

A Quick & Easy Guide to

 **://online**



By Paul A. Murphy, Author of *Banking Online for Dummies*®



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Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author/publisher, nor Xceed Financial Credit Union shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

welcome

With Xceed Online Banking, access your account information 24/7 via the Internet while at home, work or on the road. Or, if you have an Internet-enabled cell phone, Pocket PC®, Palm® handheld, Blackberry® or even an iPhone®, bookmark us at go.xfcu.org for your Online Banking needs.

This guide is designed to help answer your questions about how Xceed Online Banking and Bill Pay work and how they can help you manage your finances online. In addition to getting your account information and being able to transfer funds, you'll also be able to export account information to Quicken®, QuickBooks® or Microsoft® Money and pay your bills online. With Xceed Online Banking and Bill Pay, you'll find that you are able to reduce the amount of time you spend managing your finances.

Welcome, and we hope you enjoy managing your accounts online.

Xceed Financial Credit Union



security

Xceed Online Banking is very secure. To help explain why, let's look at how it works. Xceed Online Banking security is ensured by using multiple methods working together for a secure environment.

Security at Your Computer

Good security starts at home, the office, or wherever you access your accounts. Security at your computer includes making sure no one uses or has access to the computer without your permission. Passwords should not be selected from obvious clues like the names of your children or pets.

Securing Data as it Travels

Your web browser is required to have 128-bit encryption capability. This feature will prevent anyone from "eavesdropping" on your data as it travels

between you and Xceed Financial Credit Union. When you log in to Xceed Online Banking, our computers ask your web browser software if it can communicate using a 128-bit encryption key. Behind the scenes, in a matter of milliseconds, your computer and the credit union's computers randomly pick a number that will serve as the "key" during your brief time online. As a user, you don't have to do a thing, except make sure you have a version of a web browser that can participate in this process.

This type of security is called Secure Sockets Layer (SSL). It is based on the fact that the pool of possible numbers that can be selected for use during a 128-bit session is very large. So large, it is practically impossible to guess the number (key) used when scrambling and unscrambling data as it passes between you and Xceed Financial Credit Union.

www.xfcu.org

go.xfcu.org
(wireless)

System Requirements:

- Secure web browser (Microsoft® Internet Explorer 6.0 or higher).
- Microsoft® Windows® 2000 or higher.
- Apple® Macintosh® System 10.2 or higher.

security

Multifactor Authentication

In addition to your personal Sign-On ID and Password security, Xceed Financial Credit Union provides additional security measures with Multifactor Authentication, or MFA. MFA strengthens the safeguards in place at sign on by adding additional steps to verify your identity. Although these security enhancements are benefiting you, your day-to-day experience will change very little, if at all. Once your authentication steps are in place, you can continue to manage your finances online as you always have.

Part of this identification process includes recognizing the computer you normally use to access Xceed Online Banking. This information, along with your normal sign on details, is incorporated into your online identity profile. You'll also answer a series of security questions that will be used to authenticate you as a

user. When you sign on, you'll enter your Sign-On ID and Password as normal, and you may be prompted to answer your security questions as well. This is especially likely if you are signing on from a computer you don't normally use. Simply answer the questions and continue to access your accounts.

Security at Xceed Financial Credit Union

At Xceed Financial Credit Union, we employ the latest security tools to protect your data on all of our computers including those used in Xceed Online Banking. Today and tomorrow, we continuously strive to stay on the cutting edge of security technology for your protection as well as ours.

www.xfcu.org

go.xfcu.org
(wireless)

Note: One of our security measures is that if you or someone attempting to gain access to your account uses an incorrect/invalid Sign-On ID and/or Password three times in a row, your account will be locked even if the correct Sign-On ID and Password are used after that. If this occurs, call 800.XFCU.222 to have your account "unlocked."

logging in and getting started

Logging on to Xceed Online Banking is as easy as one, two, three. Just launch your web browser, (e.g., Microsoft® Internet Explorer, Mozilla Firefox®) and go to www.xfcu.org.

- 1 > Click the X://online Login Link.
- 2 > You can also access X://online by clicking the Login icon.
- 3 > Enter your Sign-On ID and Password, then click Sign-On.



Xceed Financial Credit Union

www.xfcu.org

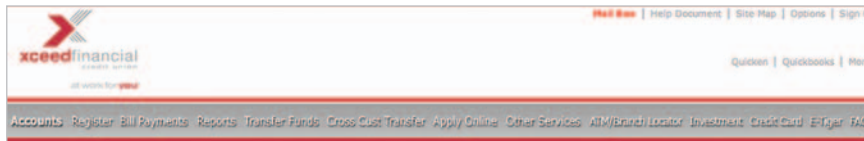
go.xfcu.org
(wireless)

Look at All You Can Do:

- Transfer funds any time.
- See detailed views of your account activity, including individual transaction histories.
- View cleared checks.
- Set up notifications about account balances and cleared checks.
- Initiate stop payments.
- Manage your money easily by exporting your account information to Quicken®, QuickBooks® or Microsoft® Money.

Xceed online banking overview

With Xceed Online Banking it's safe, fast and easy to manage your finances on your terms. Now you can take care of your financial needs from home, work, or anywhere you have Internet access. Plus, you're not limited to business hours.



Accounts: Access account summaries and details.

Register: View a listing of your account transactions.

Bill Payments: Your powerful portal to paying your bills online.

Reports: Run and print various account information reports.

Transfer Funds: Create immediate or recurring account transfers.

Cross Cust Transfer: Transfer funds from one XFCU member account to another.

Apply Online: Open additional XFCU accounts online.

Other Services: Reorder checks or change your address.

ATM/Branch Locator: Locate an ATM or Branch nearest you.

Investment: Online investment trading.

Credit Card: Access your XFCU credit card information.

E-Tiger: For former Tiger members, get account history prior to

4/19/2008 and access your VISA information.

FAQ: Access answers to commonly asked questions.

Mail Box: Use your Mail Box to communicate with us about sensitive information. The Mail Box link will turn red if you have new messages in your Mail Box.

Help Document: We're here for you whenever you need help.

Site Map: Quick links to easily navigate through Online Banking.

Options: Keep your contact information up-to-date, customize your user experience and create alerts.

Sign Off: Always remember to Sign Off to protect your funds.

Quicken®, QuickBooks® and Money: Click these links to export account information into their respective software formats.

Xceed Financial Credit Union

Note: The Research feature allows you to view up to a year's worth of transactions and check images.

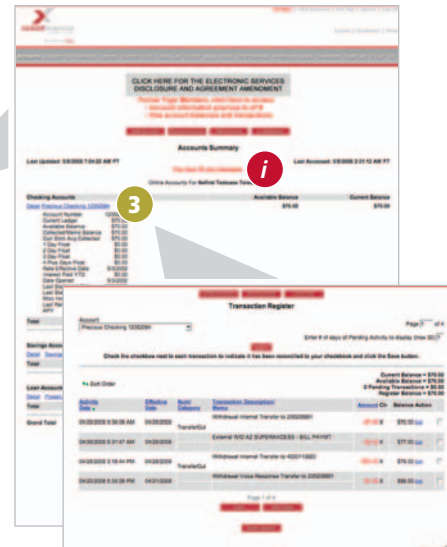
i Click here anytime you see this link to view new messages.

account summary, detail and register

With Account Summary and Detail, you can view your current deposit and loan balances and view several months of transaction history for each account. When you select a linked account name listed on the summary page, you will be shown a window with detailed history about that account.

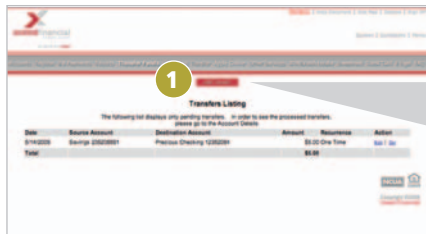
➤ *To access your Account Summary, click the Accounts link from the navigation menu.*

- Click Detail to view the account detail. Click the account title to view the register/history.
- Click one of these buttons to add, remove, or edit an account as well as view an e-statement. You must have Adobe® Reader® installed on your computer in order to view e-statements.
- Click to view the register. Use the buttons at the top of the page to add transactions, request a stop payment, as well as research transactions.



account and loan transfers

It's easy to transfer money from one account to another. You have the option to transfer funds from one of your XFCU accounts to another or to a loan account on a one-time or recurring basis.



➤ *To initiate a transfer, click the Transfer Funds link from the navigation menu.*

- Click here to add a new transfer.
- Select the account to transfer funds From and To and the frequency.

3 ➤ Enter the transfer amount and a date for the transfer to occur, or select the date from the pop-up calendar feature.

4 ➤ Review the notes on the page, then enter the number of transfers to occur.

5 ➤ Click Continue and confirm the information in a secondary screen.



Note: You may edit or delete an account transfer anytime prior to processing.

Note: Once a Cross Customer Transfer is sent, it cannot be edited or deleted.

i Click Edit Account to change the account description.

cross customer transfers

With Xceed Online Banking, you have the ability to immediately transfer funds to another Xceed Financial Credit Union member using the Cross Customer Transfer feature. This is a fabulous way to keep a student away at school funded while at the same time teach them financial responsibility.

To perform cross account transfers, you must first click Setup Account and complete the form, or contact us to make a request to add the To account to your profile. Send your request in a Mail Box message to the Online Desk with the recipient's name and account number.

- *To transfer funds to another XFCU member account, click the Cross Cust Transfer link from the navigation menu.*

The screenshot shows the 'Cross Customer Transfer Funds' page in the Xceed Financial Credit Union online banking system. The page has a red header with the Xceed logo and navigation links. Below the header, there are two buttons: 'Continue' and 'Cancel'. A red circle with the letter 'i' is placed above the 'Continue' button. The main heading is 'Cross Customer Transfer Funds'. Below this, it says 'Complete the information, then Click the Continue button to process the Transfer:'. There are three input fields: 'Amount' with a green circle '1' over it, 'From Account' (set to 'FirstLine of Credit - 1000'), and 'To Account' (set to 'test'). Below the form, there are three bullet points of terms and conditions. At the bottom, there are two buttons: 'Continue' and 'Cancel', with a green circle '2' over the 'Continue' button. The Xceed logo and 'Member Since 1988' are visible in the bottom right corner.

- 1 ➤ Enter the transfer Amount and select the From and To Accounts.
- 2 ➤ Click Continue to confirm the details in a secondary screen.

export to Quicken®, QuickBooks® or Microsoft® Money

Xceed Online Banking allows you to export your account information into a file format compatible with Quicken®, QuickBooks® or Microsoft® Money, making tracking your finances a snap.

➤ *To export your account information into a format compatible with Microsoft® Money or Quicken®, click the Quicken®, QuickBooks® or Money link at the top, right hand corner of the screen.*

- Select the accounts and categories to include in the download.
- Select a pre-defined date range or enter a custom range.
- Select the options, then click Export Transactions for the download to begin.

Note: The Reports feature also allows you to export certain information into a format compatible with your personal financial software.

reports

The Reports feature offers you a variety of ways to sort and print your account information. It also allows you to export certain report information into a format compatible with your personal financial management (PFM) software.

➤ To view and print reports, click the Reports link from the navigation menu.

- Click File Export and follow the on-screen directions to export certain information into a format compatible with your PFM.
- Select a report to view. The report will appear in a secondary screen.
- You may view the report for a different account or date range by selecting from the drop-down menus and clicking Update.
- Click Print Version to make a hard copy of the report.

Note: You can generate a report with up to a year's worth of transactions and check images.

i Always remember to Sign Off at the end of your session to protect your funds.

The left screenshot shows the 'Reports' page with the following structure:

- Transaction Reports**
 - Report Name: [Statement Detail](#) (2)
 - Report Description: Snapshot of activity since last statement date
 - Report Name: [Transaction Detail](#) (2)
 - Report Description: Itemized Transaction Detail
- Category Reports**
 - Report Name: [Category List](#)
 - Report Description: List of Categories
 - Report Name: [Category Detail](#)
 - Report Description: Transaction Detail for each Category
 - Report Name: [Category Summary](#)
 - Report Description: Transaction Summary for each Category
- Other Reports**
 - Report Name: [File Export](#) (1)
 - Report Description: Produces export file for importing into other software

The right screenshot shows the 'Transaction Detail Report' for account 'Personal Checking 1000206'. It includes filters for 'All Categories', 'From' (Date), and 'To' (Date). A table of transactions is displayed with columns: Activity Date, Effective Date, Number, Description/Payer, Category, and Amount. A 'Print' button (4) is visible at the bottom of the table.

bill pay overview

Bill Pay offers you convenience, cost-savings and best of all, time savings! No more buying stamps, writing checks and sealing envelopes. Pay all your bills online anytime, anywhere—just by logging in to Xceed Online Banking.

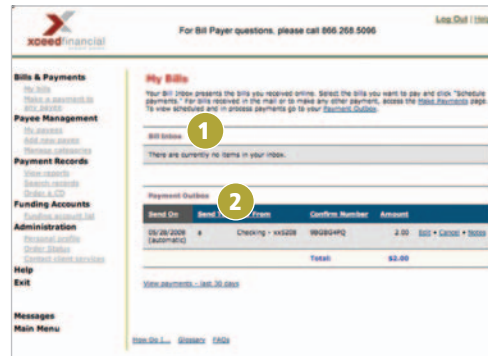
Pay anyone, anytime, from anywhere.

- Payment history is automatically collected for your records.
- You choose the date you want your payment to be made, up to a year in advance.
- Schedule recurring payments for regularly occurring bills.
- Edit or delete scheduled payments anytime before a payment is processed.

➤ *To access all the features of Bill Pay, click the Bill Payments link from the navigation menu.*

1 ➤ New bills appear here.

2 ➤ Pending payments appear in this box. You may edit or cancel a pending payment anytime prior to processing.



electronic payees

A payee is any person or company that you pay, including your utility company, your credit card company, or even your baby sitter. You can set up new payees electronically or manually and it only takes a minute.

For Bill Payer questions, please call 800.268.5006

Add a Payee

Specify payee to add

Please provide your payee's information below.

Name: [View our database](#)

Account number: [View our database](#)

Zip code: This payee does not have an account number.

Name: [View our database](#)

Human category:

[Add payee](#)

For Bill Payer questions, please call 800.268.5006

Browse Our Payees

Please select from our most common payees listed below, or to search an expanded list, enter the few letters of the payee's name.

Search for a payee

Name:

Browse for a payee

A

- [ADD AMER... For American Loans Only](#)
- [AMERICA... \(Account Number\)](#)
- [AMC... \(Account Number\)](#)
- [AMERICA... For Credit Card Accounts Only](#)
- [AMC... \(Account Number\)](#)
- [AMC... \(Account Number\)](#)
- [AMC... \(Account Number\)](#)
- [AMC... \(Account Number\)](#)

Add a Payee

Please provide your payee's information below.

Payee name: [View our database](#)

Account number: [This payee does not have an account number.](#) [View our database](#)

Zip code:

Name: [View our database](#)

Payment category:

[Add payee](#)

➤ To add a payee, click the **Add New Payee** link from the **Bill Pay** navigation menu.

1 ➤ To add an electronic payee, click here.

2 ➤ Enter the payee's name and click Search, or select from the list. All possible matches will appear in a new window. Click the name of your payee.

3 ➤ Enter the payee's account number or check the indicating box if the payee doesn't have one.

4 ➤ Click Add Payee and confirm the details in a secondary screen.

*You may not pay court-directed, government, or tax-related payees. Payees must be within the United States.

manual payees

If you are paying a merchant not listed in our database or an individual such as your baby sitter, you will need to add their information manually.

The screenshot shows the 'Add a Payee' form on the Xceed Financial Credit Union website. The form is titled 'Add a Payee' and includes the following fields: Payee name (Barbara Smith), Nickname (Barbara Smith), Payment category (Miscellaneous), Address line 1 (with a red circle '3' next to it), Address line 2, City, State (dropdown menu), Zip code (85735 - 0102), and Phone. A red circle with the letter 'i' is placed over the 'Add payee' button. The form also includes a 'Cancel' button and a link to 'View our phone list'. A navigation menu on the left side of the page includes 'Home', 'About Us', 'Services', 'Payment Records', 'Funding Accounts', 'Administration', 'Help', and 'Exit'. A red circle with the letter 'i' is also placed over the 'Add payee' button in the navigation menu.

➤ To add a payee, click the Add New Payee link from the Bill Pay navigation menu.

- Enter the payee's name and account number. If the payee doesn't have an account number, check the indicating box.
- Enter the payee's zip code, assign a nickname for easy identification, select a category if desired, then click Add Payee.
- Enter the remittance address and phone number. Click Add Payee to confirm the details in a secondary screen.

i Click the FAQ link to access the answers to a listing of frequently asked questions.

i Remember, Help is always just a click away.

ii If you do not want to sign up for an e-bill, click the “I do not want to receive my bill online at this time” check box. To set up an e-bill later, click the My Payees link from the Bill Pay navigation menu, then click the Set Up E-Bill link in the second column next to the biller’s name.

e-bills

Sign up to have electronic bills (e-bills) sent directly to your Xceed Online Banking Mail Box each month allowing you to view and pay your bills online. Not all billers will offer this feature.

The image shows two screenshots of the Xceed Financial Credit Union website. The first screenshot is titled "Edit Payee" and shows a form for setting up an e-bill for AMERICAN EXPRESS - ALL PRODUCTS. It includes fields for User ID, Password, Confirm Password, and Billing cycle (set to "Once a month"). A red circle with "1a" is next to the User ID field. The second screenshot is titled "Add Payee" and shows a form for setting up an e-bill for Verizon (optional). It includes fields for Last Bill Date, Last Bill Amount Due, E-mail Address, and Billing cycle (set to "Once a month"). A red circle with "1b" is next to the Last Bill Amount Due field. A red circle with "ii" is at the bottom of the second screenshot. Both screenshots have a navigation menu on the left and a "Log Out | Help" link in the top right.

➤ Depending on the biller’s abilities, one of the two screens shown will appear when you add a payee.

1a ➤ Enter the User ID and Password you use for this biller’s website and confirm the Password by re-entering it. Select the Billing Cycle, then click Continue to confirm the information in a secondary screen.

1b ➤ Or, enter the last Bill Date, Amount Due, your E-mail Address and the Billing Cycle, then click Continue to confirm the information in a secondary screen.

make payments

Bill Pay allows you the flexibility and convenience to pay all your bills whenever needed. You can schedule a payment to be made up to a year in advance.

Manual Payments

Payee	Amount	Date
1		2014-08-20
2		2014-08-20
3		2014-08-20
4		2014-08-20

i Click the Glossary link to access the definition of many financial terms.

- To make manual payments, click the *Make a Payment to Any Payee* link from the *Bill Pay* navigation menu.

- Select the account from which to make payments.
- Enter the payment amounts. For bills that do not require payment, leave this field blank.
- Enter a payment date or select from the convenient pop-up calendar feature.
- Click Make Payments to finish. You may edit or delete payments anytime prior to processing.

Automatic Payments

Payee	Bill Name	Payment Option	Payment Amount	E-mail Notifications	History
1	Not available	Manual Set up manually	None	Receiving Checks	Receipts
2	Not available	Manual Set up manually	None	Receiving Checks	Receipts
3	Not available	Manual Set up manually	None	Receiving Checks	Receipts
4	Not available	Manual Set up manually	None	Receiving Checks	Receipts
5	Not available	Manual Set up manually	None	Receiving Checks	Receipts
6	Not available	Manual Set up manually	None	Receiving Checks	Receipts
7	Not available	Manual Set up manually	None	Receiving Checks	Receipts
8	Not available	Manual Set up manually	None	Receiving Checks	Receipts
9	Not available	Manual Set up manually	None	Receiving Checks	Receipts
10	Not available	Manual Set up manually	None	Receiving Checks	Receipts

- Select the account to make the payment from.
- Select the payment option. If recurring, enter the amount, frequency, start and end dates. Click Save Changes.

➤ To make automatic payments, click the *My Payees* link from the *Bill Pay* navigation menu.

- Click here to set up an automatic payment.

Set an automatic payment rule or specify payment information for each bill.

Funding account: [Checking - xxx-208] 2

Amount: [] (Enter an amount on every check payment)

Payment option: 3 Pay manually Pay automatically at regular intervals

[Save changes] [Don't save changes]

edit and delete payments

The My Bills feature lists all your newly received bills as well as your pending payments. From here, you have the freedom to edit or delete a payment anytime prior to processing.

For Bill Payer questions, please call 866.268.5096 [Log Out | Help](#)

My Bills

Your Bill Check presents the bills you received online. Select the bills you want to pay and click "Schedule payments." For bills received in the mail or to make any other payment, access the [Make Payments](#) page. To view scheduled and in process payments go to your [Payment Outbox](#).

Bill Index

There are currently no items in your inbox.

Payment Outbox

Send On	Send To	Pay From	Confirm Number	Amount
05/21/2008	Yes	Checking - xx5208	9829429	2.00
05/20/2008	6	Checking - xx5208	982944Q	2.00
Total:				\$4.00

[View payments - \(05/20/08\)](#)

[Home](#) [Log Out](#) [Help](#)

For Bill Payer questions, please call 866.268.5096 [Log Out | Help](#)

Edit Payment

Here is the payment you've decided to edit. Please specify your changes now. When you click "Save changes," your revised payment will move to the Payment Outbox.

Yes, *2345

Amount: \$ 2.00

Send on: 05/21/2008

Pay from: Checking - xx5208

Payment category: Miscellaneous

Memo:

[Home](#) [Log Out](#) [Help](#)

➤ To edit or delete a pending payment, click the My Bills link from the Bill Pay navigation menu.

- Click Cancel to delete the payment, or Edit to make changes in a secondary window.
- Make changes as necessary, then click Save Changes.

Note: You may not edit or delete historical payments.

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go.xfcu.org
(wireless)

Note: Recurring alerts do not exist. Once an alert has been sent, you must create a new alert for any future notifications.

i Click Address Change to update your address or name.

other services and options



Other Services

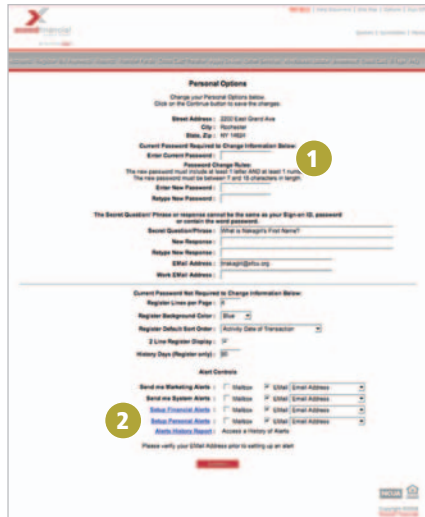
➤ To order deposit products, click *Apply Online* from the navigation menu. To reorder checks

or change your address, click the *Other Services* link from the navigation menu.

- Depending on your account, click Reorder Business Checks or Reorder Personal Checks.
- Enter the required information, then click here to complete the order.

Options

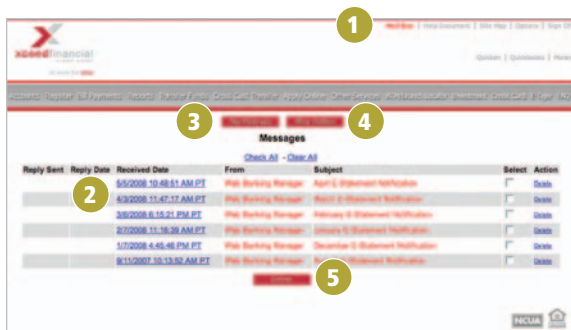
- To edit your personal information and options, click the *Options* link at the top, right hand corner of the screen.
- Enter your current password, edit your personal information and options as required, then click Continue to verify the changes in a secondary screen.
 - Click the links and follow the on-screen directions to set up alerts.



Xceed Financial Credit Union

contact information

We want to make communicating with us at Xceed Financial Credit Union quick and easy. Your Xceed Online Mail Box is your secure and direct link to communicating with us. Your Mail Box allows you to send a message to any one of several pre-defined XFCU addresses. Unlike regular email, you can rest assured that all information sent through your XFCU Mail Box will remain confidential and secure. And as always, you may call our toll-free number during regular business hours: 800.XFCU.222.



➤ To access your Mail Box messages, click the Mail Box link at the top of the screen.

- When a new unread message arrives in your Mail Box, the link will turn red. Click this link to access your messages as well as compose new messages.
- Click on a message link to read it in a secondary screen.
- To send a new message, click New Message.
- Click Show Outbox to view your sent messages.
- To delete messages, select the check box of the message(s) to delete and click here.

Contact us toll-free
800.XFCU.222

Visit our Online Branch
www.xfcu.org

