UT Federal Credit Union

Your Community Credit Union

Consumer Banking User Guide

Account Details and History

Contents

Account Details overview

Once you click on an account from the Home page, you will be taken to the Account Details Page. The Account Details page may include the following information:

Information on the Account Details page

Name	Description
Account Name	The default name for the account or a custom nickname that you create in Services & Settings>Account Preferences.
Account Number	The masked account number. For your security, only the account name, last part of number, and share ID may appear. For example, regular checking account number 123456789 with a Share ID of 20 may appear as Checking 789-20.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.
Current Loan Balance	The current balance for the loan.
MICR Account Number	Your official account number, used for checks and direct deposit.
ABA Routing Number	A 9-digit code used to identify the financial institution to the Federal Reserve.
Interest Amounts	Year-to-date, and previous year-to-date, earned interest amounts.
Payoff Amount	Current payoff amount, as of the date being viewed.
Interest Rate	Interest rate on a product.
Term	Account term of the product.

Name	Description
Transactions	The first 100 transactions in the account, according to the current sort order. At the bottom of the page, you can go to the next page to view the next set of 100 transactions.
Maturity Date	The date your share certificate becomes available for withdrawal or renewal.

Tip: To temporally close the Account Details overview, you may need to click or tap the details icon ((i)).

Note: Some of the Account Details information may vary depending on the type of account you are viewing. Information displayed for externally-serviced accounts is determined by the third-party vendor.

Amount formatting

Negative amount formatting is indicated by a leading negative sign (for example, -$143.00). Identification of positive amounts or balances occurs via a leading plus sign (for example, +$230.00) to help identify deposits or payments into an account. Such formatting allows users to easily scan for transactions, and draws attention to accounts that may have unexpected balances.

Color usage in online banking

	Asset	Debt	
Balances	- $500	+ $500	Describing exceptional state
	$500	$500	Describing normal state
Transactions	- $500	- $500	Negative Impact on Net worth
	+ $500	+ $500	Positive Impact on Net worth

Viewing account details

The Account Details page includes information about the account and details of up to 100 transactions at a time.

Note: Third-party vendors determine which account details and transactions are displayed for accounts they service.

A transaction can appear on the Account Details page or in the Online Activity Center, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks and deposits • Transactions at branches and ATMs • Bill payments • Transfers • Card transactions
Online Activity Center	Transaction types that you create in online and mobile banking may include: • Transfers • Stop payment requests • Check reorders • Deposited checks • Sent checks • Business payments

To view account details

- On the Home page, click or tap the account card. The Account Details page appears.

To view account details using enhanced Quick Actions

1. On the Home page, click or tap the three vertical dots (⋮) on the desired account.
2. Click or tap **View Activity**. The Account Details page appears.

To view additional transactions

- On the Account Details page, do one of the following:
  - Click or tap the next icon (>) at the bottom of the page to view the next set of transactions.
  - Click or tap the previous icon (<) at the bottom of the page to view the previous set of transactions.

> Note: You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

To filter transactions

1. On the Account Details page, click or tap **Filters**.
2. Do one or more of the following:
   - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
   - Select the type of transaction from the **Transaction Type** drop-down list.
   - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
   - Specify a check number range in the **Check#** fields.
3. Click or tap **Apply Filters**.

To close the Account Details page

- On the Account Details page, do one of the following:
  - Click or tap the previous icon (<) next to the account at the top of the page.
  - Click or tap **Home** or any other menu option.

Viewing transactions on the Account Details page

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, Pending replaces the date to show the transaction has not posted.
Description	Information about the transaction, such as merchant name, location, or transaction type, that helps the user identify it.
Amount	The amount of the transaction.
Balance	The account balance after the transaction.
Image	The images associated with the transaction, if applicable.
Category	The category and category icon of the transaction. This information only appears if you use the Personal Financial Management feature.

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in online banking or mobile banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, the search option will search the transaction's description. Therefore, any term that appears in the transaction (such as "Check #2389") can be searched for on the Account Details page. The Online Activity Center, on the other hand, only contains transactions that were originated in online and mobile banking.

> Note: You can use the search box or the search filters separately, but you can't combine search and filtered results.

Searching on the Account Details page

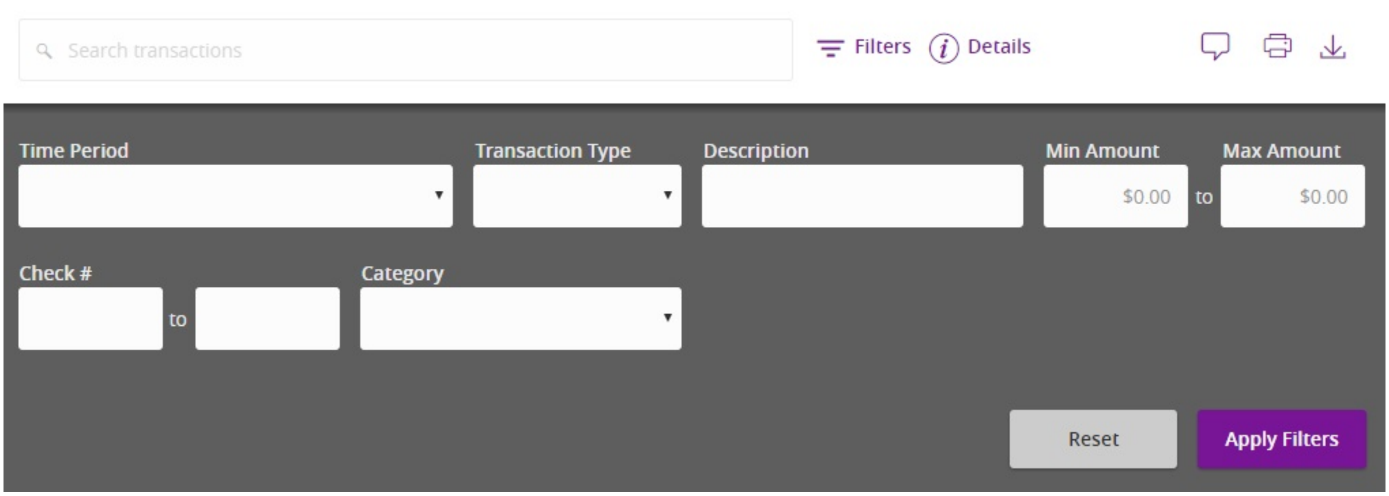
To search on the Account Details page

1. Click or tap an account. The Account Details page appears.
2. In the **Search transactions** field, enter keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.
3. Click or tap the magnifying glass or press **Enter**. The search results appear.

Filtering transactions

On the Account Details page, you can filter transactions.

Filter details



To filter transactions

1. Click or tap an **Account**. The Account Details page appears.
2. Click or tap **Filters** to display filter details.

3. Do one or more of the following:
    - Select a date range from the **Time Period** drop-down list. If you select **Custom Date**, specify dates in the **Start Date** and **End Date** Calendars.
    - Select the type of transaction from the **Transaction Type** drop-down list.
    - Enter the minimum and maximum amounts for the transaction in the **Amount** fields.
    - (Optional) Specify a check number range in the **Check #** fields.
4. Click or tap **Apply Filters**. The filtered results appear.

> Tip: To reset filters and show all transactions, click or tap **Reset**.

To hide filters

- On the Account Details page, do one of the following:
    - In online banking, click or tap **Filters**.
    - In mobile banking, tap the Filter icon ( ).

Sorting transactions

On the Account Details page, the direction of the triangle icon in the column headings indicates the sort order. Pending transactions are always grouped together at the top of the list.

> Note: A running balance on the Accounts Details page only appears when transactions are sorted by date.

To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change how data is sorted:
    - **Date**
    - **Description**
    - **Amount**
2. Click or tap the same column heading again to change the sort order between ascending and descending.

Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats will vary depending on the settings. Currently, you can export in online banking, but not mobile banking.

Note: Contact UTFCU for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters ( ) to select transactions with specific conditions.
2. Click the export icon ( ).
3. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
    - **Spreadsheet (XLS)**
    - **Spreadsheet (CSV)**
    - **Microsoft (OFX)**
    - **Quicken (QFX)**
    - **QuickBooks (QBO)**
4. Depending on your browser settings, one of the following happens:
    - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
    - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
5. Click or tap the exported file. The transactions appear in the current sort order on the Account Details page.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.

Note: The inquire feature is only available to UTFCU accounts.

To view transaction details

1. On the Account Details page, click or tap the transaction.
2. (Optional) Click or tap the transaction again to hide the details.

Viewing and printing images associated with a transaction

You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph. On the Account Details page, printing an individual transaction that displays an image icon () will include any attached images, such as processed checks, on the printout.

Note: You can only print from a desktop, not from a tablet or smartphone.

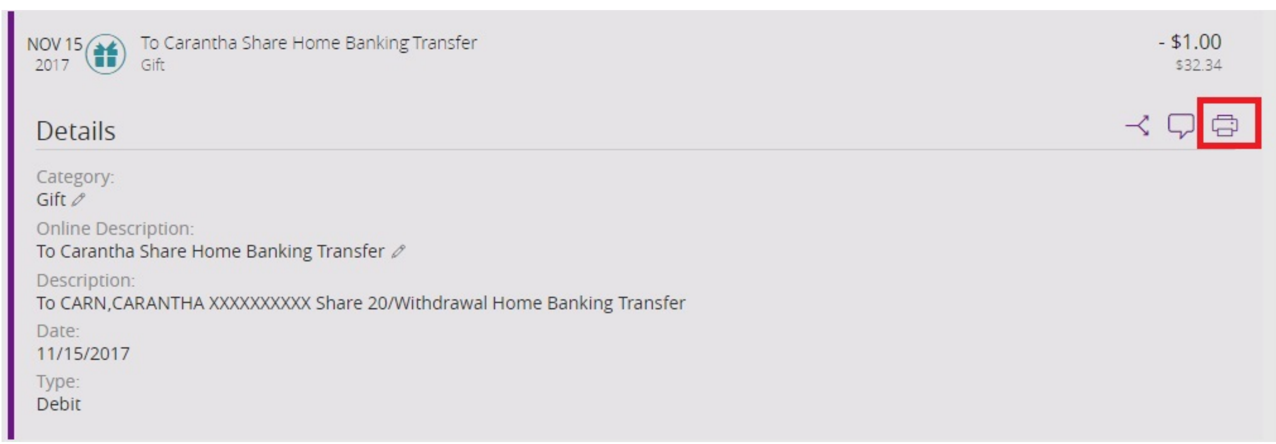
To view and print the Account Details page

1. On the Home page, click the account that you want to print. The Account Details page appears.
2. On the Account Details page, click the print icon (). A preview version of the page appears.
3. When the print dialog box appears, select printing options and then click **Print**.

To view and print the images associated with a transaction

1. On the Home page, click the name of the account that includes the transaction. The Account Details page appears.
2. Click the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** or **Next** to view other images.
3. To print the images, do the following:
    a) On the transaction details, click the print icon (). The Print page appears.
    b) When the Print dialog box appears, select printing options and then click **Print**.

Printing transaction details



Note: For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to UTFCU about the transaction.

Note: Secure messaging is only available for UTFCU accounts.

To send a secure message about a transaction

1. In the transaction details, click or tap the inquire icon ( ). The Transaction Inquiry window appears with inquiry details.
2. In the **Message** field, enter your message.
3. (Optional) In online banking, click the Supported Attachments icon ( ). In the Open dialog box, select a file to attach to the message, and click or tap **Open**.
4. Click or tap **Send**. The Message Sent page appears.
5. When the confirmation message appears, click or tap **Close** to go to the Messages page. The message appears in the Inbox.