

AmegyBank®

Personal Online Banking Reference Guide

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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**.

Note: For assistance, contact an Online Banking Support Representative at **888-500-2960, Monday through Saturday, 8:00 a.m. to 9:00 p.m. CT.**

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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.

The screenshot shows the Amegy Bank 'My Bank' interface. At the top, there is a navigation bar with 'HOME', 'ACCOUNTS', 'PAYMENTS', 'TRANSFERS', and 'SERVICES'. Below this is a secondary navigation bar with 'Balances', 'Activity', 'Documents', and 'Transaction Search'. The main content area is titled 'MY BANK' and includes a 'Welcome MOBILE TEST' message. Four numbered callouts are present: 1. 'Account Balances' section, which displays a table of account balances. 2. 'Quick Transfer' section, which includes fields for 'From Account', 'To Account', 'Amount', and 'Add Memo'. 3. 'Info Center' section, which contains links for 'View Alerts', 'View Messages', and 'View Reminders'. 4. 'Transactions' section, which shows a 'Select Account' dropdown and tabs for 'Scheduled', 'Pending', and 'Cleared' transactions.

Account Name	Account Number	Price Day Balance	Current Balance	Available Balance
Checking				
Turkey Sandwich	xxxxxx0903	\$8.12	\$8.12	\$8.12
Savings				
Business Savings	xxxxxx4500	\$11.00	\$11.00	\$11.00

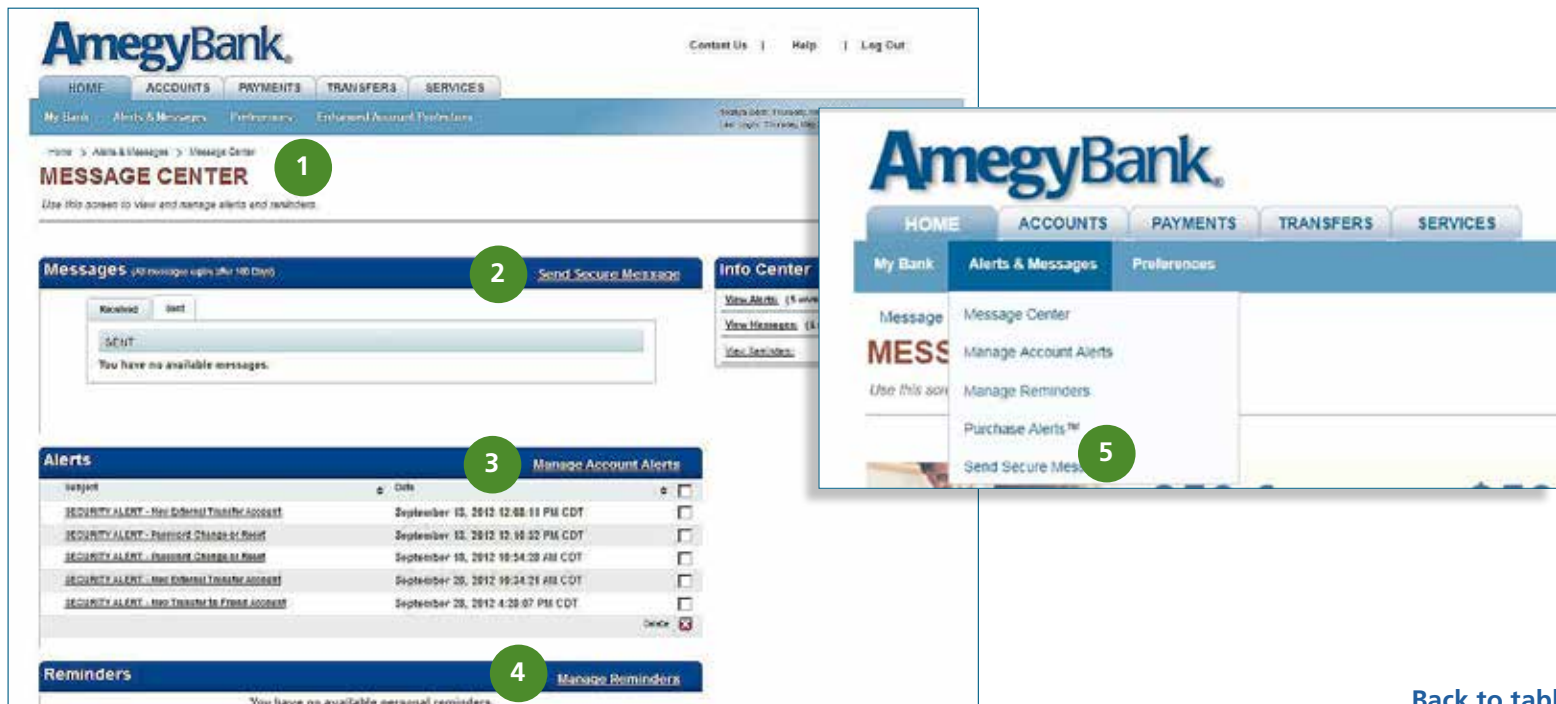
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HOME TAB: Message Center

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 Center**, 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

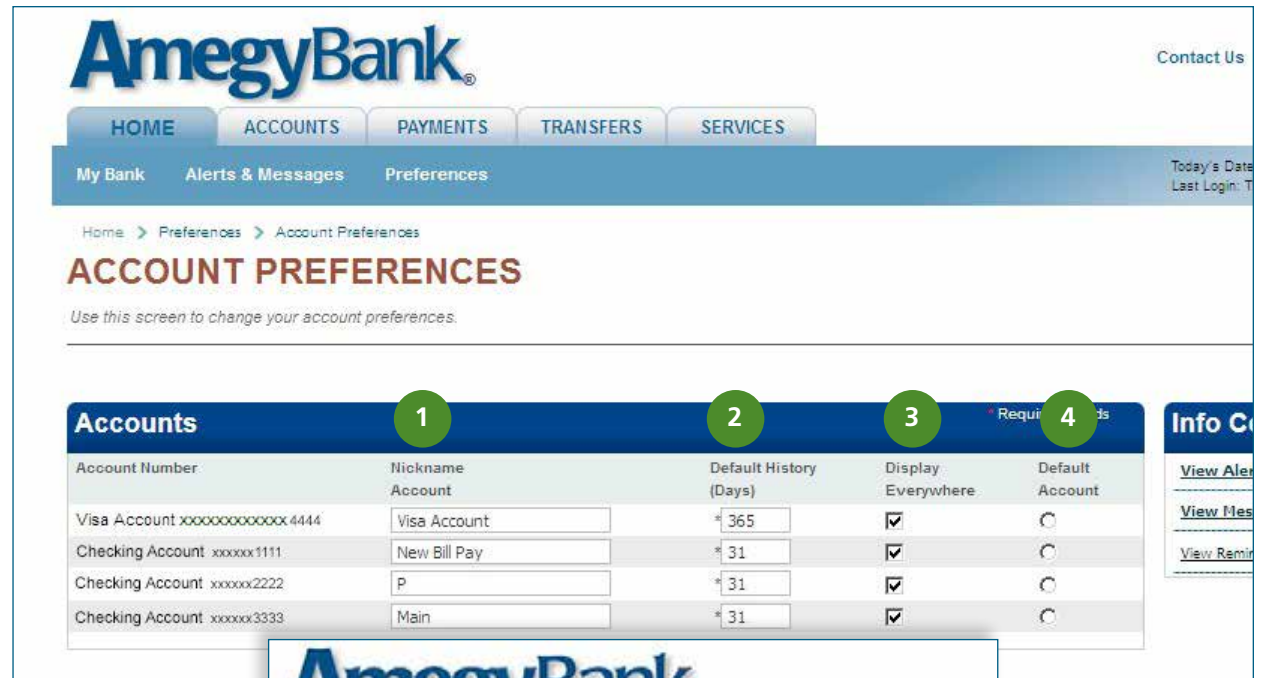
Preferences allow you to manage your display settings, update your address and email information, and change your Login ID or password.

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 Preferences you can change include:

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

Amegy Bank

Contact Us | Help | Log Out

HOME ACCOUNTS PAYMENTS TRANSFERS SERVICES ADMIN

My Bank Alerts & Messages Preferences Enhanced Account Protection

Today's Date: Wednesday, May 22, 2013
Last Login: Wednesday, May 22, 2013 2:04:45 PM CDT

Home > Enhanced Account Protection > Reset PIN

RESET PIN

1

Use this screen to reset your PIN.

Note:
The PIN must be between 4 and 9 digits.
No special characters allowed.
The PIN must contain minimum 4 numbers.
No alphabetic characters allowed.

PIN Information

* Required Fields

Enter Old PIN*:

2 Enter New PIN*:

Confirm New PIN*:

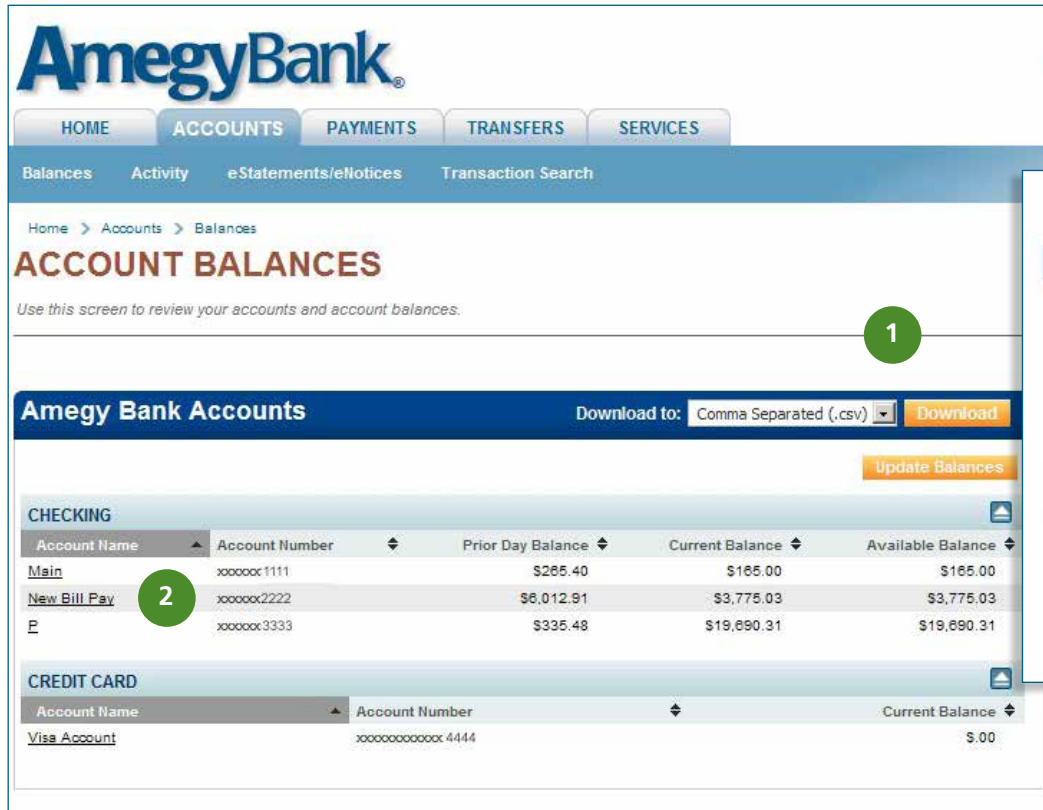
Cancel Submit

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ACCOUNTS TAB: Account Balances

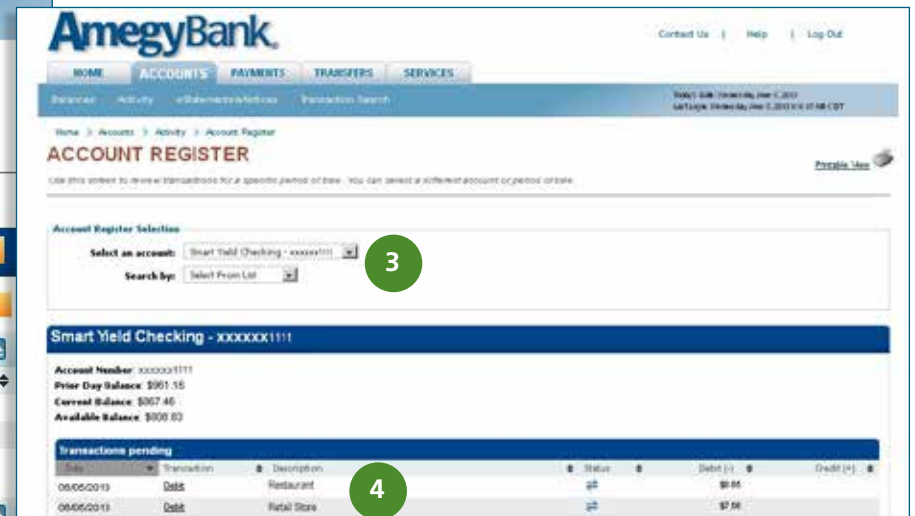
This tab is used to find account information, balances, account activity, and eDocuments.

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



The screenshot shows the Amegy Bank website's 'ACCOUNT BALANCES' page. The page title is 'ACCOUNT BALANCES' and it includes a sub-header 'Use this screen to review your accounts and account balances.' Below this, there is a section for 'Amegy Bank Accounts' with a 'Download to:' dropdown set to 'Comma Separated (.csv)' and a 'Download' button. An 'Update Balances' button is also present. The page is divided into 'CHECKING' and 'CREDIT CARD' sections. The 'CHECKING' section contains a table with columns for Account Name, Account Number, Prior Day Balance, Current Balance, and Available Balance. The 'CREDIT CARD' section shows a 'Visa Account' with a current balance of \$0.00. A green circle with the number '1' is placed over the 'ACCOUNT BALANCES' title, and a green circle with the number '2' is placed over the 'New Bill Pay' link in the checking table.

Account Name	Account Number	Prior Day Balance	Current Balance	Available Balance
Main	xxxxxx1111	\$285.40	\$165.00	\$165.00
New Bill Pay	xxxxxx2222	\$6,012.91	\$3,775.03	\$3,775.03
P	xxxxxx3333	\$335.48	\$19,690.31	\$19,690.31



The screenshot shows the Amegy Bank website's 'ACCOUNT REGISTER' page. The page title is 'ACCOUNT REGISTER' and it includes a sub-header 'Use this screen to review transactions for a specific period of time. You can select a different account or period of time.' Below this, there is an 'Account Register Selection' section with a 'Select an account:' dropdown set to 'Smart Yield Checking - xxxxxx1111' and a 'Search by:' dropdown set to 'Select From List'. A green circle with the number '3' is placed over the 'Select an account:' dropdown. Below this, there is a section for 'Smart Yield Checking - xxxxxx1111' with account details: Account Number: xxxxxx1111, Prior Day Balance: \$901.15, Current Balance: \$307.46, and Available Balance: \$300.03. A 'Transactions pending' table is also shown with columns for Date, Transaction, Description, Status, Debit (-), and Credit (+). A green circle with the number '4' is placed over the 'Description' column in the transactions table.

Date	Transaction	Description	Status	Debit (-)	Credit (+)
06/05/2013	Debit	Restaurant	PP	\$0.85	
06/05/2013	Debit	Field Store	PP	\$7.56	

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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 **D** 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

TRANSACTION SEARCH RESULTS

Use this screen to view results for a transaction search. Click the "New Search" button for a New search.

Search Criteria

Date: 01/01/2015 to 02/10/2015
Amount: [No value entered]

Search Results

Date	Transaction	Account	Description	Status	Debit (-)	Credit (+)
01/02/2015	Electronic Deposit 3687055	Amegy Essential Checking 012345678901234	TESTS INC DEF PPD*****3TEST			
01/22/2015	Check 8339		CHECK			
01/22/2015	Electronic Deposit 4093		TRANSFIRST L			
01/22/2015	Electronic Deposit 2931189		CIGNA 975167			

DISPUTE A TRANSACTION

Use this screen to dispute unauthorized transactions on your account.

This optional online procedure is designed for disputing an ACH charge under the ACH Rules, and to dispute a consumer ACH charge under Regulation E.

THINGS YOU NEED TO KNOW:

A. ACH disputes on consumer accounts must be initiated within 60 days from when the statement on which the disputed transaction first appeared was sent or made available to you. A dispute of an ACH debit by a non-creditor must be received in time for us to submit a Return within the period permitted by the ACH Rules which, in general, is within 24 hours of the time we posted that debit to your account.

B. Dissatisfaction with or non-receipt of goods or services purchased is not a valid reason for returning an ACH transaction. You must work directly with the company from whom the goods or services were purchased to resolve a dispute of this type.

Please answer the following questions about the transaction you are disputing. Answering them completely will assist us in more quickly processing your request.

Dispute Information

Transaction Details:

Account: Amegy Essential Checking -xxxxx1234
Description (Person/Company): TESTS INC DEF C123456789 DIR DEP PPD*****TESTING, TEST REF # 012345678912345
Amount: -\$4,000.00
Status: Cleared
Transaction: Debit
Date Cleared: Jan 21, 2015
Date Initiated: Jan 21, 2015

Return/Block Request: [Check one or more that apply, only one "Block" selection allowed]
Return: []
Block: []

Reason for Dispute: I authorized this person/company to debit funds from my account, but revoked that authorization, notifying this person/company as specified in the authorization, on the date of 12/13/2014.

To submit a dispute you must be an owner or authorized signer on this account. You are instructing the Bank to return this transaction to the originating party, stating that neither you nor anyone acting for you initiated this transaction with fraudulent intent. A digital copy of your instruction to return this transaction will be the official record of your instruction. By clicking "Submit" you are authorizing the Bank to use that digital copy as your electronic signature.

Please review the above information carefully before you decide whether to dispute this charge. If you wish to dispute the charge, click "Submit" below. An email will be sent to you verifying it was received.

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ACCOUNTS TAB: eDocuments

How to enroll in eDocuments

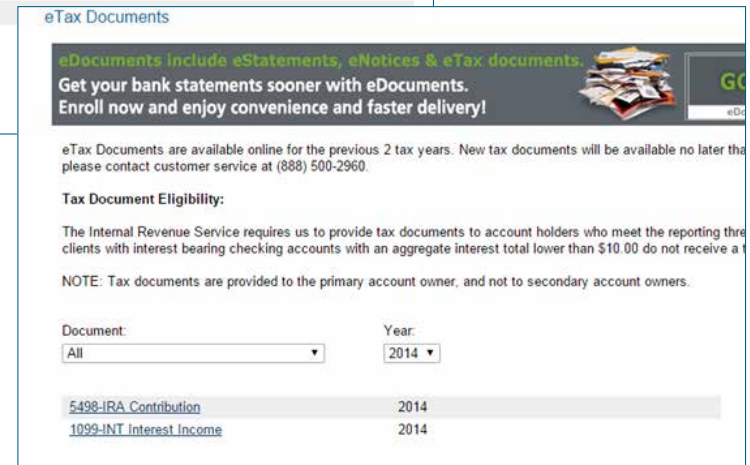
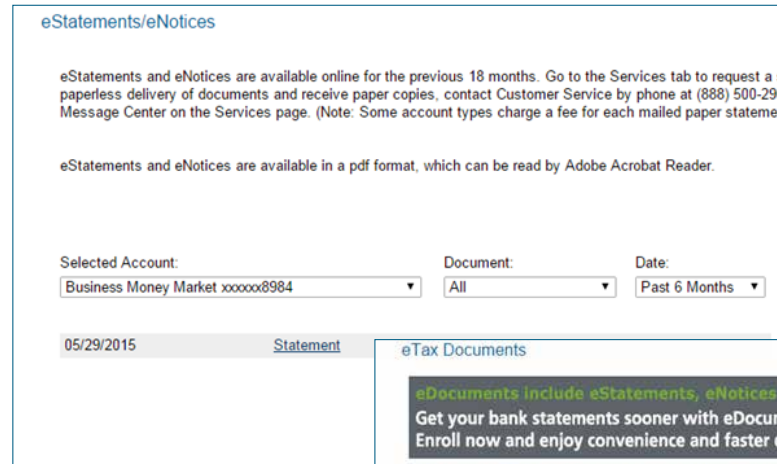
1. From the **Accounts** tab, select **eDocuments** then **My eDocuments Preferences** to enroll your deposit and loan accounts in electronic statements, notices and/or eTax documents
2. Select the account(s) for which you would like to receive electronic versions of statements, notices, and/or tax documents



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**

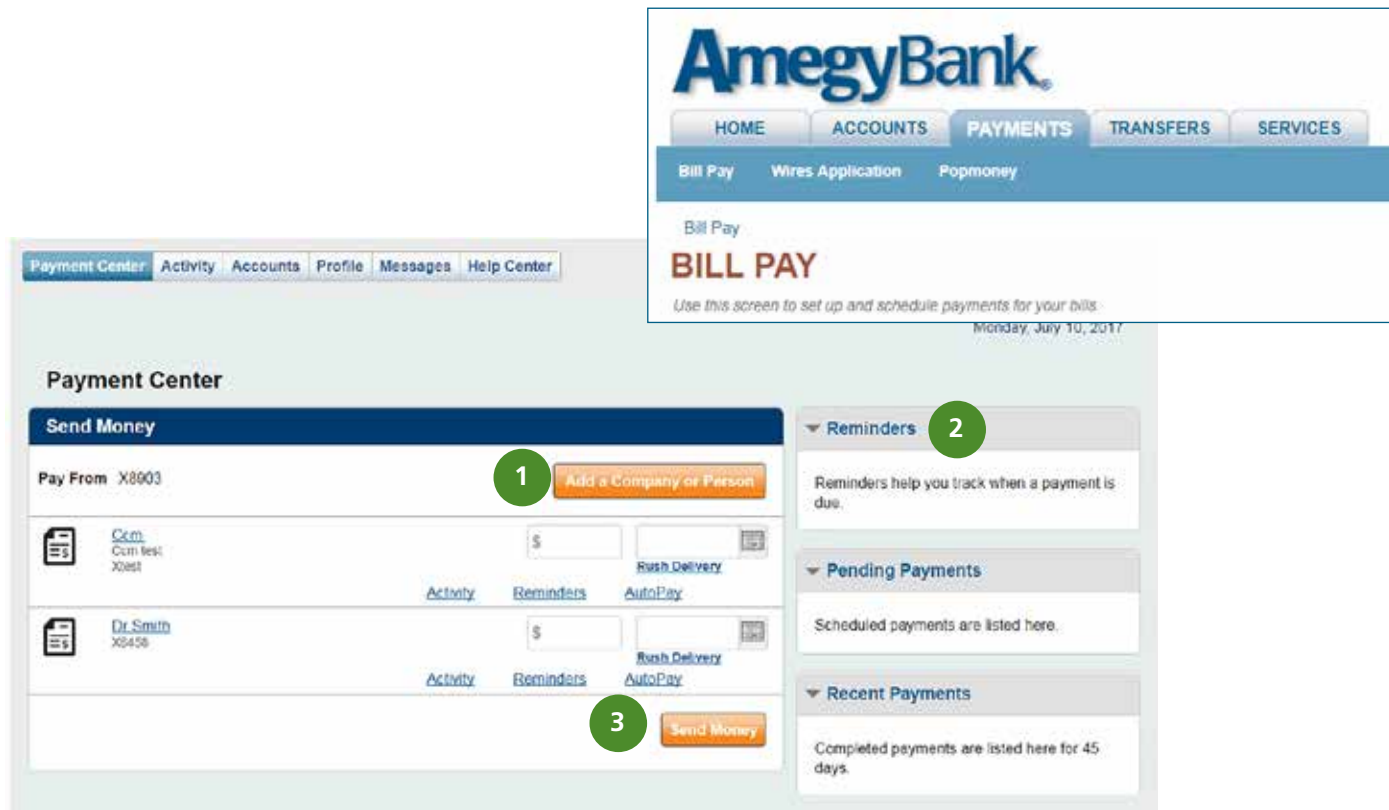
The screenshot shows the 'TRANSACTION SEARCH' interface. At the top, there is a breadcrumb trail: Home > Accounts > Transaction Search. Below this is the title 'TRANSACTION SEARCH' and a subtitle: 'Use this screen to search for a specific transaction or group of transactions.' The main section is titled 'Search Parameters:' and contains several fields and options. A green circle with the number '1' points to the 'Account(s)*' dropdown menu, which lists 'Business Checking - xxxxxxx111', 'Checking w Interest - xxxxxx2222', 'Checking1 - xxxxxx3333', and 'Personal Savings - xxxxxxx4444'. A green circle with the number '2' points to the '*Type:' dropdown menu, which lists 'All Types', 'ATM Debit', 'Check', 'Credit', 'Debit', 'Deposit', and 'Fee'. A green circle with the number '3' points to the 'Criteria:' section, which includes three rows of search criteria: 'Customer Reference ID', 'Date', and 'Amount'. Each row has a 'From' and 'To' field, with the 'Date' row showing a date format 'mm/dd/yyyy'. A green circle with the number '4' points to the 'Search' button at the bottom right. There is also a 'Cancel' button at the bottom left. A note at the bottom of the criteria section states: 'At least one criterion is required. To search on a single Customer Reference ID, Date, or Amount, fill in only the first field and leave the second two fields blank.'

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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**

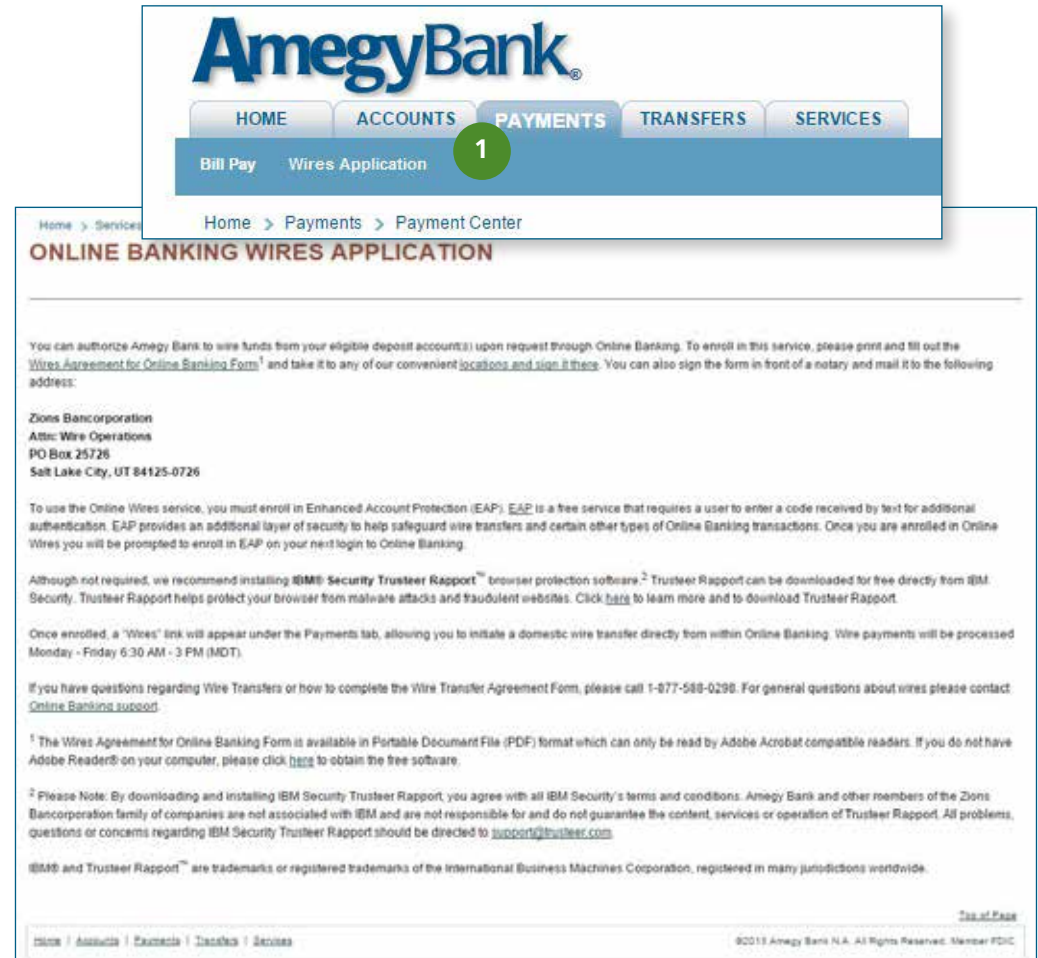


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PAYMENTS TAB: Wire Transfers

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**).



The screenshot shows the Amegy Bank website interface. At the top, the Amegy Bank logo is displayed. Below the logo is a navigation menu with tabs for HOME, ACCOUNTS, PAYMENTS, TRANSFERS, and SERVICES. The PAYMENTS tab is selected, and a sub-menu is visible with options for Bill Pay and Wires Application. A red circle with the number '1' highlights the Wires Application link. Below the navigation menu, the breadcrumb trail reads 'Home > Payments > Payment Center'. The main content area is titled 'ONLINE BANKING WIRES APPLICATION'. The text below the title provides instructions on how to authorize Amegy Bank to wire funds, including a link to the 'Wires Agreement for Online Banking Form'. It also mentions that users can sign the form in front of a notary or mail it to the following address: Zions Bancorporation, Attn: Wire Operations, PO Box 25726, Salt Lake City, UT 84125-0726. Further down, it explains that users must enroll in Enhanced Account Protection (EAP) to use the Online Wires service. It also recommends installing IBM Security Trusteer Rapport browser protection software. At the bottom of the page, there is a footer with navigation links and a copyright notice: ©2011 Amegy Bank N.A. All Rights Reserved. Member FDIC.

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PAYMENTS TAB: Wire Transfers

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**

The screenshot displays the Amegy Bank online banking interface. At the top, the Amegy Bank logo is visible, along with navigation tabs for HOME, ACCOUNTS, PAYMENTS, TRANSFERS, and SERVICES. Below these, a secondary set of tabs includes Bill Pay, Wires Application, Popmoney (highlighted with a green circle '1'), and others. The main content area is divided into two sections. The left section, titled 'Payment Information', is for sending money. It includes fields for 'To' (with a dropdown arrow), 'First Name *', and 'Last Name *'. Below these are options to 'Enter the recipient's' information via 'Email or Mobile' (selected) or 'Bank Account'. The 'Amount' field is set to 0.00, and the 'Send Date' is set to 'Today'. The 'Pay From' dropdown is set to 'Checking, ****8726, Avail Bal: \$5.00'. A 'Continue' button is at the bottom right. The right section, titled 'Verify Payment', shows a confirmation message: 'The money will be sent to the recipient's bank account as early as Friday, 05/26/2017 if he/she accepts this payment by 12 AM EDT on 05/26/2017.' Below this is a 'Detailed Payment Information' table:

From:	Checking, ****8726, Avail Bal: \$5.00
To:	test testing (254-466-6029)
Amount:	\$5.00
Send Date:	05/23/2017
Frequency:	One-Time Payment

To the right of this table is a 'Delivery Speed' section with 'Standard 2-3 Day' and 'Delivery Date: As early as 05/26/2017'. Below that is a 'My Notes' section with 'Category: Not Entered' and 'Description: Not Entered'. A 'Message' section contains the text: 'Personal Message: M GILMORE sent you \$5.00 & says Please collect funds'. At the bottom, a summary table shows:

Payment amount:	\$5.00
Fees:	\$1.00
Total Amount:	\$6.00

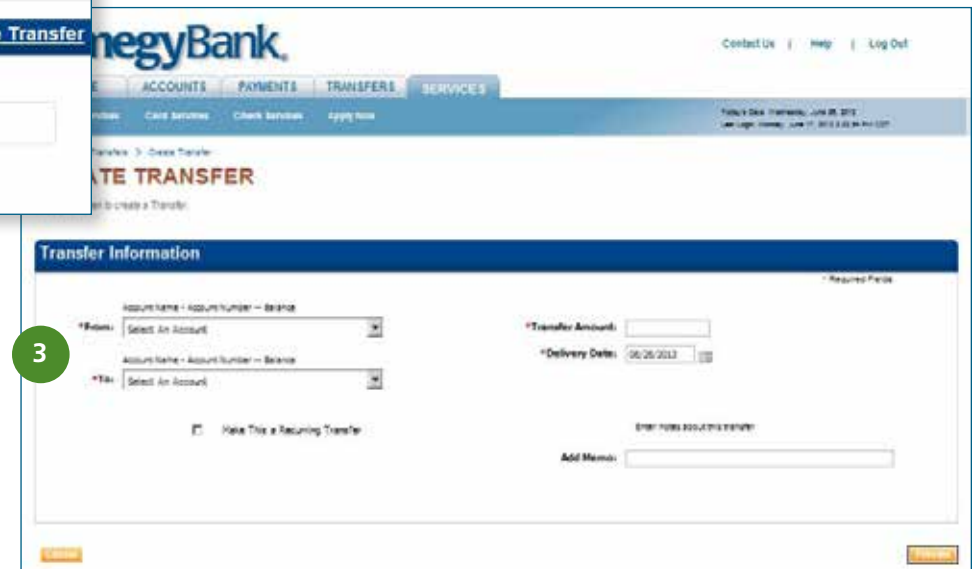
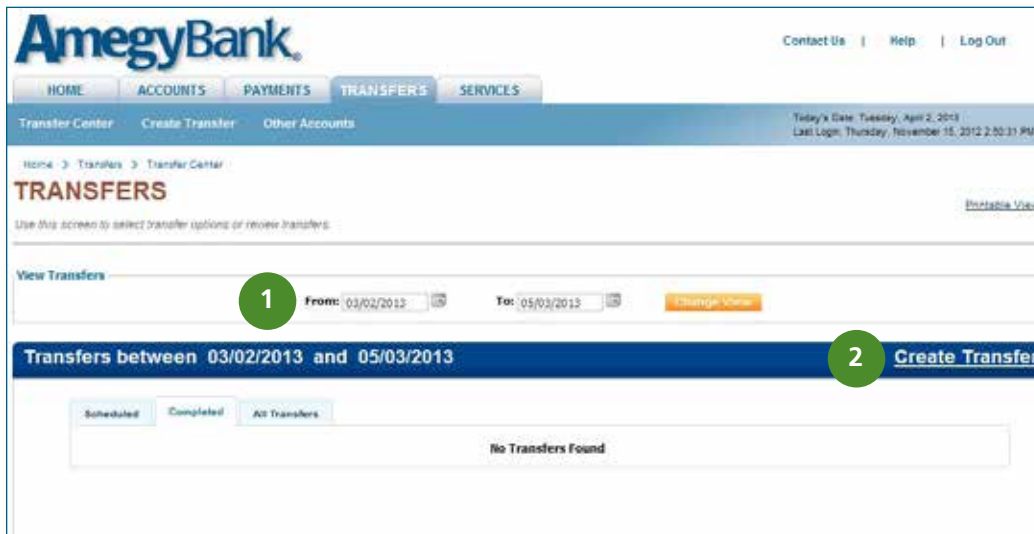
'Cancel', 'Edit', and 'Send Payment' buttons are at the bottom right. A green circle '2' is placed over the 'Email or Mobile' option in the 'Payment Information' section, and a green circle '3' is placed over the confirmation message in the 'Verify Payment' section.

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TRANSFERS TAB: Transfer Center

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

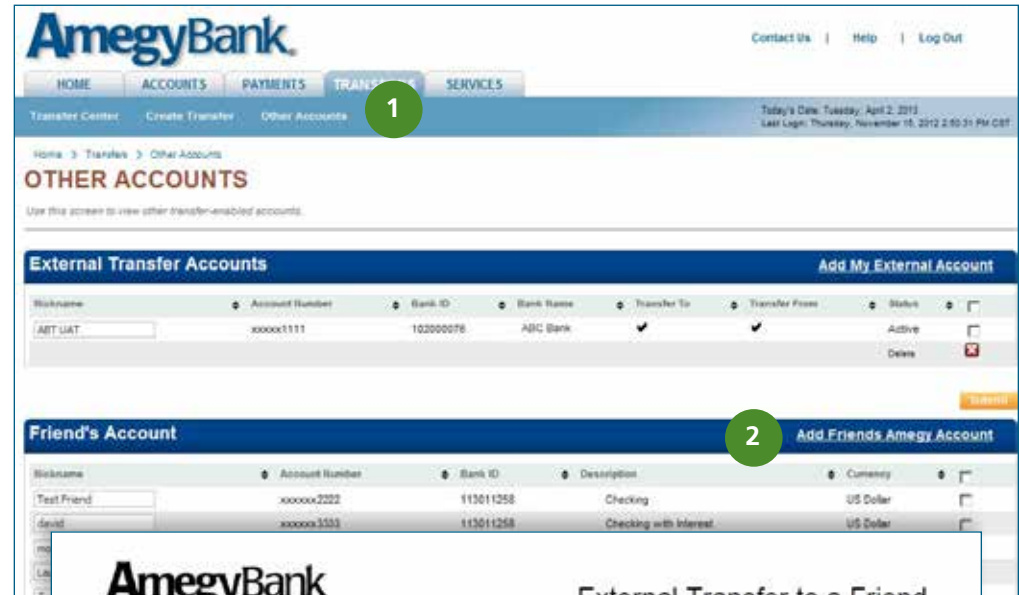
1. Select a date range from **Transfer Center** to manage the view screen
2. **Create Transfer** from **Transfer Center** or click on **Transfers** tab then **Create Transfer** to schedule a transfer
3. Select Transfer From and To from the drop down box, dollar amount, transfer amount, and delivery date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



AmegyBank External Transfer to a Friend Enrollment Form

By completing this form, you will be able to electronically transfer funds from your personal checking or savings account at Amegy Bank to an enrolled account with another financial institution ("External Account"). Please complete this enrollment form and review the External Account Transfer Addendum and the Frequently Asked Questions. Once completed, mail the enrollment form in the postage paid self addressed envelop provided by your banker or return to the nearest Amegy Bank Banking Center. If you have any questions, please call us at 888-500-2960, Monday through Friday 7:00 a.m. to 9:00 p.m. CT or on Saturday 8:00 a.m. to 9:00 p.m. CT. We will deduct any applicable service fees from your checking or savings account.

Processing takes approximately 1 to 2 business days. After your enrollment form is received and processed, you will receive a secured message in Bank-at-Home informing you that the external account has been added.

1 Your Information (please print) (Required)

Full Name:		Primary checking or savings account #:	
Home Street Address:		City:	State:
Home Phone:	Work Phone:		

2 External Account Information and Terms
(complete this section with information about the external account)

Name of Bank or Financial Institution:	Account Number:
Bank Phone Number:	ABA Routing Number:
External Account type... (check one)	

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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

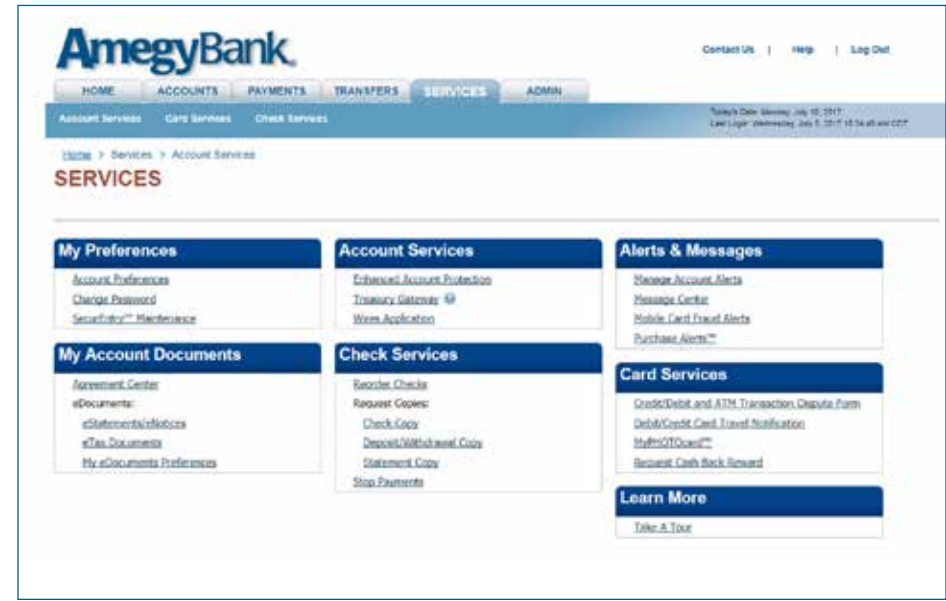
- Reorder checks
- Request copies of checks, statements and transactions
- Place stop payments

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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