

# DIGITAL BANKING ALERTS

A GUIDE TO ACTIVATING  
DIGITAL ALERTS ON YOUR  
COMPUTER OR MOBILE DEVICE



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# LOGIN ALERTS

Login alerts will notify you any time there has been a change to your account settings. The default setting for alerts is “off.” You can customize which alerts you would like to receive.

1

To add login alerts, click “your name” in the bottom left-hand side of the screen. Then, select settings. This will take you to your profile.

2

Select the option “User alerts.”

There are five different alerts that you can activate with the green toggle buttons on the right. You can also select how you would like to receive the alerts—via email or SMS text message.

A

Login from new device – Sends an alert when a new device (computer, mobile device, etc) logs into the Digital Banking System.

B

Email address change – Sends an alert when the email address is updated.

## Settings

### GENERAL

- Profile
- Security
- User alerts
- User agreement

### ACCOUNTS

Baker Boyer

### User alerts

Login from new device  
Email, SMS

Email address change  
Email, SMS

Password change  
Email, SMS

Mobile phone change  
Email, SMS

Username changed  
Email, SMS

### Login from new device

Receive an alert when there's a login from a new device.

Email



SMS



In-app message



Save

### Email address change

Receive an alert if the email address is changed.

Email



SMS



In-app message



Save

# LOGIN ALERTS

## CONTINUED

C

Password change –  
Sends an alert when the  
password is updated.

×

Password change

Receive an alert when your password is changed.

Email

SMS

In-app message

Save

D

Mobile phone change – Sends  
an alert when the mobile  
phone number is updated.

×

Mobile phone change

Receive an alert if the phone number is changed.

Email

SMS

In-app message

Save

E

Username change –  
Sends an alert when the  
username is updated.

×

Username changed

Receive an alert when your username is changed.

Email

SMS

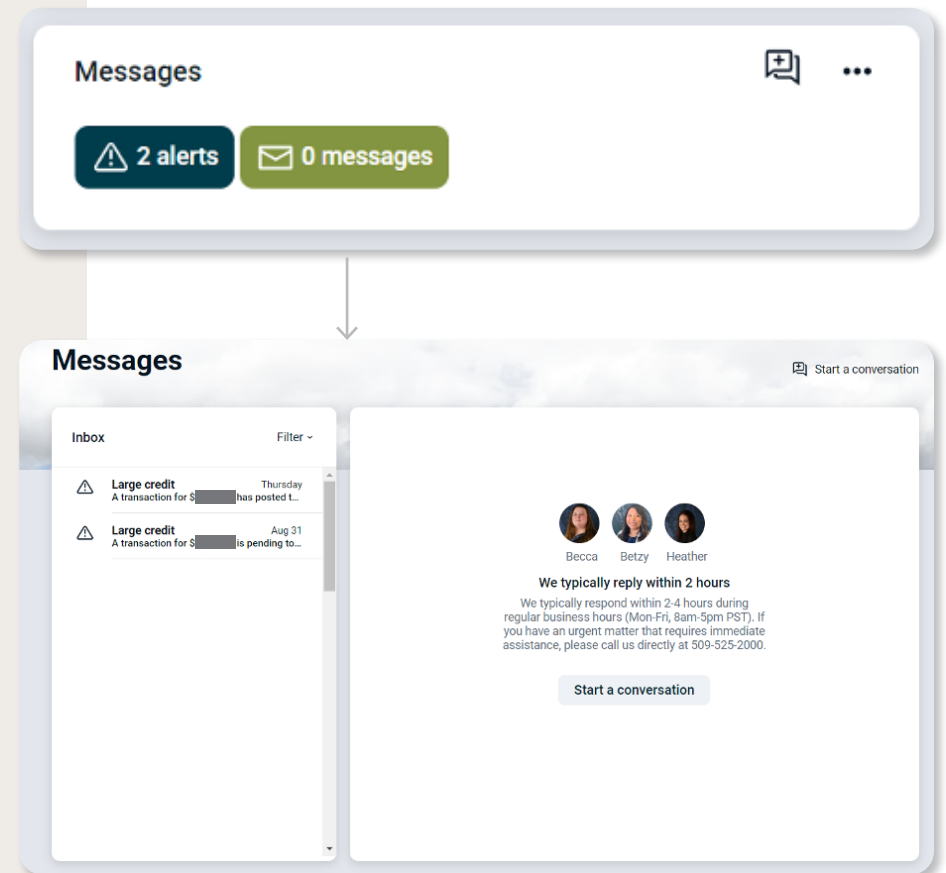
In-app message

Save

# LOGIN ALERTS

## CONTINUED

When new alerts are triggered in the Digital Banking System, they will be listed in the messages tile.



# TRANSACTION ALERTS

1

Select the account you would like to place the alert on either by clicking on the account on the dashboard or by clicking “Accounts” from the main menu on the left side of the screen.

2

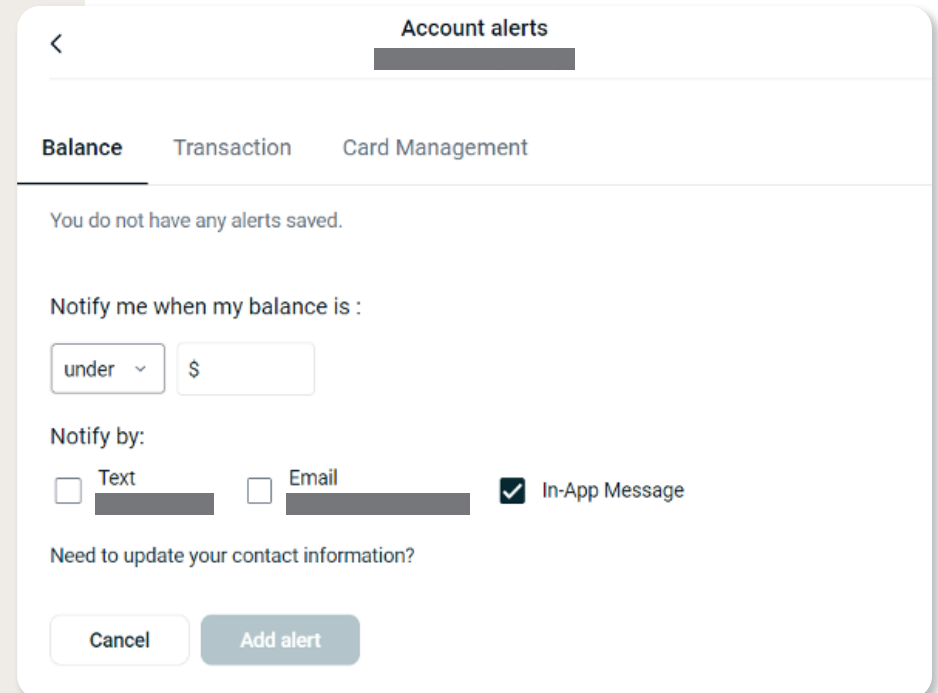
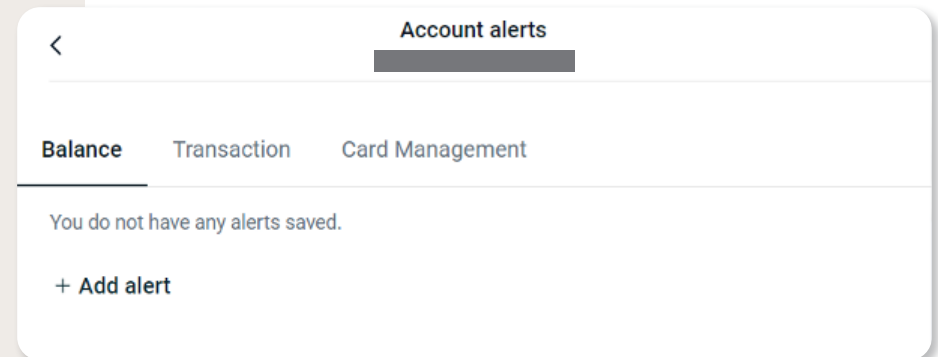
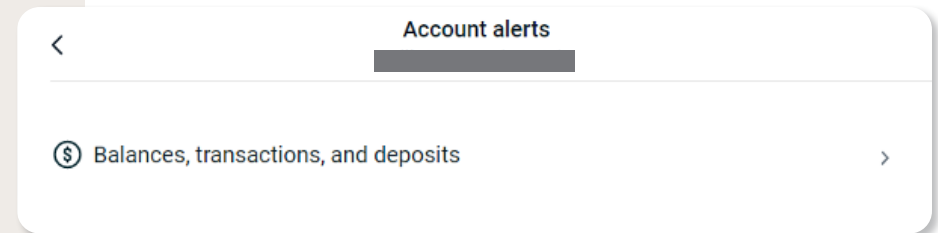
Click the button labeled “Alert Preferences.” One option will appear for Balances, transactions, and deposits.

A

Balance – Allows you to create an alert sent at the end of the business day when the balance drops below or goes above a certain dollar amount.

Click “Add alert” to add a balance alert.

Use only whole dollar amounts, then select method: text message alerts, email alerts or in-app messages (push alerts) and click “Add alert” to submit the change.



# TRANSACTION ALERTS

CONTINUED

B

Transaction – Allows you to create an alert for specific transactions based on amount or type. Click “Add alert” to add a transaction alert. Use only whole dollar amounts, then select method: text message alerts, email alerts or in-app messages (push alerts) and click “Add alert” to submit the change.

Email and text alerts will be sent when the transaction posts to the account, typically next day.

Push alerts will be generated when the transaction occurs and affects current balance.

The image displays two screenshots of a mobile application interface for managing account alerts.

**Top Screenshot:** The screen is titled "Account alerts" and has a back arrow on the left. Below the title are three tabs: "Balance", "Transaction" (which is selected), and "Card Management". Under the "Transaction" tab, there is a list of alerts. One alert is visible: "When a credit is over \$1,000, notify by text and in-app message." with an "Edit" button to its right. Below the list is a "+ Add alert" button.

**Bottom Screenshot:** This screen shows the "Add alert" form. It has the same header and tabs as the top screenshot. The alert text "When a credit is over \$1,000, notify by text and in-app message." and the "Edit" button are visible. Below this, there is a section titled "Notify me when a" followed by a dropdown menu showing "Credit (deposit or earning)". Below the dropdown is the text "is over:" followed by a text input field containing a dollar sign "\$". Underneath is the "Notify by:" section with three options: "Text" (with an unchecked checkbox), "Email" (with an unchecked checkbox), and "In-App Message" (with a checked checkbox). At the bottom, there is a question "Need to update your contact information?" and two buttons: "Cancel" and "Add alert".

# CARD MANAGEMENT

1

From Dashboard, locate tile titled “Card Management.”

2

Click the card you would like to place the alert on. Once in the “Manage card” menu, you will see a green toggle to the right of the card information. This toggle can temporarily suspend the card when turned on.

3

Click “Alerts and protection” for the menu of alert options

A

Notification settings – Allows you to set up the notification method for receiving alerts: in-app messages (push alerts), emails or text messages. Click “Manage” to set notifications.

B

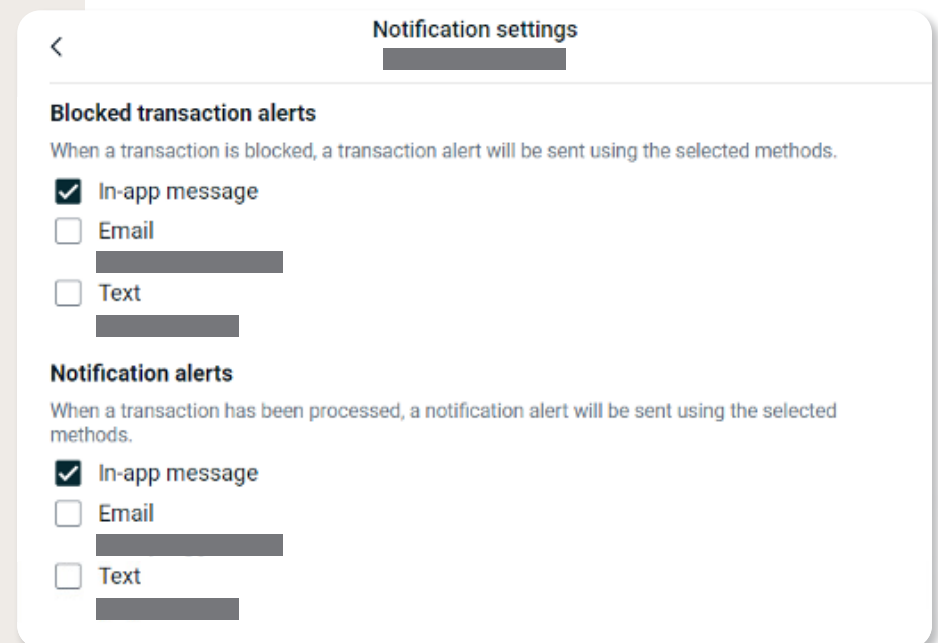
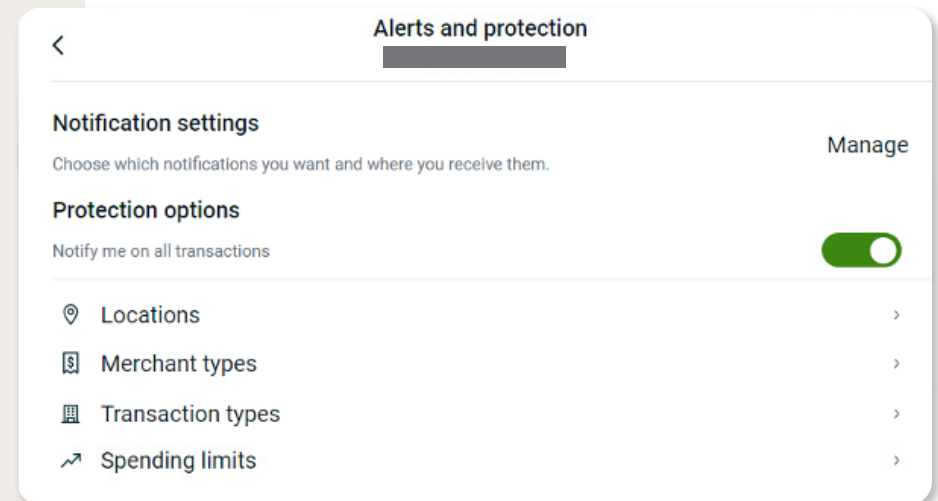
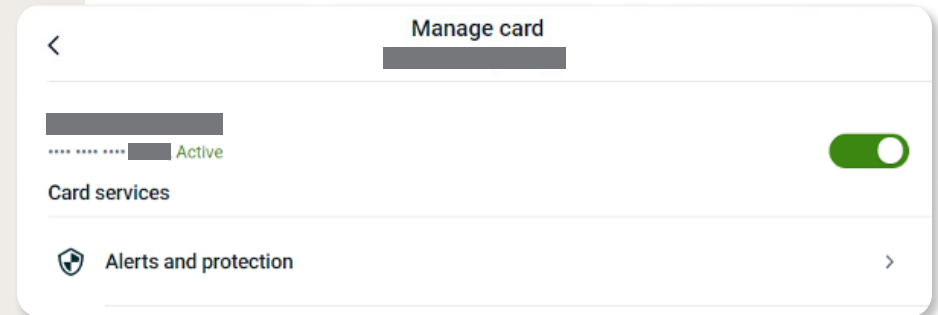
Blocked transaction alerts – Transactions that were blocked from being withdrawn from your account.

C

Notification alerts – Courtesy notification about a transaction that took place on the selected card. This does not stop transaction from processing.

D

Once methods are selected, click “Save.”



# CARD MANAGEMENT

## CONTINUED

4

When you return to the Alerts & Protection screen, the option for “Protection options” turns on notifications for all transactions completed on the selected debit card.

Note: This can be turned off by clicking the toggle. A message will appear briefly in the lower left-hand corner of the screen “Your settings were saved successfully.” There may be a delay of a couple seconds before this appears.

5

Locations: Notifications based on where the debit card is used.

A

International – Block all international in-person transactions or send notification when one occurs. Check the box for preferred notification method.

B

Click “Save.”

**Locations**

**International**  
Blocking will stop in person card usage. Online transactions will still be possible.

Block transactions ☐

Send notification ☐

Save Cancel

# CARD MANAGEMENT

## CONTINUED

6

Merchant types — Block specific merchant types or send notifications when a specific merchant type processes a transaction

A

For details on the types click on the “Merchant type details” button.

B

Click “Save.”

Merchant type details

Age Restricted

Includes liquor stores, smoke shops, casinos, adult stores, etc.

Department Store

Includes clothing, accessories, office supplies, electronics, etc.

Entertainment

Includes amusement parks, movie theaters, arcades, etc.

Gas Station

Includes fuel dispensers, warehouse club gas, etc

Grocery

Includes supermarkets, bakeries, butchers, etc.

Household

Includes utilities, contracted services like electricians, plumbers and A/C repair, etc.

Personal Care

Includes drug stores, pharmacies, health professionals, etc.

Restaurant

Includes diners, fast-food, cafeterias, etc.

Travel

Includes airlines, car rentals, hotels, etc.

Other

Purchases at other merchants

Merchant types

|                  | Block transactions       | Send notification        |
|------------------|--------------------------|--------------------------|
| Age Restricted   | <input type="checkbox"/> | <input type="checkbox"/> |
| Department Store | <input type="checkbox"/> | <input type="checkbox"/> |
| Entertainment    | <input type="checkbox"/> | <input type="checkbox"/> |
| Gas Station      | <input type="checkbox"/> | <input type="checkbox"/> |
| Grocery          | <input type="checkbox"/> | <input type="checkbox"/> |
| Household        | <input type="checkbox"/> | <input type="checkbox"/> |
| Personal Care    | <input type="checkbox"/> | <input type="checkbox"/> |
| Restaurant       | <input type="checkbox"/> | <input type="checkbox"/> |
| Travel           | <input type="checkbox"/> | <input type="checkbox"/> |
| Other            | <input type="checkbox"/> | <input type="checkbox"/> |

Merchant type details

Save

Cancel

# CARD MANAGEMENT

## CONTINUED

7

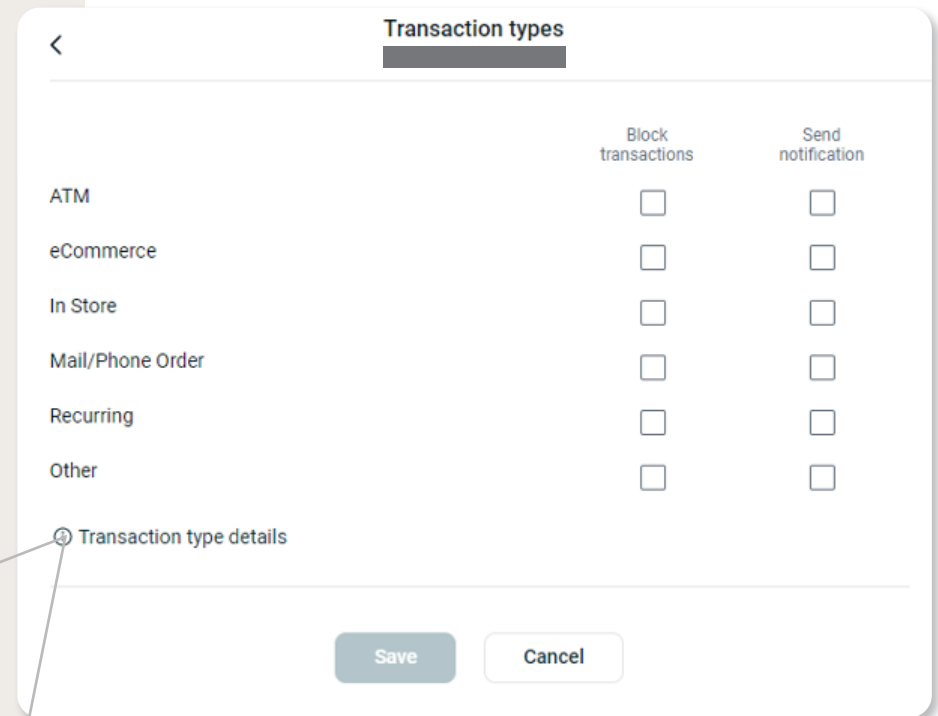
Transaction Types – Block specific types of transactions or send notifications when a specific type of transaction is processed.

A

For details on the various types of Transactions, click on the “Transaction type details” button.

B

Click “Save.”

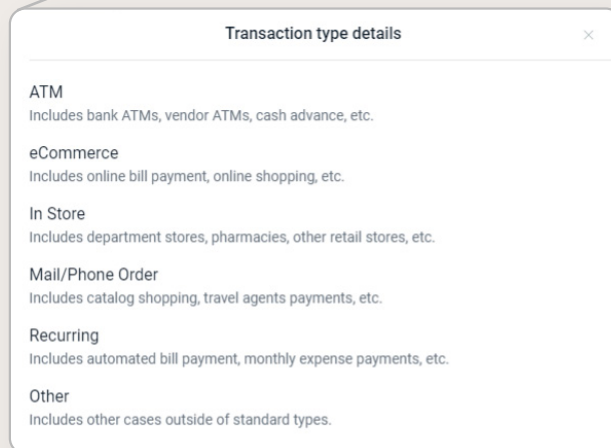


The 'Transaction types' screen features a list of transaction categories with checkboxes for 'Block transactions' and 'Send notification'. The categories are ATM, eCommerce, In Store, Mail/Phone Order, Recurring, and Other. At the bottom, there is a 'Transaction type details' button with an information icon, and 'Save' and 'Cancel' buttons.

|                  | Block transactions       | Send notification        |
|------------------|--------------------------|--------------------------|
| ATM              | <input type="checkbox"/> | <input type="checkbox"/> |
| eCommerce        | <input type="checkbox"/> | <input type="checkbox"/> |
| In Store         | <input type="checkbox"/> | <input type="checkbox"/> |
| Mail/Phone Order | <input type="checkbox"/> | <input type="checkbox"/> |
| Recurring        | <input type="checkbox"/> | <input type="checkbox"/> |
| Other            | <input type="checkbox"/> | <input type="checkbox"/> |

[Transaction type details](#)

Save Cancel



The 'Transaction type details' modal provides descriptions for each transaction type.

**ATM**  
Includes bank ATMs, vendor ATMs, cash advance, etc.

**eCommerce**  
Includes online bill payment, online shopping, etc.

**In Store**  
Includes department stores, pharmacies, other retail stores, etc.

**Mail/Phone Order**  
Includes catalog shopping, travel agents payments, etc.

**Recurring**  
Includes automated bill payment, monthly expense payments, etc.

**Other**  
Includes other cases outside of standard types.

# CARD MANAGEMENT

## CONTINUED

8

Spending limits – Block amounts that are outside of the established limits or send notifications when transactions that exceed the limit occur.

Set individual transaction limits and alerts.

Set monthly transaction limits and alerts.

Click “Save.”

### Additional Information on Spending Limits

Clients have the option to add custom alerts and limits to their debit cards.

The spending limit is a hard limit that will decline transactions that exceed the limit. While these can be set to any dollar amount, they will not override the limits set by the bank. Should clients need limits adjusted beyond the bank limits, they will need to contact their Advisor or a Universal Banker. Exceptions for debit card limits can be temporary or permanent depending on client need.

Spending alerts will notify clients of, but not stop, transactions that exceed a specific dollar amount. These alerts are delivered via text message, email and/or as a push alert from the mobile app.

For additional questions, please reach out to Baker Boyer Digital Support.

**Spending limits**

**Transaction limits**

☐ Spending limit  
Transactions over this amount will be blocked and an alert will be sent.  
\$

☐ Spending alert  
Transactions over this amount will send an alert.  
\$

**Monthly limits**

☐ Monthly spending limit  
Transactions that would bring your monthly spending total over this amount will be blocked and an alert will be sent.  
\$

☐ Monthly spending alert  
Transactions that would bring your monthly spending total over this amount will send an alert.  
\$

Save Cancel