

# Access Digital: Transactions

## Overview

In the Account Summary section, you'll find the Transactions area where your members can review their financial activity, including both expenditures and deposits. This section not only provides a record of completed transactions but also displays any pending transactions. Your members can filter and search the transaction list, export or print their transactions, view associated images, and dispute transactions.

- Overview
  - History
  - Upcoming
- Transaction Details
  - Check Images
  - User Attached Images
- Transaction Disputes
- Filters
- Search
- Export and Print
  - Export
  - Print
- Configurations

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## Transactions

To access transaction information, your members must select the desired account from the Account Summary page. Access Digital will display the most recent 25 transactions for that account. When your members scroll down, more transactions will load.

Each transaction provides some details in this list that could include:

- **Transaction type icon:** An icon that displays whether the transaction was an income, an expenditure, or a rejected transaction
- **Name:** A description of the transaction.
- **Transaction date:** The date of the transaction displayed as today, tomorrow, yesterday, or the date in the format: month, day, year.

### Configuration Details

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An Access Digital admin can help you adjust the transaction date to display only exact dates. This configuration replaces the words today, tomorrow, and yesterday with dates.

- **Transaction amount:** The amount of the transaction, including a plus or minus sign to distinguish between an expense or income.
- **Transaction balance:** The remaining balance after the completed transaction.
- **Check image:** An icon of a check to indicate the transaction has an associated check image.
- **Transaction category:** A tag that distinguishes between various types of income and expenses, recognizing patterns such as consistent subscriptions or fixed incomes. The transaction categories are:
  - **Recurring Income:** Any income that occurs for the same amount in a recurring pattern, such as salary payments
  - **Variable Income:** Any non-recurring income.
  - **Fixed Expenses (Recurring):** Any expense above the designated threshold for the same amount in a regular pattern. The default threshold is \$40. Your account manager can help you change the threshold.
  - **Subscriptions:** Any expense below the designated threshold for the same amount in a regular pattern. This category uses the same threshold as Fixed Expenses.
  - **Other Expenses:** Any expense that doesn't fit into the above categories. These transactions don't receive a label.
  - **No Label:** Any expense that falls into a hidden category. These transactions don't receive a label, but in the transaction details, your members can see that the transaction has no category label.

### Configuration Details

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An Access Digital admin can help you choose which categories to display. By default, Other Expenses is hidden. You can choose to show or hide any of these categories, such as only showing Subscriptions.

There are two tabs on the Transactions screen:

- History
- Upcoming

## History

The **History** tab is the default page. It shows a list of the 25 most recently transactions.

The screenshot displays a banking application interface. On the left, there is a sidebar titled "Accounts" with three sections: "Primary Accounts", "Secondary Accounts", and "Ungrouped Accounts". Each section contains account cards with icons, names, balances, and available amounts. The "Primary Accounts" section includes "CLASSIC CHECKING" (\$362,993.00), "SAVINGSSS" (\$4,209.37), and "CLASSIC CHECKIN" (\$19.53). The "Secondary Accounts" section includes "CLASSIC CHECKIN" (\$19.53). The "Ungrouped Accounts" section includes "BUSIN" (\$151.12), "(Closed) SAVINGS" (\$0.00), and "CHECKING WITH ODP".

The main content area is titled "Account summary" and features a blue header for "CLASSIC CHECKING Main Acc S:0020". It displays three key figures: "Balance \$362,993.00", "Available \$362,993.00", and "Since last login \$0.00". Below these are three buttons: "Transfer from", "Transfer to", and "Stop check".

The "Transactions" section is active, showing a list of recent transactions under the "History" tab. A search bar is provided with the text "Search for transaction by amount, description, note or date (mm/dd/yyyy)". The transaction list includes:

- Withdrawal Transfer To Loan 0001, Dec 17, 2024, -\$100.00, Other expenses, \$362,993.00
- Withdrawal Transfer To Share 0000 vipsafedev05[551], Dec 11, 2024, -\$5.00, Other expenses, \$363,093.00
- Withdrawal Transfer To TEST,CELIA2 XXXXXXX508 Share 0007 vipsafeqa05-01[13] Funding new account, Dec 9, 2024, -\$50.80, Other expenses, \$363,098.00
- Withdrawal Transfer Initial funding To TEST,CELIA2 XXXXXXX508 Share 0004, Dec 9, 2024, -\$59.00, Other expenses, \$363,148.80
- Withdrawal Transfer To Share 0003, Nov 29, 2024, -\$50.00, Other expenses, \$363,207.80

## Upcoming

The **Upcoming** tab contains all scheduled and pending transactions.

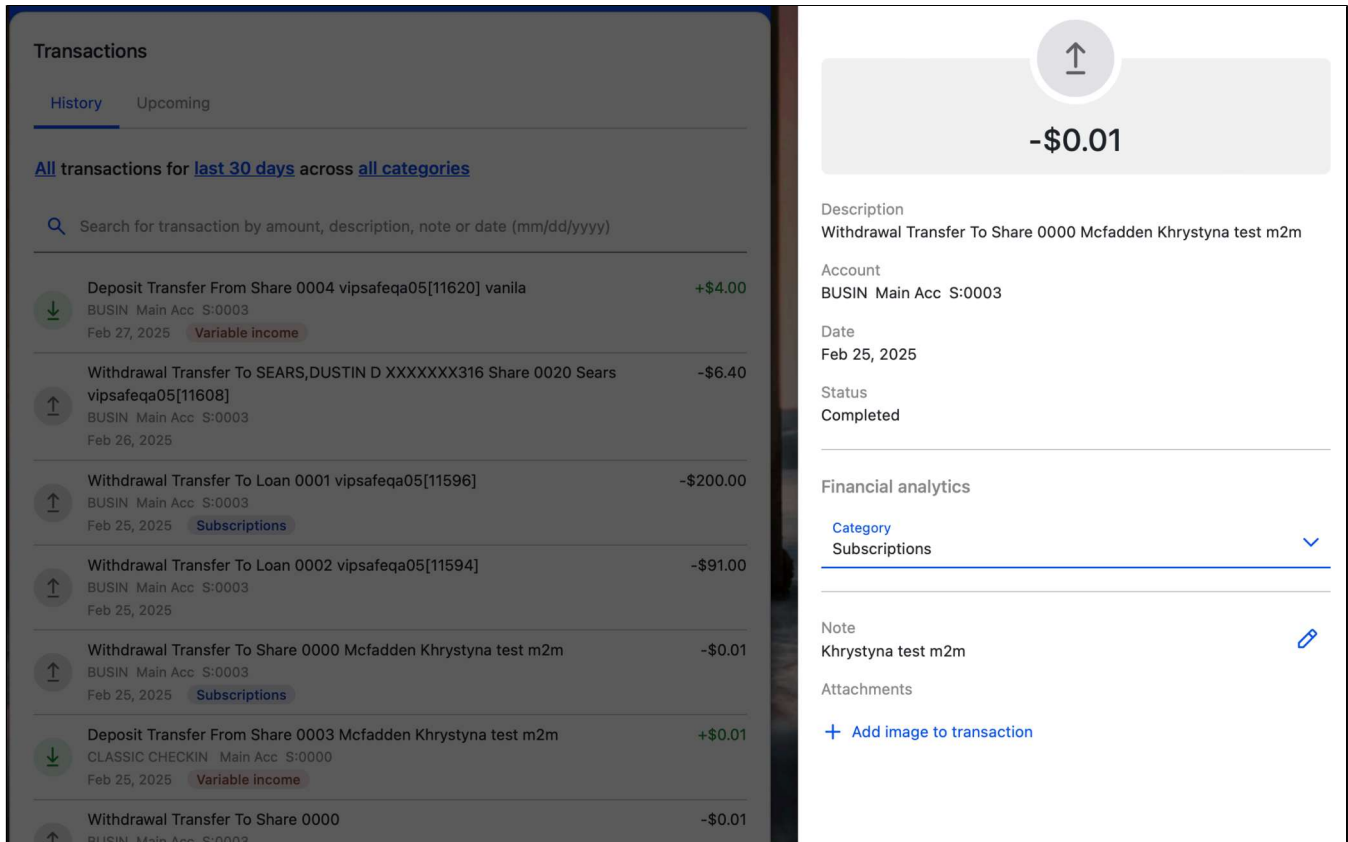
The screenshot displays a mobile banking interface. On the left, a sidebar titled 'Accounts' lists various accounts: 'CLASSIC CHECKING' (\$362,993.00), 'SAVINGSS' (\$4,209.37), 'CLASSIC CHECKIN' (\$19.53), 'BUSIN' (\$151.12), '(Closed) SAVINGS' (\$0.00), and 'CHECKING'. The main area, titled 'Account summary', shows details for 'CLASSIC CHECKING' (Main Acc S:0020) with a balance of \$362,993.00 and available funds of \$362,993.00. It includes buttons for 'Transfer from', 'Transfer to', and 'Stop check'. Below this is a 'Transactions' section with 'History' and 'Upcoming' tabs. The 'Upcoming' tab shows a list of transactions: a scheduled transfer to a share account (-\$1,500.00), a scheduled transfer from a share account (+\$1,000.00), and three 'Stop Draft Request' transactions (each \$0.00) with check numbers 5, 78, and 64, all expiring on 02/15/2025.

## Transaction Details

Your members can see transaction details by clicking on the record from either the History or Upcoming tab.

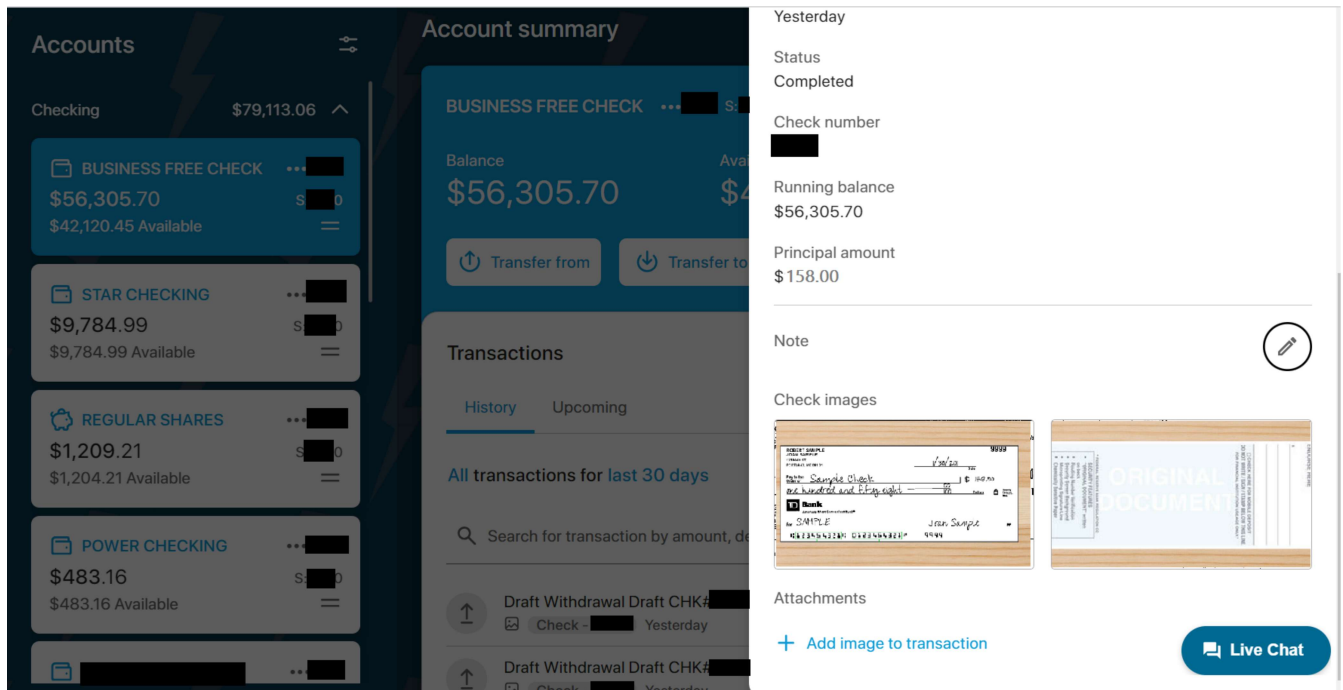
Transaction Details displays the following information in an overlay:

- Transaction type icon
- Amount
- Description
- Account
- Payment type
- Date
- Status
- **Check number:** If the transaction includes a check number, such as a Stop Check, this field is displayed
- **Running balance:** If there isn't any new balance information, such as with a scheduled transaction, this field isn't displayed.
- **Category:** AVAILABLE WITH ACCESS DIGITAL VERSION 5.12+ In the **Financial analytics** section, your members can view and change the transaction category.
- **Notes:** Your members can add or edit notes to their transactions.
- Check Images
- Attachments



## Check Images

The provider attaches check images to the transaction. The member can click a check image to expand it, and has the option to download the images.



Viewing check images is enabled by default. You can disable a member's ability to view check images by navigating to Admin Tool > Accounts and Transactions and removing the check from the **Allow Check Images in user transaction history** box.

## User Attached Images

Your members can click **Add image to transaction** to upload an image attachment for a cleared transaction using their OS's native file upload dialog.

After attaching an image, an "image" icon appears next to the transaction description for. Your members can download and delete their uploaded images.

File restrictions:

- **Minimum image width:** 640px
  - **Minimum image height:** 480px
  - **Maximum file size:** 3 Mb
  - **Supported types:** "image/jpg", "image/gif", "image/png".
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## Transaction Disputes

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Your members can initiate transaction disputes directly from transaction history or transaction details. When a member clicks **dispute transaction** from the transaction details, a secure message template [that automatically includes the details of the transaction in question](#) appears. If they click it from transaction history, a popup appears requesting to attach the transaction in question. Your members can customize the dispute information as necessary and submit it to your institution so that a representative can contact them to resolve the matter.

Message center 
×
 Attach Send

^ Inbox 8

Secure messages

Alerts 8

Sent messages

### New message

Send to  
Account Support ▼

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Subject  
Dispute Recent Transaction

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**\*\*Please fill in the "Reason for Dispute" in the below message \*\***

I am writing to dispute a recent transaction on my account.

Please find the transaction details attached to this message.

I believe this transaction is incorrect because [Reason for Dispute]. I request a thorough investigation into this matter and a prompt resolution. Please let me know the next steps and how I can assist further in resolving this dispute.

Thank your assistance.

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Attachments (1 file)

Deposit Transfer From Loan
Transaction record

Send

You can customize the text in the Admin Tool's **Text Settings** by searching for the desired text ID:

- **Dispute transaction button:** bank-accounts.transaction-details.dispute-transaction.button
- **Default subject for transaction dispute form:** message-center.dispute-transaction.subject.text
- **Default template text for transaction dispute form:** message-center.dispute-transaction.template.text

## Filters

Your members can click Filters to apply various filters to sort through their financial activities:

- **Filter by date:** Available in the History tab. Your members can choose from the following:
  - Last 7 days
  - Last 30 days (set as the default)
  - Last 90 days
  - Last 180 days
  - All time
  - Custom date
- **Filter by type:** Available in both tabs. Your members can choose from the following:

- All types (set as the default)
- Expenses
- Incomes
- **Filter by category:** V5.12+ Available in the History tab. You members can choose to filter results by the following categories:
  - All categories (set as the default)
  - Recurring income
  - Variable income
  - Fixed expenses (recurring)
  - Subscriptions
  - Other expenses
  - No category

### Accounts

Ungrouped Accounts

**CLASSIC CHECKING** Main Acc  
**\$397,389.20** S:0020  
 \$397,389.20 Available

**CLASSIC CHECKIN** Main Acc  
**\$0.00** S:0000  
 \$0.00 Available

**SAVINGS** Main Acc  
**\$11,229.68** S:0001  
 \$11,229.68 Available

**(Closed) SAVINGS** Main Acc  
**\$0.00** S:0002  
 \$0.00 Available

**CHECKING WITH ODP** Main Acc  
**\$0.00** S:0030  
 -\$5.00 Available

**CHECKING WITH ODP** Main Acc  
**\$60.00** S:0050  
 \$60.00 Available

### Account summary

**CLASSIC CHECKING** Main Acc S:0020

Balance	Available	Since last login
<b>\$397,389.20</b>	<b>\$397,389.20</b>	<b>\$0.00</b>

Transfer from
Transfer to
Dispute transaction
More actions

#### Transactions

History   Upcoming

Search for transaction by amount, description, note or date (mm/dd/yyyy) Filters

↑	Withdrawal Fee Stop Pay Fee. Chk# 5 Aug 15, 2024	-\$0.28 \$397,389.20
↑	Withdrawal Fee Stop Pay Fee. Chk# 78 Aug 15, 2024	-\$0.28 \$397,389.48
↑	Withdrawal Transfer To Loan Aug 15, 2024	-\$6,700.73 \$397,389.76
↑	Withdrawal Fee Stop Pay Fee. Chk# 64 Aug 15, 2024	-\$0.28 \$404,090.49
↑	Withdrawal Transfer To Loan 0012 Aug 8, 2024	-\$66.00 \$404,090.77
↓	Deposit Transfer From Loan 0012 Aug 8, 2024	+\$66.00 \$404,156.77

The screenshot displays a financial application interface. On the left, under 'Accounts', there is a summary for 'All accounts' with a balance of \$1,091,488.10. Below this, 'Personal accounts' are listed: 'Whitewhole Consolidated...' with a balance of \$10,354.48, '(Girl Croosh) BUSINESS CHECKING' with a balance of \$79,986.67, and another 'Whitewhole Consolidated...' with a balance of \$999,983.00.

The main area shows an 'Account summary' for 'All accounts' with a balance of \$1,091,488.10 and an available amount of \$1,091,488.10. Below this is a 'Transactions' section with tabs for 'History' and 'Upcoming'. A search bar is present with the text 'Search for transaction by amount, description, note or date (mm/dd/yyyy)'. Two transactions are visible: a withdrawal of \$1.00 on Mar 13, 2026, categorized as 'Other expenses', and a deposit of \$1.00 on Mar 13, 2026, categorized as 'Variable income'.

An overlay titled 'Transaction filters' is open on the right. It includes sections for 'Date' (with options: All time, Last 180 days, Last 90 days, Last 30 days, Last 7 days, Date range), 'Type' (with options: All, Income, Expense), and 'Categories' (with options: All, Recurring income, Variable income, Fixed expenses (recurring), Subscriptions, Other expenses, No category). 'Reset' and 'Show' buttons are at the bottom of the overlay.

## Search

Your members can search for transactions in any account by amount, date, or transaction description (based on a partial word search) for both past and upcoming transactions.

### Accounts

Ungrouped Accounts

- CLASSIC CHECKING** Main Acc S:0020  
\$397,389.20  
\$397,389.20 Available
- CLASSIC CHECKIN** Main Acc S:0000  
\$0.00  
\$0.00 Available
- SAVINGSSS** Main Acc S:0001  
\$11,229.68  
\$11,229.68 Available
- (Closed) SAVINGS** Main Acc S:0002  
\$0.00  
\$0.00 Available
- CHECKING WITH ODP** Main Acc S:0030  
\$0.00  
-\$5.00 Available
- CHECKING WITH ODP** Main Acc S:0050  
\$60.00  
\$60.00 Available
- 60 MONTH JUMBO** Main Acc

### Account summary

**CLASSIC CHECKING** Main Acc S:0020

Balance: **\$397,389.20** Available: **\$397,389.20** Since last login: **\$0.00**

[Transfer from](#)
[Transfer to](#)
[Dispute transaction](#)
[More actions](#)

#### Transactions

History Upcoming

All transactions for [last 30 days](#)

↑	Withdrawal Fee Stop Pay Fee. Chk# 5 Aug 15, 2024	-\$0.28 \$397,389.20
↑	Withdrawal Fee Stop Pay Fee. Chk# 78 Aug 15, 2024	-\$0.28 \$397,389.48
↑	Withdrawal Transfer To Loan 0001 vipsafeqa05[11479] Aug 15, 2024	-\$6,700.73 \$397,389.76
↑	Withdrawal Fee Stop Pay Fee. Chk# 64 Aug 15, 2024	-\$0.28 \$404,090.49
↑	Withdrawal Transfer To Loan 0012 vipsafedev05[531] Aug 8, 2024	-\$66.00 \$404,090.77
↓	Deposit Transfer From Loan 0012 vipsafedev05[530] Aug 8, 2024	+\$66.00 \$404,156.77

## Export and Print

Your members can export and print their transaction history. If they used a filter or search parameter, the results are saved in the exported or printed file.

The screenshot displays a banking application interface. On the left, under 'Accounts', there is a list of accounts: 'CLASSIC CHECKING' (Main Acc S:0020) with a balance of \$397,389.20 and available amount of \$397,389.20; 'CLASSIC CHECKIN' (Main Acc S:0000) with a balance of \$0.00 and available amount of \$0.00; 'SAVINGSSS' (Main Acc S:0001) with a balance of \$11,229.68 and available amount of \$11,229.68; '(Closed) SAVINGS' (Main Acc S:0002) with a balance of \$0.00 and available amount of \$0.00; 'CHECKING WITH ODP' (Main Acc S:0030) with a balance of \$0.00 and available amount of -\$5.00; 'CHECKING WITH ODP' (Main Acc S:0050) with a balance of \$60.00 and available amount of \$60.00; and '60 MONTH JUMBO' (Main Acc) with a balance of \$0.00 and available amount of \$0.00.

The main area shows the 'Account summary' for 'CLASSIC CHECKING' (Main Acc S:0020). It displays the balance as \$397,389.20, available as \$397,389.20, and 'Since last login' as \$0.00. Below this are buttons for 'Transfer from', 'Transfer to', 'Dispute transaction', and 'More actions ...'. The 'Transactions' section is active, showing a list of transactions for the last 30 days. A red box highlights the 'Print' and 'Download' icons in the top right of the transactions section.

Transaction	Date	Amount	Balance
Withdrawal Fee Stop Pay Fee. Chk# 5	Aug 15, 2024	-\$0.28	\$397,389.20
Withdrawal Fee Stop Pay Fee. Chk# 78	Aug 15, 2024	-\$0.28	\$397,389.48
Withdrawal Transfer To Loan 0001 vipsafeqa05[11479]	Aug 15, 2024	-\$6,700.73	\$397,389.76
Withdrawal Fee Stop Pay Fee. Chk# 64	Aug 15, 2024	-\$0.28	\$404,090.49
Withdrawal Transfer To Loan 0012 vipsafedev05[531]	Aug 8, 2024	-\$66.00	\$404,090.77
Deposit Transfer From Loan 0012 vipsafedev05[530]	Aug 8, 2024	+\$66.00	\$404,156.77

Export and print are only available for web versions of Access Digital. They aren't available in the mobile app.

## Export

Your members can export their entire transaction history, both past and upcoming transactions, to a single file.

Transaction history exporting is tracked to the User Event Logs:

- **Feature:** Accounts
- **Event:** History Export
- **Notes:** Transactions History was Exported Successfully

An Access Softek admin can help you enable or disable each of these file formats:

- OFX
- QuickBooks
- Quicken
- Excel

### Configuration Details

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An Access Digital admin can help you enable images in Excel exports. With images enabled, your members can export Excel files that contain check images and user attached images.

- CSV

## Print

Your members can print their transaction history by clicking the printer icon. The system print dialog shows a printer-friendly view of the transactions list.

The printout displays tomorrow, today, and yesterday's dates in the format: month, day, year.

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## Configurations

You can use the new Accounts Configuration page in the Admin Tool to control the information Access Digital displays, including:

- V5.10+ **Zero-amount transactions**: The display of zero-amount transactions in both the History and Upcoming tabs. Access Digital will filter transactions with a \$0.00 amount from the transactions list, export file, and printed list.
- V5.12+ **Transaction categorization**: A tag that distinguishes between various types of income and expenses, recognizing patterns such as consistent subscriptions or fixed incomes. Transaction Categorization is required for certain Financial Wellness features, such as weekly streaks, to work. Further customization options include:
  - Don't show transaction categories to businesses. Only display the categories to consumers.
  - Only display certain categories, like subscriptions.
- V5.11+ **Running available balance in Upcoming transactions**: You can display the running available balance instead of the ledger balance in the Upcoming tab.