

# Digital Banking Guide

Consumer Dashboard

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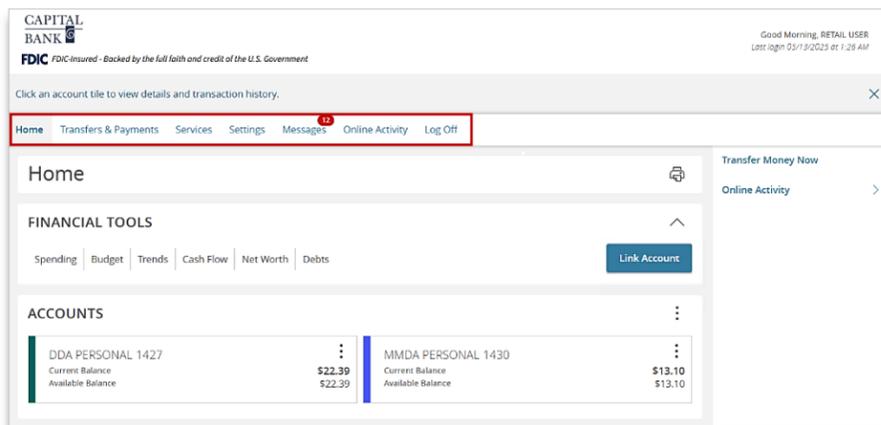
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# User Guide - Consumer Dashboard

## Introduction to Consumer Dashboard

The Digital Banking dashboard or the landing page is an interactive interface providing a quick overview of your accounts and transactions. You can personalize the dashboard to match your viewing preferences. Digital Banking allows you to organize and group accounts, view account balances and transactions, and use shortcuts and widgets for quick access to key functions.



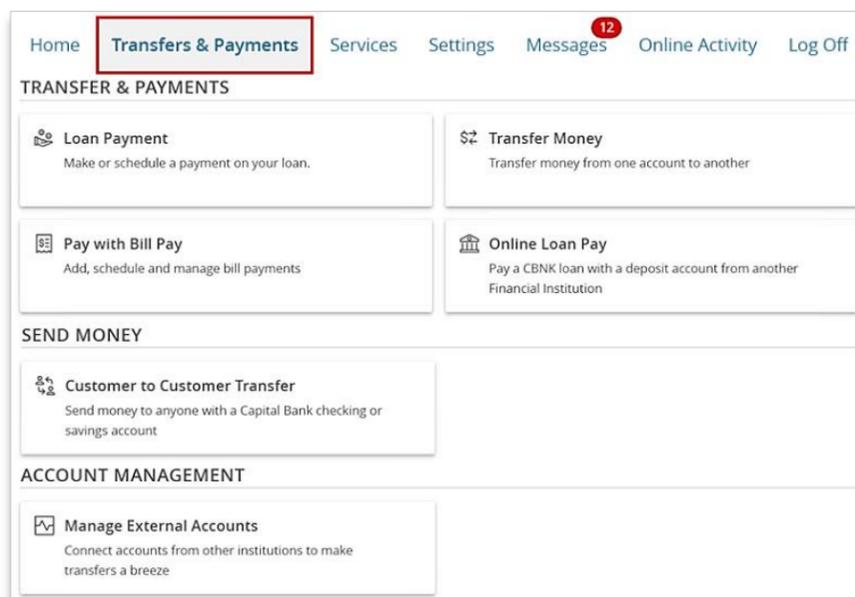
### Overview:

This user guide will explain the process of managing accounts, account grouping and menu shortcuts for navigation.

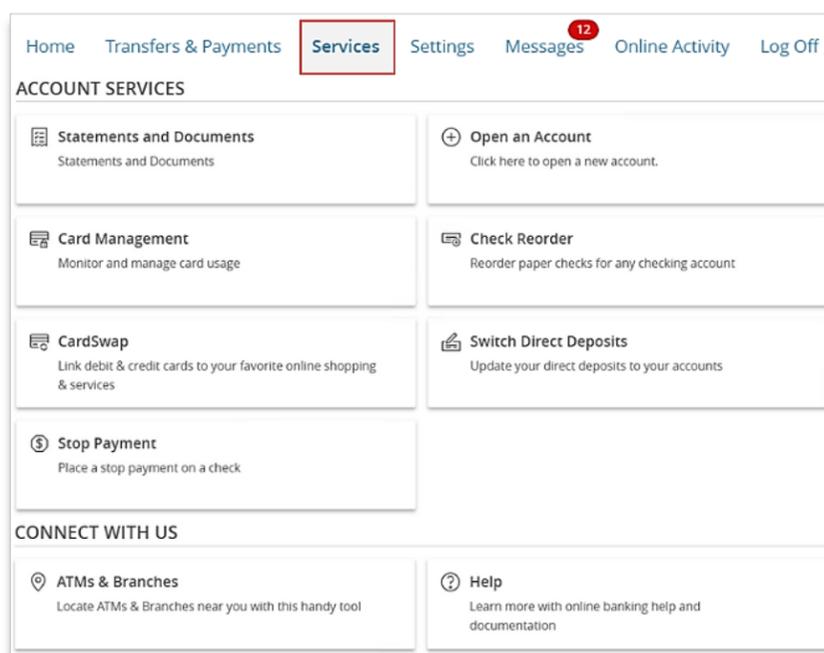
### Section 1: Homepage display

#### Accessing menus from Top bar

1. *Home* - The 'Home' tab is used to view account details and manage accounts display view.



2. *Transfer & Payments* - This tab contains consolidated menu options to manage all payments. Payment menus for 'Transfer Money', 'Loan Payment', 'Bill Pay' and 'Online Loan Pay' are included in this tab. The 'Customer to Customer Transfer' option is used for transferring funds internally between accounts held with Capital Bank. Use the 'Manage External Accounts' feature to link your accounts held externally with other banks. This is useful to track your account balances, transactions and transfer funds between your accounts.



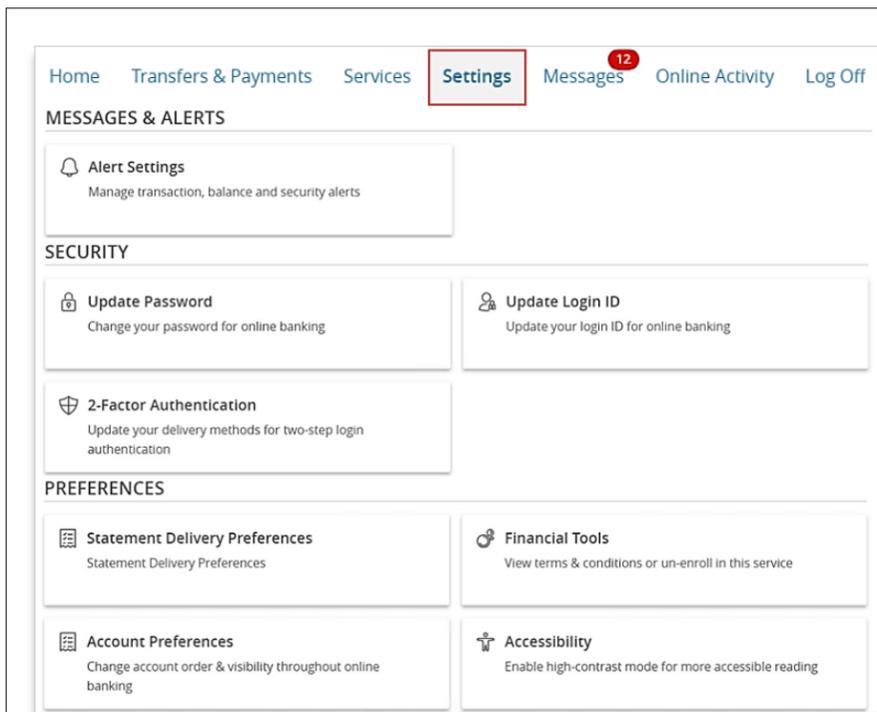
3. *Services* - The 'Services' tab contains features for supporting non-payment account services.

Using the 'Account Services' section you can:

- View and download your account statements.
- Track your card spending and billing.
- Link your debit and credit cards to your account using 'Cardswap'.
- Re-order paper checks from the vendor's website using the 'Check Reorder' link.
- Use the 'Stop Payment' menu to manage your issued checks.
- Open a new account using the 'Open an Account' link.
- If you wish to change a prior payment instruction and direct it to your Capital Bank account, use the 'Switch Direct Deposits' link and navigate to the 'ClickSwitch SSO' to update the changes.

Use the 'Connect with Us' section:

- To locate Capital Bank's ATMs & branches using the self-help links.
- To access the 'Help' link containing a list of FAQs & procedures related to your banking accounts and documentation.



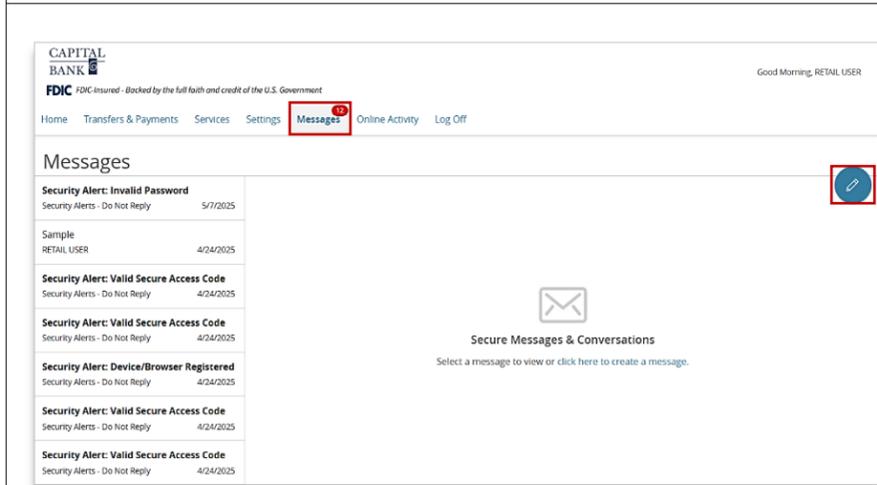
4. *Settings* - Use the 'Messages & Alerts' section to configure alerts and notifications.

Use the 'Security' section to:

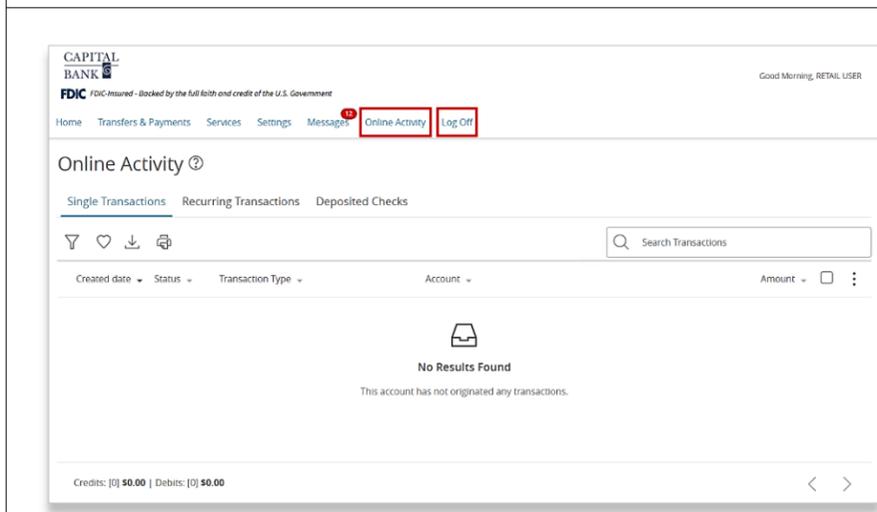
- Update your Login ID and Password using the options available under the 'Security' menu.
- Set the preferred mode of receiving the 'Security Access Code' using the '2-Factor Authentication' link.

Use the 'Preferences' section to personalize your online banking experience. This section will help you:

- Select the sequence and layout in which your accounts will be displayed.
- Select the preferred mode of receiving account statements.
- The 'Accessibility' menu contains options for adjusting the display and customizing your viewing and readability.
- The 'Financial Tools' link is used to access the personal finance management feature where you can allocate budgets and track your spendings, cash flows, expense trends etc.



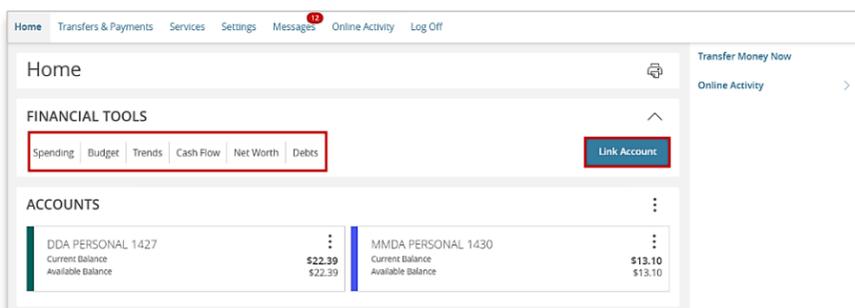
5. *Messages* - The 'Messages' tab enables users to create and manage secure, internally transmitted messages within the platform.



6. *Online Activity* – The 'Online Activity' link will navigate you to the 'Online Activity' page which is a consolidated view of all transactions routed through Digital Banking.

This view is segregated into three tabs; 'Single Transactions', 'Recurring Transactions' and 'Deposited Checks'. This link is used to access transaction details.

*Log Off* - Use the 'Log Off' link to securely log out of the application.



## Section 2: Financial Tools

The 'Financial Tools' section available on the Homepage is used for tracking and managing your personal finances. It offers a quick view of your cash flows, expenses and budgets.

Multiple accounts held with other banks can also be linked to get a comprehensive picture of your finances. Transactions can be grouped based on their frequency and nature of spending.

Apart from monitoring your budget and spending, you can also view the account balances and transactions of the linked accounts. Based on your viewing needs, you can collapse or expand the section. The dashboard menu acts as a quick link to view the below-given components:

1. *Spending* - used for tracking your expenses and fund utilization.
2. *Budget* – used for creating and categorizing monthly budgets and its utilization.
3. *Trends* – used to track a spending pattern against your budget and cash flows.
4. *Net Worth* – used to view the total value of your linked external accounts and those held with Capital Bank
5. *Debts* – used to track your dues and financial obligations. Also includes a feature to calculate the benefit of accelerated payments on your overall outstandings.
6. *Cash Flow* – used to track your cash inflows against historical spending trends. The historical trends are used to predict your future liquidity positions.
7. *Link Accounts* – Use the 'Link Accounts' option to link your accounts held with other financial institutions. Using this feature, you will be able to get a comprehensive view of your financial position and transactions.

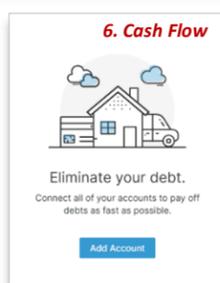
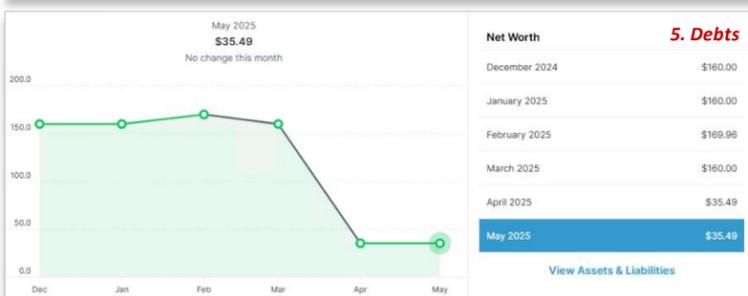
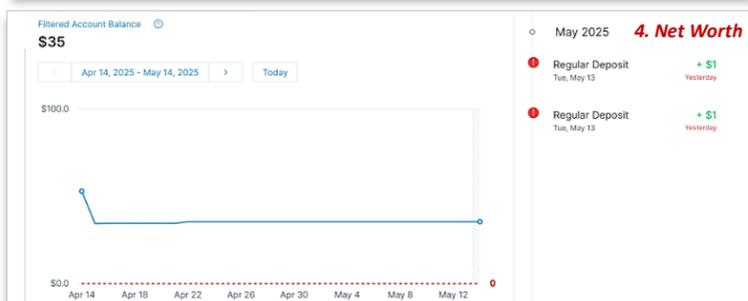
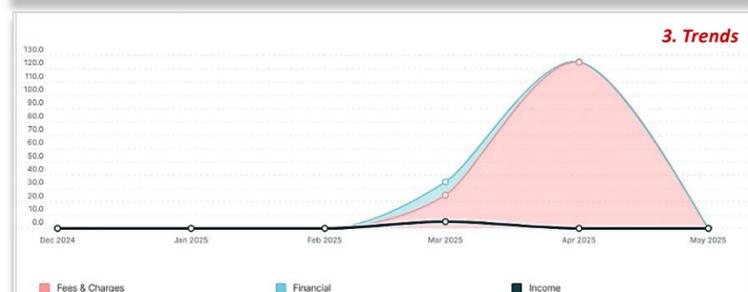
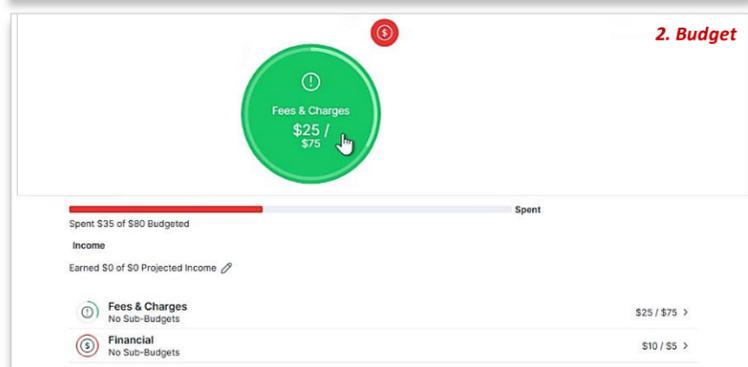
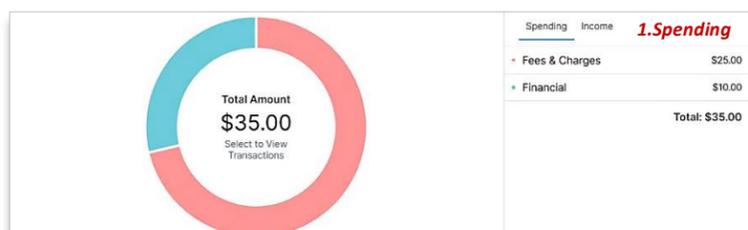
*Please Note: The features available under 'Financial Tools' could vary based on your entitlements.*

## Section 2: Accounts View

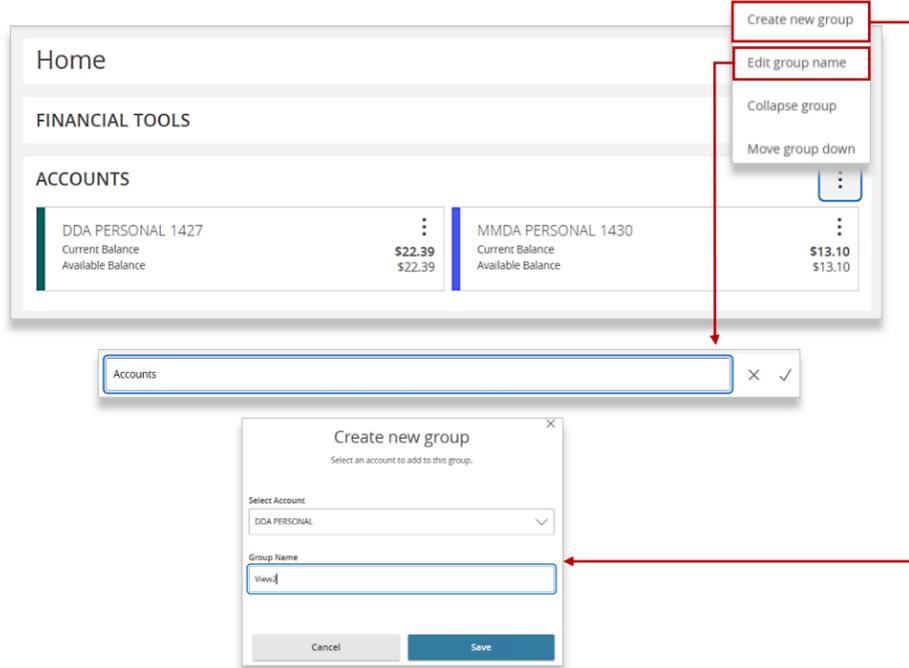
Digital Banking lets you personalize your Homepage to match your viewing and accessibility preferences.

*Standard view* - The 'Standard View' displays all accounts as individual tiles on the Homepage.

Account Tiles can be moved using the cursor to change their sequence and placement.



ACCOUNTS	Current Balance	Available Balance
DDA PERSONAL 1427	\$22.39	\$22.39
MMDA PERSONAL 1430	\$13.10	\$13.10



### Section 3: Account Grouping

Account Grouping helps you organize and combine multiple accounts for a personalized and unified view. This is helpful for users having multiple accounts and need to categorize their accounts based on its use.

#### 1. Creating a new group:

Navigate to the ellipsis available on the 'Accounts' tile and select 'Create new group' from the dropdown.

On the 'Create new group' overlay, select the required accounts using the dropdown.

Enter a 'Group Name' and click 'Save' to create the group. The new group will be displayed on your Homepage.

#### 2. Editing an existing group name:

Navigate to the ellipsis available on the 'Accounts' tile and select the 'Edit group name' option from the dropdown.

The cursor will navigate to the selected 'Group Name' field and prompt to enter a new name.

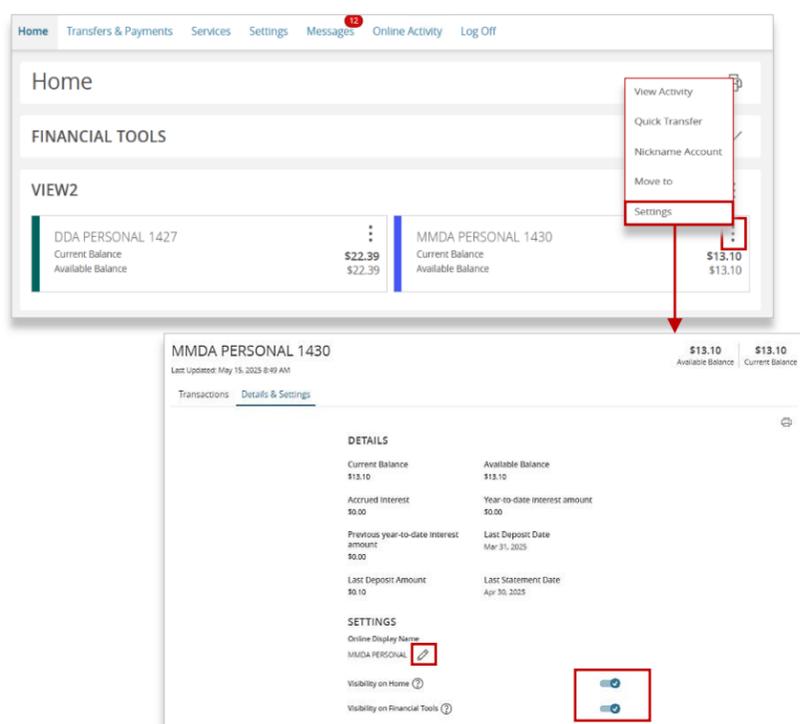
Enter the desired name and click on the 'check' mark to submit the changes.

#### 3. Other Options:

The 'Accounts' tile 'ellipsis' includes options to move the group 'Up' or 'Down' on the Homepage.

Select the required option to move the group from its existing place to the next location upward or downward as desired.

You can 'Expand' or 'Collapse' a group view using the 'Expand group' and 'Collapse group' option.



### Section 4: Account Tiles – Options

Each account tile contains a list of options available under the 'ellipsis'. Click on the 'ellipsis' to view the below given options:

1. **View Activity:** Used to view the list of transactions associated with the account.

2. **Quick Transfer:** Used for navigating to the fund transfer screen for creating a 'Quick Transfer' from the selected account to another account.

3. **Nickname Account:** You can personalize the account name for quick recall and reference.

Global Nickname (if updated) will be updated for all users who have not set their own nickname.

However, 'Personal Nickname' is for your reference only and will be visible only to the user updating it.

4. **Move To:** Use the 'Move To' option to move the account from its current group to another group.

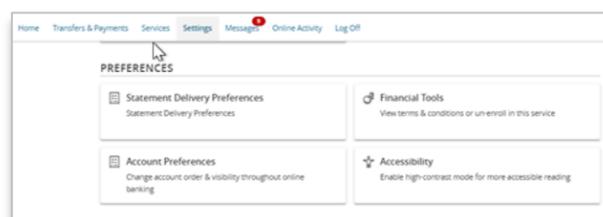
5. **Settings:** The 'Settings' overlay contains two tabs; 'Transactions' and 'Settings'. Using this overlay, you can:

- **Transactions tab:** Used for viewing and searching for transactions associated with the account. Transactions can be filtered and exported from this tab.
- **Details & Settings:** This tab displays the various balance for the account.

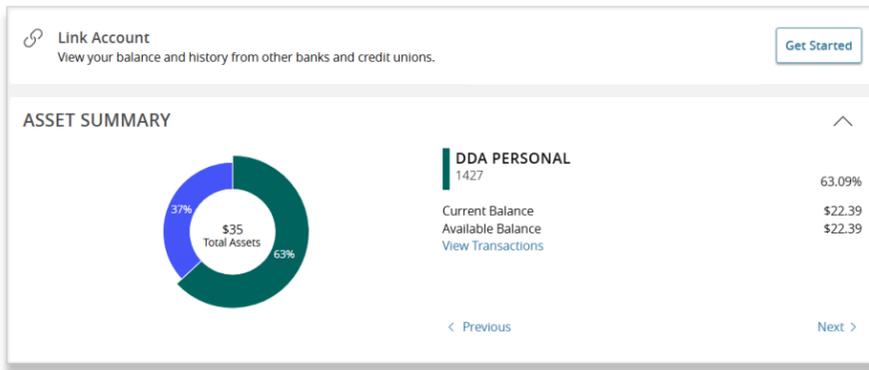
Use the 'pen' edit option to modify the 'Online Display Name'

Use the toggle buttons to set the account visibility on the Homepage and Financial Tools section.

6. You can also click the print icon in the top-right corner to print the displayed details.

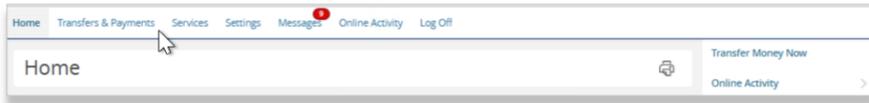


*Please Note: The 'Settings' overlay can also be accessed from the 'Account Preferences' screen available under the 'Settings' menu on Homepage.*



**Section 5: Asset Summary**

Scroll down to the 'Asset Summary' display to view the breakup of your account in a graphical form. The summary section displays the account balance with a link to 'View Transactions'. Use the 'Previous' (<) and 'Next' (>) keys to shuffle between the accounts. The 'Asset Summary' section is collapsible and can be expanded when needed.



**Section 6: Quick Actions**

Digital Banking offers the 'Quick Actions' feature where you can add frequently used actions or navigations to the Homepage.

The added action will be displayed on the Homepage on the right-hand navigation bar.

*Please Note: Quick Actions will display based on your entitlements and rights.*