



Consumer Banking User Guide

Secure Messaging

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Managing secure messages

Messages provide a secure way to communicate with UTFCU and are not used to communicate with any outside party. These messages appear in both online and mobile banking in the Messages item in the navigation menu.

Note: Conversations combine a message and all its replies into a thread.

In online banking, you can attach a file to a message. The available file formats are configured by UTFCU and may vary. The number of unread messages appears on the Messages item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them or they expire.

Creating a secure message

You can create a secure message in online banking or mobile banking.

New secure message

The screenshot shows a form titled "Conversations" with a "New Conversation" button. Below the button are three main input areas: a "With" dropdown menu with "--Select Recipient--" as the selected option; a "Subject" text input field; and a "Message" text area. To the right of the subject field is a link for "Supported Attachments" with a paperclip icon. At the bottom right of the form are two buttons: "Cancel" and "Send".

To create a secure message

1. In the navigation menu, click or tap **Messages**. The Conversations page appears.
2. Click or tap **New Conversation**. The New Conversation window appears.
3. From the **With** drop-down list, click or tap a Recipient.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap the attachment icon (📎). In the Open dialog box, select a file to attach to the message, and click or tap **Open**.
7. When your message is complete, click or tap **Send**. Your new message appears on the Conversations page.

Note: File attachments are currently only supported in the desktop application.

Reading a secure message

You can use the Messages page to read secure messages in online and mobile banking.

When you have unread messages, the number of unread messages appears on the Messages item in the menu. In the Inbox, the subject lines of unread messages are in bold type.

Note: On mobile devices, only the Inbox displays until you select a message to read.

To read a secure message

1. In the navigation menu, click or tap **Messages**. The Conversations page appears.

The screenshot displays the 'Conversations' interface. On the left, a list of messages is shown, with the top one selected: 'Security Alert Notification: Invalid Password' from 'Security Alerts - Do Not Reply' at 9:26 am. Below it is 'Inquiry regarding transaction: 11012' from 11/15/2017. On the right, the details of the selected message are shown. It includes a 'New Conversation' button, a checkbox for 'This message should never expire', and the message body: 'Security Alerts - Do Not Reply' (11/17/2017 - 9:26 AM), 'This is your requested security alert notification.', 'On 11/17/2017 9:26 AM, an invalid password for your login ID was submitted for in the Internet channel.', and 'If you suspect fraudulent activity, please contact us during business hours. As this is an automated notification, please do not reply to this message.'

2. Do one of the following:
 - o If the Inbox appears, click or tap the message that you want to read. The original message and all related replies appear.
 - o If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read. The original message and all related replies appear.

Tip: You can save important conversations by clicking or tapping a message and then clicking or tapping **This message should never expire** in the message detail area.

Replying to a secure message

You can use the Conversations page to reply to a secure message in online banking or mobile banking. You cannot reply to some types of messages, such as security alerts.

To reply to a secure message

1. After you read a secure message, click or tap the reply icon (). The Reply window appears.
2. In the **Message** field, enter the message.
3. (Optional) In online banking, click the attachment file icon (). In the Open dialog box, select a file to attach to the message, and click **Open**.
4. When your reply is complete, click or tap **Send**.

Deleting conversations

Use the Conversations page to delete conversation threads in online and mobile banking.

Caution: When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

Message detail area



To delete conversations

1. In the navigation menu, click or tap **Messages**. The Conversations page appears.
2. Do one of the following:

- If the Inbox appears, click or tap the delete icon (🗑️).
 - If the Inbox does not appear, click or tap **Inbox**, and click or tap the delete icon (🗑️).
3. In the Inbox, do one of the following:
 - Click or tap a single message.
 - Click or tap the check boxes for the message threads that you want to delete.
 - Click or tap **Select All** to select all message threads.
 4. Click or tap the delete icon (🗑️).
 5. When prompted, click or tap **Delete** to verify the deletion. The Conversation Deleted page appears.
 6. Click **Close** to return to the Inbox.

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www.utfcu.org | serviceinquiries@utfcu.org | (800) 264-1971 | (865) 971-1971