Internet Banking Quick Step Guide

Listed below are some brief quick steps that will walk you through many of the screens on the new internet banking system. There are more detailed instructions in the corresponding sections of this user guide.

Logging In (Page 1)

Go to www.spiritbank.com.

The very FIRST time you log into the new internet banking system, follow the instructions as outlined below for the required application:

Personal / Consumer Customers

Access ID = Your current Login ID (Same as before)
Password = Your new password was included in a mailed communication. If you cannot located your new Internet Banking password communication from SpiritBank, please contact a SpiritBanker at 918-712-9292 or 405-302-2000.

Business / Commercial Customers

Access ID = Your current Login ID (Same as before)
Password = Your new password was included in a mailed communication. If you cannot located your new Internet Banking password communication from SpiritBank, please contact a SpiritBanker at 918-712-9292 or 405-302-2000.

A. Enter **New Password**

 Minimum password length = 6 characters
 *Maximum password length = 15 characters
 *Number of numeric characters required = 1
 *Number of uppercase characters required = 1

B. Confirm **New Password**
C. **Enter Contact information or it may prefill based on previously entered data**
D. Enter the **Authentication Pass Phrase**. This pass phrase is a unique identifier that the user attaches to the picture. In the example located in the Logging Section of this Guide, the picture is a Saw but the **pass phrase** could be any other word or phrase including "saw" that the user sets i.e. sharpen the saw.
E. **Answer** the challenge questions and answers
F. Select **personal computer for ongoing use, or public computer for one time use.**
G. Click **Submit**

FORGOT PASSWORD? If you enter an incorrect password three (3) times, you will be locked out and will need to contact SpiritBank to have your password reset. If you do not remember your password, click the Forgot Password link and an email reminder will be sent to you.

Navigation (Page 5)

Below are brief explanations of each tab displayed on the main toolbar on the top of the page.

Summary = Displays a list of all accounts and balances.

Accounts = Displays account details for each account.

Funds Management = Allows you to manage your **fund transfers.** (NOTE: A transfer template MUST be created before a fund transfer can be made – click Administration / Add Fund Transfer Template).

PremierACH = SpiritBank's ACH software (contact a SpiritBanker for enrollment)

Transfer List = Allows you to make single transfers using transfer templates (such as internal transfers, wire transfers, single ACH transfers...etc).

Transfers Issued = Displays a history of previous single transfers and their status.

Wire Confirmations = Displays a history of previous wire transfers and their status.

File Management = Allows you to manage your **file transfers** (NOTE: A transfer template MUST be created before a fund transfer can be made – click Administration / Add Fund Transfer Template).

Transfer List = A list of file transfer templates available to process **(NOTE: This is how you upload an ACH payroll file)**.

Transfers Issued = Displays a history of previous file transfers and their status.

Administration = **Gives customer FULL CONTROL of their employee's rights and privileges**. This section allows the Client Administrator (customer) to inquire / change many options, including:

Setting up additional employee user ID's / resetting passwords / establishing rights.

Changing the account nickname (Click Administration / Change Client Account).

Setting up groups for display purposes (employee, account, funds transfer).

Setting up funds and file transfer templates (including ACH, Wire, and Internal).

(NOTE: The menu options scroll fast. To slow down, keep your cursor to the far left of the box).

Review = Allows designated employees to review and approve file and/or fund transfers.

Bill Pay = Link to your current Bill Pay options (all bill pay information will be converted).

Personal/Consumer customers will not need a separate user ID and password.

Business/Commercial customers will receive a new separate user ID and password.

Account Summary (Page 10)

Account Summary: (View a quick summary of your accounts).

Click **Summary** / then click on the Account Nickname.

Account Summary Toolbar: (This is the sub-toolbar under the main toolbar).

Balances = View the balances on the selected accounts.

Transactions = View and search for transactions for current or previous periods.

Stop Payments = Add a stop payment or view / search for existing stop payments.

Documents = View available documents (such as Statements and Notices).

Employee Set Up (Page 35)

View/Inquire on existing employee specifications:

Click Administration / Inquire Employee / click Submit / then select employee.

Adding new employees:

Click Administration / Add Employee / then complete set up screens.

Adding new employees (using an existing employee template):

Click Administration / Add Using Employee / then select employee you want to duplicate.

The user rights will default, however, you can change those rights as needed.

Delete employee:

Click Administration / Delete Employee / then select employee you want to delete.

Funds Transfer (Page 47)

Setting up a Funds Transfer Template:

IMPORTANT NOTE: Funds transfers are made using funds transfer **templates**. A funds transfer template must be created **BEFORE** a funds transfer can be made.

To set up a template = Click on Administration / Add Funds Transfer Template

From the drop down menu, select type of transfer you wish to make / click Submit.

Complete the transfer information / then click Submit at the bottom of the page.

Creating a Funds Transfer:

Once the template has been created = Click Funds Management / Transfer List.

Check the box next to the funds transfer template you want to use.

Enter the date and amount of the transfer / then click Submit.

Internal transfer deadline is 6:00 PM for same day credit.

View Images / Statements (Page 25)

Viewing Check Images:

Click Accounts / then select the account you wish to view.

On the small toolbar under the main toolbar, click Transactions / then select from one of the display options – account history will be displayed.

Click on the Check Number to view the check image.

Viewing Account Statements:

Click Accounts / then select the account you wish to view.

On the small toolbar under the main toolbar, click Documents.

Select from statements available (History will go back to August 2008).

ACH (Page 55)

Allows you to process ACH transactions (**See user guide for full details**).

Create an ACH file using SpiritBank's software.

Upload an ACH file (using either SpiritBank's software or a third party).

Create a single ACH transaction.

Deadline is 5:00 PM for current day credit.

Wire Transfer (Page 71)

Allows you to process a Wire Transfer (**See user guide for full details**).

Setting up a Wire Transfer Template.

Creating a Wire Transfer request.

Deadline is 3:00 PM for outgoing domestic wires.

Services (Page 76)

Stop Payments:

Click on Accounts, choose your specific account from the drop down list. Select Stop Payment tab and choose from options. Complete information and click submit.

Cannot place stop payments on POS (point of sale) items.

ACH stop payments must be placed in person at a SpiritBank location.

Check Re-orders:

Click Check Re-Order, complete information required.

NOTE: New check orders must be placed in person at a SpiritBank location.

Transactions Exports:

To export information from your checking account, select Accounts.

Select an account from the drop down list.

On the small toolbar under the main toolbar, click Transactions / then select Search.

Complete fields and select the export format desired from the drop down list / Submit

You are able to export from current and previous statements cycle.

Bill Pay (Page 74)

Click Bill Pay tab.

Personal/Consumer customers will not need a separate user ID and password.

Business/Commercial customers will receive a new separate user ID and password.

Your existing bill pay information will be moved to the new system, including your biller information, your pending payments, and your payment history.