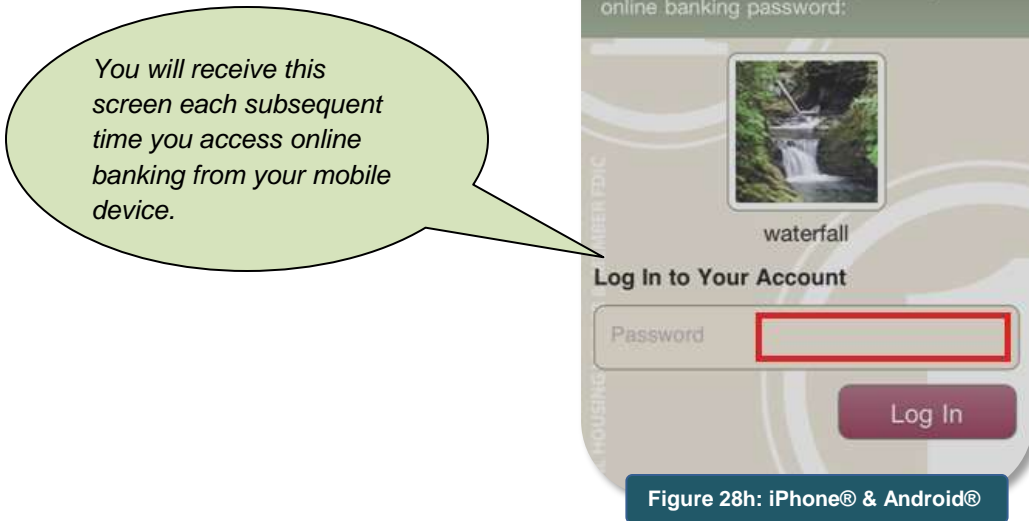


Figure 28g: iPhone® & Android®

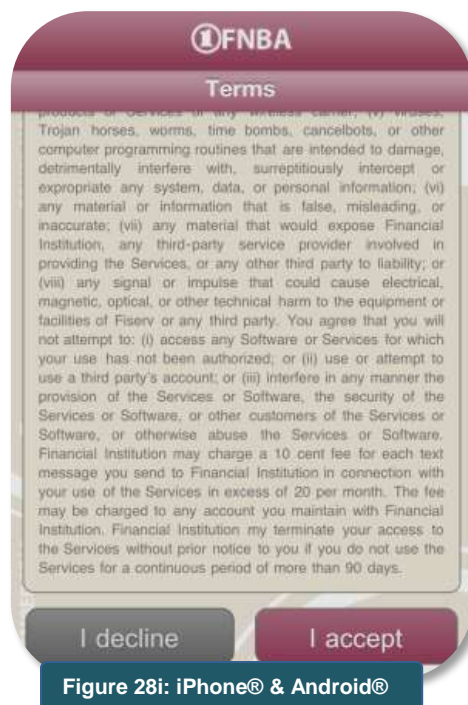


Following three unsuccessful Identity Question attempts, access to online banking will be blocked (including direct access through a personal computer). Contact Customer Service to unblock your access at 777-4FNB (4362) in Anchorage and Eagle River and 1-800-856-4FNB (4362) in other communities or email the bank at Customer.Service@FNBAAlaska.com. After being unlocked you will need to reset your Identity Questions.

6. At the **Log In** screen (*authentication image*), confirm this is your usual BankNow! Online authentication image and enter your BankNow! Online password. (See Figure 28h) Tap **Log In**.



7. At the **Terms** screen, read the **Terms and Conditions**. On the last page of the Terms and Conditions, tap **I accept** if you accept the mobile banking terms and conditions, or tap **I decline** if you do not wish to proceed. (See Figure 28i)



8. The online banking screen appears with account balance information. (See Figure 28j) Use the buttons at the bottom of the screen (iPhone®) or top of the screen (Android®) to access other online banking features from your mobile device, including paying bills and transaction history.



Figure 28j: iPhone

Note

Refer the [Selecting Accounts To Access](#) if you wish to deselect certain accounts from mobile banking access.

9. Complete steps 1 through 8 for each different mobile device that you wish to use (add) to access mobile banking.

Register Using Personal Computer

Although it is faster and easier to download the FNBAApp™ directly to your mobile device to register for mobile banking, a personal computer can also be used to register a mobile device.



Certain mobile device service providers may not be compatible with the bank's consumer online banking application; however, you can typically download the FNBAApp™ to most mobile devices directly from an App Store.

1. From the BankNow! *Online* homepage, click **User Options**. Scroll to the **Mobile Banking Profile** panel and click **Enroll Now**. (See Figure 29a)

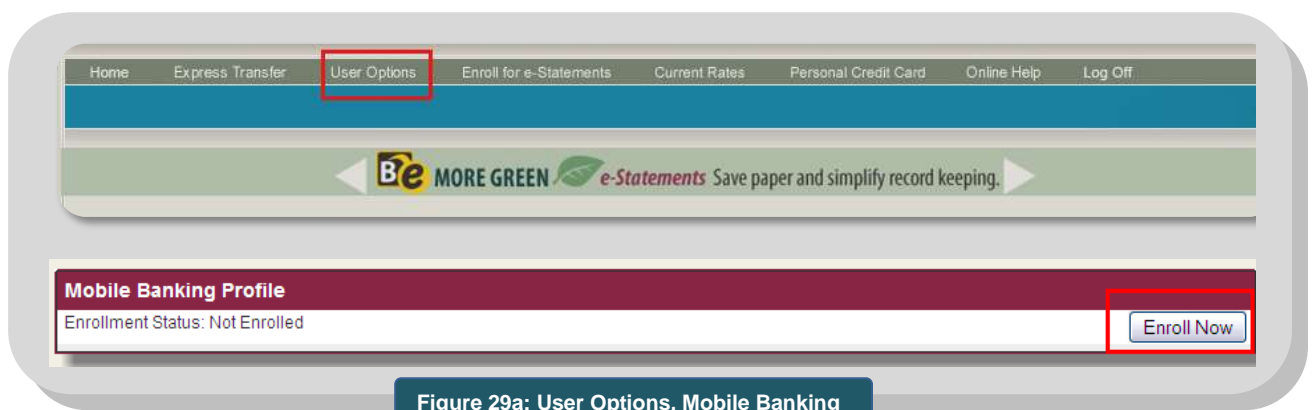


Figure 29a: User Options, Mobile Banking

2. When the **Terms and Conditions For Mobile Banking** appear, review the information. If you agree to the terms and conditions, click **I accept these Terms and Conditions** box. Click **Continue**. (See Figure 29b)

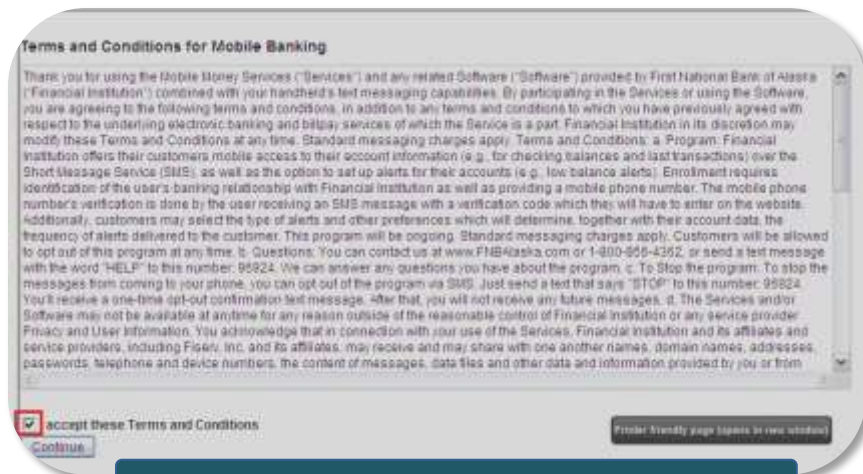
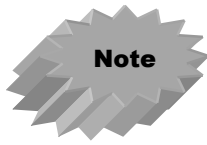


Figure 29b: User Options, Mobile Banking, Terms & Conditions



*If you don't wish to continue registering for mobile banking, click the **Exit Mobile Banking** button in the upper right corner of the screen.*

3. At the **Select Services** screen, choose the specific type of mobile banking features you want to use on your mobile device and click **Continue**. (See Figure 29c)



Click the **Not Sure? Click here to compare the services** hyperlink to see the differences between using Mobile Browser, Text Messaging and Download Mobile Apps.

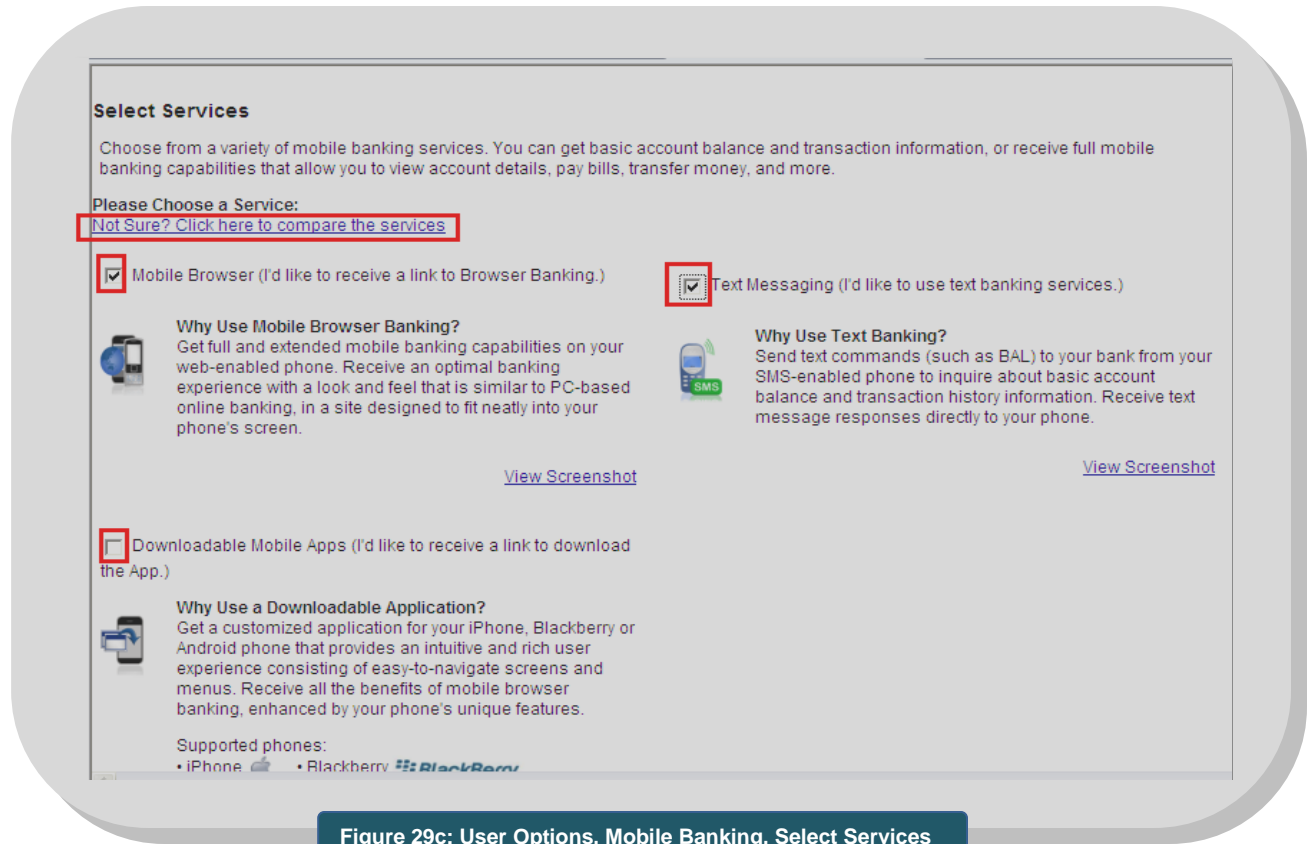


Figure 29c: User Options, Mobile Banking, Select Services

4. Complete the **Account Selection and Configuration** screen as follows:
 - a. Set the **Time Zone** using the drop down listing. (See Figure 29d)

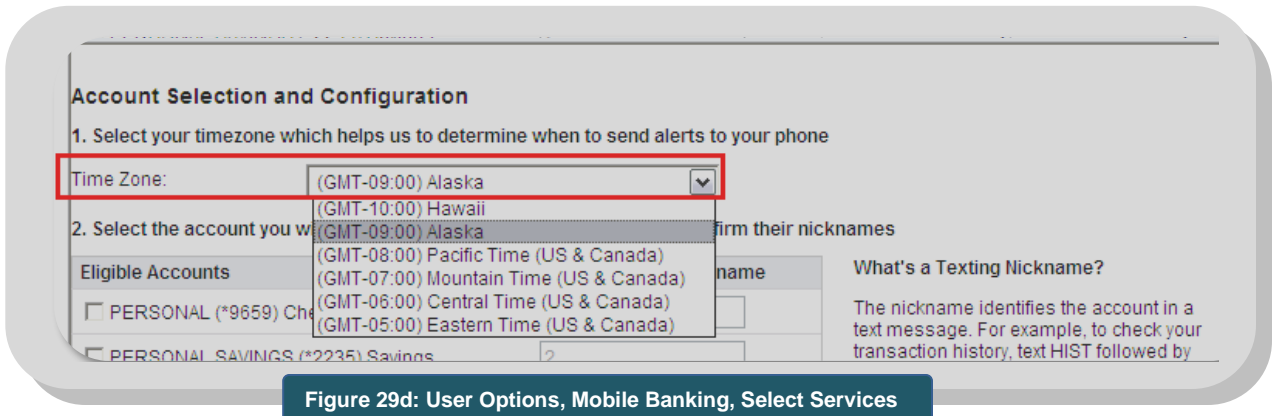


Figure 29d: User Options, Mobile Banking, Select Services

- b. Under the **Eligible Accounts** and **Mobile Banking Nickname**, select each account you want to view on the mobile device. Click **Continue**. (See Figure 29e)
- For text messaging, the account selected is identified in the text by the corresponding nickname for the account. If a unique nickname is not entered, the nickname defaults to the sequential number reflected in the field.*

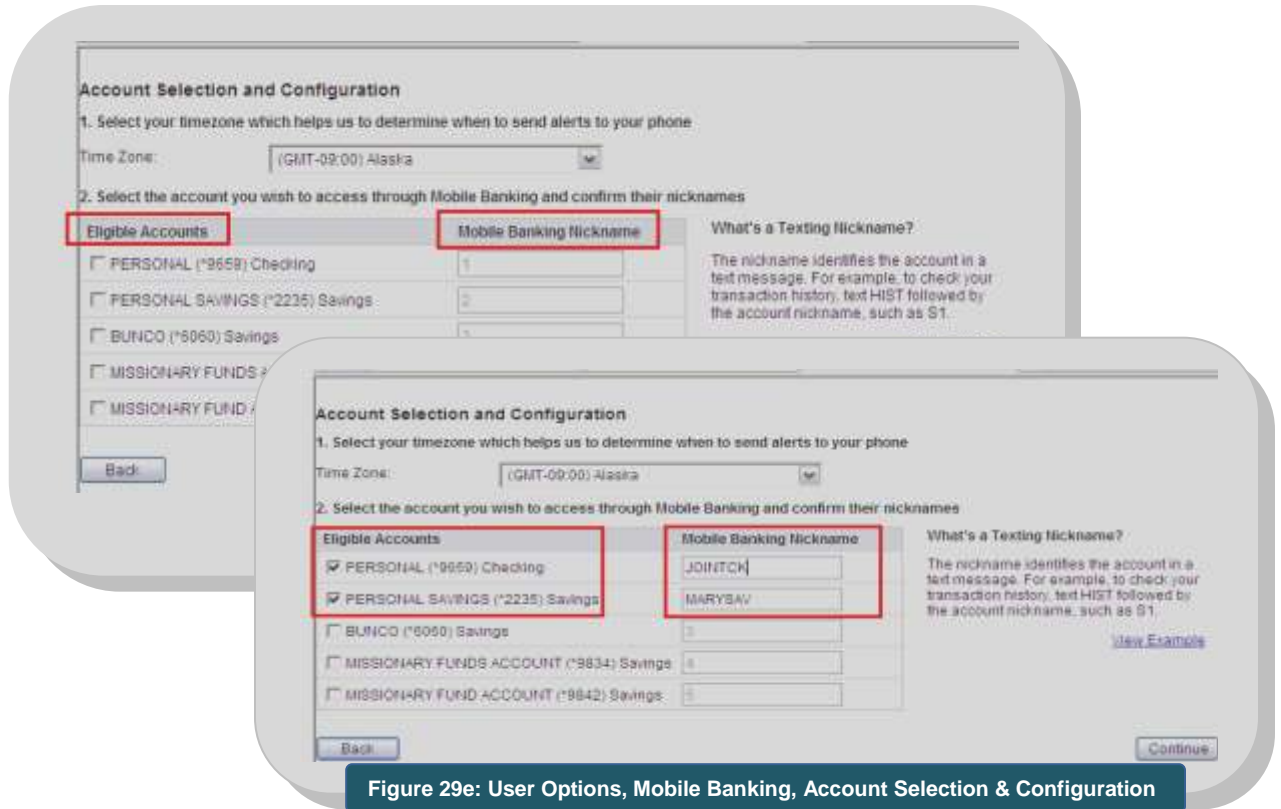


Figure 29e: User Options, Mobile Banking, Account Selection & Configuration

- c. At the **Your Mobile Device** screen, enter your mobile number, including area code. Click **Continue**. (See Figure 29f) **An Activation Code will be immediately sent as a text message to your mobile device.**

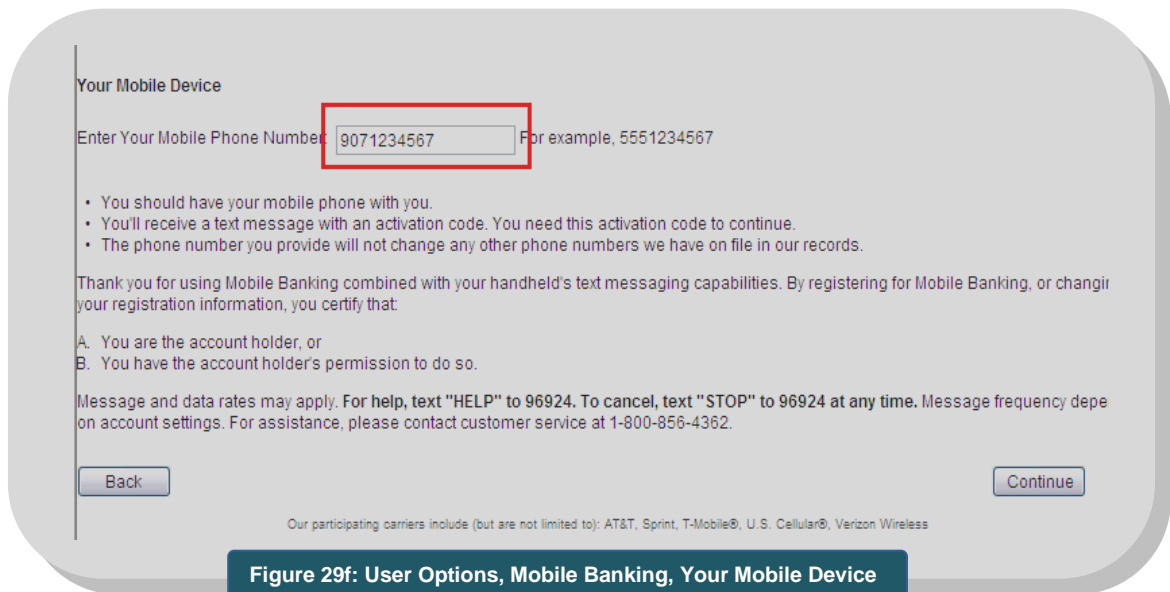
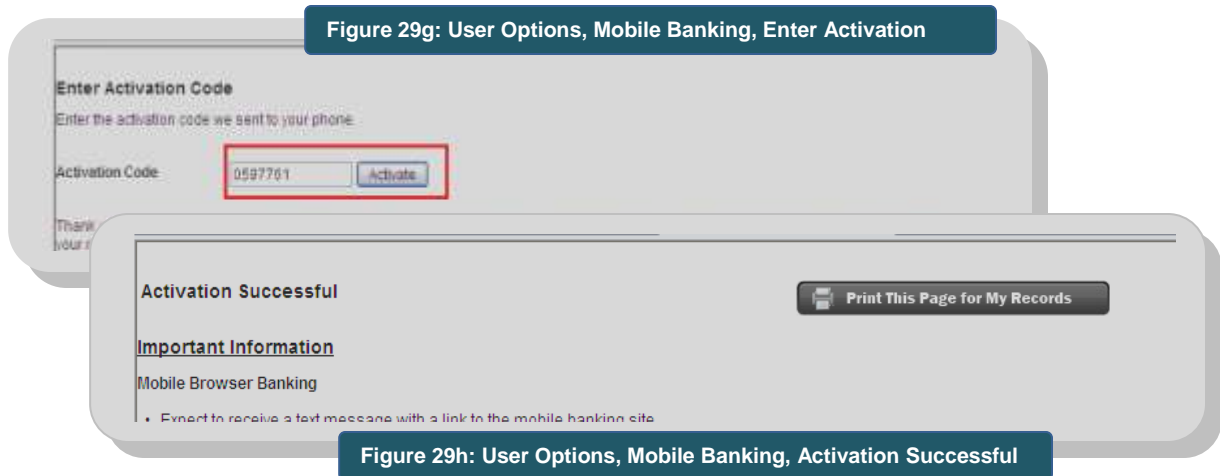


Figure 29f: User Options, Mobile Banking, Your Mobile Device

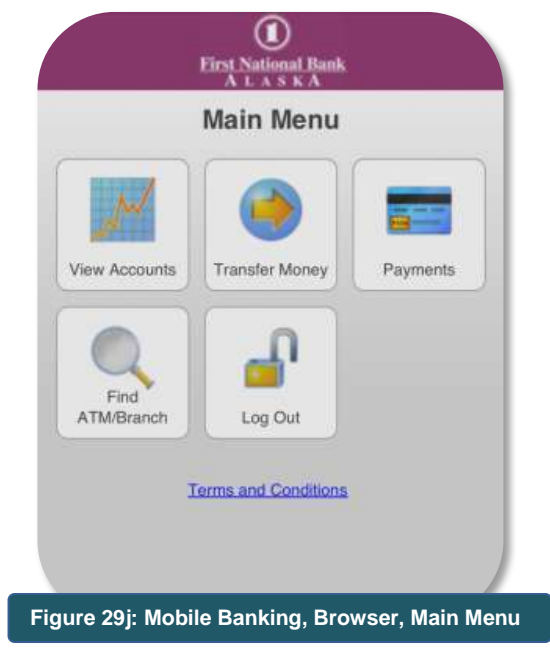
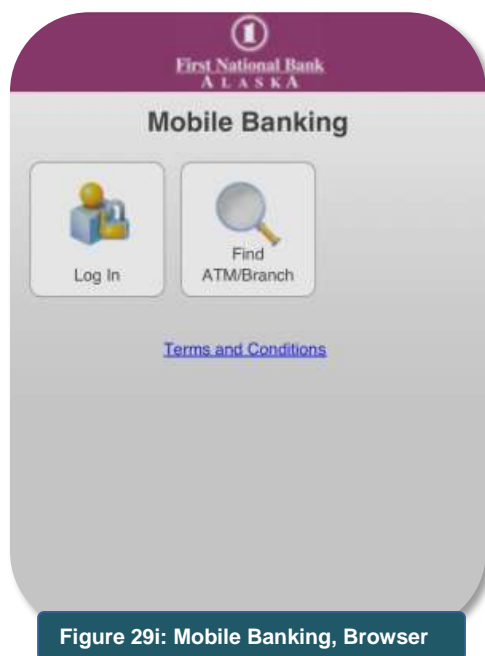
- d. At the **Enter Activation Code** screen, enter the **Activation Code** that was texted to your mobile device. Click **Activate**. (See Figure 29g) *This activation code is valid for 24 hours.*

The **Activation Successful** screen appears. (See Figure 29h) *FNBA mobile banking will send a new text to your mobile device based on the mobile banking service selected from step 3.*



Browser Banking (recommended for BlackBerry® devices):

- From your mobile device, open the text received and access the launch mobile banking link included in the text. At the Mobile Banking screen, bookmark this site then tap **Log In**. (See Figure 29i)
- Confirm your online banking **Security Image** appears and enter your **BankNow! Online** password. The Mobile Banking browser window appears with the active browser buttons available for use. (See Figure 28j)



Downloadable Application (not compatible with BlackBerry® devices):

- Open the text to download the FNBAApp™ and install the application.
- Once installed, tap the **Open** button and enter your BankNow! *Online* user name. Tap **Log In**.
- When presented with an **Identity Question**, enter the answer and tap **Continue**.
- If the **Security Image** is correct, enter your **BankNow! Online** password and tap **Log In**. The balance information will appear for your online banking accounts. Use the feature buttons at the bottom of the screen (iPhone®) or top of the screen (Android®) to access other mobile banking features. *The FNBAApp icon is automatically added to your mobile device home page.*

Text Banking

- Open the text message received. To obtain account information, text any one of the below commands to **96924** (*short code*).



Contact your mobile service provider if you cannot send a text message using a 'short code'; your service provider may be able to activate the short code feature.

- ❖ **Bal** = you will receive a text message on your mobile device displaying the account balances. (See Figure 29k)

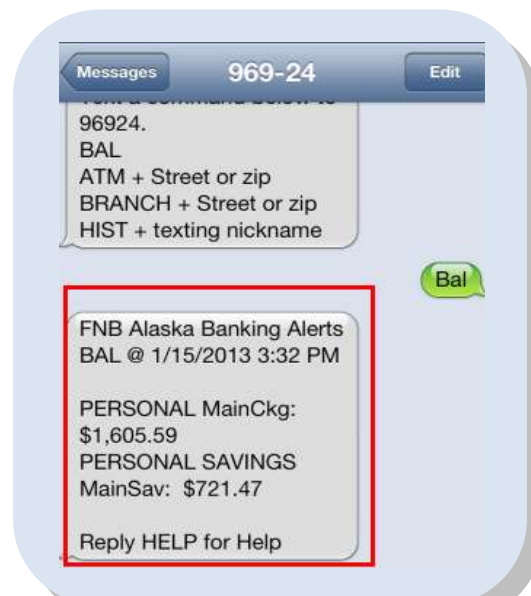


Figure 29k: Text Banking, Response to BAL request

- ❖ **Hist + Acct Nickname** (ex. HIST 1) = the last four transactions on the account. (See Figure 29l)



Figure 29hl Text Banking, Response to HIST request

- ❖ **ATM + street or zip code** (ex. ATM 99567) = the First National Bank Alaska ATM found closest to the street or zip code entered. (See Figure 29m)

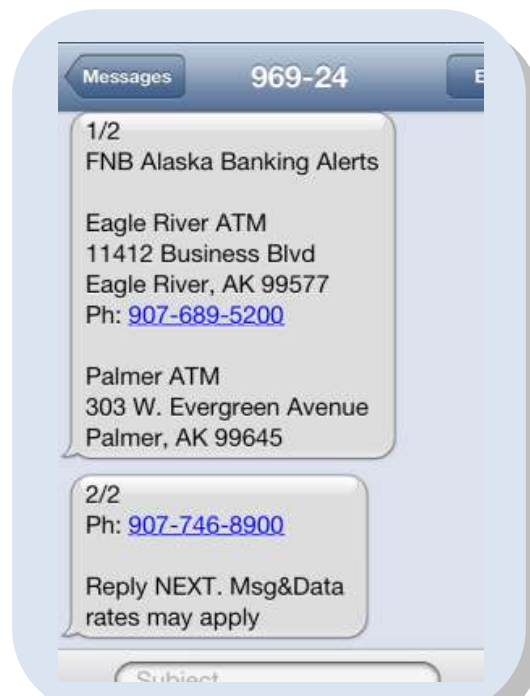


Figure 29m Text Banking, Response to ATM request

- ❖ **BRANCH + street or zip code** (ex. BRANCH 99502) = the closest Branch to the street or zip code entered. (See Figure 29n)



Figure 29n: Text Banking, Response to BRANCH request

- ❖ **STOP** = Cancel Alerts. This feature not currently active.

Selecting Accounts To Access

Using a personal computer, you can control what accounts will be accessed when you use mobile banking.

1. From the BankNow! *Online* main menu, click **User Options**. (See Figure 30a)



Figure 30a: User Options

2. Under **Mobile Banking Profile**, click **Manage Device(s)**. (See Figure 30b)



Figure 30b: User Profile, Mobile Banking, Manage Device(s)

- Under the **My Accounts** tab, select or deselect what account you want to see by clicking in the box to the left of the listed account and click **Update Accounts**. (See Figure 30c)

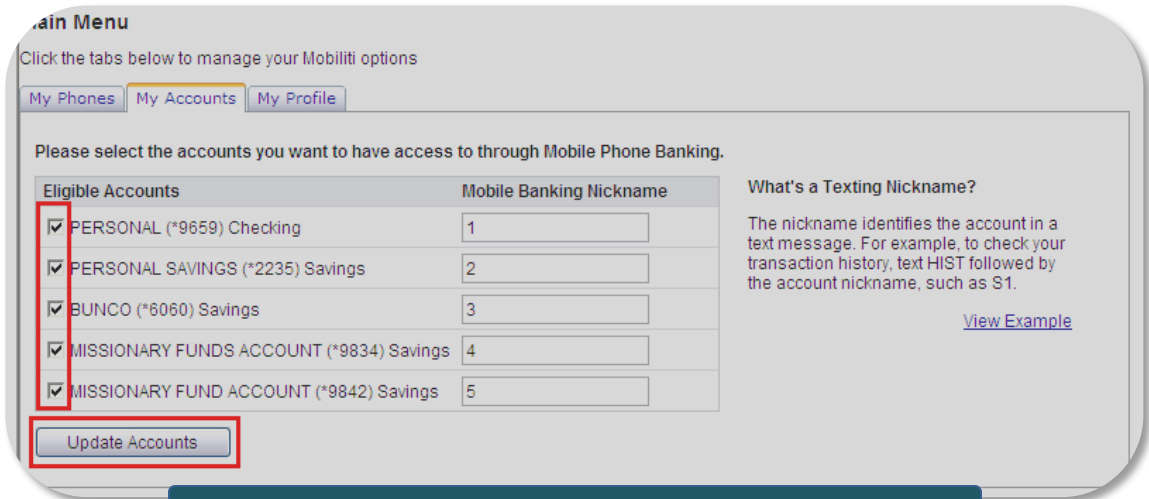
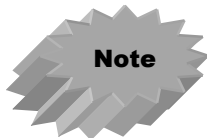


Figure 30c: User Profile, Mobile Banking, Manage Device(s), My Accounts

Cancelling (de-registering) Mobile Device

Cancelling access to mobile banking is done from a personal computer (*it cannot be done by use of a mobile device*). If you are unable to access BankNow! *Online* by personal computer, please call Customer Service at 777-4FNB (4362) in Anchorage and Eagle River and 1-800-856-4FNB (4362) in other communities or email the bank at Customer.Service@FNBAAlaska.com.



For **FNBAApp™** and **browser** users, deleting the App or Bookmark from the device **does not de-register the device**. You must complete the below steps using a personal computer to ensure access to mobile banking is removed.

- From the BankNow! *Online* main menu, click **User Options**. (See Figure 31a)



Figure 3aa: User Options

2. Under **Mobile Banking Profile**, click **Manage Device(s)**. (See Figure 31b)

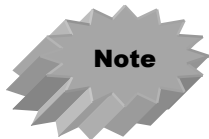


Figure 31b: User Profile, Mobile Banking, Manage Device(s)

3. Under the **My Phones** tab, select **Stop using this phone for Mobile Banking** from the drop down box next to the mobile device to be de-registered. Click **Go**. (See Figure 31c)



Figure 31c: User Profile, Mobile Banking, Manage Device(s), Main Menu



Note

If you downloaded the **FNBApp™** from the App Store or Google Play, a specific phone number will not be displayed for the mobile device, but the type of device will be reflected, including the unique device name if you have used the name feature on your device.

4. Confirm you want the mobile device de-registered by clicking **Yes** when the **Stop Using This Phone** screen appears. (See Figure 31d) The screen will be returned confirming that the mobile device has been de-registered. (See Figure 31e)

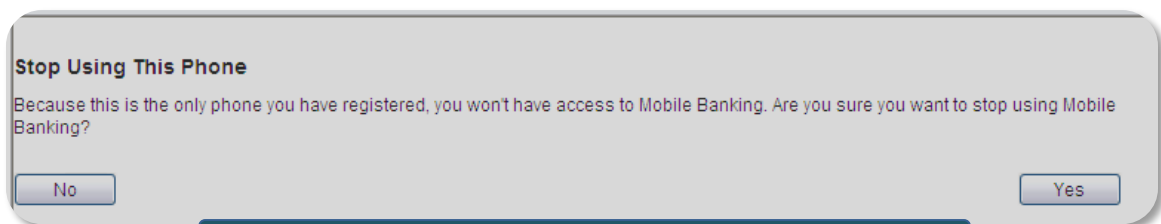


Figure 30d: User Profile, Mobile Banking, Manage Device(s), Stop Using

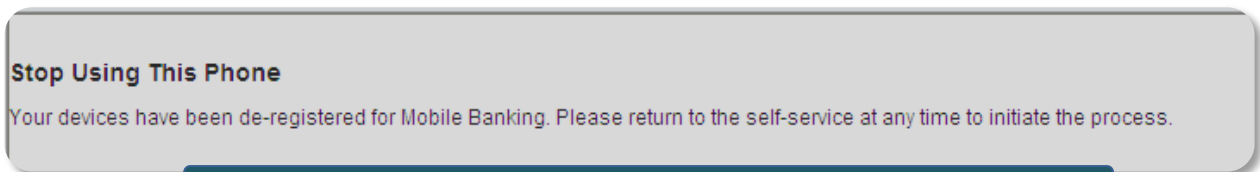


Figure 31e: User Profile, Mobile Banking, Manage Device(s), De-registration confirmed

Changing Mobile Device Number

If you registered your mobile device using a personal computer (*did not download FNBAApp™ onto your mobile device from the App Store or Google Play*), you will need to use a personal computer to change your mobile device number.

1. From the BankNow! *Online* main menu, click **User Options**. (See Figure 32a)

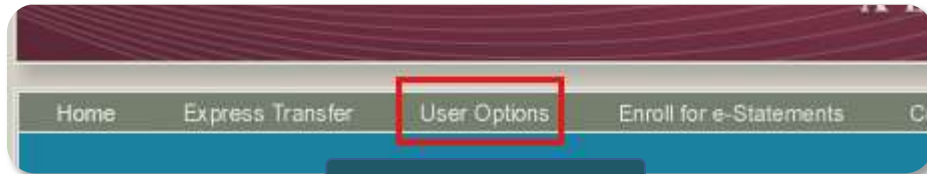


Figure 32a: User Options

2. Under **Mobile Banking Profile**, click **Manage Device(s)**. (See Figure 32b)



Figure 32b: User Profile, Mobile Banking, Manage Device(s)

3. Under the **My Phones** tab, select **Change my phone number** from the drop down box next to the mobile device to be de-registered. Click **Go**. (See Figure 32c)

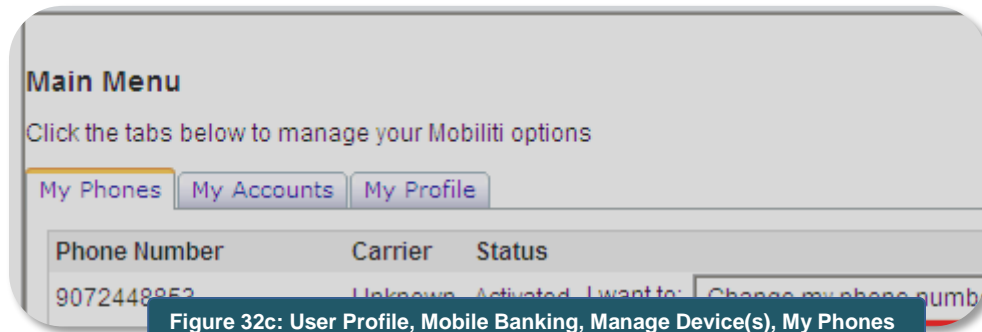


Figure 32c: User Profile, Mobile Banking, Manage Device(s), My Phones

4. From the **Your Mobile Device** screen, enter your **changed device number** and click **Continue**. (See Figure 32d) An **Activation Code** will be automatically sent as a text message to this mobile device.

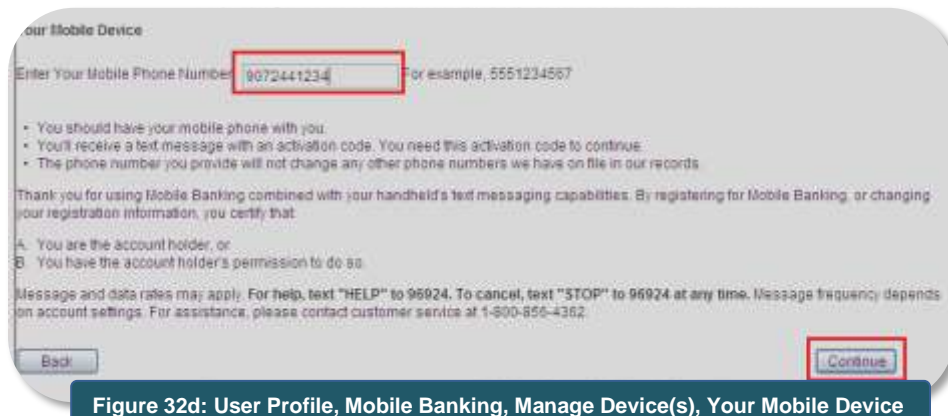
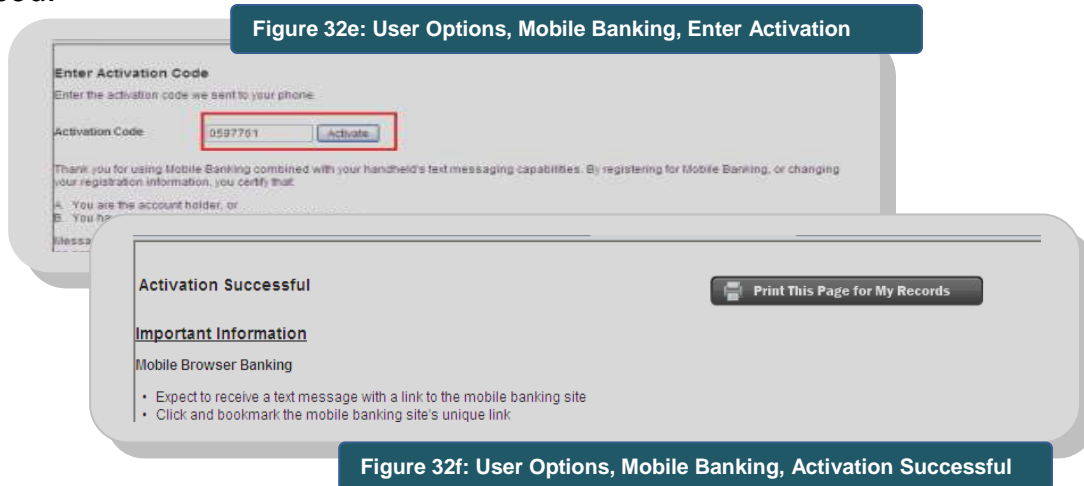


Figure 32d: User Profile, Mobile Banking, Manage Device(s), Your Mobile Device

5. At the **Enter Activation Code** screen, enter the **Activation Code** that was texted to your mobile device and click **Activate**. (See Figure 32e) *This activation code is valid for 24 hours.*

The **Activation Successful** screen appears. (See Figure 32f) *FNBA mobile banking will send a new text to your mobile device based if text banking service is being used.*



Add Phone/Device

Register Using FNBAApp™ Download

From the mobile device to be added, simply download the **FNBAApp™** following the steps found under [Registering Using FNBAApp™ Download](#).

Registering Using Personal Computer

1. From the BankNow! *Online* main menu, click **User Options**.
2. Under **Mobile Banking Profile**, click **Manage Device(s)**. (See Figure 33b)
3. Under the **My Phones** tab, click **Add New Phone**.
4. Enter the mobile device phone number to be added (including area code) and click **Continue**.
5. At the Select Services screen, select which mobile banking service you want and click **Continue**. An **Activation Code** will be immediately sent as a text message to the newly added device.
6. At the **Enter Activation Code** screen, enter the **Activation Code** sent to the mobile device and click **Activate**. The **Activation Successful** screen appears. FNBA mobile banking will send a new text to the mobile device based on the mobile banking service selected from step 5.

Device Locked

As a security measure, access to online banking from your mobile device is locked after three unsuccessful password attempts, whether done by from a personal computer or a mobile device.

- If three unsuccessful login attempts are done using the mobile device, you will receive a message that access to your account information has been locked. (See Figure 33a). You can still access online banking from a personal computer after about 11 minutes; however, you will need to Customer Service at 777-4FNB (4362) in Anchorage and Eagle River and 1-800-856-4FNB (4362) in other communities to have the bank unlock your mobile device access.



Figure 33a: Three unsuccessful password attempts using mobile device.

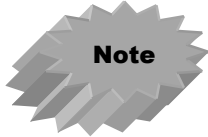
- If three unsuccessful login attempts are done from a personal computer, access to your account information by personal computer and mobile device is locked. (See Figure 33b) You will need to Customer Service at 777-4FNB (4362) in Anchorage and Eagle River and 1-800-856-4FNB (4362) in other communities to have the bank unlock your online banking access.



Figure 33b: Three unsuccessful password attempts from another computer.

Help

BankNow! *Online* offers an online help guide for most functions in this guide. If you still have a question, please call Customer Service at 777-4FNB (4362) in Anchorage and Eagle River and 1-800-856-4FNB (4362) in other communities or email the bank at Customer.Service@FNBAAlaska.com.



Some help topics are not applicable to BankNow! *Online*.

Tips for Strong Passwords

Your BankNow! Online password must be 8-17 characters long and must contain at least one letter and number. Remember, your password is case-sensitive.

Using a strong password helps keep your information secure. Here are some ways to come up with your own strong password.

- Use one character from three of the following four character types:
 - ❖ **Upper Case Letters:** A B C D E F
 - ❖ **Lower Case Letters:** g h I j k l
 - ❖ **Numbers:** 1 2 3 4 5 6 7 8 9 0
 - ❖ **Special Characters such as:** ! @ # \$ % ^ & * (=) + -
- Passwords SHOULD NOT be:
 - ❖ Easily guessed
 - ❖ Anyone's name, a place or proper noun
 - ❖ A phone, account or Social Security Number
 - ❖ Related to your job or personal life
 - ❖ Found in the dictionary
 - ❖ A string of numbers or letters only
 - ❖ A pattern such as from the keyboard (asdfgh)

Password Creation Examples: One method for picking a good password is to use your own easily remembered phrase to make an acronym. Then, modify it using the tips above. For example:

The Phrase:	Password Would Be:
Good passwords are not that hard to choose	gPanth2c
A better password would use a special symbol in place of the word 'not'. ! and <> are used in place of the word 'not' and 'that'	gPa!th2c gPa<>h2c
This may be one way to remember	TmB1w2R! Tmb1W>r
Note: do not use any of these examples as passwords!	