



# Dogwood Branch

(Online Banking User's Guide)

## About Dogwood Branch

Dogwood Branch is a browser-based banking solution that meets the needs of our digital users. It can be accessed from a web browser, and the application scales based on the size of the screen, making it easy to use even on smaller mobile devices.

The following actions can be completed:

- Configure settings, customize view, set up alerts
- View account balances and activity
  - Internal accounts
  - Select external accounts
- Complete transfers
  - Internal accounts and external accounts
  - One time, scheduled and recurring transfers
- Pay bills and payees
- Converse with the bank
- View statements
- Reorder checks
- Manage cards
- Deposit Checks
- Add Stop Payments

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## Browser Support

To support security measures that keep your end users' data safe, we require modern browsers to Dogwood Branch. As new versions of browsers release, we remove support for older versions. **We currently support:**

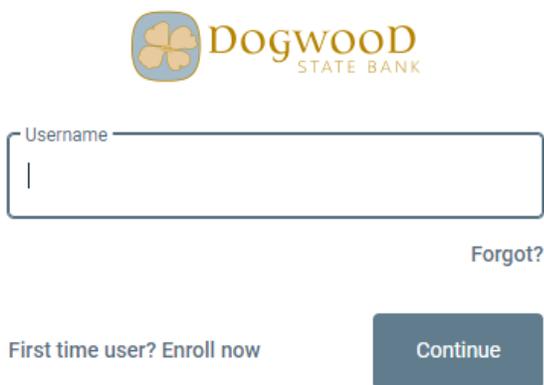
- *Microsoft Edge* – the latest version. We may deny access to older versions, 60 days after Microsoft releases a new version.
- *Google Chrome* – if using Chrome's automatic updates, the browser should update on its own. Major updates release approximately every 12 weeks. If Chrome is two versions older than the current stable channel version, access may be denied.
- *Apple Safari* – typically upgrades during the fall. Approximately 60 days after a new version releases, older versions may deny access.
- *Mozilla Firefox* – typically updates itself automatically, two versions older than the current stable channel version, access may be denied.

## Enrollment

Enrolling in Dogwood Branch is a short simple process. You will have ten minutes to complete each step of the enrollment process. If more than ten minutes pass before continuing to the next step, the application returns to the beginning of the process.

### Enrolling in Dogwood Branch

1. Go to [www.dogwoodstatebank.com](http://www.dogwoodstatebank.com)
2. Select **First time user? Enroll now.**



3. Complete the requested information
  - a. Social Security Number, Employer Identification number or ITIN is accepted
  - b. Account number (complete account number)
  - c. Email address
  - d. Phone



## Enroll

We need this info to verify your identity.

Social Security number

*EIN and ITIN are also accepted*

Account number



Email

Phone

Next

4. Enter the verification code sent via SMS Text, and then select Verify
  - a. If the SMS Text is not received, choose resend or try another way



## Enter verification code

We sent a code to .....73. If you have the Authy app installed you can get your code there.

Enter code

Verify

Didn't receive a code?  
Resend or Try another way

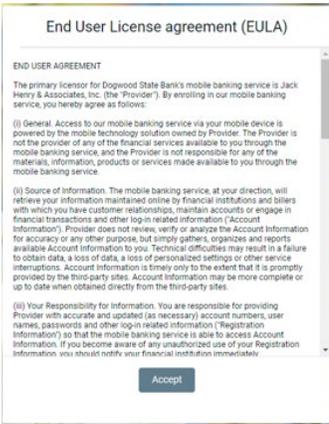


## How would you like to receive your code?

- Phone call  
.....73
- Text message  
.....73
- Authenticator app  
We support the Authy app. Available for iOS, Android and desktop. Download

Next

5. Read the user agreement, and then select **Agree**.



6. Create a username and password by entering information in the **Username** and **Password** fields, and then select **Next**.



**Create credentials**

Username

Show rules

Password

Show rules

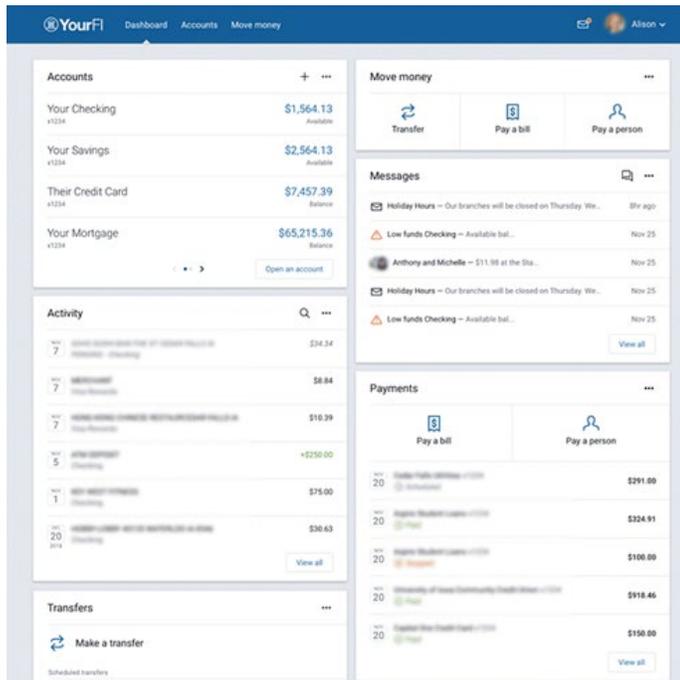
Confirm password

**Next**

***You are logged in and the Dogwood Branch Dashboard will appear.***

## Dashboard

The dashboard is the hub where account information is viewed at a glance and categorized by sections. The screen appears when you first log on to Dogwood Branch. On the dashboard, you can view account information, access money movement actions, view account activity, view mobile deposits, and see messages and alerts.



## Personalizing the dashboard layout

The dashboard is divided into sections that can be added, removed, resized, and reorganized.

1. Find any section of the dashboard and select the ellipses option **⋮**.
2. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Resize the section</b>	Select the desired option in the <b>Card size</b> field
<b>Change the section's position</b>	<ol style="list-style-type: none"> <li>1. Select <b>Organize dashboard</b></li> <li>2. Select the dots icon <b>⋮</b>, dragging and dropping the sections until the desired order is achieved</li> <li>3. Select <b>Done</b>.</li> </ol>
<b>Hide the section from the dashboard</b>	<ol style="list-style-type: none"> <li>1. Select <b>Organize dashboard</b></li> <li>2. Select the <b>✕</b> option next to the section to be deleted.</li> <li>3. Select <b>Done</b>.</li> </ol>
<b>Add a different section to the dashboard</b>	<ol style="list-style-type: none"> <li>1. Select <b>Organize dashboard</b>.</li> <li>2. Select <b>Add a card</b>, and then select the new section to be added to the dashboard.</li> <li>3. When finished, select <b>Done</b>.</li> </ol>

## Add new accounts

Use this task to add account to Dogwood Branch.

1. In the Accounts area of the Dashboard, select the plus symbol 

### Accounts



2. Chose an option
  - a. **Connect institution** – Check balances and transactions from another financial institution (from provided list)
  - b. **Make external transfers** – Add an account from another financial institution with the ability to make transfers.

#### Add account



-  **Connect institution** >  
Check balances and transactions from another financial institution.
-  **Setup external transfer account** >  
Add an account from another financial institution to make transfers with.

3. Connect institution
  - a. Choose from the list provided
  - b. Enter your login credentials for financial institution chosen
  - c. Account information will appear on the dashboard with accounts
4. Setup external transfer account
  - a. Confirm your password to continue
  - b. Enter the external account information
    - i. Account Name
    - ii. Routing Number
    - iii. Account number
    - iv. Account Type (Checking/Savings)

< Add external account

Account name Angie's account

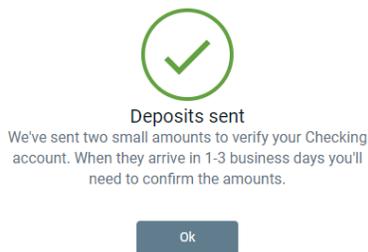
Routing no.  053174048  
UNION BANK

Account no.  0000000 

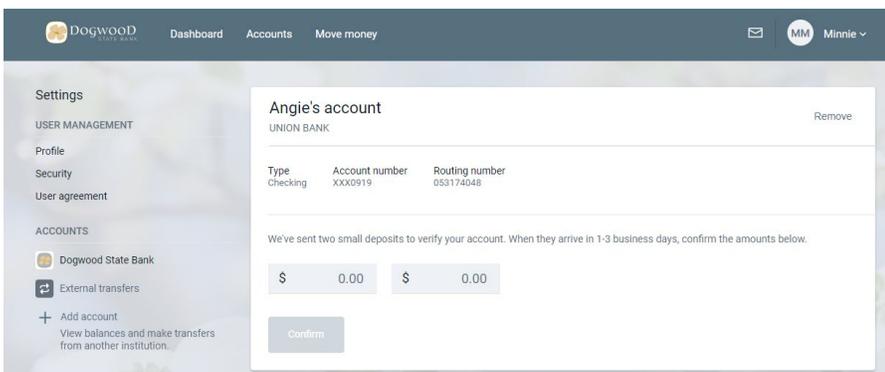
Account type Checking >

Submit

- c. Submit
- d. Deposit Sent Confirmation



- e. In 1 – 3 business days, the external account will receive 2 deposits and 1 withdrawal.
- f. You will need to enter the 2 deposit amounts to confirm the account is setup.
- g. Once this step is complete, the account will appear in the account list for transfers.



- h. To enter confirmation amounts,
  - i. Click on your name in the top right of the dashboard page
  - ii. Click on Settings
  - iii. External transfers
  - iv. Enter the deposit amounts and click confirm

## Changing the order of accounts

Chose the order in which accounts appear in the accounts section on the dashboard.

1. From the Dashboard, select the ellipses  symbol in the Accounts section
2. Select Organize accounts
3. Drag and drop an account by selecting  and dragging next to the account you want to move.
4. Select Done.

## Transactions

View transaction history and see additional transaction information. The following details are available for transactions:

- Transaction title
- Date
- Amount
- Similar transactions
- When available, merchant information for the transaction
- Check images

The following information can be manually added:

- Tags
- Notes
- Images

## Viewing Transactions

To view account activity for all accounts at one, view the *Activity* section of *Dashboard* screen. To view transactions specific to each account, a user can select one from the *Accounts* area of the *Dashboard* screen.

1. Got the *Dashboard* screen.
2. Choose a situation and follow the corresponding step.

Situation	Step
<b>View an individual account's transactions.</b>	In the <i>Accounts</i> section, select the relevant account.
<b>View all activity on all accounts.</b>	Refer to the <i>Activity</i> section. Select <b>View all</b> to see more transactions.

## Transaction search

Locate transactions using the search feature on the *Activity* screen for an account. Select the magnifying glass button takes you to the search bar.

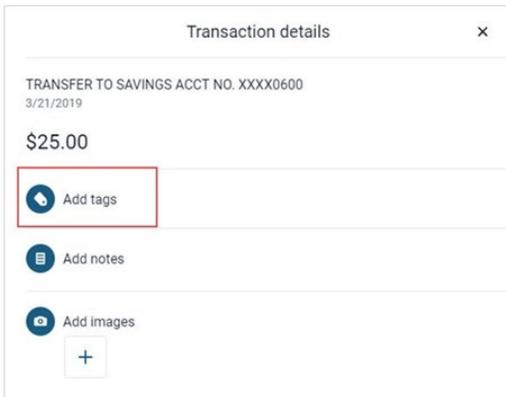
1. Choose an option
  - a. Select a singular account from the *Accounts* section of the dashboard if you only want to search the transactions for a specific account, and then select the magnifying glass button
  - b. Select the magnifying glass button in the *Activity* section of the dashboard to search transactions for all accounts at once
2. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Perform a simple search</b>	<ol style="list-style-type: none"><li>1. Enter the search term, amount, or date</li><li>2. Press <b>Enter</b></li></ol>
<b>Perform an advanced search</b>	<ol style="list-style-type: none"><li>1. Select <b>Search and sorting options</b></li><li>2. Complete the information in the form as desire.</li><li>3. Select <b>Search</b></li></ol>

## Tagging a transaction

Tags allow you to create and assign categories to transactions, helping to locate certain types of transactions quickly.

1. Choose an option for finding the relevant transaction
  - a. Select a transaction from the Activity section of the Dashboard screen, which shows activity for all accounts at once.
  - b. Select an account from the Accounts area of the Dashboard screen to view transaction for a specific account.
2. Select a transaction
3. In the Transaction details window, select **Add tags**.



4. Choose a situation and follow the corresponding steps.

Situation	Steps
Creating a new tag	<ol style="list-style-type: none"><li>1. Select <b>+Add tag</b></li><li>2. Using the keyboard entry that appears, input a tag name.</li><li>3. Select <b>Done</b>.</li></ol>
Assigning an existing tag	<ol style="list-style-type: none"><li>1. Select a tag from the list of previously created tags.</li></ol>

After adding a tag to a transaction, the **Add tags** icon and text color turn green on the Transaction details screen, and any tags appear below the icon.

## Adding notes to a transaction

This feature allows notes to be added to transactions.

1. Choose an option for finding the relevant transaction.
  - a. Select a transaction from the Activity section of the Dashboard screen, which shows activity for all accounts at one.
  - b. Select an account from the Accounts area of the Dashboard screen to view transactions for a specific account.
2. Select a transaction.
3. In the Transaction details window, select Add notes.
4. Enter the note, and then select Done.

After adding a note to a transaction, the Add notes icon and text color turn green on the Transaction details screen, and the note appears below the icon.

## Adding images to a transaction

This feature allows images to be added to transactions.

1. Choose an option for finding the relevant transaction
  - a. Select a transaction from the Activity section of the Dashboard screen, which shows activity for all accounts at one.
  - b. Select an account from the Accounts area of the Dashboard screen to view transaction for a specific account
2. Select a transaction.
3. In the Transaction details window, select Attach image
4. Upload the image using the default upload option that appears. (The default upload option varies depending on the device and browser used).

After adding an image to a transaction, the **Attach image** icon and text color turn green on the Transaction details screen, and the image appears below the icon.

## Downloading transactions

This feature allows transaction data to be downloaded to an external file.

1. Got to the Dashboard screen and select the relevant account from the Accounts section.
2. Select  to the left of the print icon on the Activity section.
3. Select the desired value for the Date range field.
4. Select the desired File Type.  
Available file types include:
  - Open Financial Exchange (OFX)
  - Spreadsheet (CSV)
  - Quicken (QFX)
  - QuickBooks (QBO)
  - Text file (TXT)
5. Select Download

## Printing transactions

This feature allows to print transactions directly from the Activity section while viewing and account.

1. From the Dashboard screen, select an account from the Accounts section.
2. In the Activity area, select **Print** .  
A Print screen appears with a print preview and print configurations options.
3. Using the dialog, configure the print settings and select Print.

## Running balance

Running balance appears by default beneath the transaction amount for applicable transactions. Running balances can be hidden by going to the Settings screen, selecting their institution, and then selecting the toggle next to **Show running balance**.

To show or hide running balance when viewing transactions.

1. Select the end-user profile icon at the top right of the screen.
2. Choose from one of the following options to access the Settings screen.
  - a. Select the end-user profile icon in the top right of the screen.
  - b. Select an account from the Accounts card on the dashboard.
3. Select **Settings**
4. Select the toggle next to **Show running balance**.
  - a. If the toggle is green, running balance appears with transactions
  - b. If the toggle is gray, running balance does not appear with transactions

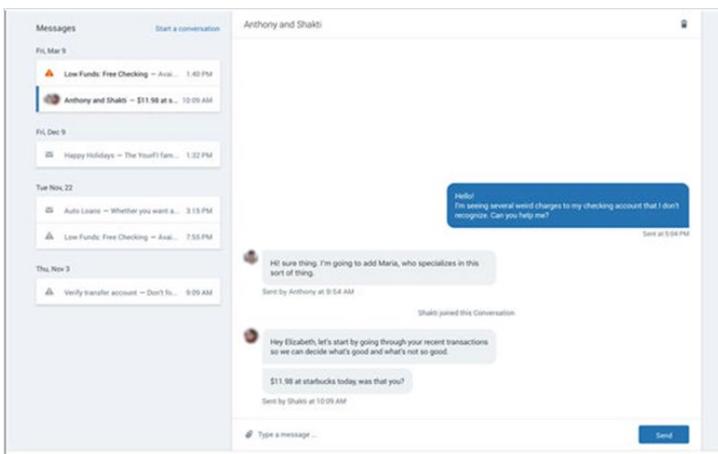
## Messages

In the messages section of the dashboard, you can view automatic notifications, such as a low funds notification, messages from the institution and conversations with support representatives. Messages can also be viewed by selecting the Messages option in the slide-out menu on small-sized screens. From larger screens, the envelope icon  that is to the left of the end user's profile photo can be selected to go to the Messages screen.

## Conversations

Conversations allow you to participate in conversations with our support representatives. They appear in the Messages list with other messages from the institution.

The Messages screen can be accessed from several locations, including the Messages card, the Messages option in the slide-out menu on small-sized screens, or from the envelope icon in the top right of the screen next to the end user profile photo.



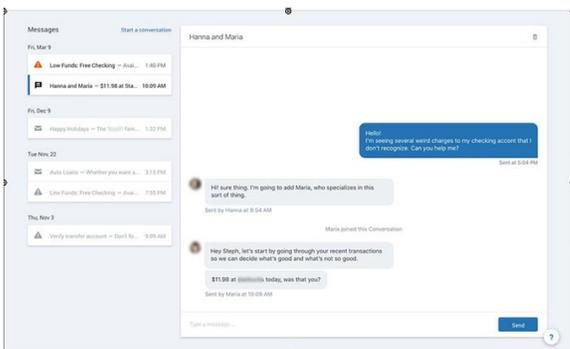
## Viewing and starting a conversation

This feature allows you to view or start a secure conversation with a support representative at Dogwood State Bank.

1. Choose a starting point
  - a. Begin from the dashboard
  - b. Begin from the Messages screen
2. Choose a situation and follow the corresponding step

Situation	Steps
<b>Beginning from the Dashboard</b>	In the Messages section, select the conversation option  . Alternatively, the envelope icon next to the profile icon can be selected to go to the Messages screen.
<b>Beginning from the Messages screen</b>	Select <b>Start a conversation</b> .

3. Type a message in the text box, and then select Send.  
The message appears in the chat area, ready for a support representative to respond



## Unread messages

When there is an unread message, an orange dot appears on the envelope icon when viewed from a desktop screen. The orange dot appears on the slide-out menu on mobile screens.

*New message: Slide-out menu on small screens*



*New Message: Envelope icon on larger screens*



## Email, Support and Contact us features

If Dogwood Branch is being accessed on a desktop, there is a floating question mark icon that appears in the bottom right of each page. Hover over the question mark and the phone, message and support information is given. If accessed on a mobile device, tapping the question mark icon brings up the phone number or the option to start a conversation.

## Settings

Profile information can be viewed and changed in settings. To access settings, select the user profile icon and then select **Settings**.

### Changing profile information

To change profile address, email, and phone numbers

1. Select the end-user profile icon (in the top right of the screen on a desktop computer).
2. Select **Settings** and then select **Profile**.
3. Select the information to change and select Edit next to it.
  - a. Street address
  - b. Email
  - c. Phone number
4. Make the changes and then select **Save**.

### Adding or Changing the profile photo

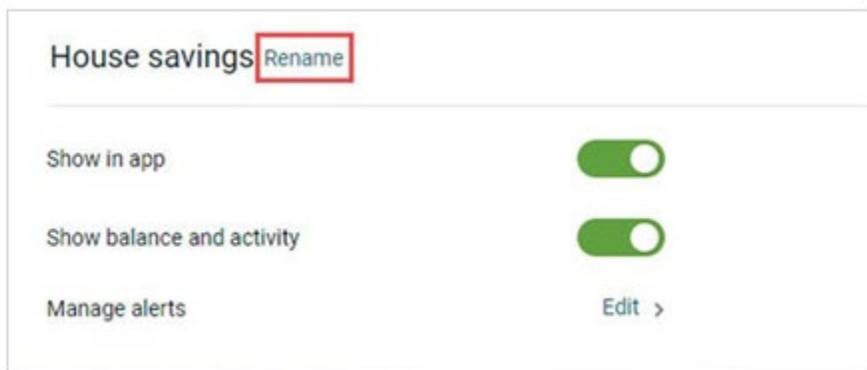
1. Select the profile icon in the top right of the screen
2. Select **Settings > Profile**
3. Select the pencil icon next to the profile picture area. The default upload tool for the browser opens.
4. Upload the desired image, and then use the Crop your photo screen to adjust the crop area.
5. Select **Save**.

### Changing the username

1. Select the end-user profile icon in the top right of the screen.
2. Select **Settings**, and then select **Security**.
3. In the **Username** field, select **Edit**.
4. Type your password in the password field, and then select **Confirm password**.
5. Type the new name in the **Username** field, and then select **Save**.

## Changing an account nickname

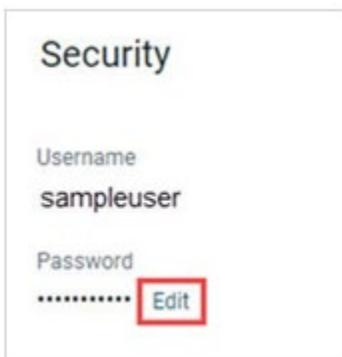
1. Select an account from the Accounts section on the Dashboard.
2. Select **Settings**.
3. Next to the account name, select **Rename**.



4. Type the new name, and then select **Save**.

## Changing Password

1. Select the profile icon in the top right of the screen
2. Select **Settings > Security**
3. In the **Password** field, select **Edit**



4. Enter the existing password, and then enter a new password.
5. Select **Save**.

## Two-factor authentication

Two-factor authentication is an additional layer of security to keep your information safe. When you log in for the first time, you will set up two-factor authentication through a wizard that appears. Two-factor authentication can be reset in the Security section of the Settings screen.

### Resetting two-factor authentication

1. Select the profile icon in the top right of the screen.
2. Select **Settings > Security**
3. Beneath Two-factor authentication, select **Reset**

---

## Security

Username

Angietest Edit

Password

..... Edit

---

## Two-factor authentication

Two-factor authentication adds another layer of security.

Enabled for .....73 **Reset**

4. Enter the password and then select **Submit**.
5. Select **Reset** when the confirmation dialog appears.
6. Change the number in the **Phone** field as needed.
7. Enter the code sent through two-factor authentication, and then select **Verify**.
8. Select the preferred method for receiving codes in the future, and then select **Next**.
9. Select **OK**.

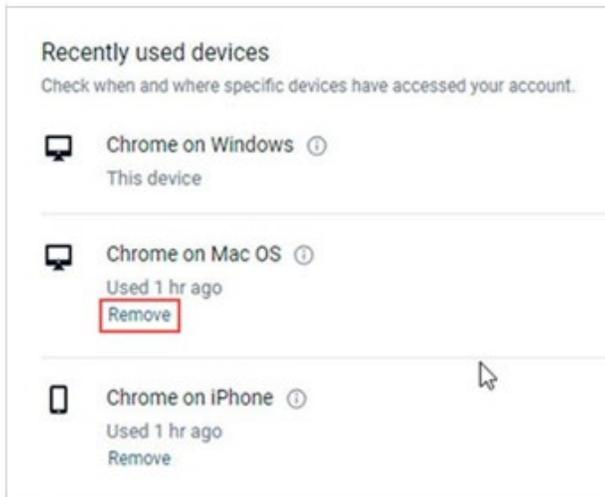
## Device management

Devices that have been used to access Dogwood Branch appear in the *Devices* section of the *Security* screen. You can deauthorize a device in the event you feel security may be compromised. The option to remove a device is available by selecting the profile icon and then selecting **Settings > Security**.

### Managing devices

1. Select the end user's profile icon
2. Select Settings > Security
3. Choose a situation and follow the corresponding steps.

Situation	Steps
View device information.	Select  to view information such as device model, operating system, and app version.
<b>Remove a device's access to Dogwood Branch to deauthorize and remove it from the list of devices.</b>	Select <b>remove</b> next to the appropriate device.



## Alert management

To add or manage transaction alerts.

1. Select the username in the top right of the screen
2. Select **Settings**.
3. In the Accounts area, select Dogwood State Bank
4. Under the relevant account's section, select **Manage alerts**.
5. Choose a situation and follow the corresponding steps.

Situation	Steps
Add an alert	<ol style="list-style-type: none"> <li>1. In the Transaction alerts section, select <b>Add Alert</b>.</li> <li>2. Select <i>Credit</i> or <i>Debit</i>, and then input an amount over which to generate an alert.</li> <li>3. In the Alert by field, select Email, Text or In-app message</li> <li>4. Select <b>Add alert</b> to save the alert.</li> </ol>
Edit an existing alert	<ol style="list-style-type: none"> <li>1. Select <b>Edit</b> next to the transaction alert you want to edit.</li> <li>2. Change the options as desired, and then select <b>Save</b> to save the changes and return to the Manage alerts screen.</li> </ol>
Delete an existing alert	<ol style="list-style-type: none"> <li>1. Select <b>Edit</b> next to the transaction alert you want to delete.</li> <li>2. Select <b>Remove</b> to delete the alert and return to the Manage alerts screen.</li> </ol>

To add or manage balance alerts.

1. Select the username in the top right of the screen
2. Select **Settings**.
3. In the Accounts area, select Dogwood State Bank
4. Under the relevant account's section, select **Manage alerts**.
5. Choose a situation and follow the corresponding steps.

Situation	Steps
Add an alert	<ol style="list-style-type: none"> <li>1. In the Transaction alerts section, select <b>Add Alert</b>.</li> <li>2. Select Above or Below, and then input an amount over which to generate an alert.</li> <li>3. In the Alert by field, select Email, Text or In-app message</li> <li>4. Select <b>Add alert</b> to save the alert.</li> </ol>
Edit an existing alert	<ol style="list-style-type: none"> <li>1. In the Balance alerts section, select an existing alert</li> <li>2. Change the options as desired, and then select <b>Save</b> to save the changes.</li> </ol>
Delete an existing alert	<ol style="list-style-type: none"> <li>3. In the Balance alerts section, select an existing alert</li> <li>4. Select <b>Remove</b> to delete the alert.</li> </ol>

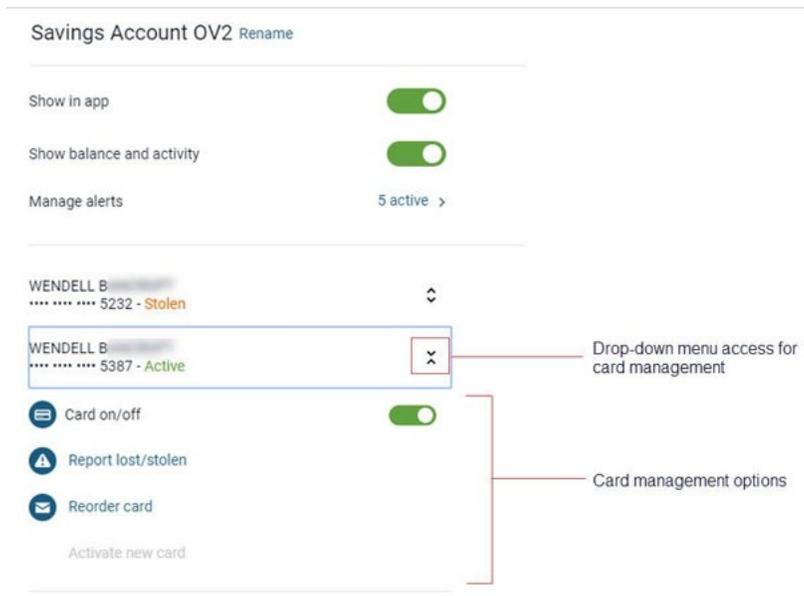
## Manage debit cards

Dogwood Branch allows for the following actions to be taken:

- View card status
- Activate and deactivate card
- Report lost card
- Report Stolen card
- Reorder card
- Activate new card

To manage debit cards

1. Select the user profile image in the top right area of the page
2. Select Settings
3. Under the Accounts heading, select Dogwood State Bank
4. Select the drop-down menu for the relevant card.
5. Select the relevant option
  - a. Card on/off
  - b. Report lost/stolen
  - c. Reorder card
  - d. Activate new card



Locking and unlocking cards from the dashboard

1. Find the Manage cards section of the dashboard.
2. Locate the desired card.
3. Select the toggle next to the card to lock or unlock

## Reorder checks

To reorder checks, go the Accounts section of the dashboard and then select the account > reorder checks.

## Move money

Using the move money menu, you can access pages for payments and transfers.

Creating Transfers – you can create one-time transfers, future-dated transfers and recurring transfers.

1. Select an option
  - a. Select the Move Money menu, and then select Transfers
  - b. Select Make a transfer in the Quick actions section of the dashboard
  - c. Select Make a transfer from the dashboard
2. Select the account you want to transfer funds from, and then select an account for the destination.
3. Enter the transfer amount.
4. Choose a situation and follow the corresponding steps.

Situation	Steps
Creating a one-time transfer	Select <b>Submit</b> .
Creating a one-time scheduled transfer	<ol style="list-style-type: none"><li>1. Select <b>More Options</b></li><li>2. Select the <b>Date</b> Field</li><li>3. Select a date for the transfer if you want something other than the Soonest available default</li><li>4. Select <b>Submit</b></li></ol>
Creating a recurring transfer	<ol style="list-style-type: none"><li>1. Select <b>More options</b></li><li>2. Select a date for the repeating transfer to start</li><li>3. Change the <b>Frequency</b> field</li><li>4. Select <b>Submit</b></li></ol>

**Editing transfers** – After a scheduled transfer is created, it can be modified or deleted

Situation	Steps
Use the Transfers section of the dashboard to access transfers	<ol style="list-style-type: none"><li>1. Find the Transfers section of the dashboard</li><li>2. Find the Scheduled transfers section under the <b>Transfers</b> option.</li></ol>
Use the Move money menu to access transfers	<ol style="list-style-type: none"><li>1. Select <b>Move money &gt; Transfers</b> in the top navigation bar.</li><li>2. Find the scheduled transfers on the Transfers landing page</li><li>3. Select the relevant schedule transfer</li><li>4. Edit transfer or delete transfer</li></ol>

## Stop payments

To view or stop a check payment, select an account from the accounts section, and then select Stop payments.

1. In the Accounts section of the dashboard, select an account
2. Select Stop payments
3. Select + Stop a payment
4. Choose an option
  - a. Select a single check and then complete check amount, check #, check date, payee and reason fields.
  - b. Select a range of checks and then complete the start check #, end check # and reason fields.
5. Select Submit.
6. Select Confirm.

## Electronic statements and documents

Enroll in electronic documents – from the settings screen

1. Select the username in the top right of the screen
2. Select Settings
3. Beneath the All accounts section in the documents filed of the relevant account, select enroll
4. Accept the service agreement terms
5. Select Enroll
6. Select OK