

What's New in 4.4.0



Enhancements Overview

Edit transfers

Edit transfers simplifies the process of modifying the most frequently used transactions in online banking—funds transfers. You can now edit single and recurring transfers if both of the following are true:

- The process date of transfer (or at least one transaction in the series) is in the future;
- The transfer is not in a terminal status (such as canceled, failed, or processed).

Previously, to modify a transfer, users had to copy the existing transaction, make changes, and then cancel the previous transaction to accomplish their goal. With the Edit transfers enhancement, users can edit internal and external transfers for future-dated, one-time transfers, single instances of a recurring transfer, as well as the master of a recurring series. The internal transfers edit function also supports loan payments made on the standard Funds Transfer page.

Editable options:

For individual transfers, the following can be changed. All the transfer's current information is prepopulated on the screen as a starting point.

- From Account
- To Account
- Transfer Date
- Amount
- Memo

For recurring transfers, the following can be changed. All the transfer series' current information is prepopulated on the screen as a starting point.

- From Account
- To Account
- Transfer Amount
- Frequency
- Repeat Duration/End date
- Memo

Along with this change, the recurring funds transfer function has also been updated with enhancements to frequency and start date handling.

The logic of the frequency field on a recurring series is now decoupled from the start date; the user can select any frequency in the drop-down independent of the start date. Users can also select any start date from the current date forward; the system will determine the next available transfer date that matches the user's specified criteria and generate the first transaction of the series accordingly.

Note: One-time transfer will still present a restricted calendar that prevents the user from selecting a date which is not supported.

To support the decoupling of start date and frequency, a day of the week selection has been added when "Weekly" or "Every other week" options are chosen. The day-of-week options are controlled by your configuration for internal and external transfers, i.e., if external transfers are not supported on a Sunday, that day won't be available for selection when creating a recurring external transfer series.

"Forever (until I cancel)" is the first option presented and is set as the default when any frequency other than one-time is selected.

Manual account for cPFM

The Manual Accounts feature in CPFM gives users their full financial picture in a single, convenient location. Users can easily create, manage, and delete manual accounts directly from the Home page. Manual accounts will also display in the CPFM widgets, offering additional information to users who want the Net Worth widget to include assets such as their house or car.

*Note: Manual accounts added by the consumer are **NOT** included in the Asset Summary widget*

Account Details page

The Account Details page now features kebab menus or three vertical dots menus. Next to the transaction amount, you will see the three vertical dots that when clicked, present the following actions:

- View details
- Print
- Change Category
- Add split
- Ask a question

Online Activity page

The Online Activity page now features kebab menus or three vertical dots menus. Next to the transaction amount, you will see the three vertical dots that when clicked, present the following actions:

- Toggle details
- Cancel
- Inquire
- Copy
- Edit
- View transactions in series
- Print details

Push Notifications

Push notifications are now available for security alerts and online banking alerts for both iOS and Android mobile devices.

Responsive Layout

Online banking screens will now automatically adjust to fit the resolution or browser viewport of your screen.



Edit Transfers

Funds Transfer Enhancements - Edit Transfers - Release: 4.4.0

The screenshot displays the TotalAccess Activity Center interface. The left sidebar contains navigation options: Home, Messages (234), Transactions, Commercial, Branches, News, Services, Settings, Help, and Log Off. The main content area is titled 'Activity Center' and has three tabs: 'Single Transactions', 'Recurring Transactions' (which is selected), and 'Deposited Checks'. Below the tabs is a search bar and a filters icon. A table lists transactions with columns for Created, Status, Transaction Type, Account, and Amount. The first row is highlighted in light blue. An 'Actions' menu is open over the first row, listing options: Toggle Details, Cancel series, Copy, Edit Series, View transactions in series, and Print Details. A red dotted line points from the 'Recurring Transactions' tab to the search bar. Another red dotted line points from the 'Edit Series' option in the actions menu to the right-side text.

Created	Status	Transaction Type	Account	Amount
6/19/2018	Authorized	Funds Transfer - Tracking ID: 25349	Checking XXXXXX6578	
6/4/2018	Processed	Funds Transfer - Tracking ID: 23760	Checking XXXXXX2868	
5/29/2018	Cancelled	Funds Transfer - Tracking ID: 23269	Savings XXXXXX0127	
5/10/2018	Cancelled	Funds Transfer - Tracking ID: 21075	Savings XXXXXX0127	
5/8/2018	Processed	Funds Transfer - Tracking ID: 21031	Checking XXXXXX6578	
5/8/2018	Cancelled	Funds Transfer - Tracking ID: 21003	Checking XXXXXX6578	

ENTRY AND
PROGRESS

RECURRING TRANSACTIONS
Activity Center
Recurring Transactions (Parent)

EDIT SERIES
CTA for each active parent.

Funds Transfer Enhancements - Edit Transfers - Release: 4.4.0

TotalAccess Welcome back, Q2 User

Edit Recurring Transfer

i Editing **weekly** series to **Savings (XXXXXX0127)**. Updating recurring transfers will affect all future transfers including already scheduled or authorized transfers. [Click to edit next occurrence on 06/20/2018.](#)

From Account
Checking 4746578 \$112.84

To Account
Savings 5840127 \$70.35

Amount
\$10.00

Frequency
Monthly

i A transfer will be created **every month on the 22nd**.

Start Date
2/22/2018

i Transfers falling on a Sunday or banking holiday will be processed the prior business day.

Repeat Duration
 Forever (Until I cancel)

[Back to Roadmap](#)

Switch View

Navigate from editing a recurring series to the next scheduled occurrence from within edit transfer screen

Start Date Decoupled

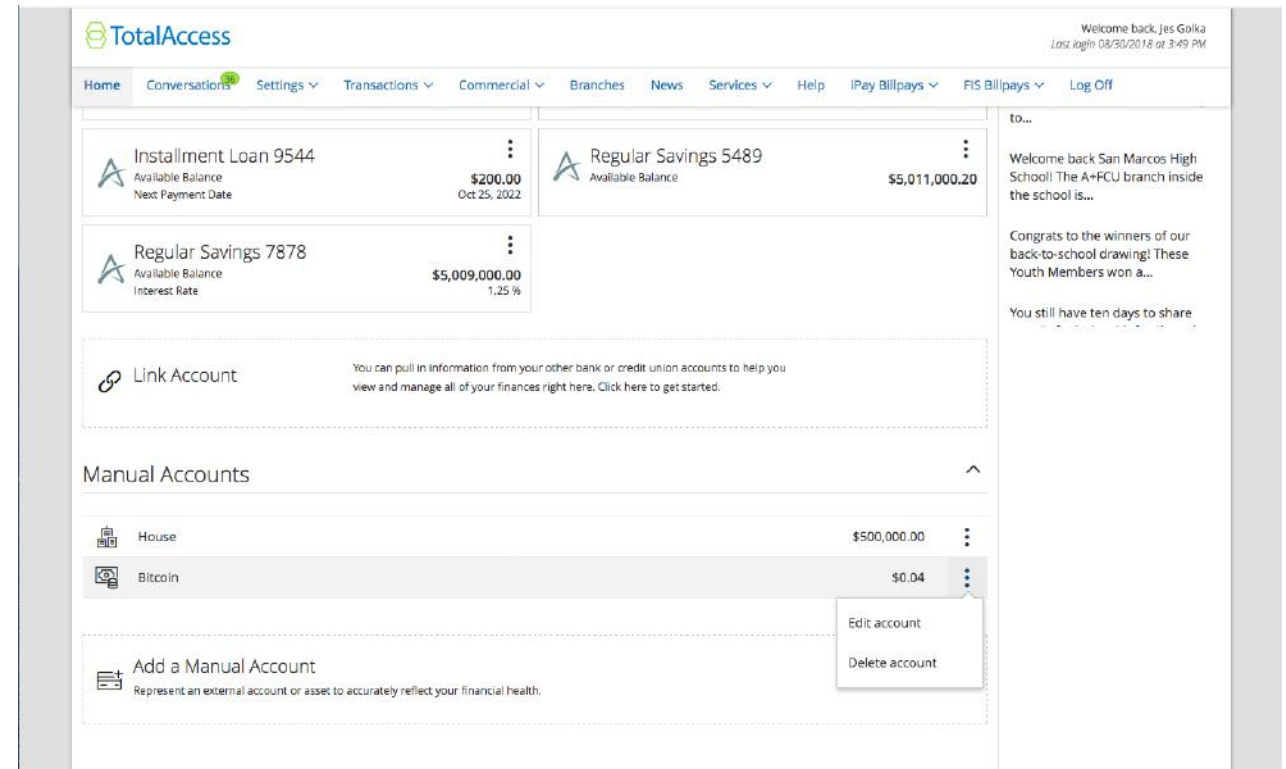
The frequency and start date fields have been decoupled to provide greater flexibility



cPFM Manual Accounts

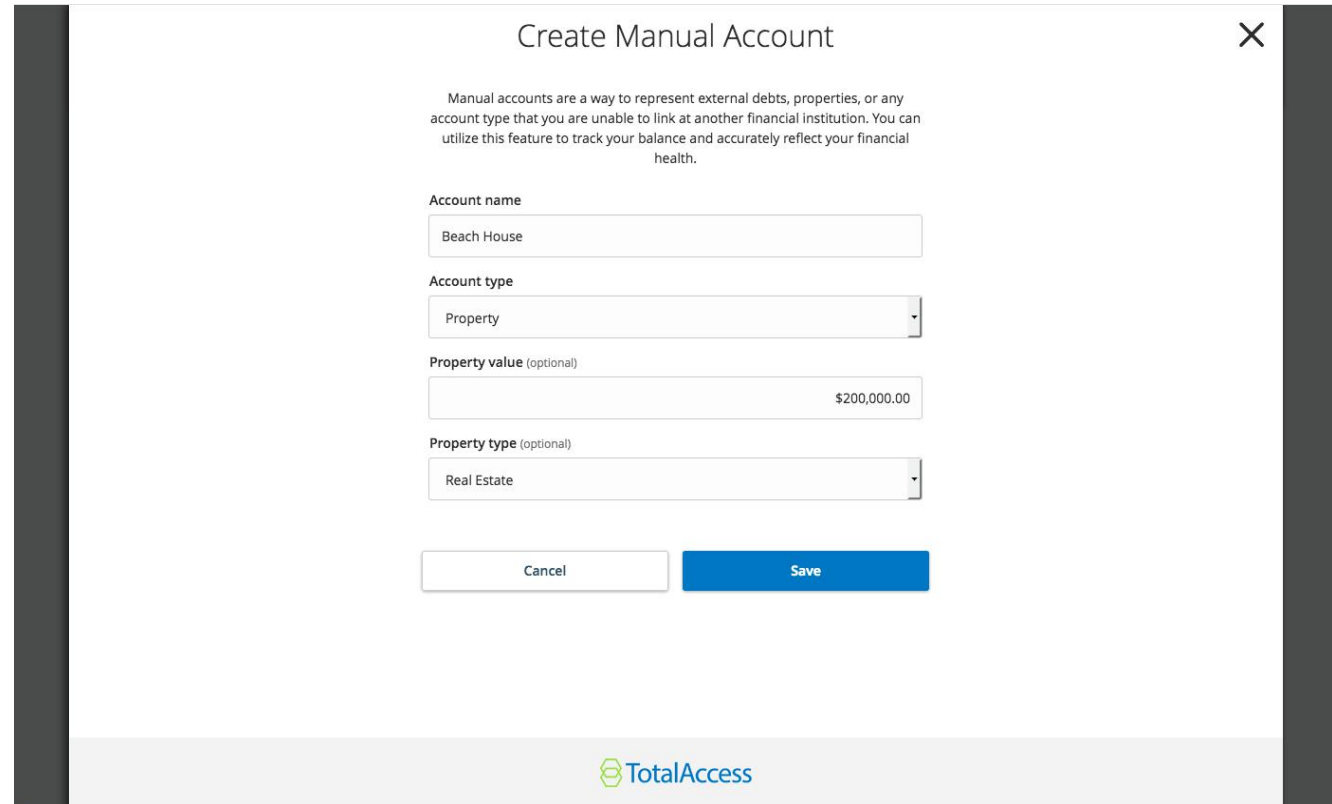
Manual Accounts Key Features

- Displays on Account Overview
- Manual Accounts space is expandable and collapsible
- In this phase, accounts are stored directly with MX



Manual Accounts Key Features

- Create or manage a manual account within an over panel view
- Three fields always display: account name, account type, and balance
- Additional fields may display based on the account type selected



Create Manual Account ✕

Manual accounts are a way to represent external debts, properties, or any account type that you are unable to link at another financial institution. You can utilize this feature to track your balance and accurately reflect your financial health.

Account name

Account type

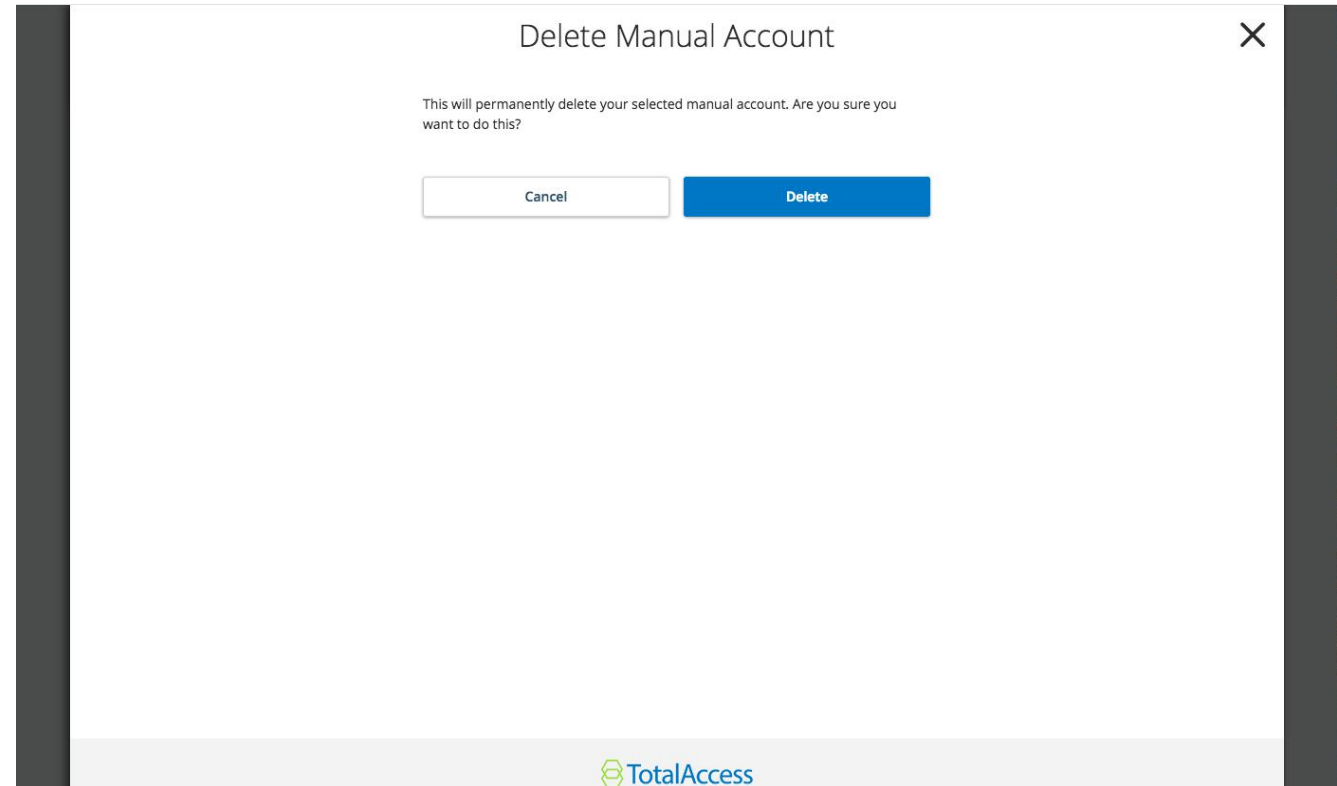
Property value (optional)

Property type (optional)

TotalAccess

Manual Accounts Key Features

- Users can delete an account from the action menu or from within the manage workflow
- Will prompt users for confirmation before deleting a manual account















Account Details

Account Details

Before


<  Mortgage Loan 3311 \$509,785.06
Available Balance
Last Updated: 6/10/2014 11:30 AM

Search transactions Filters Details Options

Date	Description	Amount
OCT 1 2018	 SAMSCLUB 02/10/14 MARDEL	\$553.82 \$6,910.00
OCT 1 2018	 DOC'S #271	(\$698.72) \$7,463.82
OCT 1 2018	 WHEATSVILLE	\$381.29 \$6,765.10
SEP 28 2018	 SAMSCLUB 02/10/14 MARDEL	\$553.82 \$7,146.39
SEP 28 2018	 DOC'S #271	(\$698.72) \$7,700.20
SEP 28 2018	 WHEATSVILLE	\$381.29 \$7,001.48
SEP 27 2018	 Sam's Club Shopping	\$553.82 \$7,382.77
SEP 27 2018	 Doc's Food & Dining	(\$698.72) \$7,936.59
SEP 27 2018	 Wheatsville Food & Dining	\$381.29 \$7,237.87





After

< Back to Home

 Regular Savings 2456 \$99,999,999,936.88
Available Balance
Last Updated: June 8, 2011 11:06 AM

Transactions Details

Search transactions Filters Options

Date	Description	Amount
Pending	q - Tracking Id 108617	(\$2.00) \$99,999,999,937.32
Pending	q - Tracking Id 107976	(\$30.00) \$99,999,999,939.32
Pending	q - Tracking Id 107940	(\$20.01) \$99,999,999,969.32
Pending	q - Tracking Id 106214	(\$11.11) \$99,999,999,989.33
APR 19 2017	 11/19/10 TX	\$411.22 \$100,000,000,000.44
APR 18 2017	 11/19/10 TX	\$411.22 \$99,999,999,589.22
APR 17 2017	 11/19/10 TX	\$411.22 \$99,999,999,178.00
APR 16 2017	 11/19/10 TX	\$411.22 \$99,999,998,766.78

Account Details

TotalAccess Welcome back, JQATest Livingston

Date	Description	Amount	
FEB 20 2018	POS POS Uncategorized	- \$844.70	⋮
FEB 20 2018	Prairietx Lubbock Uncategorized	+ \$875.31	⋮
FEB 20 2018	TX PMT HWY TX PARK DBT Auto & Transport	+ \$	Options ⋮
FEB 20 2018	Guys Food & Dining		View Details
FEB 19 2018	TX PMT HWY TX PARK DBT Auto & Transport		Print
FEB 19 2018	Guys Food & Dining		Change Category
FEB 19 2018	Chili Food & Dining		Add split
FEB 19 2018	Falls Uncategorized	- \$477.86	⋮
FEB 19 2018	Chili Food & Dining	+ \$328.47	⋮
FEB 19 2018	Falls Uncategorized	- \$477.86	⋮
FEB 19 2018	Tx Mart Uncategorized	- \$582.97	⋮
		+ \$375.03	⋮
		- \$582.97	⋮

Options, expanded, pop up button

Search, Zoom, Navigation, Refresh icons

Activity Center

Before

Activity Center

Single Transactions | Recurring Transactions | Deposited Checks

Search transactions

Created	Status	Transaction Type	Account	Amount	Actions
3/8/2018	Authorized	ACH Batch - Tracking ID: 286569	XXXX-06495	\$0.00	Actions
3/6/2018	Authorized	ACH Payment - Tracking ID: 286516	XXXX-06495	\$11.11	Actions
2/21/2018	Authorized	Funds Transfer - Tracking ID: 286249	Regular Checking XXXX-47368	\$2.34	Actions
2/20/2018	Authorized	Stop Payment - Tracking ID: 286244	Regular Checking XXXX-00019	\$234,234,234.42	Actions
2/20/2018	Authorized	Check Reorder - Tracking ID: 286243	MEMBERSHIP SHARE XXXX-00051		Actions
2/20/2018	Authorized	Change of Address - Tracking ID: 286242	MEMBERSHIP SHARE XXXX-00051		Actions
2/20/2018	Authorized	Send Check - Tracking ID: 286241	ABCDEFGHIJKLMNPOQRSTUVWXYZABCDEFGHIJKLMNPOQRSTUVWXYZ	\$32,142.34	Actions
2/20/2018	Authorized	Send Check - Tracking ID: 286240	Regular Checking XXXX-47368	\$12.34	Actions

Credits: [0] \$0.00 | Debits: [0] \$0.00

After

TotalAccess

Welcome back, Andi McCre

Activity Center

Single Transactions | Recurring Transactions | Deposited Checks

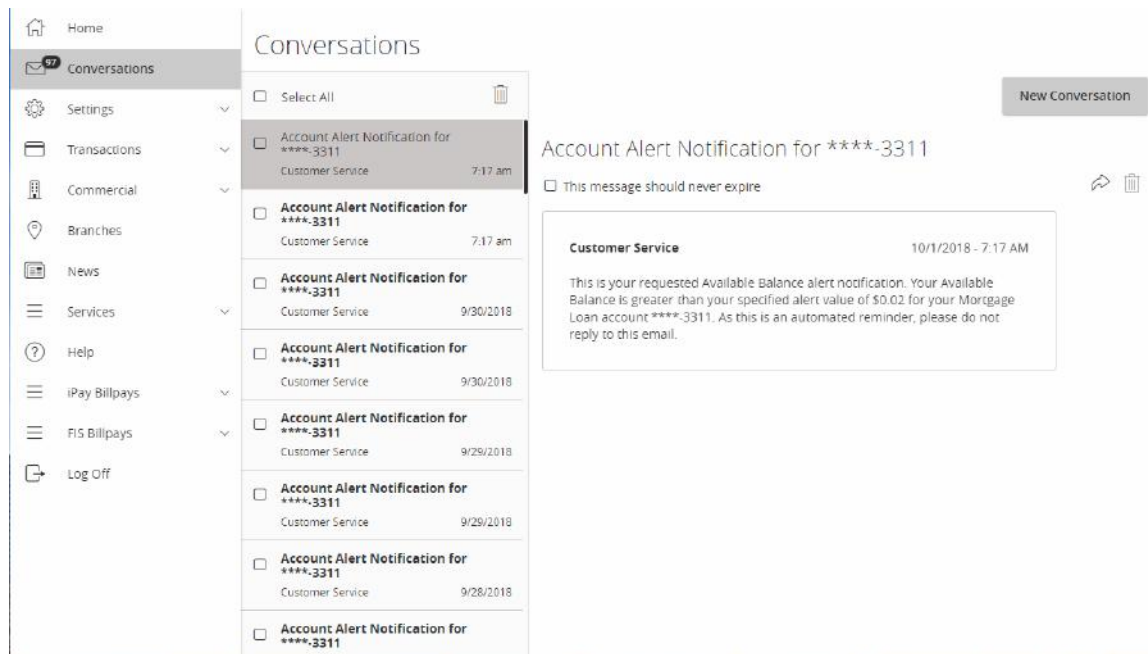
Search transactions

Created	Status	Transaction Type	Account	Amount	Actions
9/11/2018	Authorized	Funds Transfer - Tracking ID: 30067	Checking1 XXXXXX1047	\$0.02	Actions
9/11/2018	Authorized	Funds Transfer - Tracking ID: 30064	Checking1 XXXXXX5692		
9/11/2018	Authorized	Funds Transfer - Tracking ID: 30058	Savings2 XXXXXX1050	\$	
9/11/2018	Authorized	Funds Transfer - Tracking ID: 29795	Checking1 XXXXXX1047	\$2	
9/10/2018	Drafted	Send Check - Tracking ID: 29469	Checking2 XXXXXX1048		
8/17/2018	Authorized	Funds Transfer - Tracking ID: 28566	Checking1 XXXXXX1047		
8/17/2018	Authorized	Funds Transfer - Tracking ID: 28565	Checking1 XXXXXX1047	\$0.02	
8/17/2018	Processed	Funds Transfer - Tracking ID: 28016	Checking2 XXXXXX1048	\$2.34	
8/14/2018	Processed	Funds Transfer - Tracking ID: 27946	Savings1 XXXXXX1049	\$1,048.00	

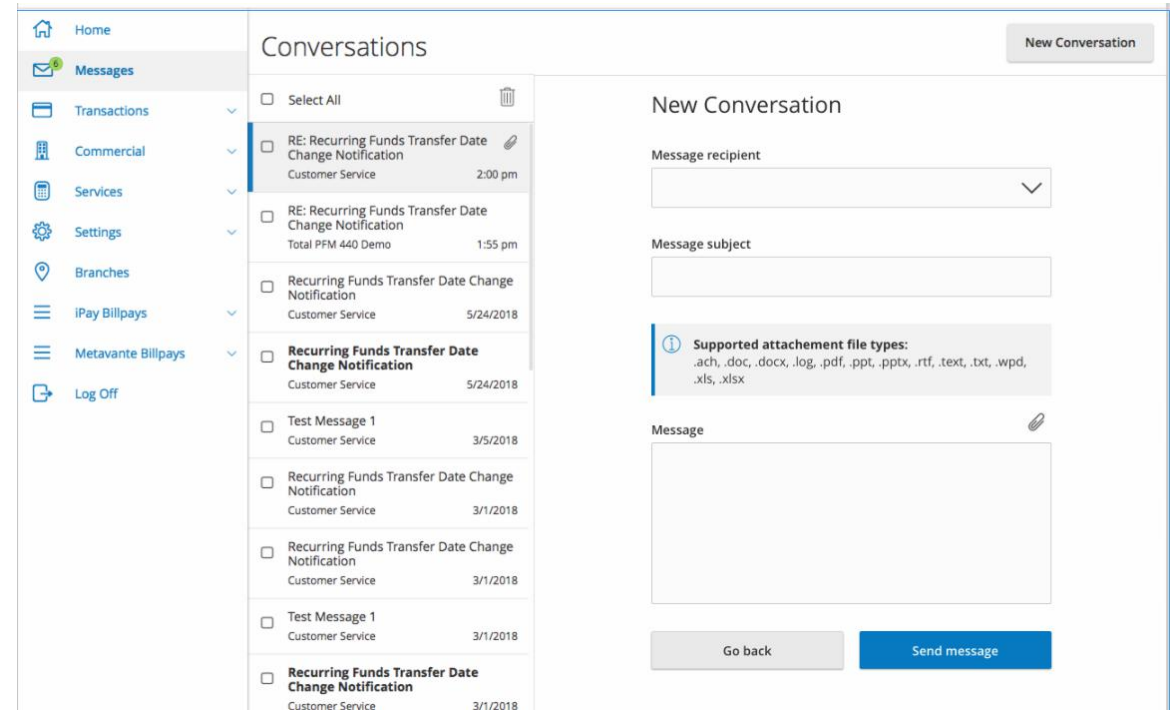
Credits: [0] \$0.00 | Debits: [0] \$0.00

Messages

Before

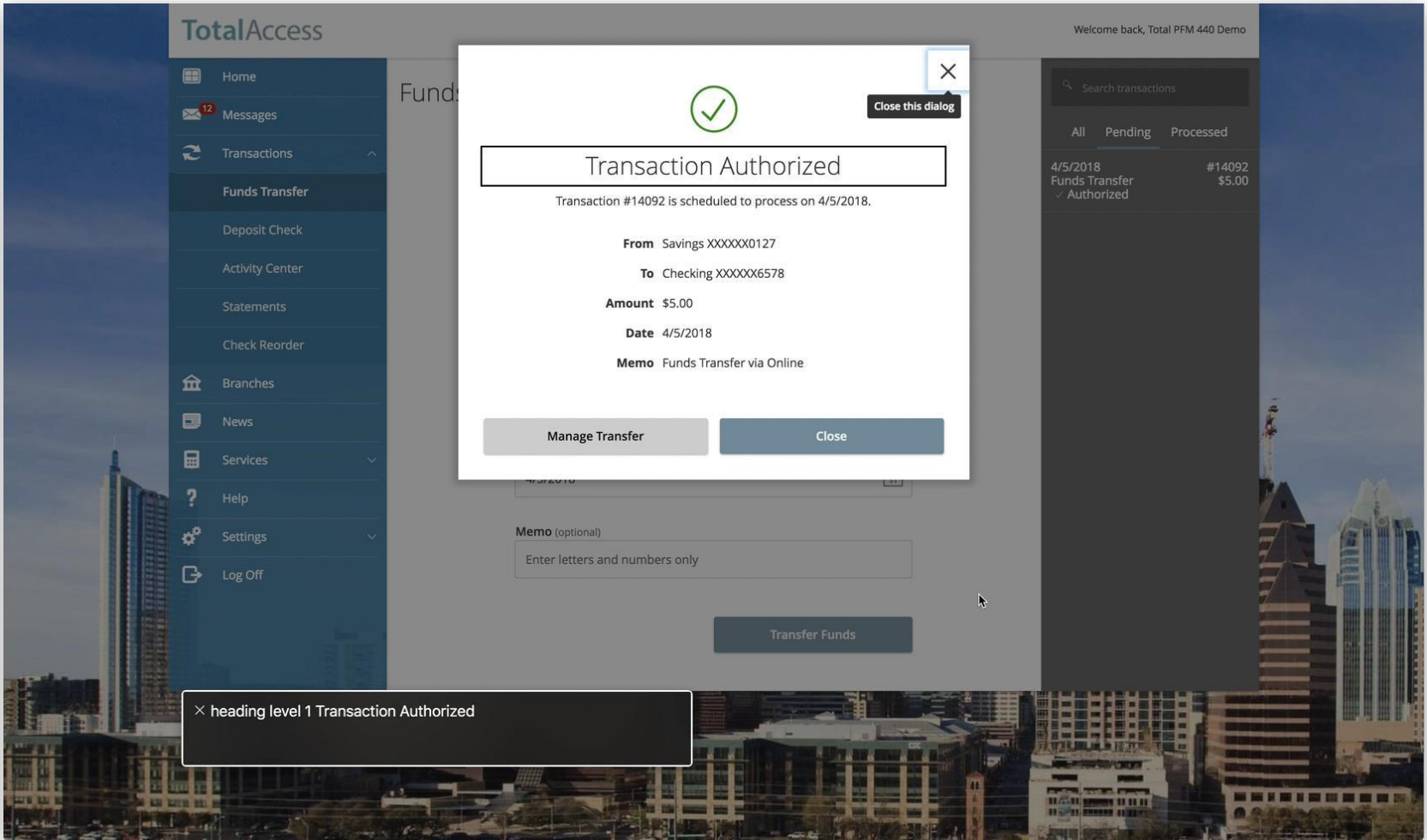


After



Status modals

UUX 4.4.0

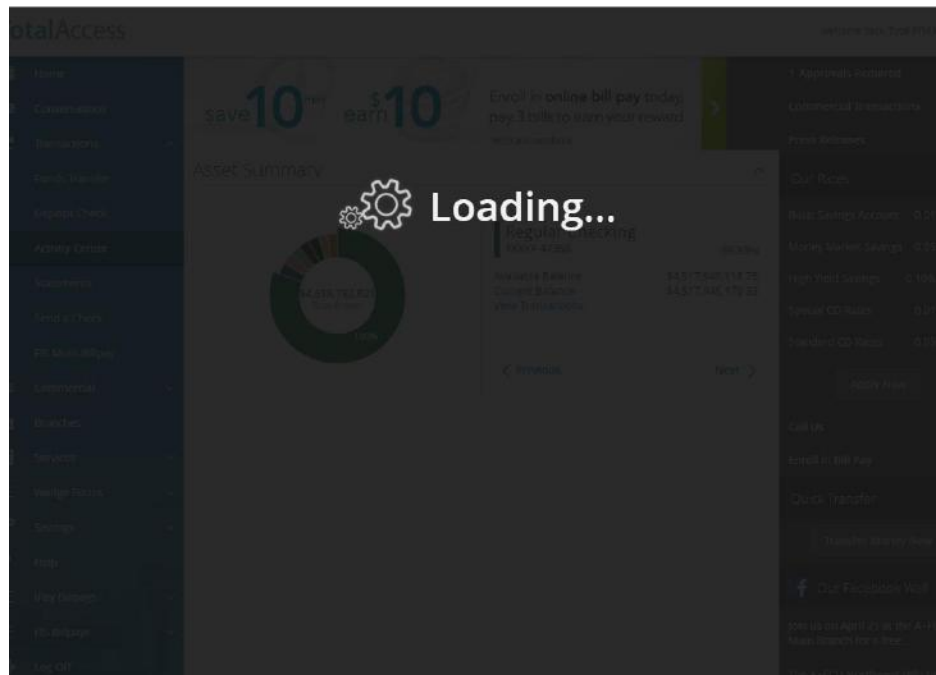


× heading level 1 Transaction Authorized

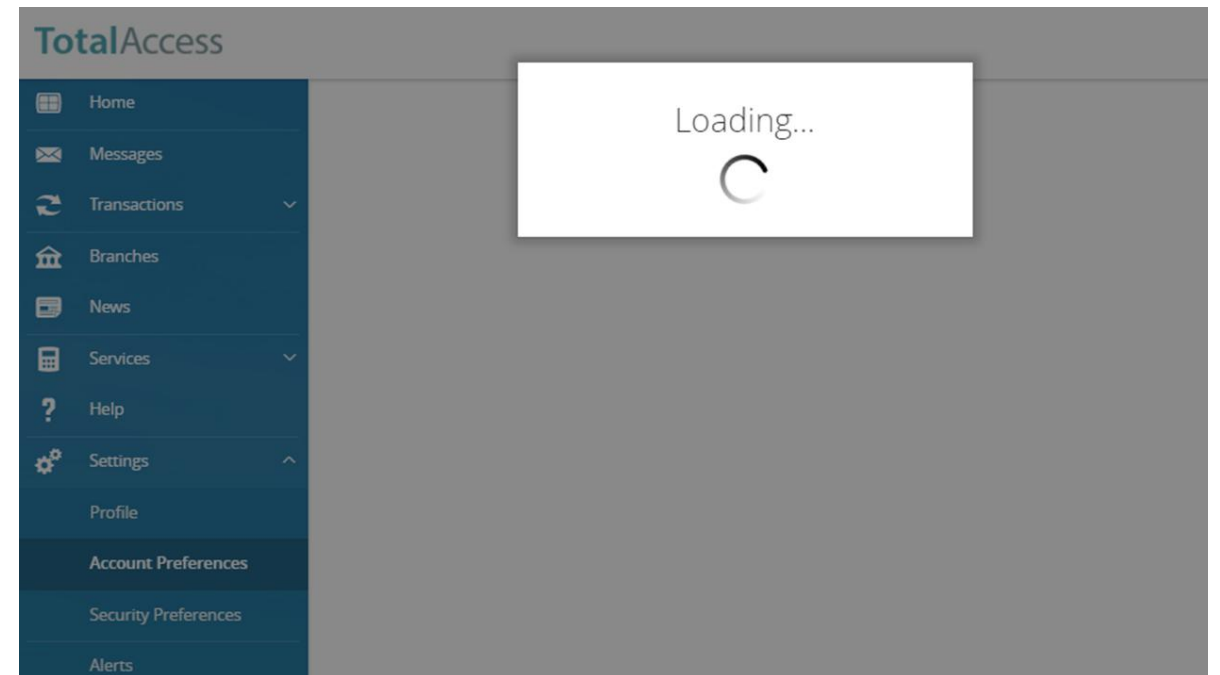
Status modals

Loading...

Old loading modal



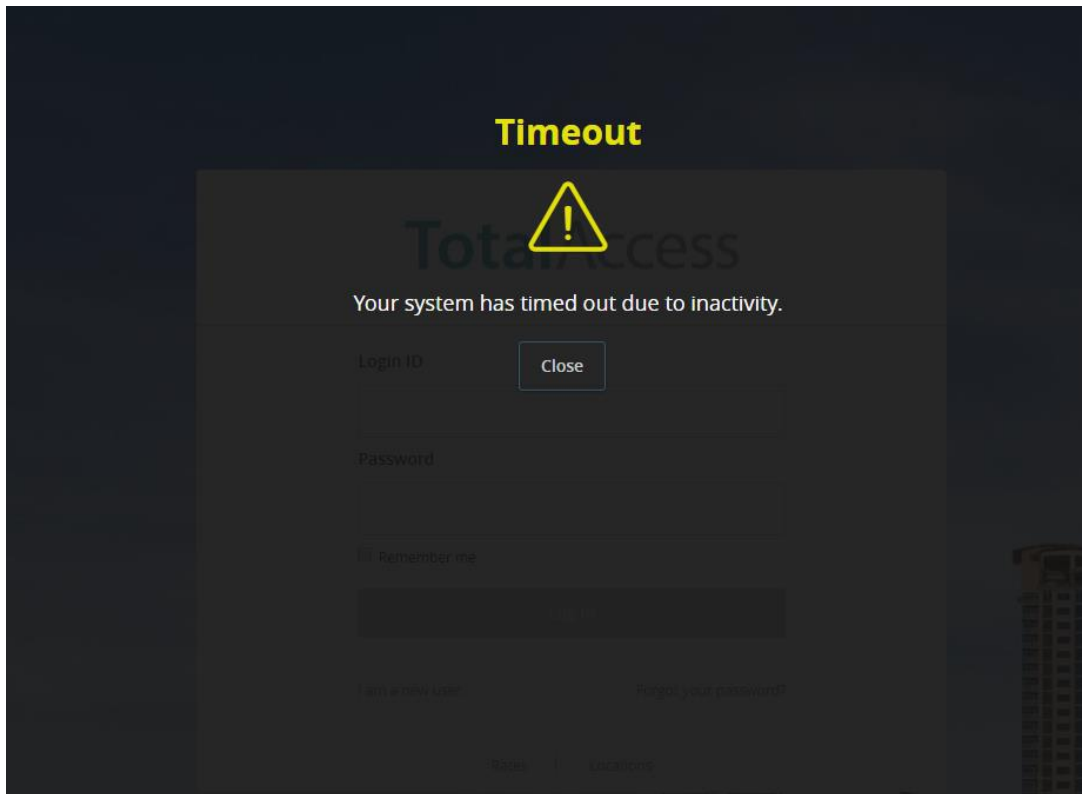
New loading modal



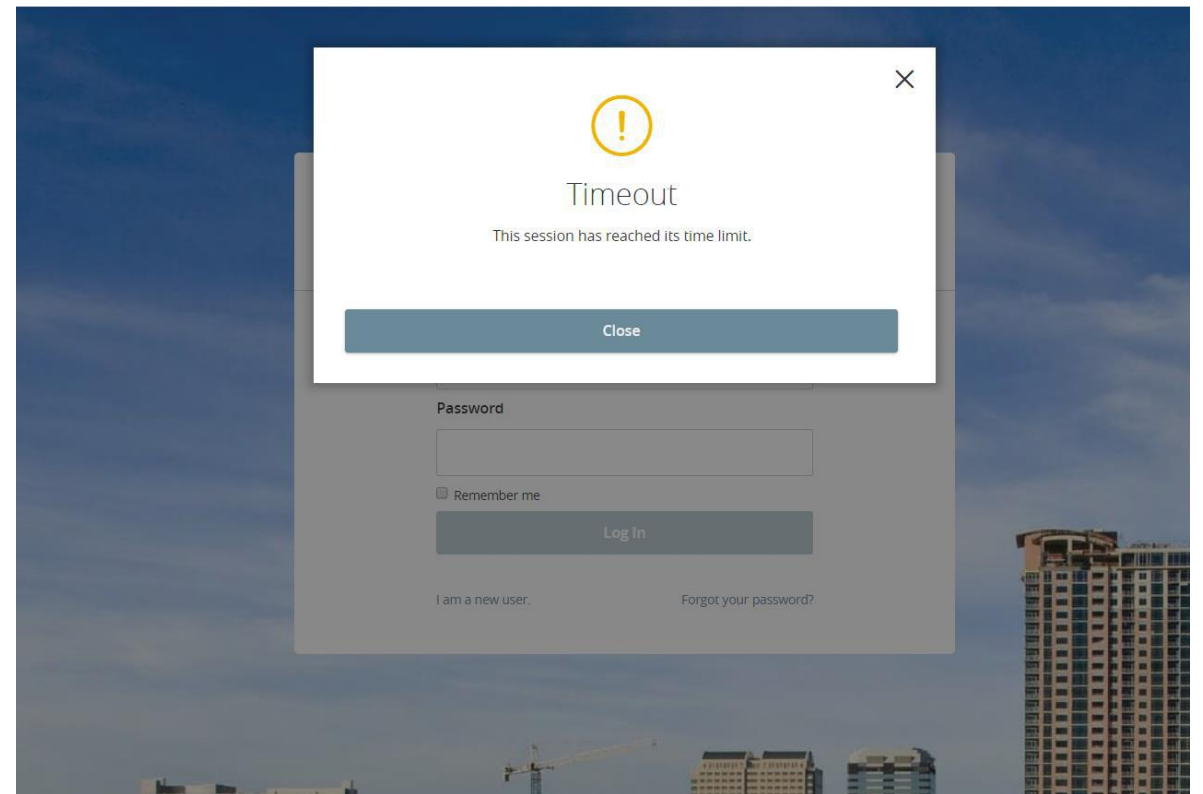
Status modals

Timeout

Old timeout modal



New timeout modal



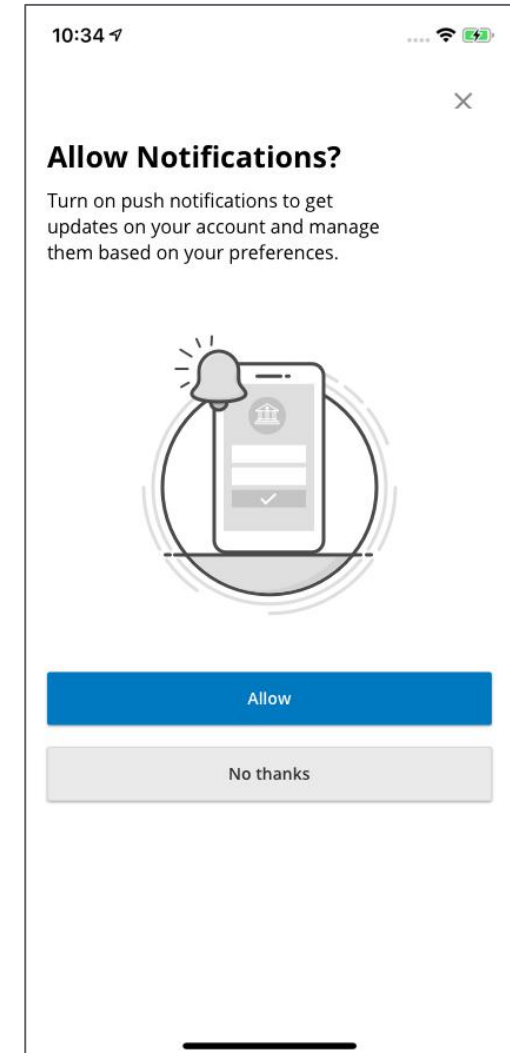


Push Notifications

Enabling Push

When the end-user logs in for the first time on the new version of the mobile app, they will be presented with a one-time 'speed-bump'

- "Allow" registers the device ID and enables push for Security Alerts
- "No, Thanks" dismisses the page; nothing registered.
- If the user deletes and re-installs the app, they will be presented with this page again

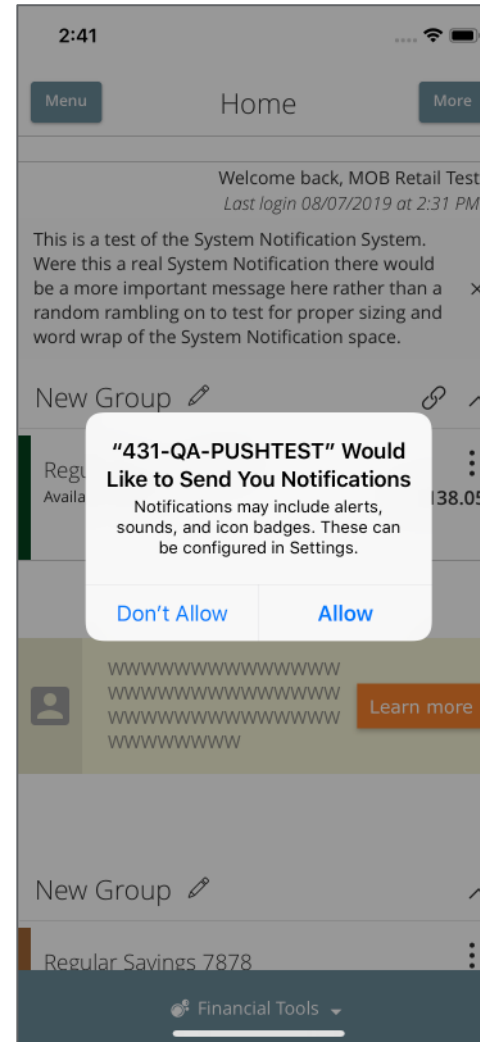


Enabling Push

For iOS, the OS prompt will display to allow push for the app.

Selecting Allow enables push for the app at the OS.

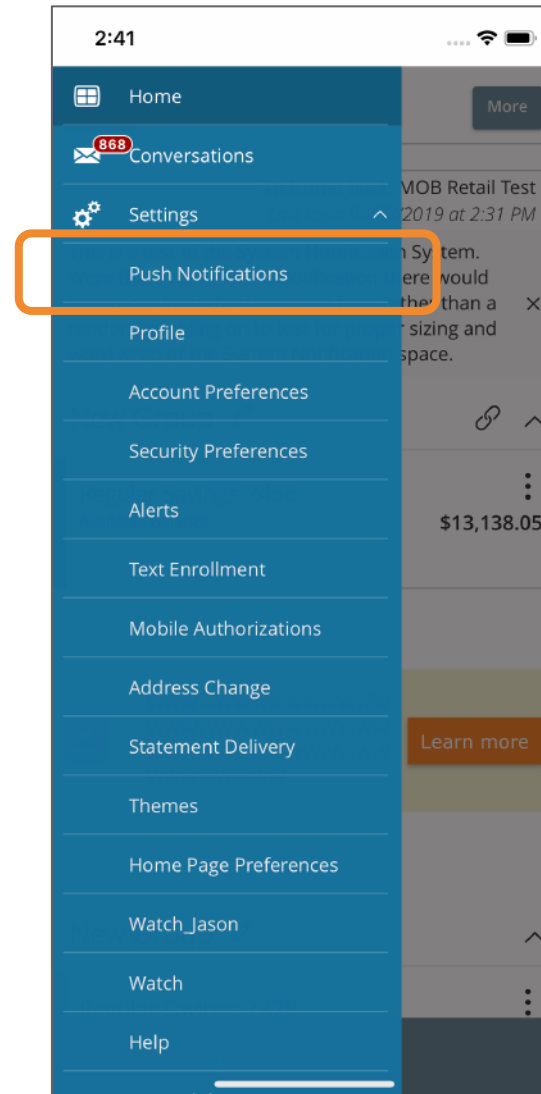
Note: there is not an OS level prompt for Android; the 'speed bump' page covers this.



Enabling Push

IF the end-user say's 'No, thanks', they can always enable push from the Push Notifications management page.

- Toggle on registers device ID and enables push.
 - For iOS, the OS prompt will display
- User can disable push from this page.



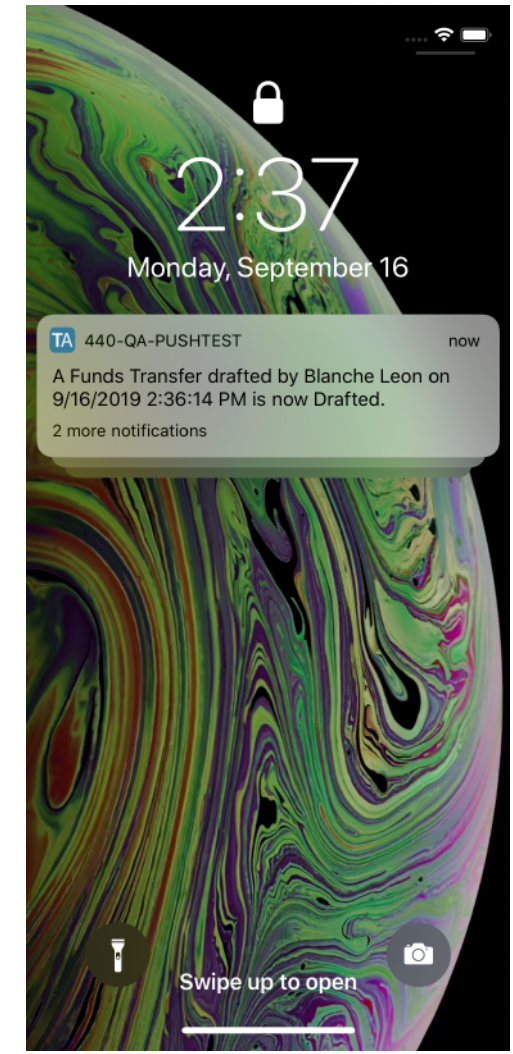
Receiving Push

When Push Notifications is enabled, all currently profiled security alerts for the end-user will be sent out via push, in addition to any other delivery method that is configured.

Any other standard UUX alert that the user has configured to be delivered via Push will be sent (*NOTE: delivery times are based on FI/core – near real time or batch*).

The user will receive the push notification on all devices they registered for push.

NOTE: Custom alerts and third-party notifications are not supported.



Managing Alerts

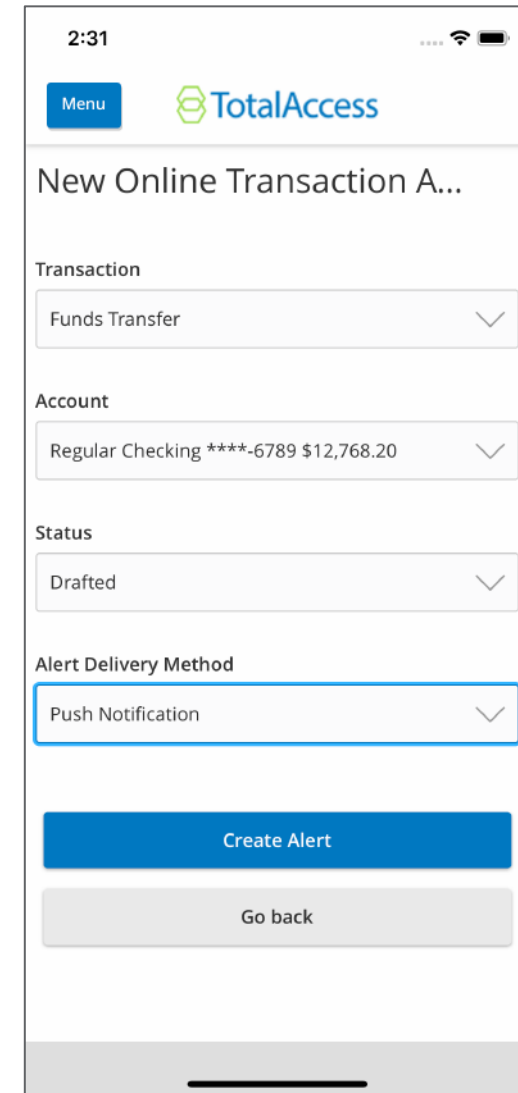
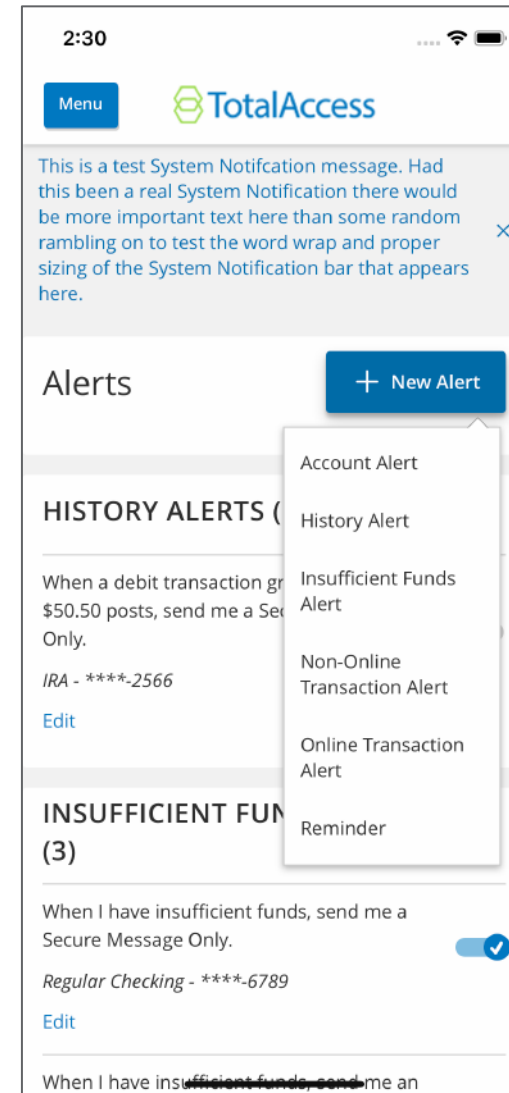
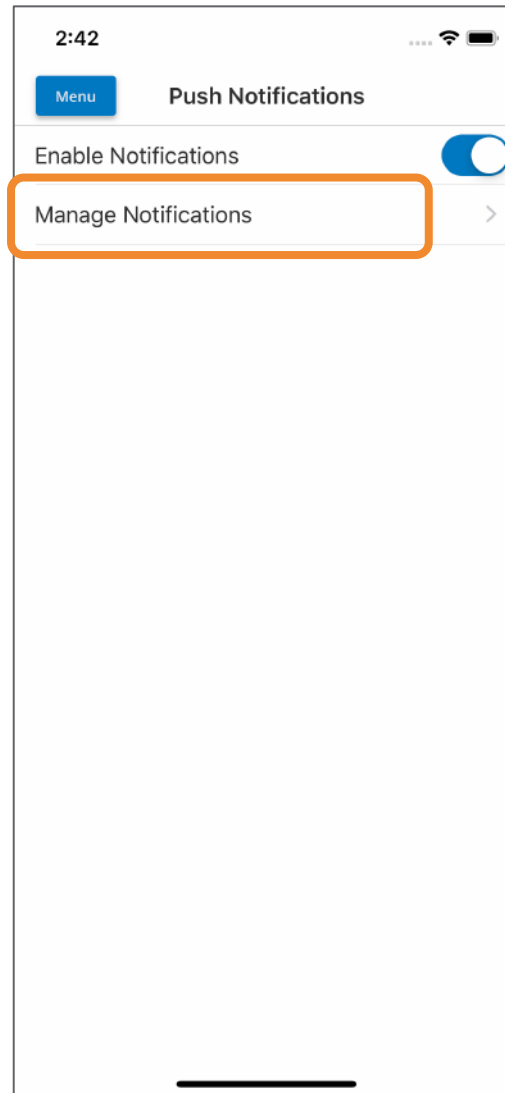
From the Push Notifications management page, the user can access the UUX alerts page.

The user can select which Security Alerts they wish to receive.

- *Note: The end-user cannot pick/choose which security alerts they will receive via push versus SMS, email or voice.*

The user will need to create (or edit) an alert to be delivered via Push.

- *Note: This is no different than creating an alert to be sent out via email, voice or SMS.*
- *When created, the alert will be sent to all of the devices the user enabled for Push.*

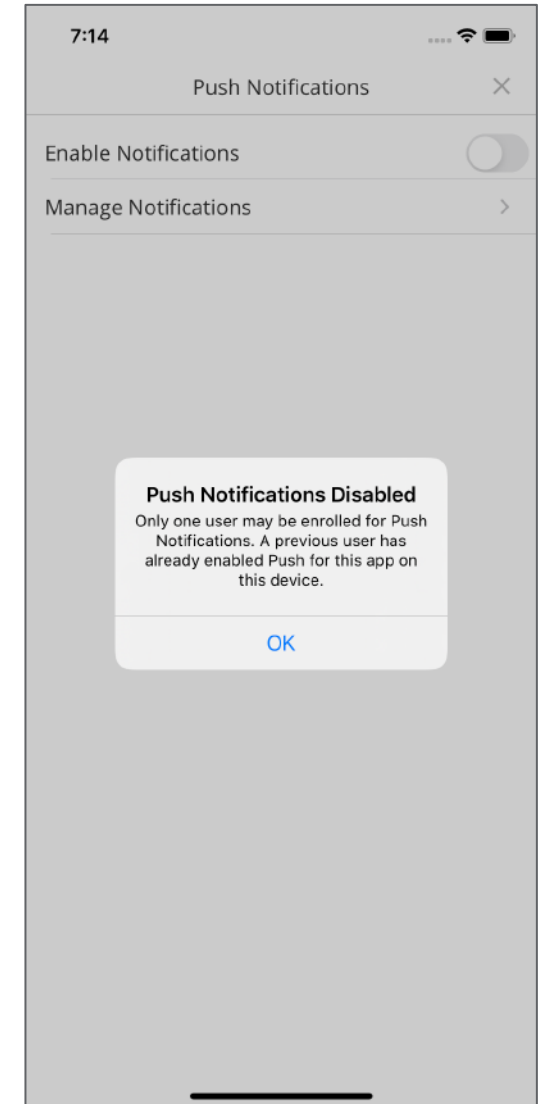
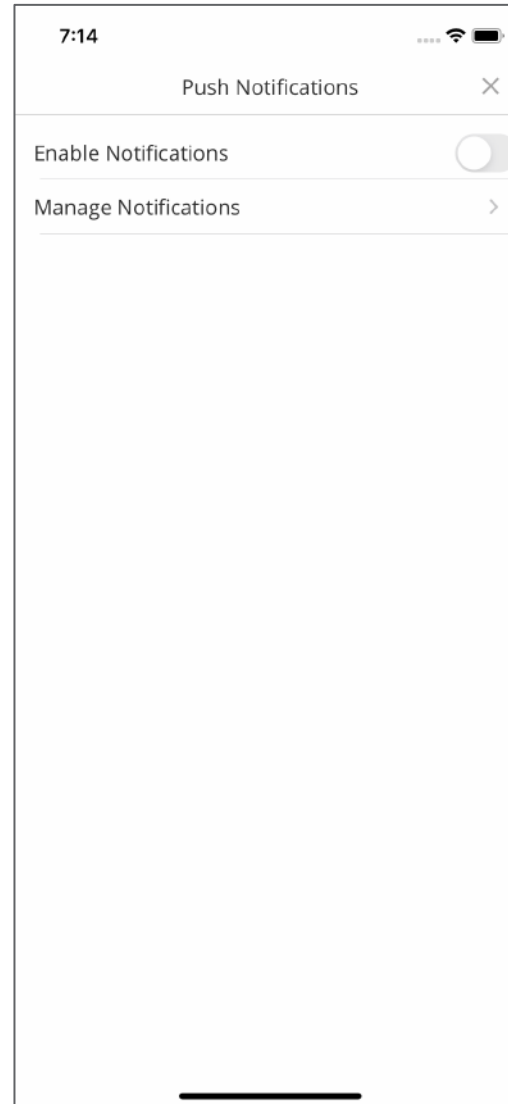


One user per app/device

Only one user can enroll in Push Notifications per app/device combo.

If a different user logs in on the SAME app on the SAME device and attempts to enable push notifications, they will receive a message.

User 1 would need to disable push from their device so that User 2 could register.





Responsive Layout

Responsive Layout

Browser viewport above 1280 pixels width

TotalAccess

Welcome back, Andi McCrea
Last login 04/06/2018 at 2:18 PM

Home | Messages | Transactions | Branches | News | Services | Help | Settings | Log Off

Net Worth | Budget | Spending | Trends | Debts | [Link Account](#)

Accounts

Checking2 Available Balance Current Balance	\$1,048.06 \$1,048.00	Checking1 Available Balance Current Balance	\$1,094.00 \$1,094.06
Checking1 Available Balance Current Balance	\$1,047.06 \$1,047.00	Savings1 Available Balance Current Balance	\$1,049.06 \$1,049.00
Savings2 Available Balance Current Balance	\$1,050.06 \$1,050.00		

[Link Account](#) You can pull in information from your other bank or credit union accounts to help you view and manage all of your finances right here. Click here to get started.

Asset Summary

20% 21% | **Checking1** XXXXX5692 20.69%

0 Approvals Required | Press Releases | Our Rates | [Apply Now](#) | Call Us | Quick Transfer | [Transfer Money Now](#) | Our Facebook Wall | *Fetching*

Responsive Layout

Browser viewport below 1024 pixels width

Menu collapses to a button

No horizontal scrolling.

Page scrolls vertically to accommodate content.

Menu **TotalAccess** Welcome back, Andi McCre
Last login 04/06/2018 at 2:18 PM

Net Worth | Budget | Spending | Trends | Debts [Link Account](#)

Accounts [Link Account](#)

Checking2 Available Balance Current Balance	\$1,048.06 \$1,048.00	Checking1 Available Balance Current Balance	\$1,094.00 \$1,094.06
Checking1 Available Balance Current Balance	\$1,047.06 \$1,047.00	Savings1 Available Balance Current Balance	\$1,049.06 \$1,049.00
Savings2 Available Balance Current Balance	\$1,050.06 \$1,050.00		

[Link Account](#) You can pull in information from your other bank or credit union accounts to help you view and manage all of your finances right here. Click here to get started.

Asset Summary

Checking1
XXXXXX5692 20.69%
Available Balance \$1,094.00
Current Balance \$1,094.06
[View Transactions](#)

\$5,288 Total Assets

Responsive Layout

Browser viewport below 768 pixels width

The screenshot shows a financial dashboard with the following components:

- Header:** "Menu TotalAccess" on the left, and "Welcome back, Andi McCrea Last login 04/06/2018 at 2:18 PM" with a "More" button on the right.
- Navigation:** "Net Worth", "Budget", "Spending", "Trends", "Debts" tabs, and a "Link Account" button.
- Accounts Section:** A list of five accounts with their available and current balances:
 - Checking2: Available Balance \$1,048.06, Current Balance \$1,048.00
 - Checking1: Available Balance \$1,094.00, Current Balance \$1,094.00
 - Checking1: Available Balance \$1,047.06, Current Balance \$1,047.00
 - Savings1: Available Balance \$1,049.06, Current Balance \$1,049.00
 - Savings2: Available Balance \$1,050.06, Current Balance \$1,050.00
- Link Account Section:** A dashed box containing a "Link Account" link and explanatory text: "You can pull in information from your other bank or credit union accounts to help you view and manage all of your finances right here. Click here to get started."
- Asset Summary Section:** A donut chart showing "Total Assets" of \$5,288, divided into four segments (20%, 21%, 20%, 20%). To the right, a table shows details for "Checking1 XXXXX5692":

Available Balance	\$1,094.00
Current Balance	\$1,094.06
View Transactions	

Right sidebar collapses to a button

Still no horizontal scrolling!