Access Digital: Accounts

Overview

Access Digital provides your members with comprehensive and highly configurable account visibility. By default, the Accounts Overview page displays all primary and joint membership accounts linked to a member's Social Security Number (or TIN). Members can view all shares, loans, credit cards, and lines of credit stored in the core. If your organization uses our integrated investment robo-advisor, EasyVest, it will include those investment accounts.

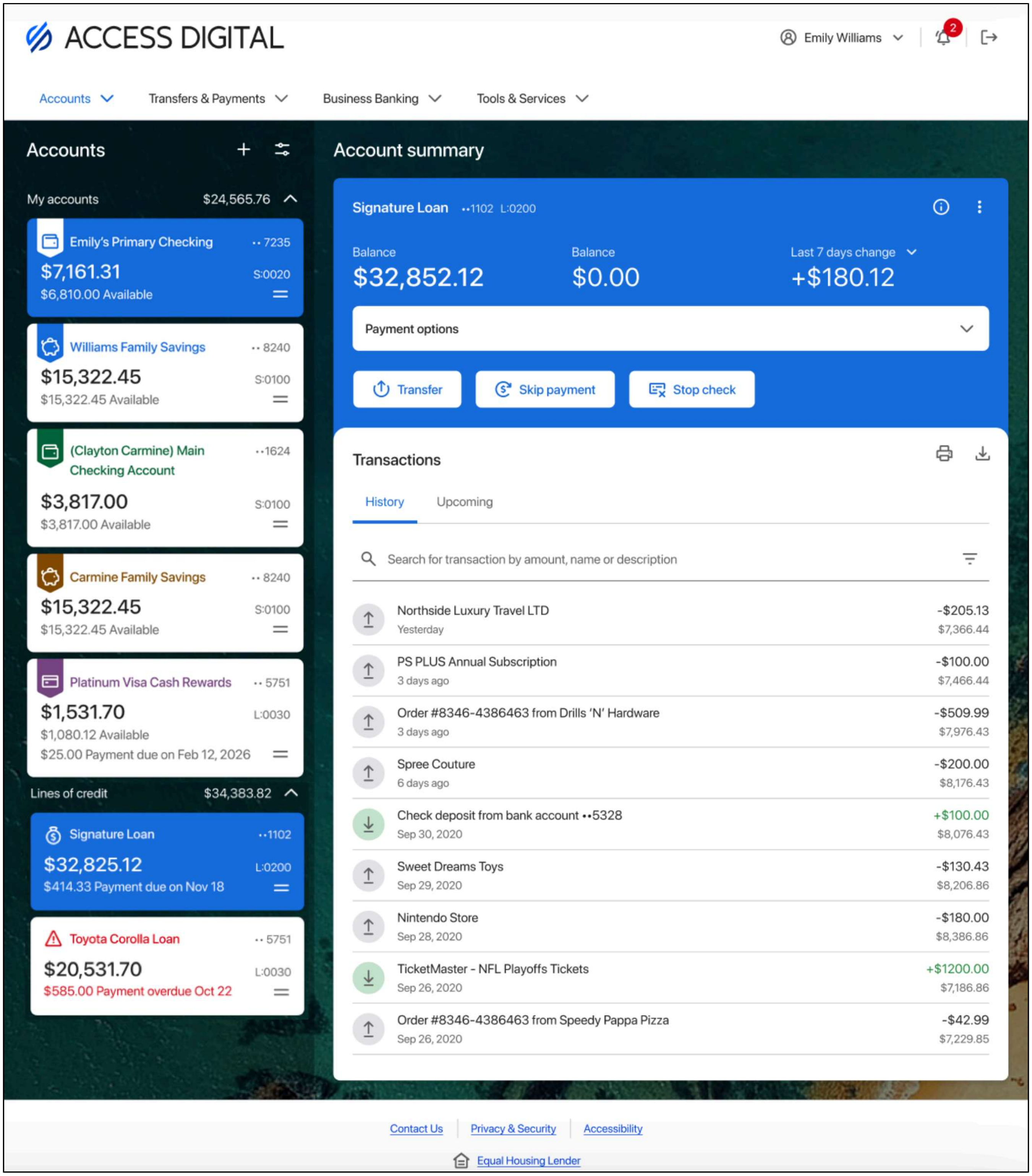
Accounts List

Each account features a card that displays key, at-a-glance information tailored to the account type. Different cards represent credit and savings accounts, loans or lines of credit, investments, or closed accounts, each differentiated by a unique account-type icon. The card displays the following details for all accounts:

- Account-type icon for quick visual reference.
- Account nickname.
- Masked account number.
- Current and available balance (or available credit, when applicable).
- UI element to drag and drop accounts.
- V5.16+ Color-coded account labels to distinguish between account types.

For specific account types, the card displays additional information:

- **Loans or Lines of Credit (LOC)** :
  - Upcoming payment amount and due date, or past-due amount.
  - 5.11+ FOR SYMITAR ONLY Visual indicators for past-due loans or LOCs.
- **Investments** :
  - An up or down arrow to indicate the investment's performance. To learn more about our integrated investment robo-advisor, EasyVest, see EasyVest.



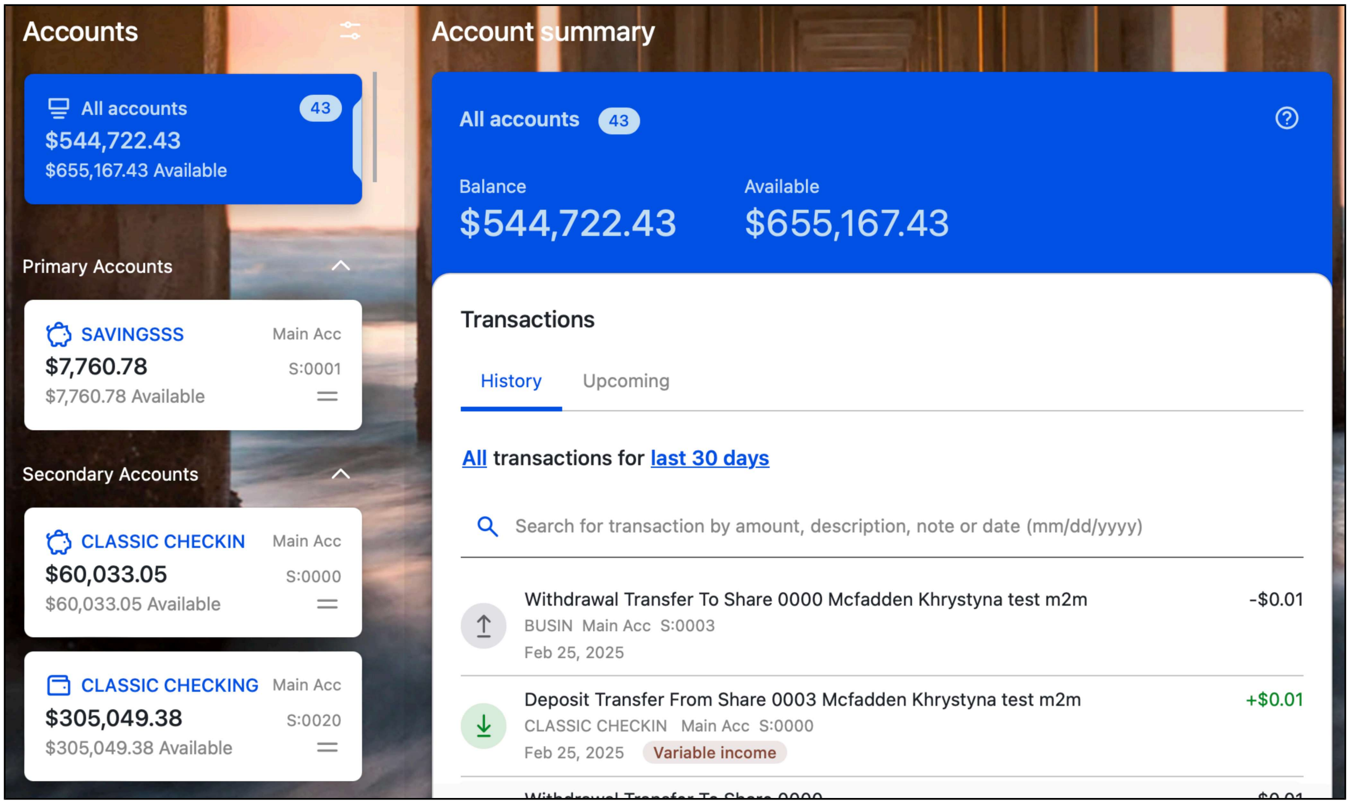
Unified Accounts View

AVAILABLE WITH ACCESS DIGITAL VERSION 5.12+

The **All accounts** card provides a unified view of your members' accounts. This card displays an account counter, total available amount, and total ledger amount, providing a financial snapshot at a glance. Your members can explore an overview of their combined funds and view both upcoming and historic transactions for all accounts in one place, and they can use filters for a customized view of the data.

Configuration Details

An Access Digital admin can help you enable this feature. If you're interested in a unified accounts view, please contact your account manager.

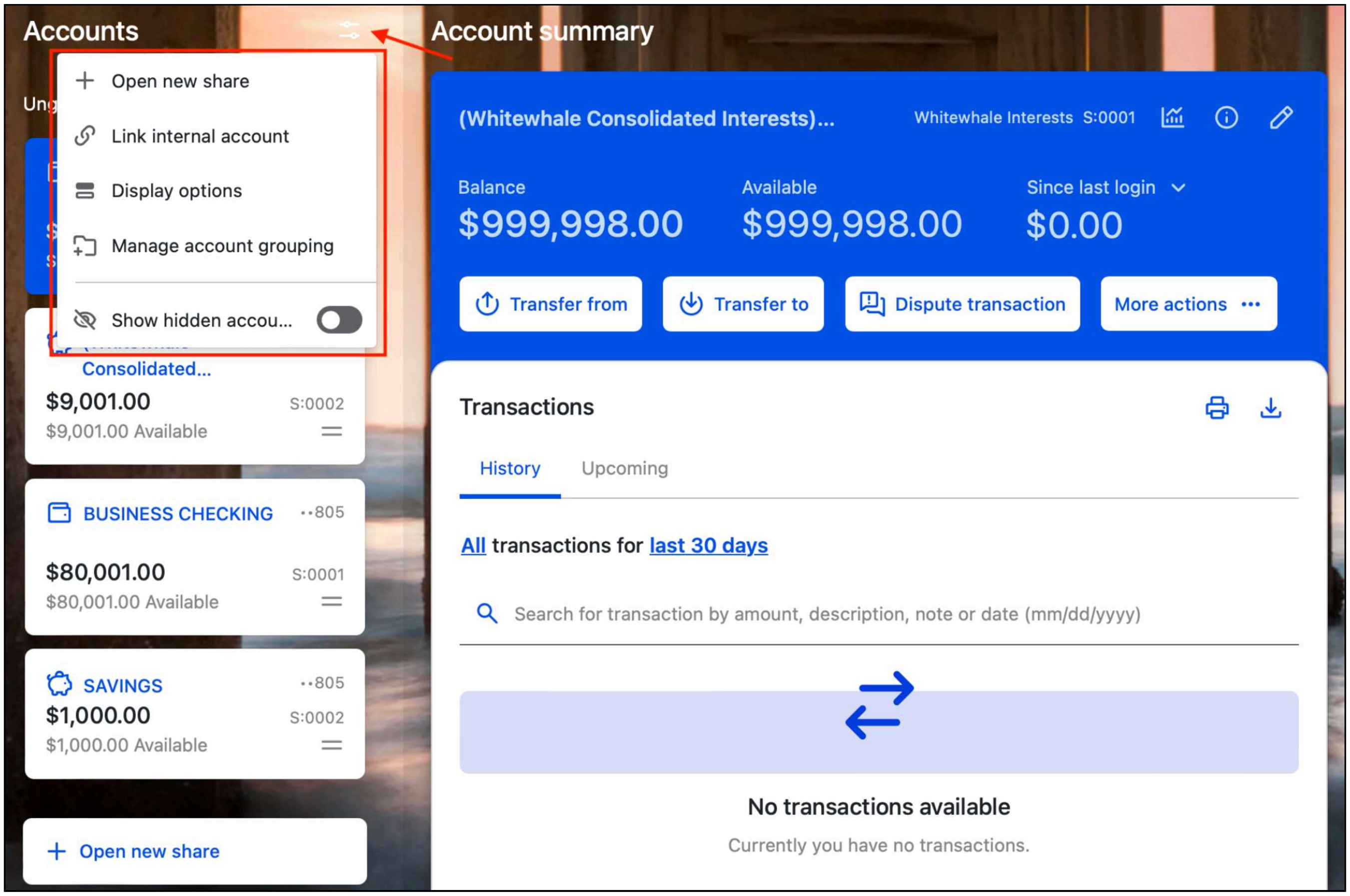


Account Preferences

To personalize your Accounts, click the **preferences** button.

Configuration Details

An Access Digital admin can help you enable the toggles within Display Options. Please reach out to your account manager if you're interested in these features.


Accounts
Account summary
Open new share
Link internal account
Display options
Manage account grouping
Show hidden accou...
Consolidated...
$9,001.00
S:0002
$9,001.00 Available
BUSINESS CHECKING
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SAVINGS
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S:0002
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Open new share
(Whitewhale Consolidated Interests)...
Whitewhale Interests S:0001
Balance
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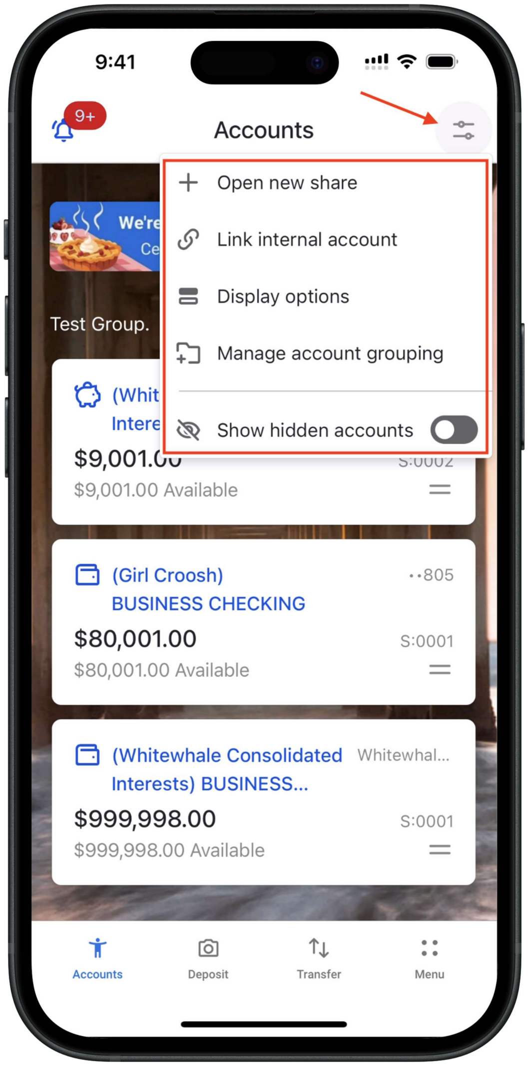
Available
$999,998.00
Since last login
$0.00
Transfer from
Transfer to
Dispute transaction
More actions
Transactions
History
Upcoming
All transactions for last 30 days
Search for transaction by amount, description, note or date (mm/dd/yyyy)
No transactions available
Currently you have no transactions.



Open New Share

This option directs your members to the Open New Share workflow. To learn more about opening shares, see Access Digital: Open New Share Configuration Guide.

Link Internal Account

This option directs your members to the Link Internal Account workflow. To learn more about linking internal accounts, see Access Digital: Link Internal Account.

Display Options

In the Display Options, members can customize what appears on the Accounts Overview page.

Hide accounts

On the list of accounts, toggle the **show** button to show or hide different accounts. Hidden accounts won't appear unless the **Show hidden accounts** toggle is enabled. This works for all accounts, including integrations.

Edit account nickname

On the list of accounts, click the pencil icon next to the desired eligible account to choose or change the nickname.

Enable financial analytics

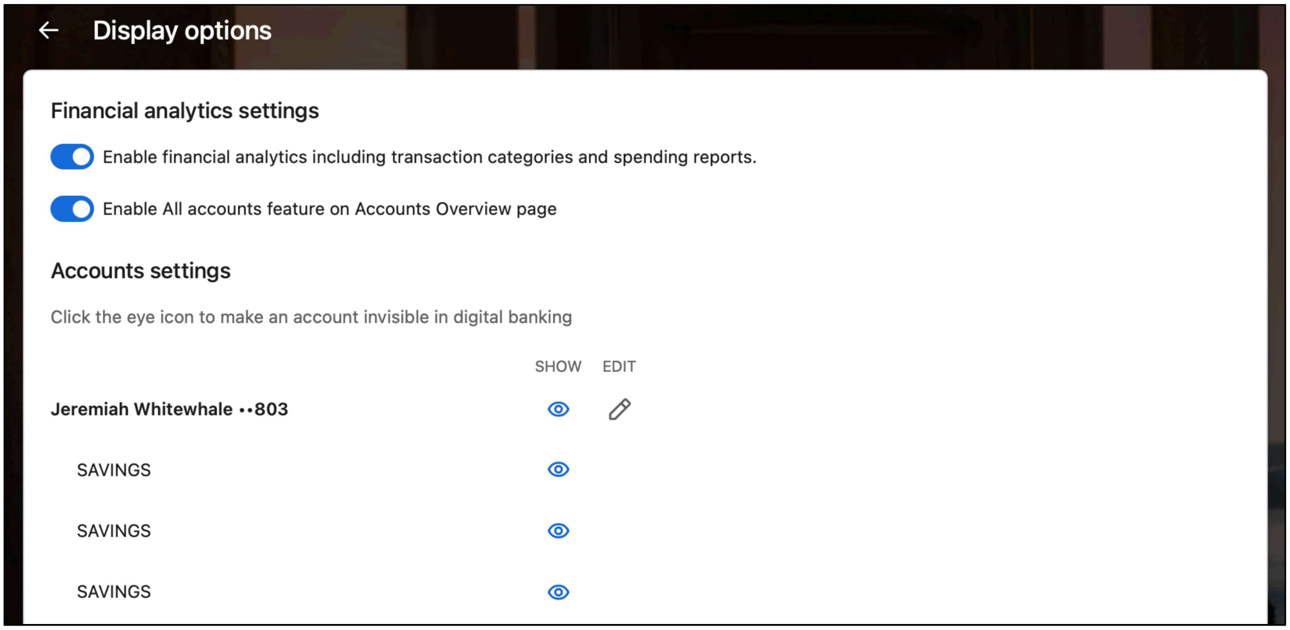
AVAILABLE WITH VERSION 5.13+

Use this switch to enable or disable financial analytics features. These features include Transaction Categorization and the Weekly Spending Report. To learn more about Transaction Categorization, see Access Digital: Transactions. To learn more about the Weekly Spending Report, see Access Digital: Account Graphs and Financial Wellness.

Enable All Accounts feature

AVAILABLE WITH VERSION 5.14+

Use this switch to enable or disable the All Accounts feature on the Accounts Overview page.



Manage Account Grouping

This option takes your members to the Manage Account Grouping workflow. To learn more about account grouping, see Access Digital: Manage Account Grouping.

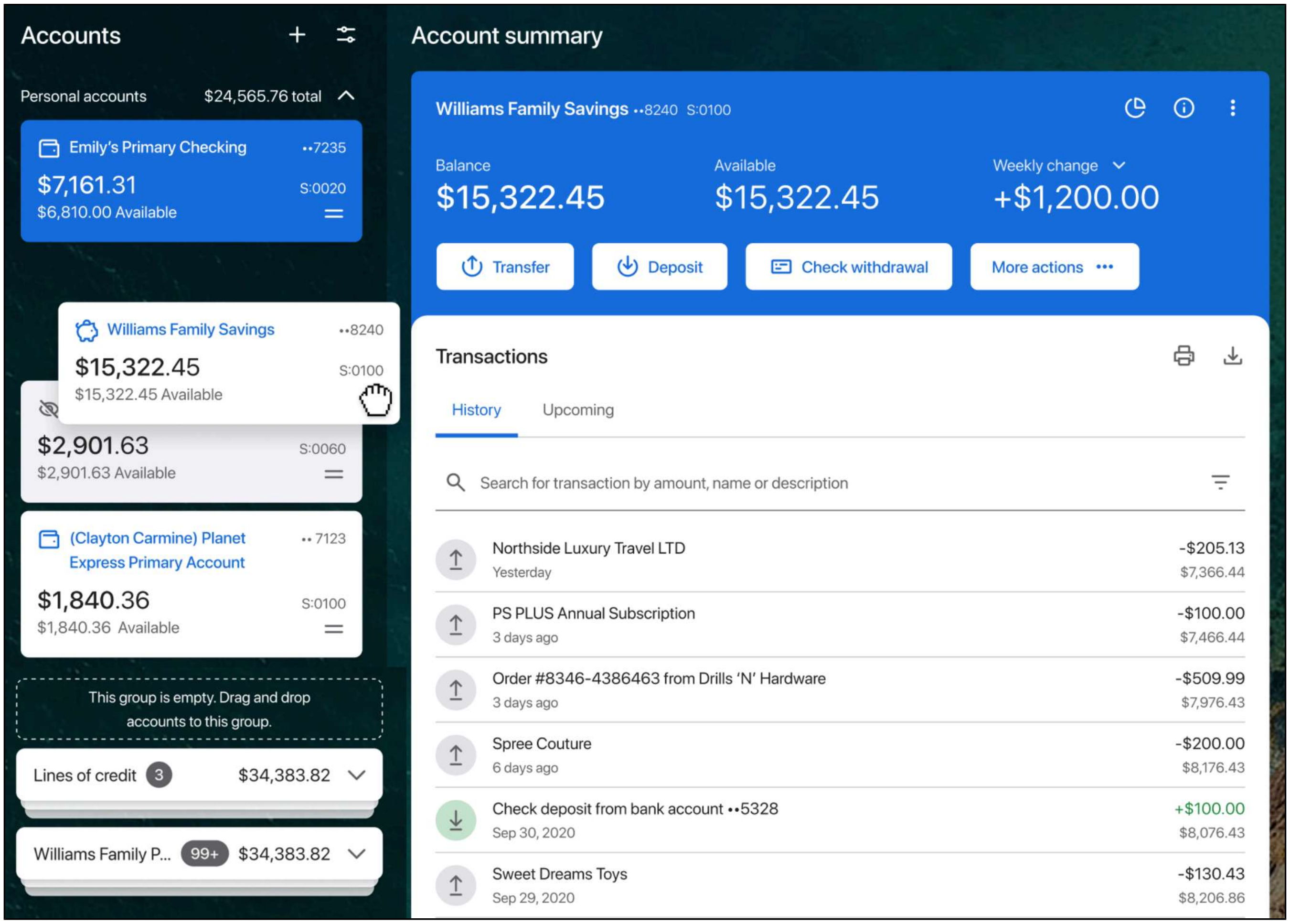
Show Hidden Accounts

This option allows your members to display hidden accounts, including integrations. When this option is enabled, your members will see their hidden accounts in the account selectors. Hidden accounts are distinguishable from unhidden accounts.

Account Grouping

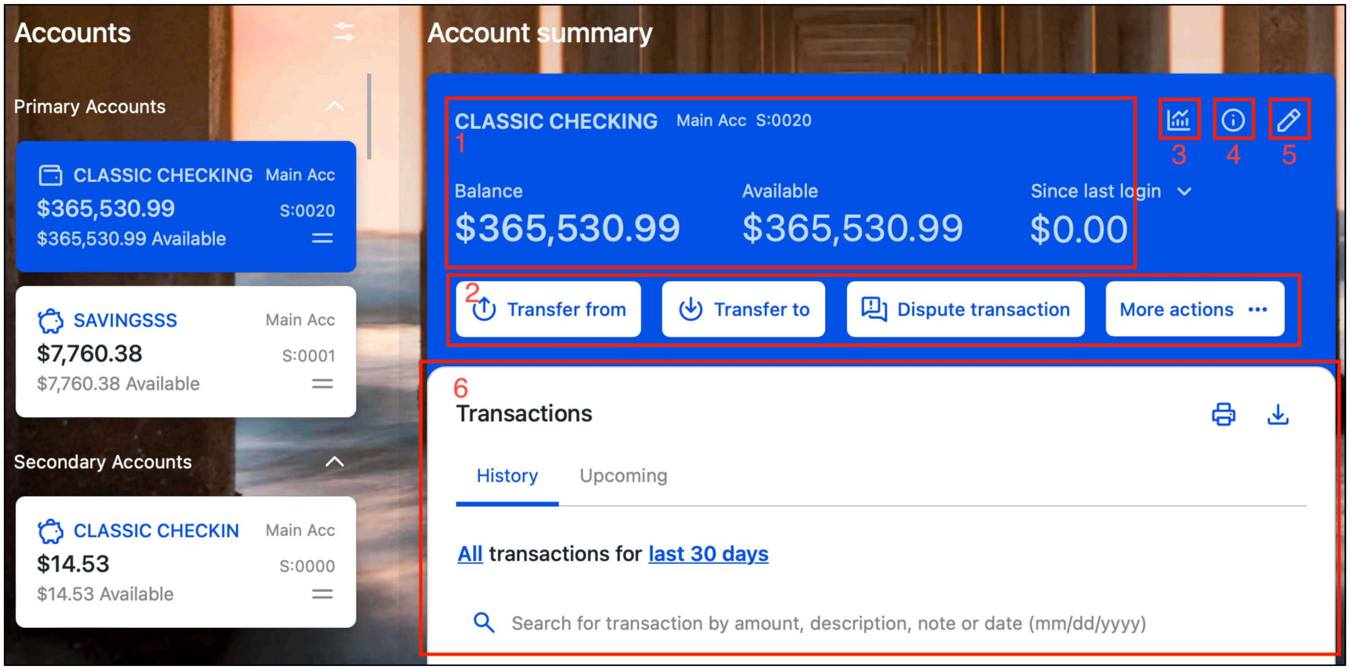
Members can use Account Grouping to organize their accounts into customizable groups. They can reorder and regroup accounts with our intuitive drag-and-drop interface, providing faster access to their most-used accounts. If a member hasn’t created custom groups, all accounts will appear in the default group. To learn more about creating and managing account groups, see Access Digital: Manage Account Grouping. With account groups, your members can:

- Click and hold the = symbol to drag and drop accounts to add or remove them from specific groups. Groups that don't have any accounts appear as empty group cards with a message instructing the member how to add accounts to the group.
- View the total balance for all accounts within a group. If your member adds a hidden account to a group, that account's balance is not included in the total.
- Expand or collapse any group. When collapsed, Access Digital displays the number of accounts in that group.



Account Summary

To view more details about an account, click on the desired account from the Accounts list to open the Account Summary.



Corresponding with the image above, the Account Summary provides the following information:

1. Account Information
2. Navigation Buttons
3. Graphs
4. Account Details
5. Edit Nickname
6. Transactions

Account Information

On the Account Summary screen, you can quickly see the following information:

- **Nickname** : Displayed in a read-only state. Access Digital displays the original account name if the member hasn't created a nickname.
- **Account Owner** : If the member is not the primary account holder, Access Digital displays the Account Owner's name before the account name.
- **Account Number** : Masking rules are applied (e.g., ••2971).
- **Account Typ**e: Example: S:020 for a share or L:020 for a loan
- **Current Balance**
- **Available Balance**
- **Balance Change**: Displays the total of all ledger balance changes during the selected timeframe, presented as a positive or negative dollar amount. You can choose from the following timeframes:
  - Since last login
  - Weekly
  - Monthly

For loans or lines of credit (LOC), the account summary displays this additional information:

- Available Credit
- Current Balance
- Amount and Next Payment Due Date
- Past Due Amount

Navigation Buttons

Each account type has specific navigation options in the Account Summary:

- **Checking or Savings Accounts**: Different money management options appear here, depending on your configurations. They could include:
  - **Transfer From** : Allows users to transfer funds from the current account.

- **Transfer To** : Allows users to transfer funds to the current account.
- **Dispute Transaction**: AVAILABLE WITH ACCESS DIGITAL VERSION 5.9+ Allows users to begin a transaction dispute. To learn more about transaction disputes, see Access Digital: Transactions.
- **More Actions** : Depending on SSO integrations, this drop-down menu may include options like Bill Pay, Stop Checks, and Order Checks. To learn more about our available integrations, see Access Digital: Partners and Integrations.

- **Loan or LOC Accounts**: The payment options you have configured for loans and LOCs appear here. They can include
  - Minimum Payment
  - Regular Payment
  - Balance Payoff
  - Principal Only
  - Skip Payment

> For more information on transfers and customization options, see Access Digital: Transfers and Payments

Graphs

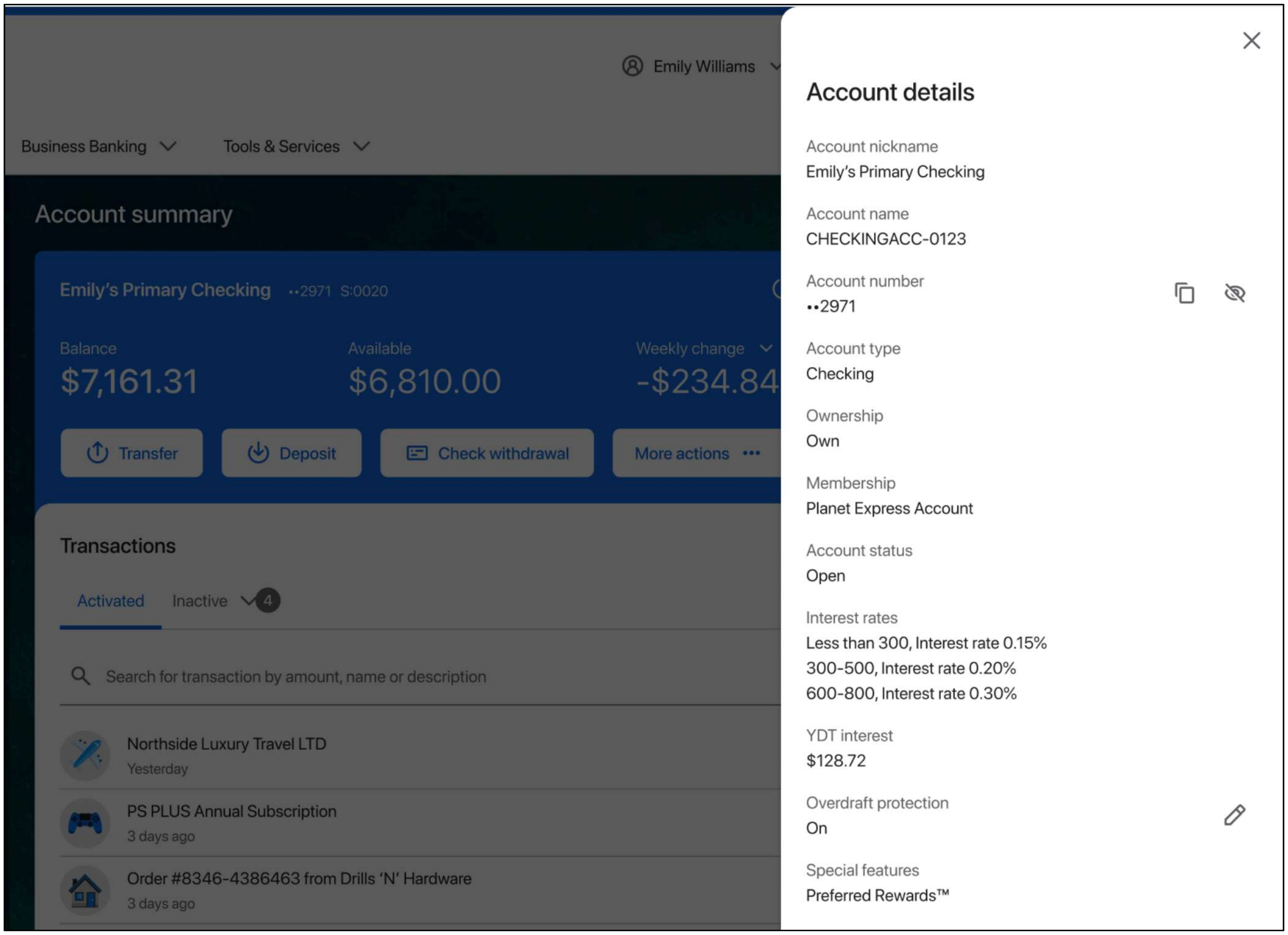
Your members can click the graph icon to see a visual representation of their account activity.

> For more information on graphs, see Access Digital: Account Graphs and Financial Wellness.

Account Details

The info button will pull up the Account Details to show more specific information about the account. The default information is:

- Account Number
  - Your members can unmask and copy the account number.
- MICR Number
  - AVAILABLE WITH ACCESS DIGITAL VERSION 5.10+ Your members can unmask and copy the MICR number.
- Account Nickname
- Account Type
- Ownership (e.g., Own or Joint)
- Description
- Account Status
- Interest Rate
- Credit Limit (for LOC/CC accounts)
- Year-to-Date Interest
- Overdraft Protection (for Checking accounts)
- Minimum Balance (for Savings/Checking accounts)
- Features
- Maturity Date (for Certificates, Loans, LOCs)



Configuration Details

You can configure the account details by navigating to the ***Admin Tool > Accounts & Transactions > Account Details Screen Configuration*** .

You can change the text using the Admin Tool's **Text Settings**.

Edit Nickname

Your members can click the pencil icon to edit the account nickname for eligible accounts.

Transactions

Your members can view their historic and upcoming transactions.

For more information on transactions, see Access Digital: Transactions.