AmegyBank®

Personal Online Banking

Reference Guide

Amegy Bank, a division of, ZB, N.A. Member FDIC
www.amegybank.com

Revised 07/17

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If you need assistance, don't hesitate to contact an Online Banking Support Representative at **888-500-2960**, **Monday through Saturday, 8:00 a.m. to 9:00 p.m. CT.**

Getting Started

Logging into your Account

Go to www.amegybank.com and enter the following information:

1. **User ID** – you chose this when you applied for service.
2. **Enter your Password** – you chose this when you applied for service. Once you enter the information, select "**GO**."
3. **Review agreement** - The first time you log in, you will be asked to review Amegy Bank's Internet Banking Service Agreement. This document will be available for review anytime by selecting "Agreement Center" in the "Services" section. Select "**I Agree**" to proceed.

Changing Your Password

As an added security measure, you will be asked to change your password the first time you log in.
Make sure you choose a password that is easy for you to remember, but difficult for others to guess.

- Passwords must be between 8-15 characters.
- Passwords must contain at least one digit and one letter.
- Passwords may not contain special characters ($, @, &, etc.).
- Passwords may not contain the word "password."
- Avoid birthdays, children's names, etc.
- Select "**Submit Password**" to continue.

SecurEntry™ Challenge Questions

When logging in for the first time, you will be asked to provide identifying information that will help our system to recognize you when necessary.

1. Choose a SecurEntry Challenge Questions from the drop down menus.
2. Provide an answer to each Challenge Question.
3. Click **Continue**.
4. Review the answers you provided and then click **Submit**.

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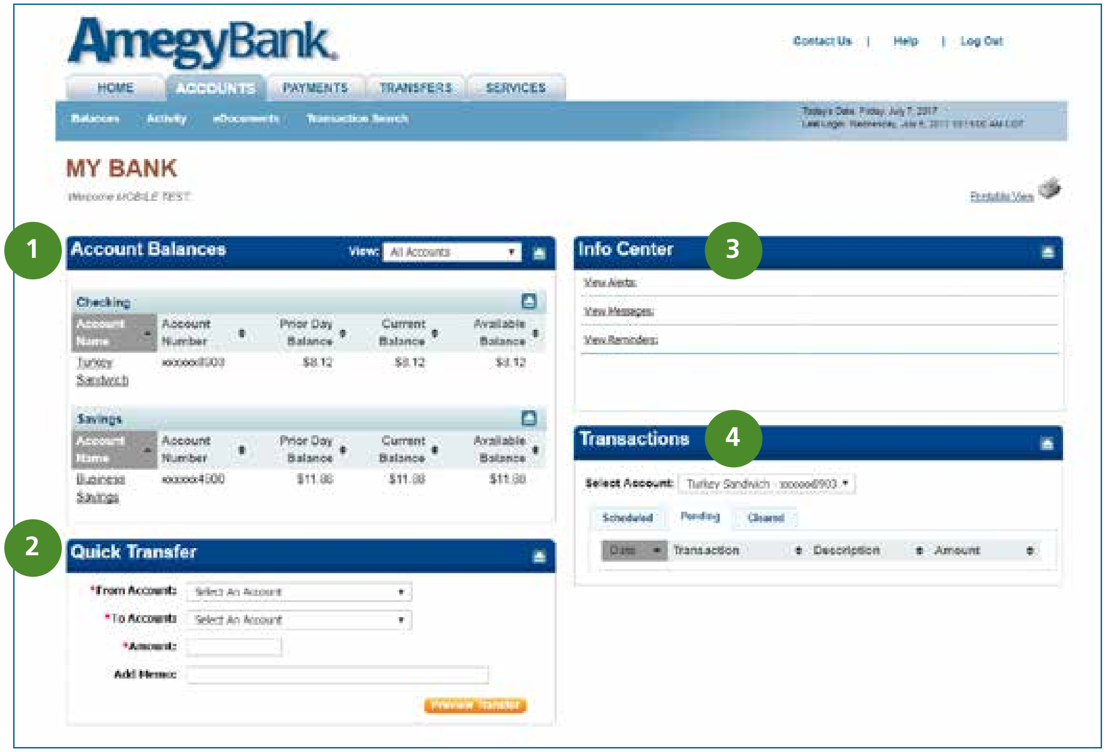
HOME TAB: My Bank

1. **Account Balances** includes a summary of your deposit account, loan, and credit card balances. Click on any account link to access more detail for each account
2. Access to **Quick Transfers** for moving money between eligible accounts
3. An **Info Center** to inform you of unread security alerts, account messages, and reminders
4. A quick view of your most recent pending, cleared, and scheduled **Transactions** for selected account.



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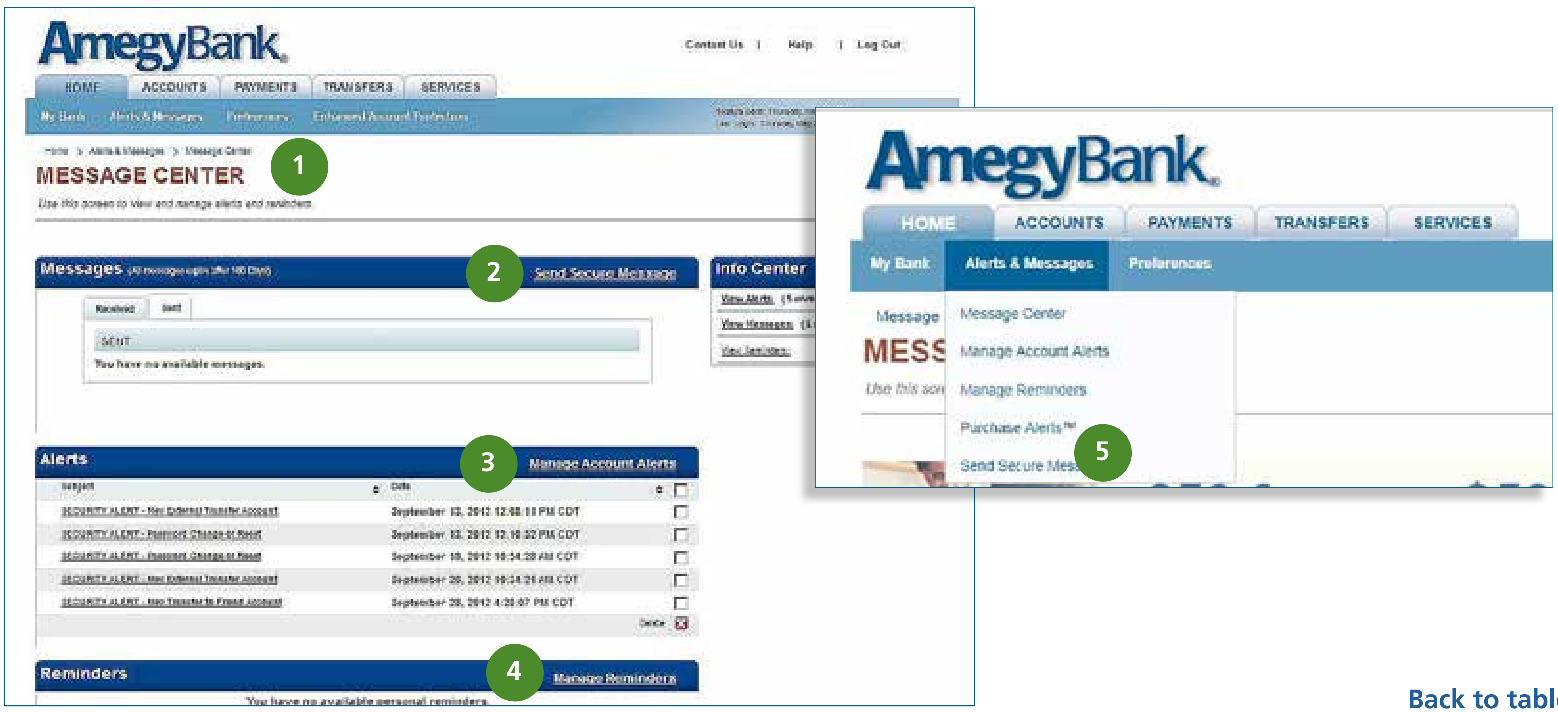
HOME TAB: Message Center

Managing Messages, Alerts & Reminders

The Message Center is a centralized location where you can manage messages, alerts, and reminders for your account transactions and events. These notifications are delivered to one or more locations, based on your defined delivery options. The Manage Alerts page enables you to create, edit, view, and delete alerts.

1. View messages in the **Message Cente**r, or by clicking the **View Messages** link within the Info Center on the **My Bank** page and clicking on appropriate message
2. Set, view or edit alerts by selecting **Manage Account Alerts**, or by clicking the **View Alerts** link within the **Info Center** on the **My Bank** page and clicking on appropriate message
3. Send **Secure Message** to communicate with our online banking specialists
4. Set, view or edit reminders by selecting **Manage Reminders**, or by clicking the **View Reminders** link within the **Info Center** on the **My Bank** page and clicking on appropriate messages
5. Set up or edit **Purchase Alerts** to receive alerts on specified debit card activity (Message and data charges may apply)



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HOME TAB: Preferences

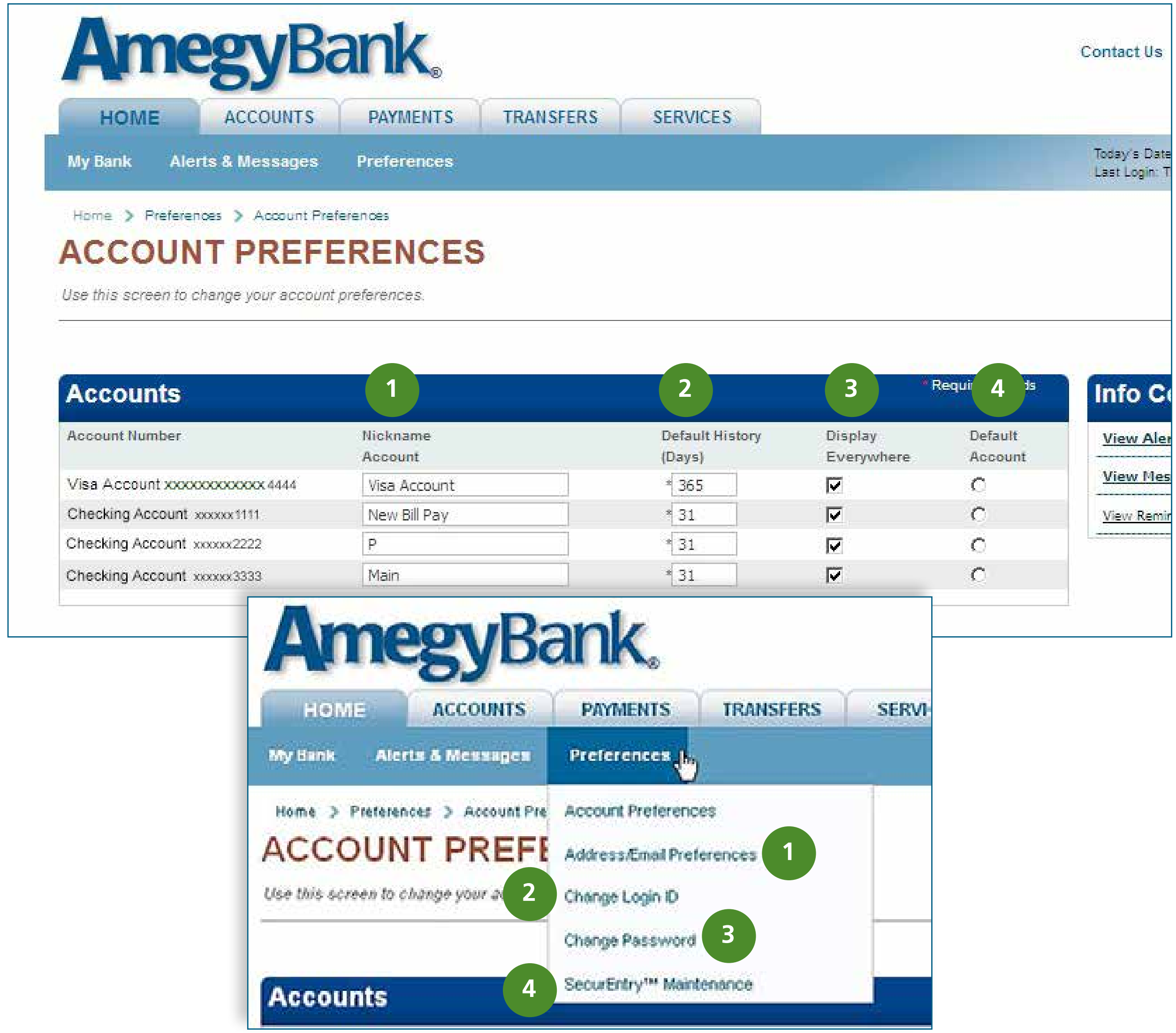
Preferences allow you to manage your display settings, update your address and email information, and change your Login ID or password.

The **Account Preferences** page enables you to set preferences specific to each of your accounts in relation with Online Banking. Use the **Change Account Preferences** page to:

1. Change Account Nickname
2. Define the number of days cleared transactions are displayed in history
3. List which account information is displayed in Online Banking
4. Specify a default account

Additional Account Prefences you can change inlcude:

1. Update your contact phone and email information in **Address/Email**
2. Update your contact phone and email information in **Address/Email Preferences**
3. **Change Log In ID** or **Change Password**
4. View or Update your security questions on **SecureEntry Maintenance**



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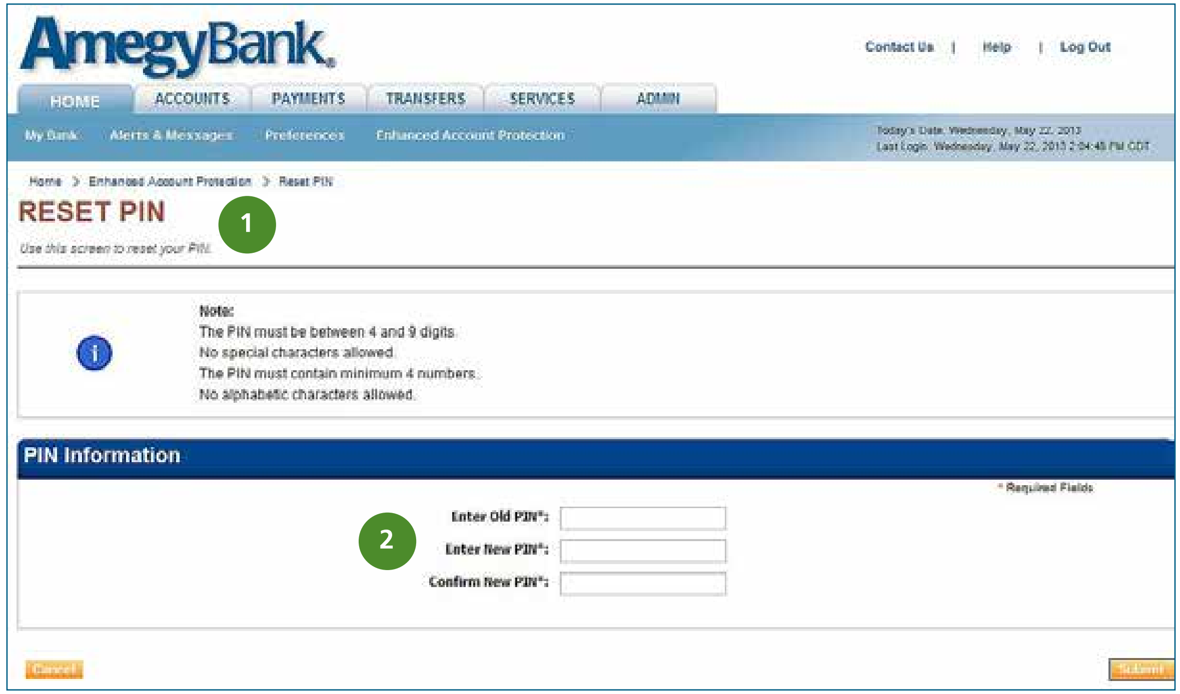
HOME TAB: Enhanced Account Protection (EAP)

Enhanced Account Protection (EAP) is a mobile-based **transaction authentication service** that adds an additional layer of security to help protect your account from fraudulent transactions. If you are enrolled in EAP, certain online activities will require authentication via SMS text messages before the request can be completed.

1. **When online activity requires EAP**, you are presented with a page where they must successfully enter the correct PIN and SMS token code before the online request can be completed
   - **Your PIN** is selected during Enhanced Account Protection enrollment
2. The **token code** is system generated and is sent to your mobile device as a text message, along with the **transaction information** or activity being requested
   - This unique token code is only valid for one transaction at a time and expires after 8 minutes
   - You will be locked out after 3 failed attempts



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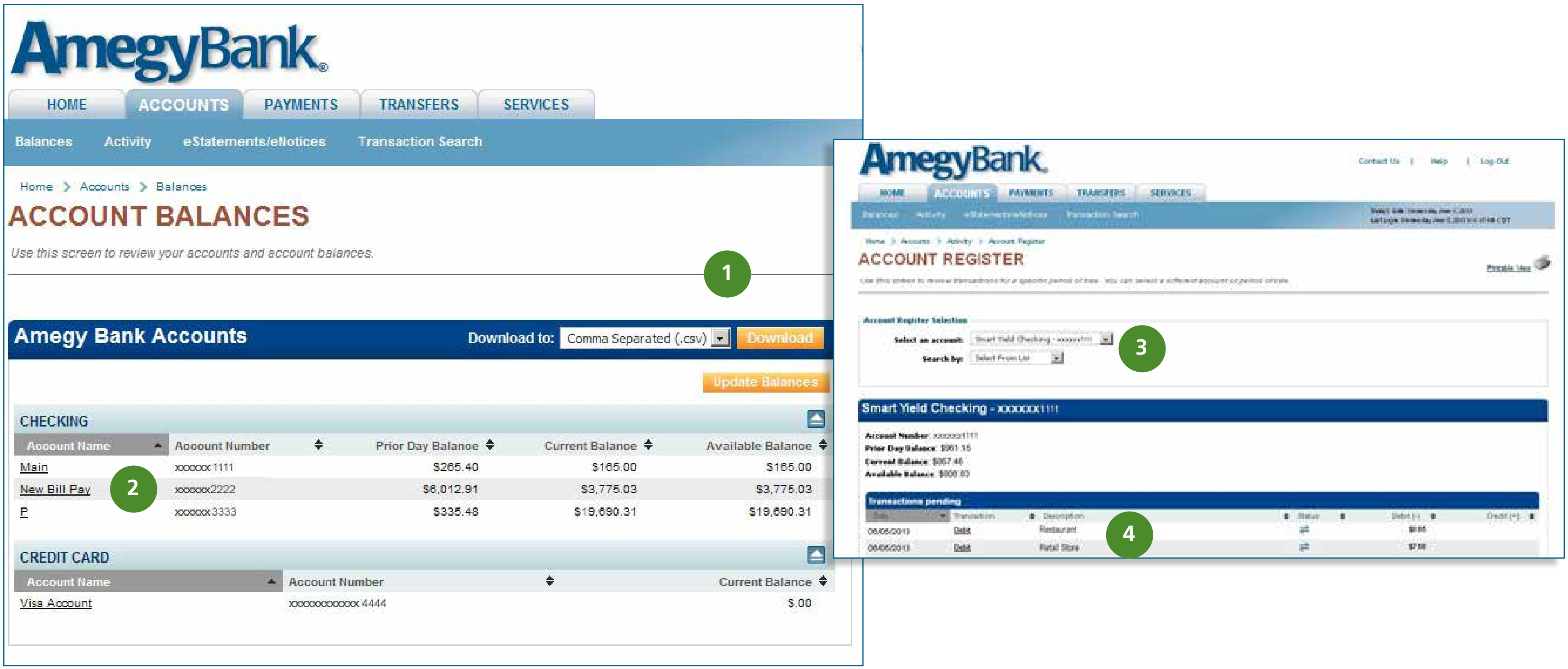
ACCOUNTS TAB: Account Balances

This tab is used to find account information, balances, account activity, and eDocuments.

1. Review transactions and download your **Account Balances** to your personal financial software such as Quicken® or QuickBooks™
2. Review detailed account information by clicking on your account in **Account Balances** or selecting **Activity**
3. Use the **Account Register Selection in Activity** to change account selection and search by category to review transactions for a particular period of time
4. Click on transaction links to see more detailed information



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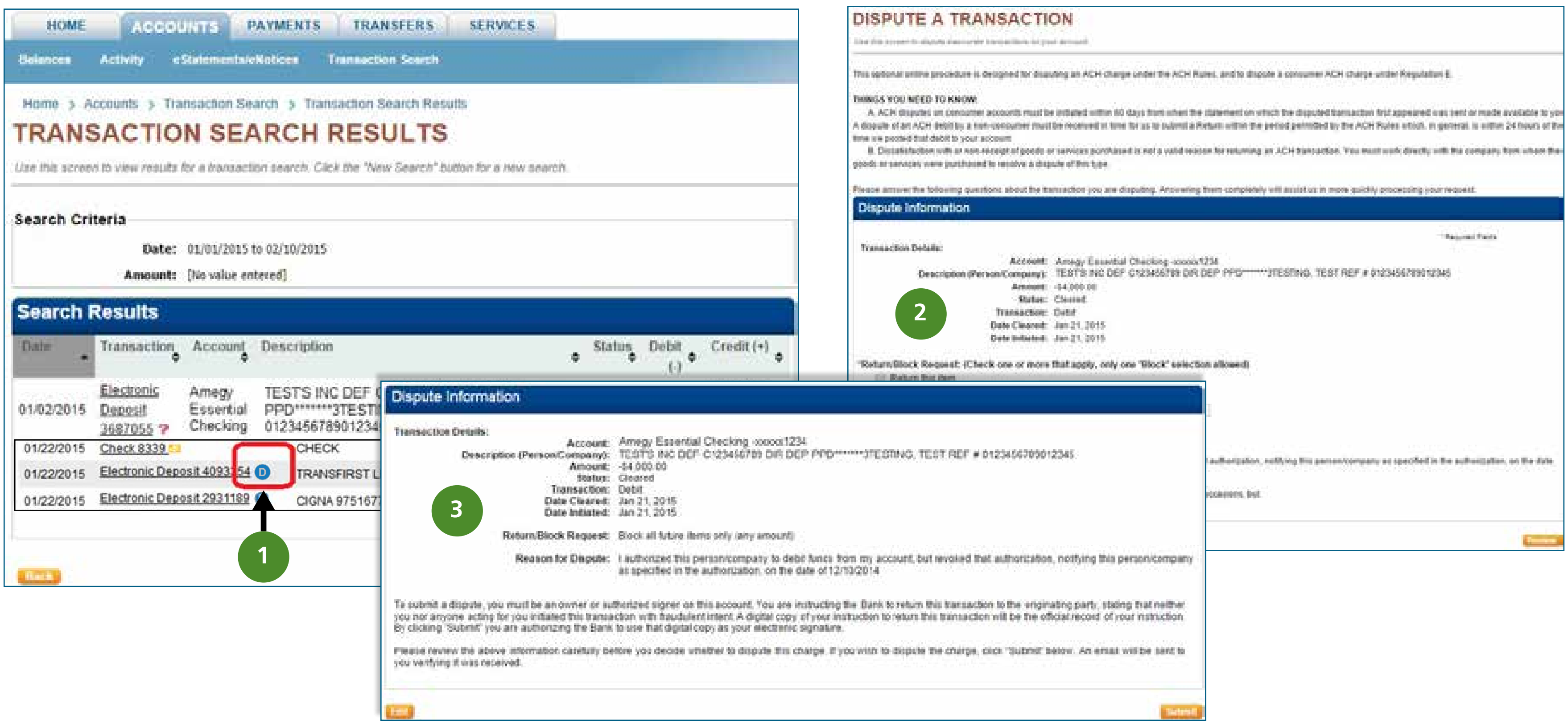
ACCOUNTS TAB: Disputes

From the transaction activity screen with in the **Accounts** tab, you may submit a dispute for an ACH or Debit/ATM Card transaction.

1. Find the unauthorized/unrecognized transaction within your account **Activity**. Hover over the icon and click **Dispute Charge** to open the form to submit a dispute
2. Complete the **Dispute Information** form and select Preview. The form criteria vary based on transaction type being disputed
3. Review the information about the transaction dispute. If correct, select Submit. An email is sent to your Online Banking email address to confirm the submission and provide next steps



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ACCOUNTS TAB: eDocuments

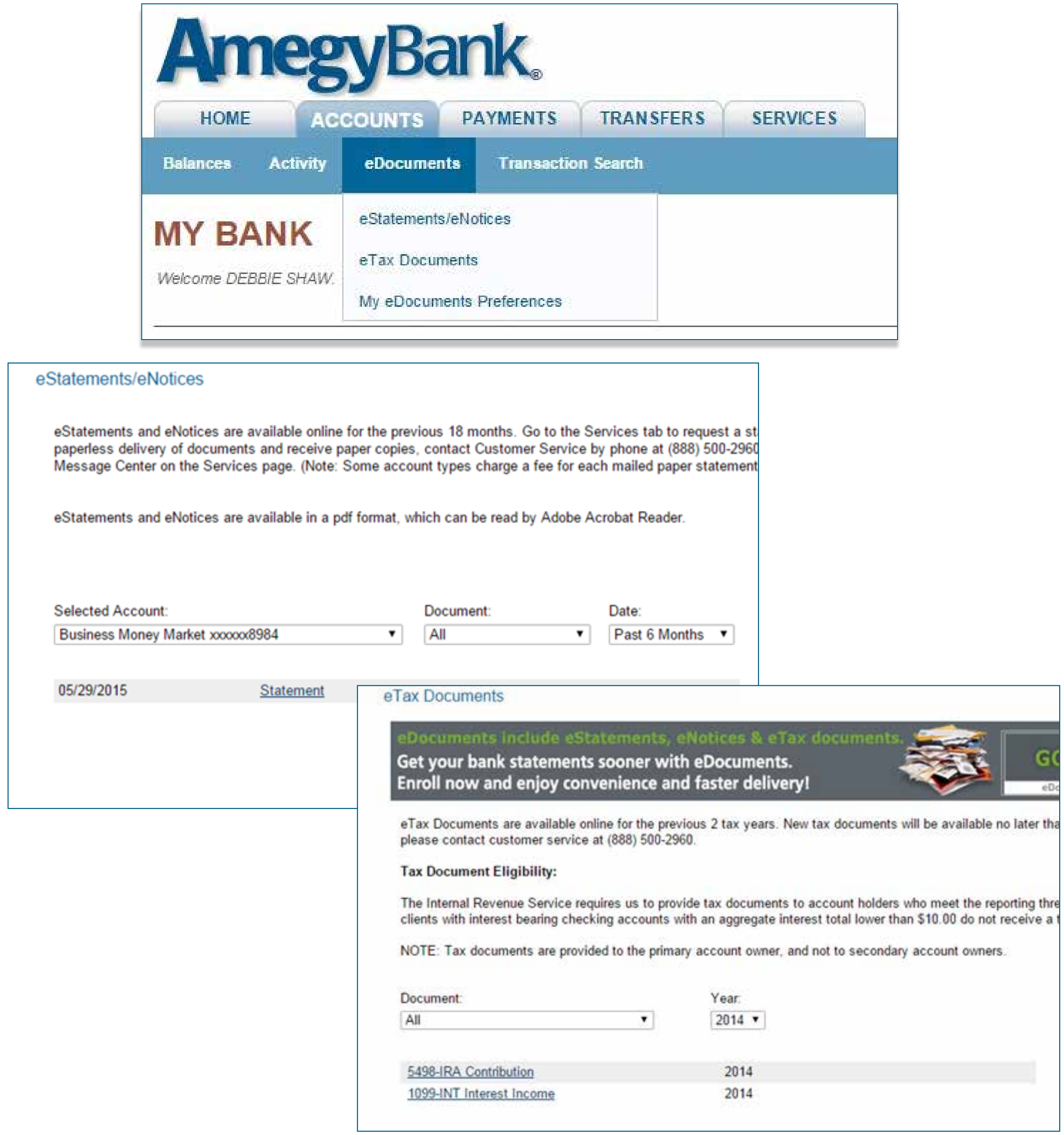
How to enroll in eDocuments

1. From the **Accounts** tab, select **eDocuments** then **My eDocuments Preferences** to enroll your deposit and loan accounts in electronic statements, notices and/or eTax documents
2. Select the account(s) for which you would like to receive electronic versions of statements, notices, and/or tax documents

Beginning July 2017, we are increasing the available history of Deposit Account Statements each month for the life of active accounts that remain enrolled in our online digital banking service. 3 years of tax documents are stored online.

View your eDocuments

1. From the **Accounts** tab, hover over **eDocuments** then select either **eStatements/eNotices** (for account statements or notices) or **eTax Documents** (for tax documents)
2. Use the drop-down menus to narrow your search by account, document type, and/or date
3. Finally, links will appear for available documents that match your criteria



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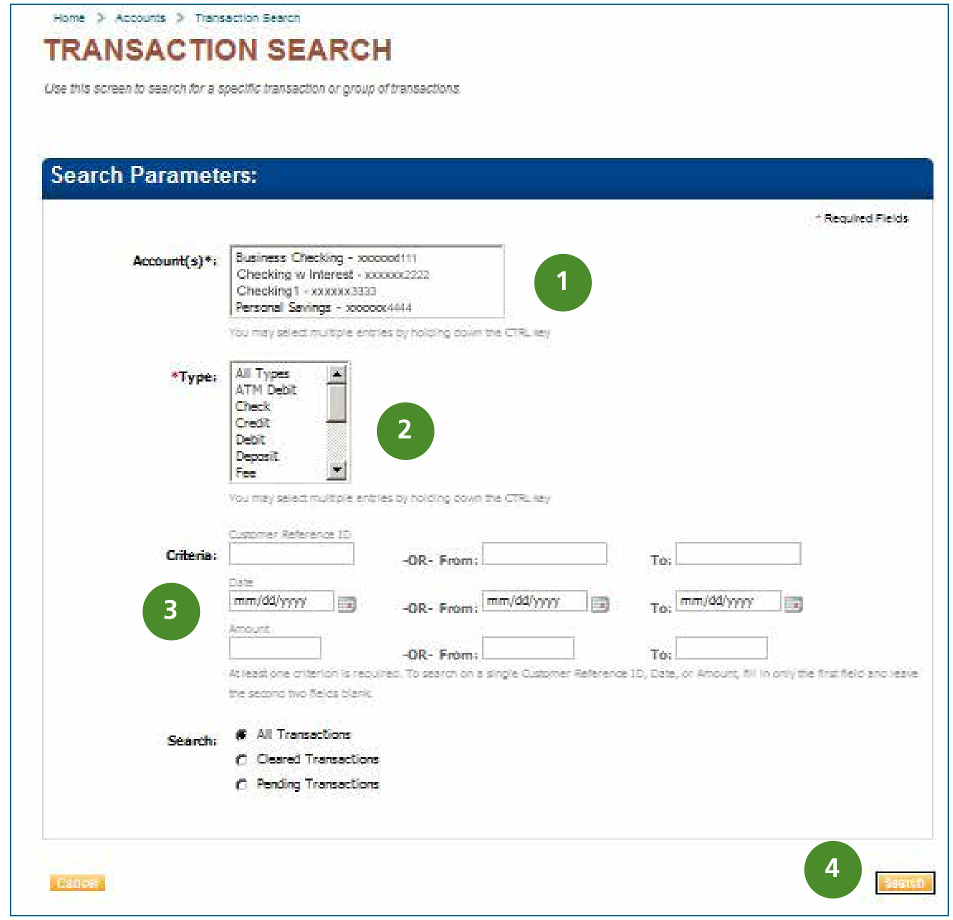
ACCOUNTS TAB: Transaction Search

Use **Transaction Search** to locate detailed information about specific transactions

1. Select an Account(s)
2. Choose the type(s) of transaction you are looking for: ATM, Check, Credit, Debit, Fee or select All types
3. Enter a reference ID, date, or amount. If you don't know the exact information, use a range search
4. Click **Search**



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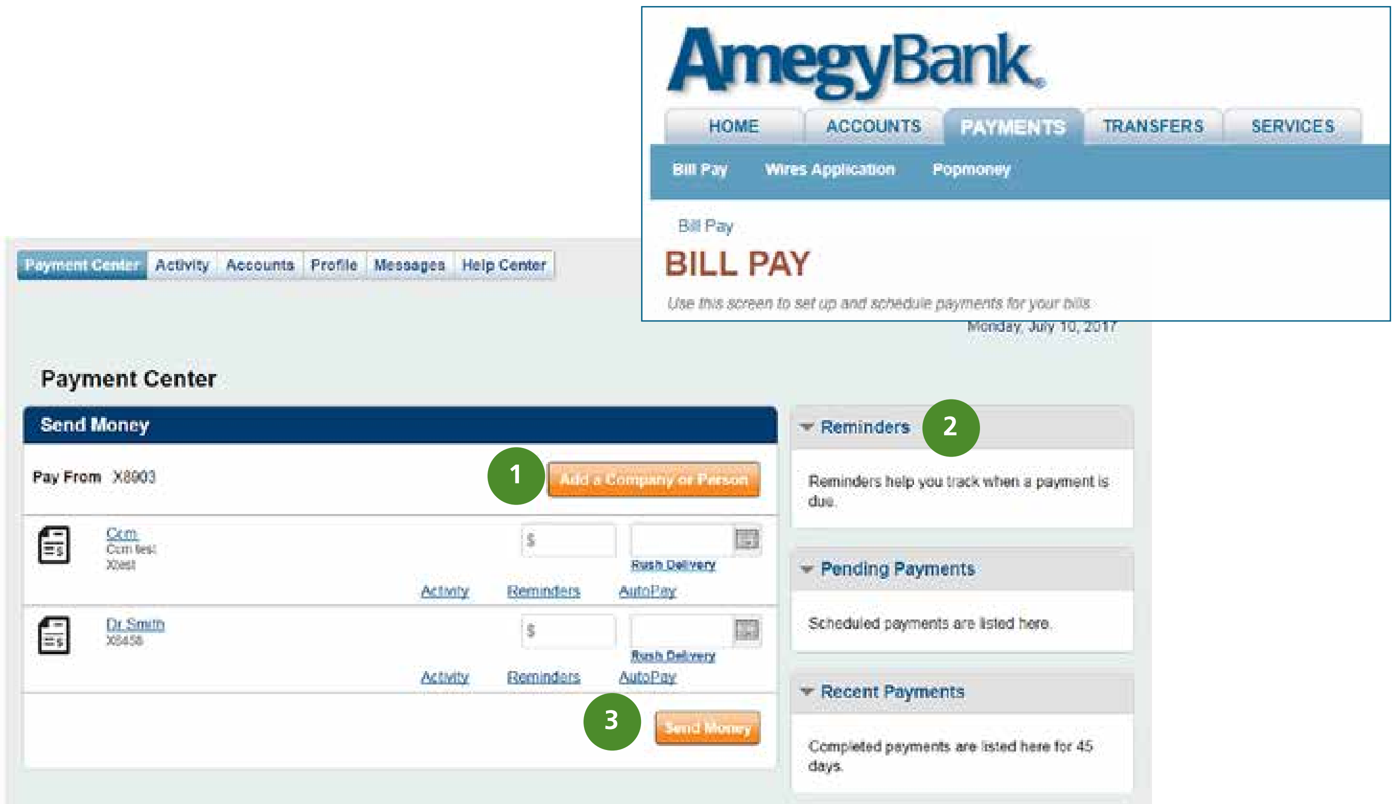
PAYMENTS TAB: Bill Pay

Access **Bill Pay** in **Payments** to send payments and schedule recurring payments up to a year in advance.

1. Add a **Company** or **Person** to get started
2. Set up **Reminders** or **AutoPay**
3. Enter Payment Amount and Date, and select **Send Money**



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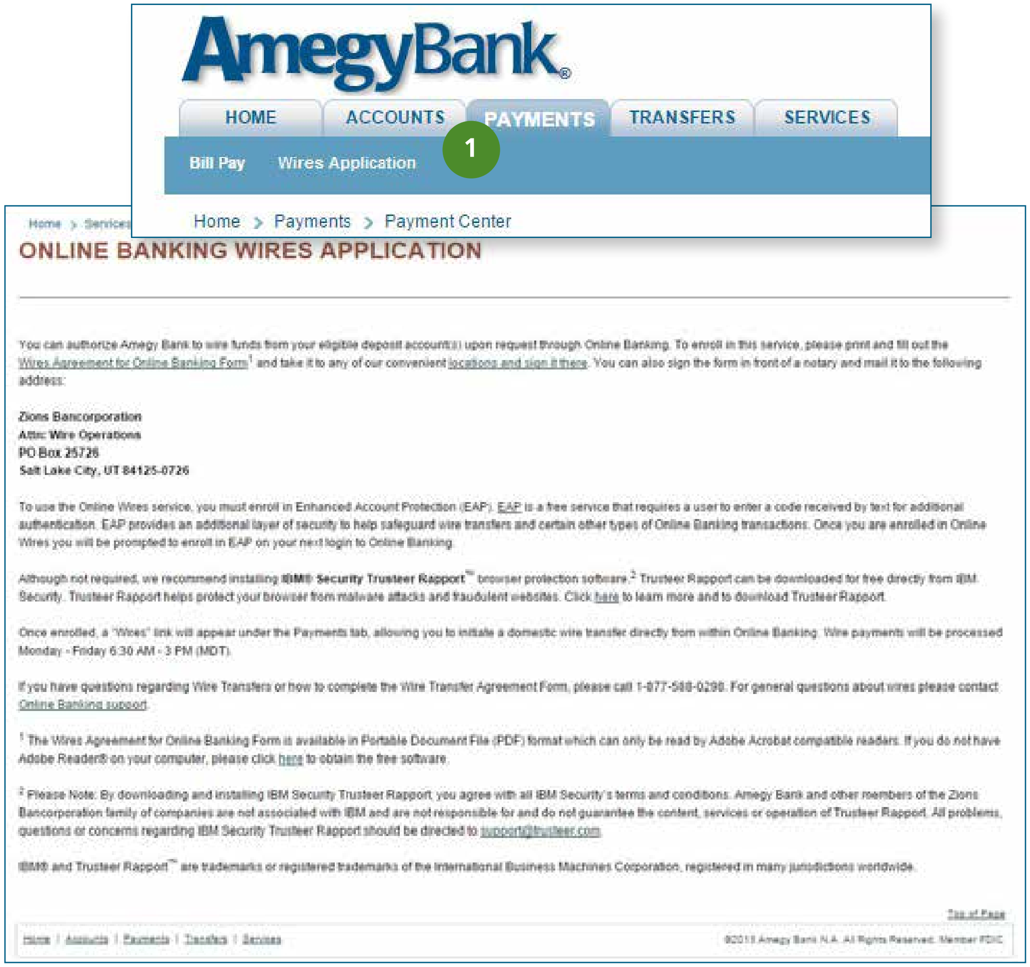
PAYMENTS TAB: Wire Transfers

Wire Transfer Enrollment

1. From the **Payments** or **Services** tab, access **Wires Application**.
2. You can enroll in Wire Transfers **online** or print, complete and submit the application **by mail** or by stopping at your nearest **Amegy Banking Center**
3. Once you receive email confirmation regarding your wire application, enroll in Enhanced Account Protection **(EAP, see page 9)**.



ONLINE BANKING WIRES APPLICATION

You can authorize Amegy Bank to wire funds from your eligible deposit account(s) upon request through Online Banking. To enroll in this service, please print and fill out the Wires Agreement for Online Banking Form[1] and take it to any of our convenient locations and sign it there. You can also sign the form in front of a notary and mail it to the following address:

Zions Bancorporation
Attn: Wire Operations
PO Box 25726
Salt Lake City, UT 84125-0726

To use the Online Wires service, you must enroll in Enhanced Account Protection (EAP). EAP is a free service that requires a user to enter a code received by text for additional authentication. EAP provides an additional layer of security to help safeguard wire transfers and certain other types of Online Banking transactions. Once you are enrolled in Online Wires you will be prompted to enroll in EAP on your next login to Online Banking.

Although not required, we recommend installing **IBM® Security Trusteer Rapport™** browser protection software.[2] Trusteer Rapport can be downloaded for free directly from IBM Security. Trusteer Rapport helps protect your browser from malware attacks and fraudulent websites. Click here to learn more and to download Trusteer Rapport.

Once enrolled, a "Wires" link will appear under the Payments tab, allowing you to initiate a domestic wire transfer directly from within Online Banking. Wire payments will be processed Monday - Friday 6:30 AM - 3 PM (MDT).

If you have questions regarding Wire Transfers or how to complete the Wire Transfer Agreement Form, please call 1-877-588-0290. For general questions about wires please contact Online Banking support.

[1] The Wires Agreement for Online Banking Form is available in Portable Document File (PDF) format which can only be read by Adobe Acrobat compatible readers. If you do not have Adobe Reader® on your computer, please click here to obtain the free software.

[2] Please Note: By downloading and installing IBM Security Trusteer Rapport, you agree with all IBM Security's terms and conditions. Amegy Bank and other members of the Zions Bancorporation family of companies are not associated with IBM and are not responsible for and do not guarantee the content, services or operation of Trusteer Rapport. All problems, questions or concerns regarding IBM Security Trusteer Rapport should be directed to support@trusteer.com.

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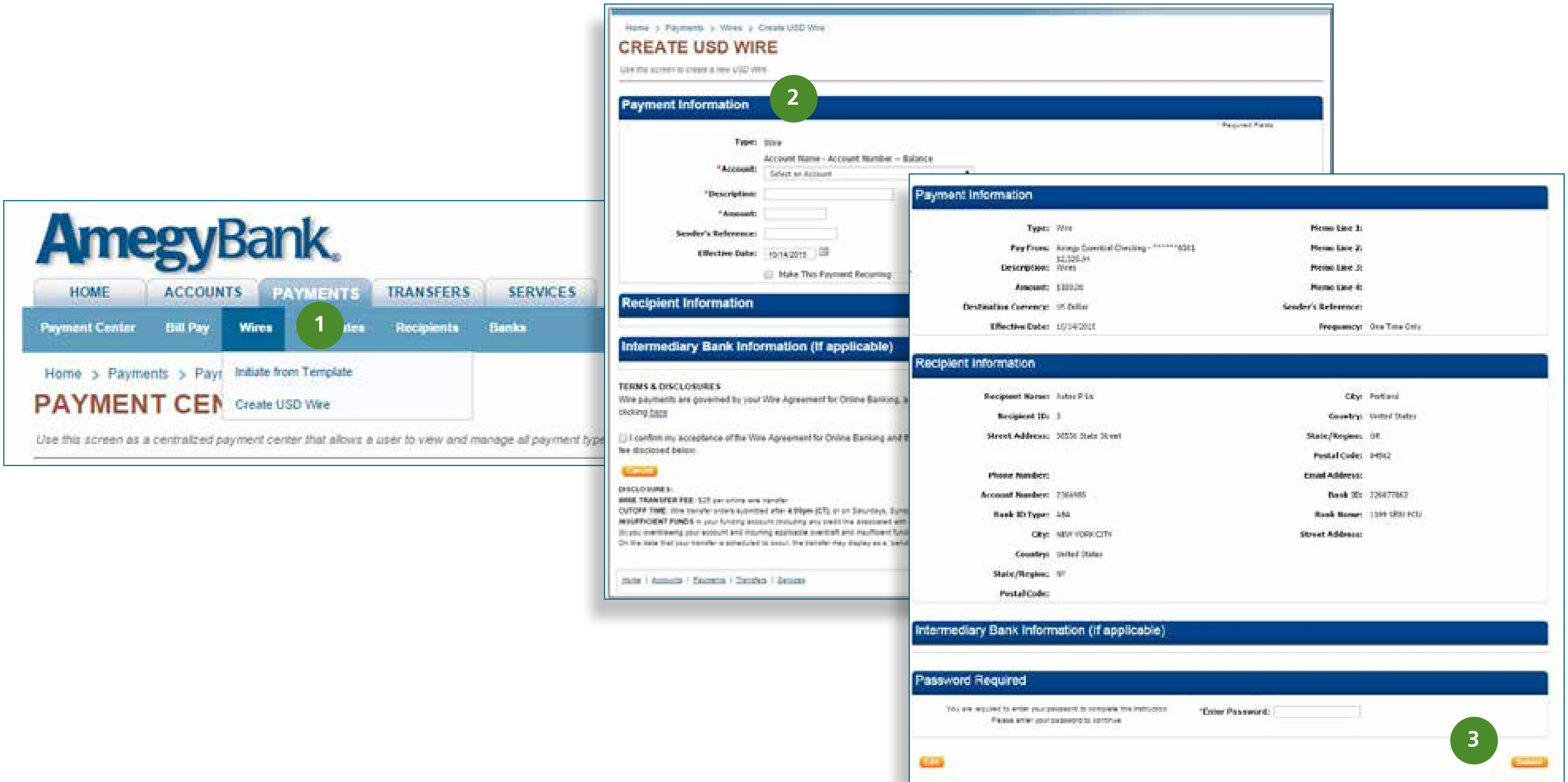
Initiating a Wire Transfer

1. From the **Payments** or **Services** tab, access **Wires > Create USD Wire** or to use a template you setup, access **Initiate from Template**
2. Complete the USD Wire Transfer form. Fields marked with a * are mandatory
3. Click **Preview** and **Submit**



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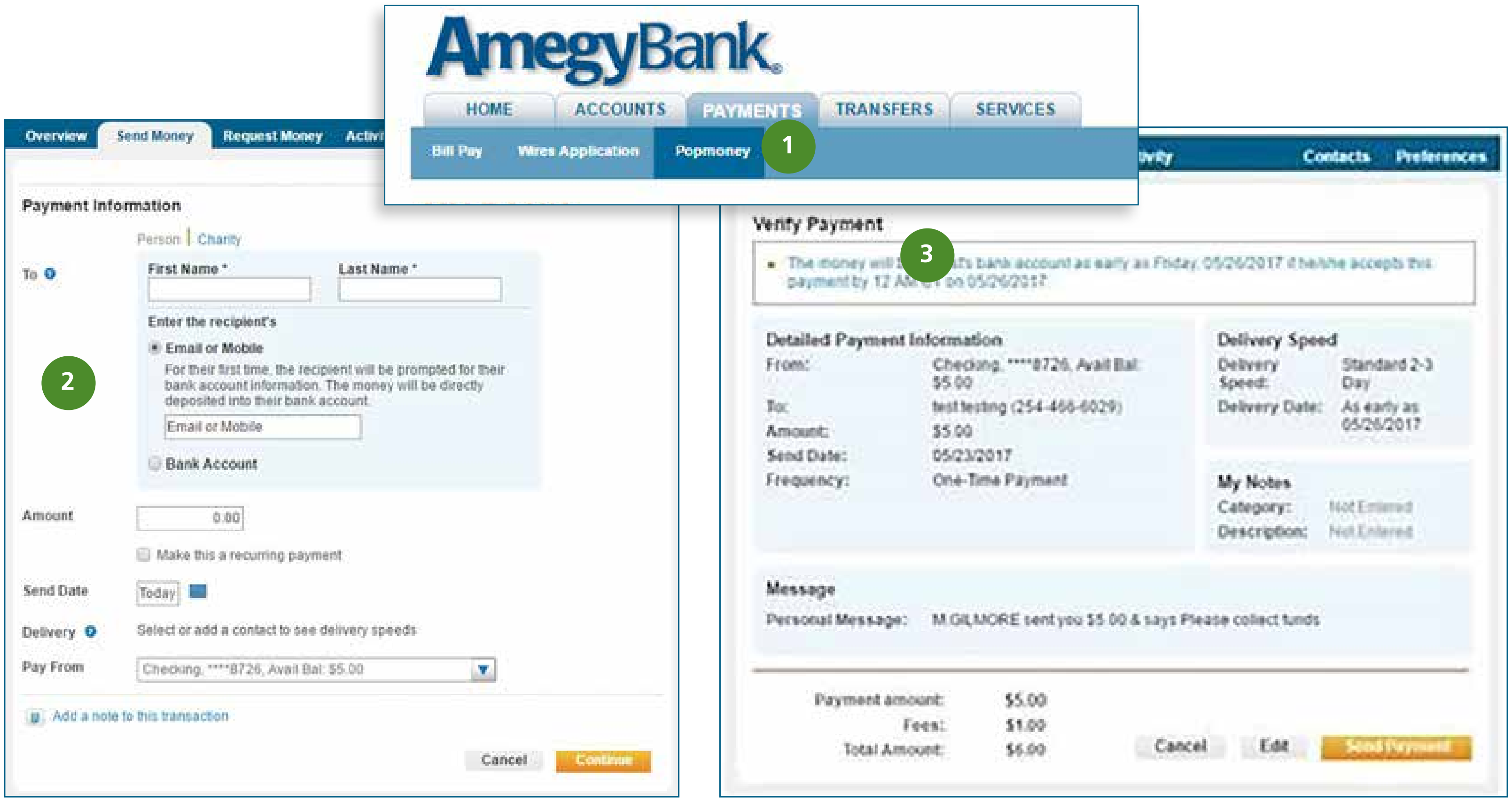
PAYMENTS TAB: Popmoney

Initiating a Popmoney Transfer or Request

1. Access **Popmoney** in **Payments** to send, receive, or request money, with an email address or mobile number
2. Complete the **Send Money** or **Request Money** form
3. Click **Continue**, verify payment information and click **Send Payment**



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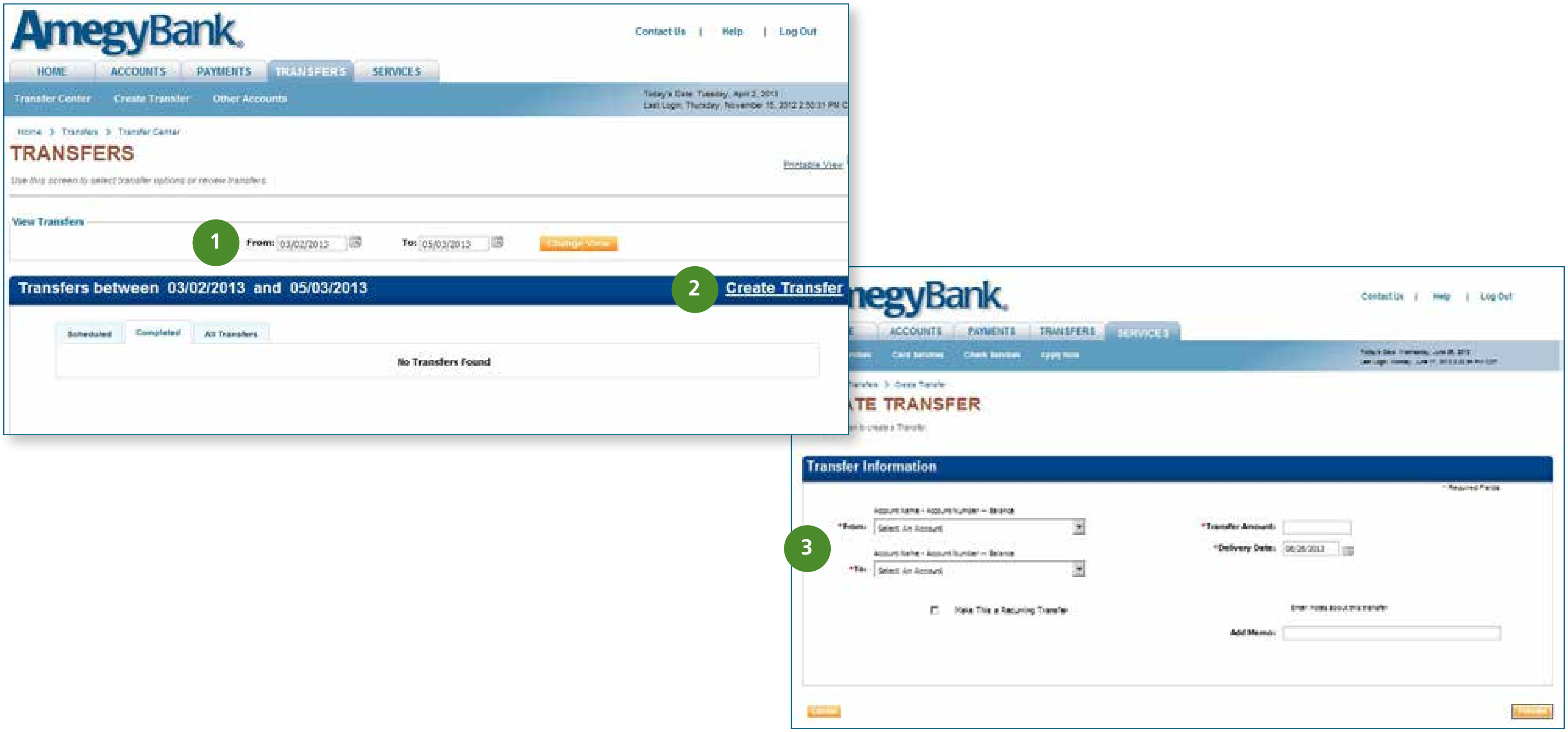
TRANSFERS TAB: Transfer Center

Create, edit and view scheduled and completed transfers in **Transfer Center.**

1. Select a date range from **Transfer Center** to manage the view screen
2. **Create Transfer** from **Transfer Center** or click on **Transfers** tab then **Create Transfer** to schedule a transfer
3. Select Transfer From and To from the drop down box, dollar amount, transfer amount, and delivery date to schedule your one time or recurring transfer



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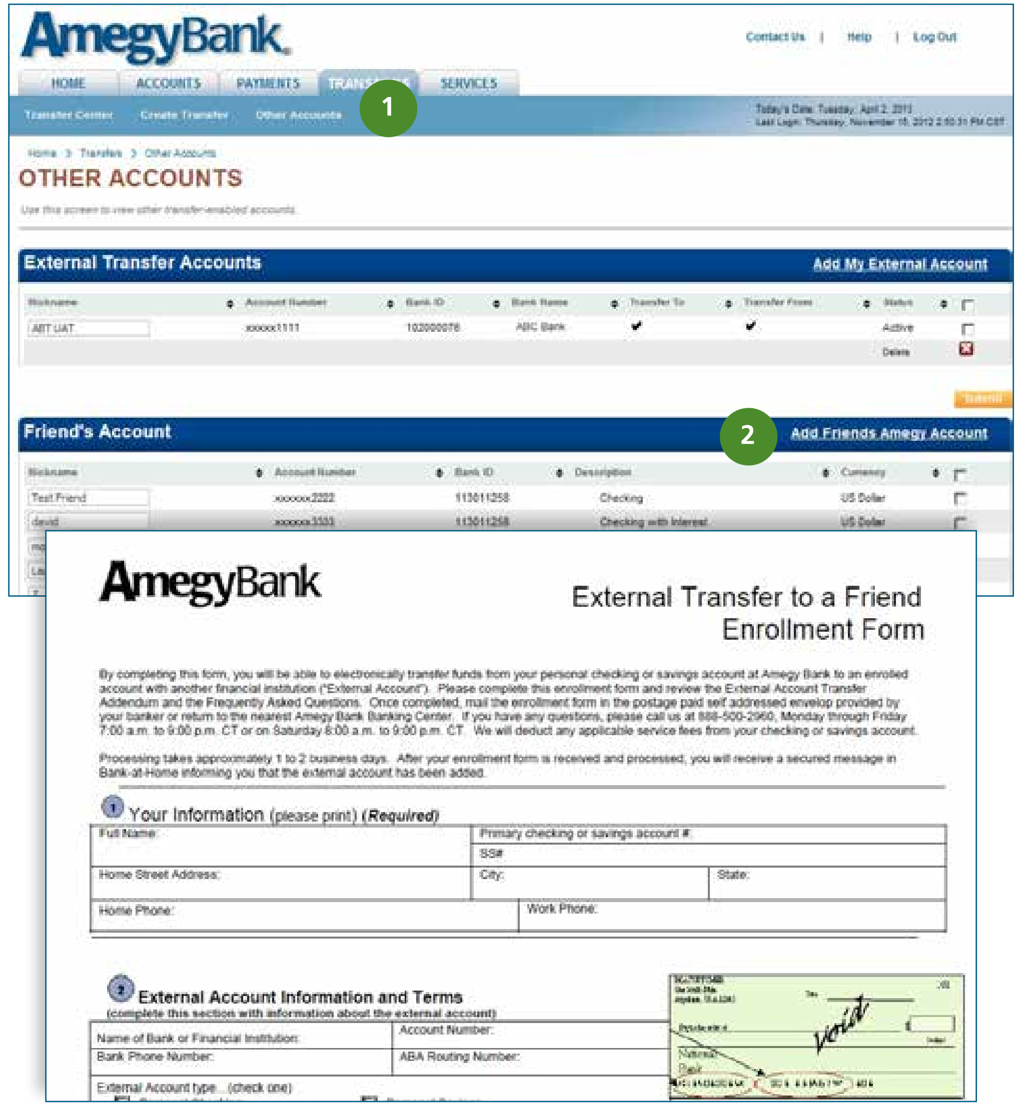
TRANSFERS TAB: Other Accounts

1. To transfer funds to an external financial institution or to a Friend's Account, click on **Other Accounts**
2. Print, fill and submit form found in **Add Friends External Account** to make external transfers to a friend
3. Add external accounts you hold at other financial institutions, enter **External Transfer Accounts** information
4. To begin internal Transfer to Friend, enter account number and name



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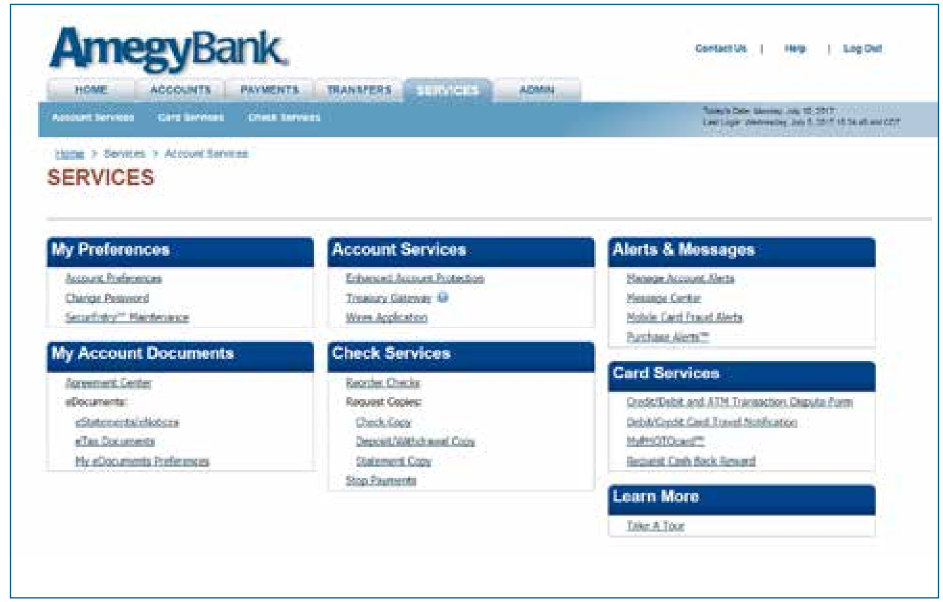
SERVICES TAB

Account Services

- Courtesy Approval
- Enroll in Mobile Banking with Bill Pay
- Enroll in **Enhanced Account Protection (EAP)** to add an additional layer of security when performing certain transfer functions.
  - Click on Enhanced Account Protection from the **Services** tab to find out more information on how EAP works
  - Edit **Enhanced Account Protection** PIN or Mobile Device Number from **Home** tab or **Services** tab
- Wires Application



Check Services

- Reorder checks
- Request copies of checks, statements and transactions
- Place stop payments

Alerts, Messages and Card Services

- Set up Debit/Credit Card Travel Notifications
- Set up Mobile Card Fraud Alerts
- Enroll in Visa Checkout

Card Services

- Credit/Debit and ATM Transactions Dispute Form
- Debit/Credit Card Travel Notifications
- MyPHOTOcard™
- Order Visa Debit Card®
- Visa Checkout
- Visa PrePaidCards

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