

# OMNI BANK'S ONLINE BANKING GUIDE

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# LOGGING IN TO OMNI'S ONLINE BANKING

Logging in to OMNI BANK's Online Banking is as easy as one-two-three. Just launch your web browser (Microsoft Internet Explorer or Netscape Navigator) and go to [www.omnibk.com](http://www.omnibk.com).

OMNI BANK of New Orleans > Home - Windows Internet Explorer

http://12.191.21.179/Default.aspx

OMNI BANK  
THE DIFFERENCE IS SERVICE

Monday August 11, 2008

Web Site Search

ONLINE BANKING PERSONAL BANKING BUSINESS BANKING LOCATIONS CALCULATORS ABOUT US HOME

**CDS**

Whether you are saving for 5 years or 30 days, OMNI BANK offers competitive CD rates.

**ONLINE BANKING SIGN-IN**

User ID:  Login

[> Forgot Password](#)  
[> Register Now](#)  
[> Online Banking Demo](#)  
[> Online Banking Guide](#)

**A Trusted Tradition in Louisiana Banking**

**OMNIBREEZE!**  
All-new technology providing:

- Real-time, up-to-date account information will be available online, at the ATMs, in the branches and OMNI ON CALL.

**Now Available**

- All new real-time Business and Personal Online Banking

**All-new OMNI BANK ATM/Debit MasterCard**

- Have enhanced security and worldwide acceptance.
- Provide access to more than 13,000 [No Surcharge ATMs](#).
- And coming soon, a Rewards Program that benefits you every time you use your OMNI BANK ATM/Debit MasterCard!

**Welcome to OMNI BANK**

OMNI BANK was founded in 1988 in response to the need for a community-oriented, community-involved financial institution. Almost two decades later, OMNI is a trusted tradition in Louisiana banking, with strong annual growth through locations that serve customers across the Greater New Orleans area.

"With more than 300 dedicated employees, OMNI is proud to have been selected as one of the Top Five Best Places to work by New Orleans City Business. President & CEO Jim Hudson was honored as the Community Banker of the Year after his leadership helped to quickly restore banking operations across the Metro Area following Hurricane Katrina." At OMNI BANK, we are proud to be part of the banking community and the continuing rebuilding efforts in Louisiana and strive to prove the "Difference is Service."

[OMNI BANK in Baton Rouge Customers](#)

Done Internet 100%

## SETTING UP PASSMARK

PassMark Online Authentication is a security measure that protects you in two ways:

1. Assures that you are accessing the “real” OMNI BANK’s website. This security is to protect you from being hijacked to a site that appears to be OMNI BANK’s website but is not. This type of hijacking will put you at a site that asks for personal and account information that can be used in a fraudulent scheme such as identity theft or theft of your account funds.
2. Allows OMNI BANK to identify you. We do not install any programs or “cookies” on your computer. When you initially register on PassMark, you register your computer which provides us with information about the computer (make, model, etc). If you try to log in from a different computer that can not be identified by us, you will have to correctly answer a predetermined question, and then log in to Online Banking. Either your computer from which you are logging in or the correctly answered question identifies you to OMNI BANK.



# ACCOUNT SUMMARY

The 'Account Summary' is the first screen you will see once you log-in to Online Banking. It provides a quick snapshot of all your accounts.

For easy record keeping, you can select how to display your accounts. By default they are listed in alphabetical order by the account name. Your balances are updated daily so you'll always know your current balance for every account.

The 'Available Balance' shows the funds available including all pending transactions that have recently posted.

The 'As of Date' shows you the last time your account information was updated. So you can always be one step ahead of your finances!

The screenshot displays the 'Account Overview' page for a demo user. The page includes a navigation menu on the left with options like 'Account Overview', 'Account Detail', 'Account Summary', 'Account Statement', 'Account Transfers', 'Bill Payment', 'Positive Payment', 'Stop Payment', 'Messaging', 'Administration', 'Customer Service', and 'Log Off'. The main content area shows a welcome message and a 'PRINT' button. Below this, there are two tables: 'Assets' and 'Liabilities'. The 'Assets' table lists three checking accounts with their respective account numbers, available and current balances, and the date they were last updated. The 'Liabilities' table lists two commercial loans with their account numbers, available balances, and update dates. The page is watermarked with 'Demo' diagonally across the content.

Account Name	Account Number	Available Balance	Current Balance	As of Date
<a href="#">Checking-2222</a>	<a href="#">22222222</a>	\$1,452.00	\$932.00	7/31/2008
<a href="#">Checking-4444</a>	<a href="#">44444444</a>	\$4,767.67	\$4,017.67	7/31/2008
<a href="#">Checking-6666</a>	<a href="#">66666666</a>	\$5,360.00	\$5,360.00	7/31/2008

Account Name	Account Number	Available Balance	As of Date
<a href="#">Commercial Loan-0000</a>	<a href="#">00000000</a>	\$73,500.00	7/31/2008
<a href="#">Commercial Loan-8585</a>	<a href="#">8585858585</a>	\$250,000.00	7/31/2008

## ACCOUNT DETAIL

By clicking on an individual account link from the 'Account Summary' page, you will be connected to the 'Account Detail' for that specific account. The 'Account Detail' shows an information profile for every account you have with us, and shows transaction detail for all Online Banking-enabled accounts. So you'll always have an updated record of the activity in each account.

The 'Account Summary' shows a quick overview of the account and includes items such as the last deposit amount, current balance and available balance.

You can also access the 'Account Detail' screen by clicking the link in the 'Account Summary' window on the left side of the page.

Checks listed in Posted Transactions are hyperlinked to the check image. Click on the check number to view the image of the check.

The screenshot displays the 'Account Detail' page for an Omni Bank account. The browser window title is 'Online Banking - Windows Internet Explorer' and the address bar shows the URL 'https://www2.bankdataprocessing.com/omnibank/Web\_Bank.aspx?login=true'. The page features a blue navigation menu on the left with links such as 'Accounts', 'Account Overview', 'Account Detail', 'Account Summary', 'Account Statement', 'Account Transfers', 'Bill Payment', 'Positive Payment', 'Stop Payment', 'Messaging', 'Administration', 'Customer Service', and 'Log Off'. The main content area is titled 'Account Detail' and includes a 'PRINT' button. Below the title, there is a dropdown menu for the account type, currently set to 'Checking-2222 - 1452.00'. There are also dropdown menus for 'Time Period' (set to 'Current') and 'Activity Display' (set to 'All Activity'), with a 'GO' button next to them. The 'Available Balance' is listed as '\$1,452.00' and the 'Overdraft Amount' is listed as '\$0.00'. A message at the bottom of the page states: 'The system is currently unable to return history for this account. We apologize for the inconvenience.' The taskbar at the bottom shows the Start button, several open applications including 'Novel GroupWise', 'Mail From: <info@...', 'Online Banking', and 'Document1 - Micr...', and the system clock showing 3:41 PM.

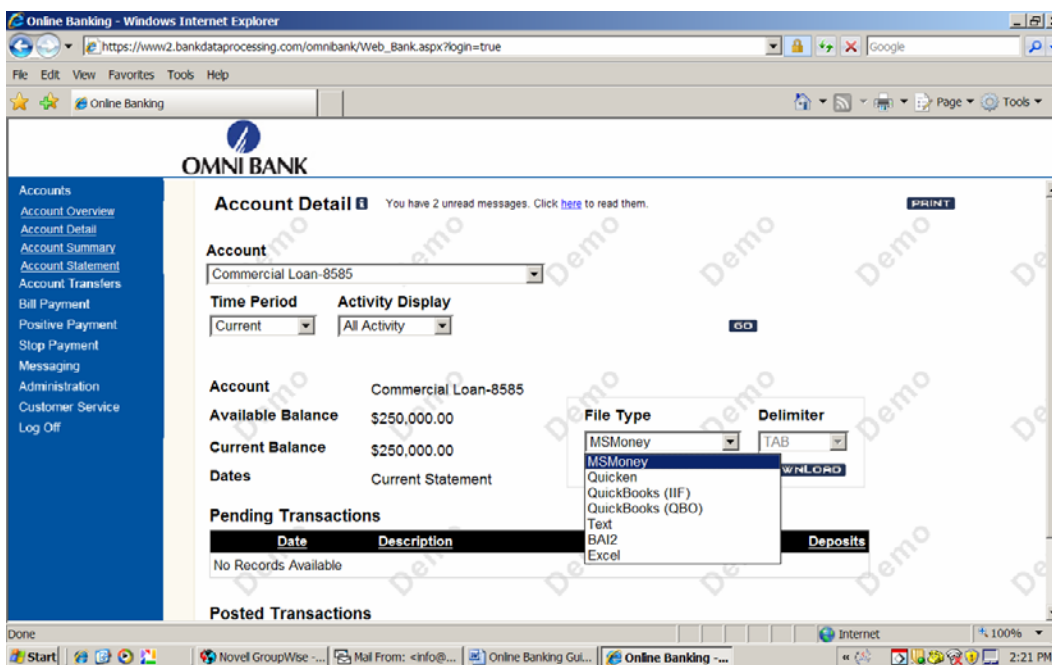
## EXPORTING A FILE

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken, QuickBooks or Microsoft Money and Online Banking. The 'Download' feature lets you quickly and conveniently download your current account information from your Online Banking pages directly to your software. No more hand keying every line item, it all can be copied automatically within minutes.

From the main account detail window, select the account that you wish to download the data from.

Select the Time Period and what type of activity you wish to download.

Choose the file format for your specific software from the drop-down list. Click 'Download' to proceed. If you are asked to Save or Open the exported file, we recommend saving the file (name it the date of the download) and then opening or importing it into your software program.



### Helpful Hints

Be sure to check to see which format matches the software you use. You can choose from QIF, TXT, IIF, and OFX file formats. QIF is for Quicken 99' or earlier users, OFX can be used for both Microsoft Money users (version 2000 or higher) and Quicken Webconnect. IIF is used to export into QuickBooks.

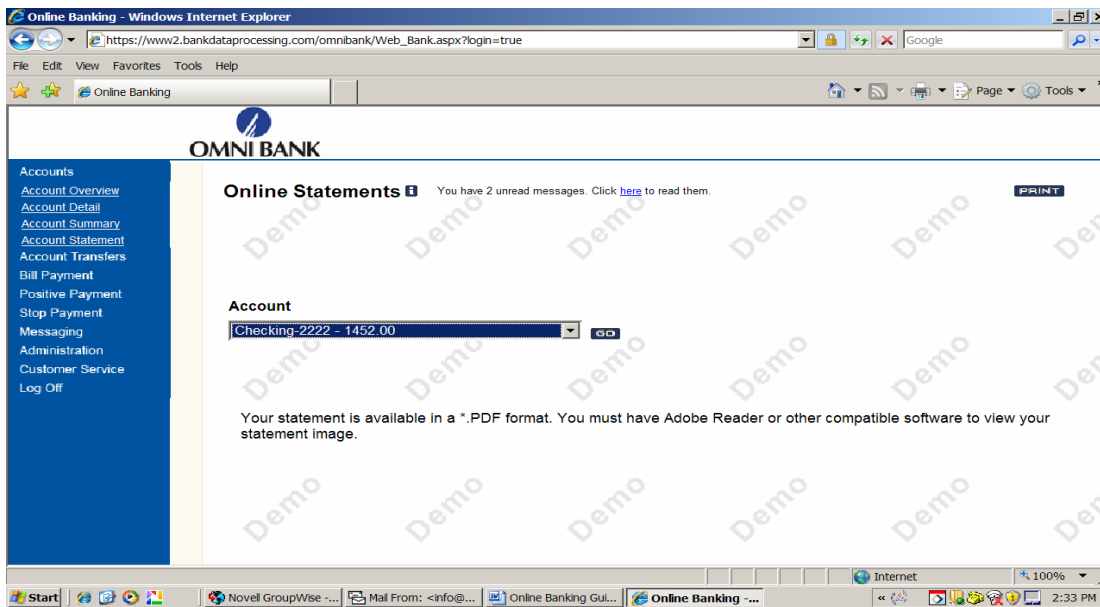
## VIEWING YOUR STATEMENT

If you need a copy of your statement for any reason, View Statements lets you pull up past and current statements and print them without ever picking up the phone.

Click 'View Statement' in the Account Summary window. The View Statements page displays in a new browser window.

The system opens a separate browser window displaying the Account Statement for the month selected.

Once you've accessed the statement, simply click 'Print'.





## BALANCE ALERTS

Have you ever wished that you could receive an automatic notification when your account has reached a certain limit rather than having to call or stop into the bank each time? With the new 'Notifications' feature, the system performs this task automatically for you, notifying by text message to your cell phone or by e-mail whenever the balance exceeds the limits that you set.

Each alert is associated with a single account, and may be based on either the current or available balance. You can indicate if you wish to be alerted with the selected balance type is greater than, less than, equal to any specific amount you would like. You can also set more than one notification for each account (a high balance limit and a low balance limit, for instance).

Not only can the notifications feature notify you about balances, it can also notify you if you receive a message from us through the Online Banking environment.

To access 'Notifications' click on Notifications from the Administration sub-menu.

To add an alert, just click the 'Create a new Rule' link. Then make the appropriate selections from the options presented.

You can edit or delete any notification by clicking the appropriate link on the Notifications page. Then pick the account and alert type and click 'Continue'. Then, follow the prompts on the next page to finish setting up your alert based on the type you select and click 'Save'. Once an alert is added it will be shown on the 'Account Alerts' page.

You can edit any account alert by clicking on the underlined account name. Just make the desired changes then click 'Save'.

The screenshot shows a web browser window titled "Online Banking - Windows Internet Explorer" with the URL "https://www2.bankdataprocessing.com/omnibank/Web\_Bank.aspx?login=true". The browser's address bar and menu bar are visible. The main content area displays the OMNI BANK logo and a navigation menu on the left. The central panel is titled "Create Notification Rule" and contains the following fields:

- Notification Type \***: A dropdown menu with "Account Balance Notification" selected.
- Account \***: A dropdown menu with "- Please Select -" selected.
- Notify When the Amount is \***: A dropdown menu with "Less Than" selected and an adjacent empty text input field.
- Notify Using \***: Two radio button options: "Email" (selected) and "Mobile Phone/Pager".

A "PRINT" button is located in the top right corner of the form area. A notification at the top right of the form area states "You have 2 unread messages. Click [here](#) to read them." The browser's taskbar at the bottom shows the Start button, several open applications, and the system clock displaying "2:42 PM".

## TRANSFERRING FUNDS

With online funds transfer, you can move money from one account to another in just an instant, any time you'd like, in the middle of the day or the middle of the night. All it takes is a few short key strokes!

Transfer Funds is the first option listed under the Account Transfers sub-menu located on the left side of the page.

Click on the 'From Account' drop down list to pick the account you want the money to be taken from. All of the deposit accounts and their available balances you have with us should automatically show up on this list. Then, click on the 'To Account' drop down list to pick the account you want the money to go into. Your available balance for each account will show.

Type in the amount that you would like transferred and the date that you would like the transfer to take place. You can also enter a description of the transfer. Either way, when you are done, click Submit to process the transaction.

You can also set up loan payments using this feature.

The screenshot displays the 'Enter Transfer' page in a Windows Internet Explorer browser. The browser's address bar shows the URL: [https://www2.bankdataprocessing.com/omnibank/Web\\_Bank.aspx?login=true](https://www2.bankdataprocessing.com/omnibank/Web_Bank.aspx?login=true). The page features the Omni Bank logo at the top left. A blue navigation menu on the left lists various services: Accounts, Account Transfers, Enter Transfer, Transfer Activity, Recurring Transfers, Transfer Templates, Bill Payment, Positive Payment, Stop Payment, Messaging, Administration, Customer Service, and Log Off. The main content area is titled 'Enter Transfer' and includes a notification: 'You have 2 unread messages. Click [here](#) to read them.' A 'PRINT' button is located in the top right corner. The form contains the following fields: 'Template' (a dropdown menu with '- Please Select -'), 'From Account\*' (a dropdown menu with '- Please Select -'), 'To Account\*' (a dropdown menu with '- Select a From Account -'), 'Amount\*' (a text input field containing '0.00'), and 'Effective Date\*' (a date picker showing '8/6/2008'). A 'Transfer Description' field is located at the bottom. The browser's taskbar at the bottom shows several open applications, including 'Novell GroupWise', 'Mail From: <info@...>', 'Online Banking Gui...', and 'Online Banking - ...'. The system clock in the bottom right corner indicates the time is 2:41 PM.

### NOTE:

Transfer submitted before 6:00 p.m. Central Standard Time will be processed the same day. All transfers submitted after 6:00 p.m. Central Standard Time will be processed the following business day.

## SETTING UP A RECURRING TRANSFER

You also have the option of scheduling repeating funds transfers to take place automatically. All it takes is a few key strokes!

Click on the Recurring Transfers. Any recurring transfers will be listed here.

To create a new Recurring Transfer click on Create Recurring Transfer and fill in the fields just as you would a normal transfer.

Select the frequency which you wish the transfer to occur.

Click Submit.

The screenshot shows a Windows Internet Explorer browser window displaying the Omni Bank online banking interface. The address bar shows the URL: [https://www2.bankdataprocessing.com/omnibank/Web\\_Bank.aspx?login=true](https://www2.bankdataprocessing.com/omnibank/Web_Bank.aspx?login=true). The browser title is "Online Banking - Windows Internet Explorer".

The main content area is titled "Create Recurring Transfer" and includes a notification: "You have 2 unread messages. Click [here](#) to read them." A "PRINT" button is visible in the top right corner of the form area.

The form contains the following fields:

- Template:** A dropdown menu with the text "- Please Select -".
- From Account\*:** A dropdown menu with the text "- Please Select -".
- To Account\*:** A dropdown menu with the text "- Select a From Account -".
- Amount\*:** A text input field containing "0.00".
- Frequency\*:** A dropdown menu with the text "- Please Select -".
- # of Transfers\*:** A text input field.
- Effective Date\*:** A date input field containing "8/6/2008".
- Transfer Description\*:** A text input field.

The left sidebar contains a navigation menu with the following items: Accounts, Account Transfers, Enter Transfer, Transfer Activity, Recurring Transfers, Transfer Templates, Bill Payment, Positive Payment, Stop Payment, Messaging, Administration, Customer Service, and Log Off.

The Windows taskbar at the bottom shows the Start button, several open applications (Novell GroupWise, Mail From: <info@...>, Online Banking Gui..., Online Banking -...), and the system tray with the time 2:41 PM and 100% zoom level.

# STOP PAYMENTS

'Stop Payments' allows you to conveniently perform an online request that a stop be placed on a payment that has not yet posted to your account. You can enter a stop payment or view any outstanding stop payment requests from the Stop Payments sub-menu.

Select 'Enter New Stop Payment' from the Stop Payments sub-menu.

Type in the original issued date, amount, payee and select the reason from the drop down box.

When all the fields are complete, Click Submit and the request will be submitted. A confirmation page displays once your request has been processed.

The screenshot shows a Windows Internet Explorer browser window displaying the Omni Bank online banking interface. The browser's address bar shows the URL: [https://www2.bankdataprocessing.com/omnibank/Web\\_Bank.aspx?login=true](https://www2.bankdataprocessing.com/omnibank/Web_Bank.aspx?login=true). The page title is "Online Banking - Windows Internet Explorer". The browser's menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The browser's toolbar includes "Home", "Back", "Forward", "Print", "Page", and "Tools". The main content area features the Omni Bank logo and a navigation menu on the left with the following items: "Accounts", "Account Transfers", "Bill Payment", "Positive Payment", "Stop Payment", "Enter New Stop Payment", "Existing Stop Payments", "Messaging", "Administration", "Customer Service", and "Log Off". The "Enter New Stop Payment" form is displayed in the center. It includes the following fields and options: "Account \*" (a dropdown menu with "- Please Select -"), "Single Check" (a radio button), "Issue Date\*" (a text input field with a calendar icon), "Check Number\*" (a text input field), "Reason" (a dropdown menu with "- None -"), "Amount\*" (a text input field), and "Payee" (a text input field). A "Submit" button is located below the form. A message at the bottom of the form states: "Your account will be charged a fee of \$30.00 for this service." The browser's status bar shows "Done" and the system tray includes "Start", "Novell GroupWise -...", "Online Banking -...", "Online Banking Gui...", and "Internet" with a zoom level of "100%". The system clock shows "10:52 AM".

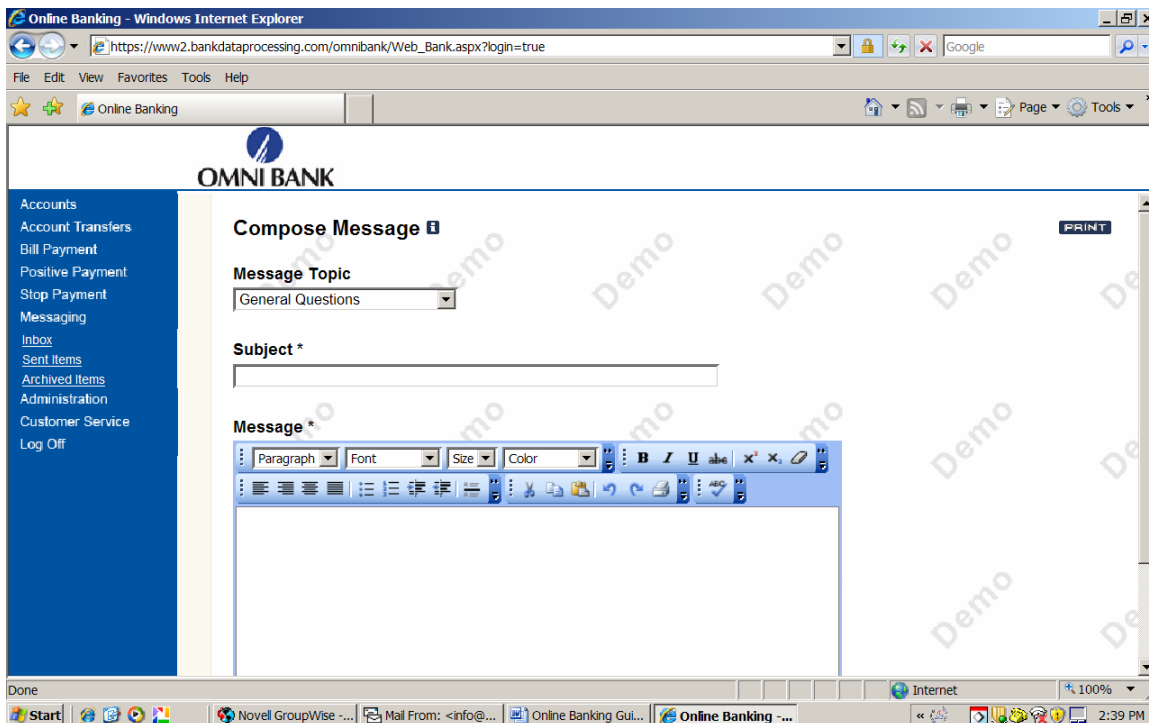
## VIEWING MESSAGES

Online Banking offers you a method to securely contact us when you have questions or answer an e-mail from OMNI BANK.

Click on "Inbox" from the Messaging Sub-Menu to view all messages from OMNI BANK.

Click on the 'view' link of any message to read the message. You may also choose to directly reply or archive or delete your message. Archive moves the message from your inbox to your archived items.

To send a new message, click on "Create a New Message" link. Simply follow the on-screen instructions.



# CHANGING PASSWORDS

In the 'Administration' sub-menu, you can change the password to access your accounts. You can also rename your accounts here at any time.

In the left navigation bar, click on the 'change password' link. Follow the on-screen prompts and click on 'submit'.



Helpful Hints - When you change your password, remember the new password must be a minimum of 6 characters and 1 number.

# CHANGING AN ACCOUNT NICKNAME

To change your account name or alias, select the Change Account Name from the left navigation bar. Follow the on-screen prompts and then click on Submit.

The screenshot shows a Windows Internet Explorer browser window displaying the Omni Bank online banking portal. The browser's address bar shows the URL [https://www2.bankdataprocessing.com/omnibank/Web\\_Bank.aspx?login=true](https://www2.bankdataprocessing.com/omnibank/Web_Bank.aspx?login=true). The page title is "Online Banking - Windows Internet Explorer".

The main content area is titled "Change Account Name" and includes a notification: "You have 2 unread messages. Click [here](#) to read them." A "PRINT" button is located in the top right corner of the form area.

The form contains the following fields and controls:

- Account\***: A dropdown menu with the selected value "Checking-2222 - 1452.00".
- Account Name\***: A text input field containing the value "Omni Bank".
- Submit**: A button to submit the form.

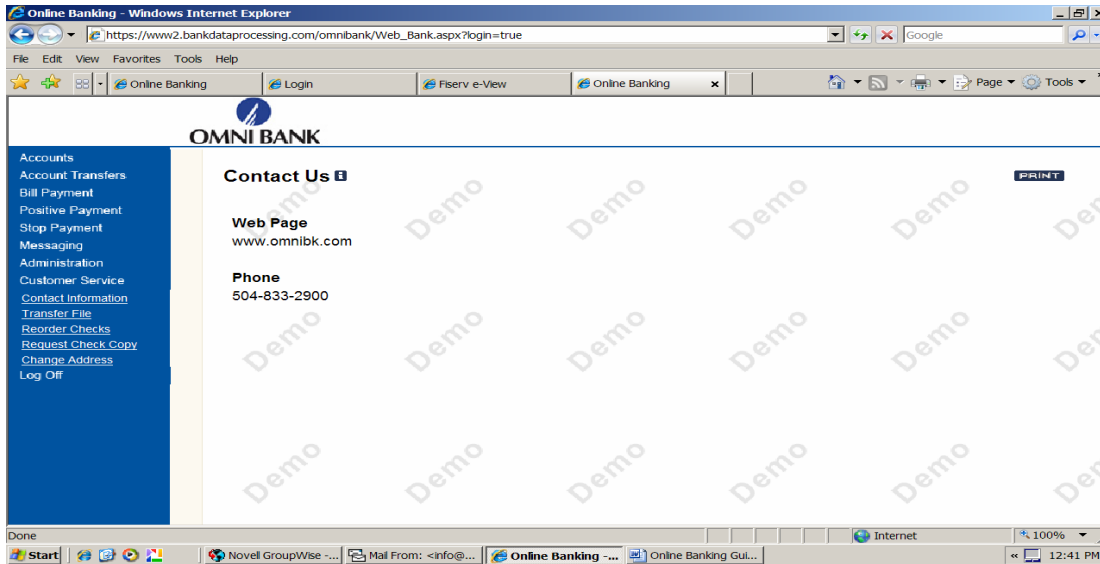
A note below the form states: "\* Required".

The left navigation bar is visible and includes the following links: Accounts, Account Transfers, Bill Payment, Positive Payment, Stop Payment, Messaging, Administration, Change Password, Change Account Name, Notifications, Change Email Address, PassMark, Customer Service, and Log Off.

The browser's taskbar at the bottom shows several open applications, including "Novel GroupWise - ...", "Mail From: <info@...>", "Online Banking Gui...", and "Online Banking - ...". The system clock shows the time as 2:30 PM.

# CUSTOMER SERVICE

Not only can you reorder checks from Online Banking, but you also can order a copy of a check or you can also submit a request to change your address. In this section you can also find alternate methods to contact us.





# GETTING HELP

Help is just one click away! Anytime you're within the Online Banking pages and have a question on a particular area, just click the Question Mark at the top of every page. Whichever page you are viewing just prior to clicking help, will show up as the help topic. For example, if you are viewing your messages, and click 'Help', help topics for the Mail section will be shown on your screen.

