# Digital Banking Guide

Alerts



# capitalbankmd.com



# **User Guide- Alerts**

## Introduction to Alerts

Alerts notify you about important events, provide updates on the status of your accounts, and inform you when transactions take place. While some alerts, like security notifications, are automatically generated by the system, others can be created and customized by you.

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Delivery Preferences		Editing Security Alert Delivery Preferences:
EMAIL ADDRESS Email Address		You can customize how and where you receive your security alerts by editing
SMAIDEN@CAPITALBANKMD.COM		your delivery preferences.
PHONE NUMBER		1. In the navigation menu, select Settings > Alerts.
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Phone Number	Algeria (People 's Democratic Republic of)	2. Click on Security Alerts .
SMS TEXT NUMBER Metzage and data rates may apply Expect 1 metzage/transaction.	American samoa Andorra (Principality of) Angola (Republic of)	3. Click on 'Edit Delivery Preferences'.
Country United States	Anguilla	4. Enter the required information for your desired delivery method(s):
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Agree to Terms Terms and Conditions Cannel Save	Aruba	<ul> <li>Phone Number: Select the country from dropdown and enter the phone number for voice call alerts.</li> </ul>
		c. SMS Text Number: Select the country from dropdown and phone number for SMS text message alerts.
		<ol> <li>If you choose to receive alerts via text message and check the 'Agree To Terms' checkbox.</li> </ol>
		6. Click 'Save' to confirm your changes.

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## **Types of Alerts:**

- 1. Account Alerts- Notifies you when the balance in your account falls below or rises above a specific amount that you set.
- 2. History Alerts- Notifies you about past transactions based on specific criteria. They are triggered when a debit or credit transaction exceeds, falls below, or matches a specified amount, when a posted check matches a specific check number, or when a transaction description contains specified text.
- 3. Online Transaction Alerts- Notifies you of key activities within online banking. Alerts are triggered by various transactions and actions and can occur at different stages such as when a transaction is drafted, authorized, processed, canceled, or failed.
- 4. Security Alerts- Notifies you of security related events. Some alerts are mandatory and cannot be disabled, while optional alerts can be turned on or off based on your requirement. The types of security alerts available may vary based on your account type.

Please Note: Online Banking alerts can be created for notifications of ACH & Wire Transfers that are pending approval, by going to Messages & Alerts-Alert Settings under the Settings Tab.

### **Security Alerts Overview:**

Security alerts notify you when a security-related event occurs, such as a failed login attempt. Some alerts are mandatory and cannot be disabled or edited - these are displayed as dimmed in the alerts list. Other alerts are optional and can be enabled or disabled based on your preferences.

Note: The types of security alerts available may vary depending on your account type and your financial institution's configurations.

When an enabled security alert is triggered:

- a. A secure message is always sent.
- b. Additional delivery methods (such as email, phone call, or SMS) can be configured.
- c. The alert is sent through all configured delivery methods.

### **Delivery Preferences:**

- ion menu, select Settings > Alerts.
- rity Alerts'.

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Alert me when an outgoing ACH transaction is created.	
Alert me when a recipient is added.	Quo
rts	Create Online Transaction Alert:
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Get informed of things happening w button below to create, 4	th your account secures History Alert dir, enable and disable r Online Transaction Alert
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-Back to Alerts	4. Select an 'Alert Delivery Me
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	6. Click on 'Create Alert'.
Phone Number	
(123) 456-7890	7. In the success message, clic
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Go back Create Alert	

- ach alert using toggle buttons directly on
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- k on 'Close'. The new alert appears on

ite an ach collection alert via phone

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