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# ONLINE BANKING AND MOBILE APP USER GUIDE

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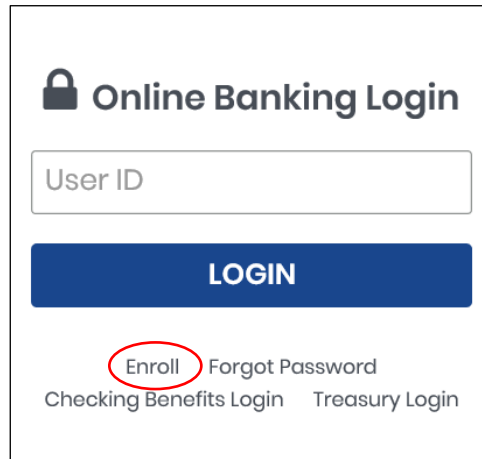
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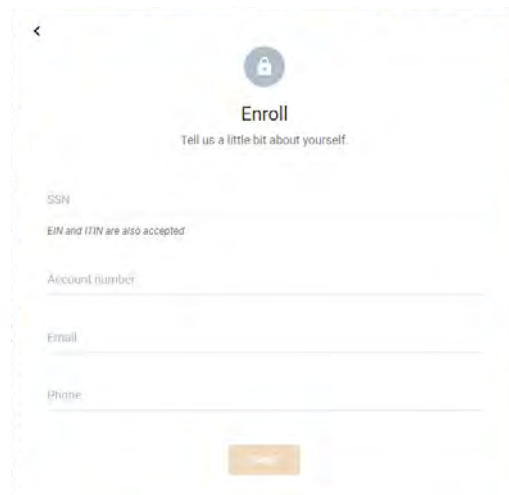
# New Enrollment

## New Enrollment through Oxford Bank Online Banking

- Navigate to oxfordbank.com
- Under ACCOUNT LOGIN, select **Enroll**



- Enter the requested information:
  - Social Security Number
  - A valid account number with Oxford Bank
  - Your email address
  - A phone number listed on record with Oxford Bank (You must have access to this phone to complete enrollment.)
  - Click **Next**



- Enter the verification code sent to the phone number provided and click **Verify** \*

Enter verification code

We sent a code to \*\*\*\*\*57. 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

*\*If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.*

- Accept the User Agreement
- Create a Username and Password and click **Next**
- Enrollment is complete!

Create credentials

Username

Show rules

Password

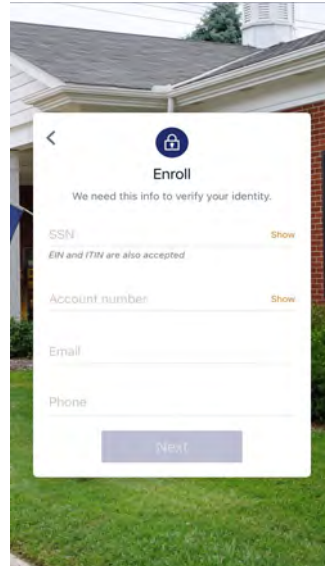
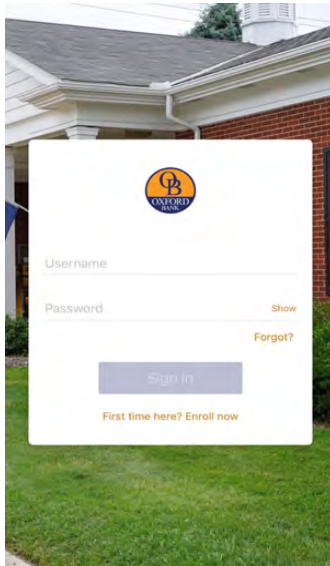
Show rules

Confirm password

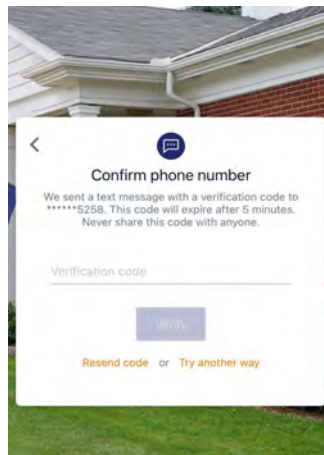
Next

# New Enrollment through Oxford Bank Mobile App

- Download Oxford Bank Mobile from the App Store or Google Play
- Launch the app and tap **First-Time User? Enroll Now**
- Enter the requested information:
  - Social Security Number
  - A valid account number with Oxford Bank
  - Your email address
  - A phone number on record with Oxford Bank  
(You must have access to this phone to complete enrollment.)
  - Tap **Next**



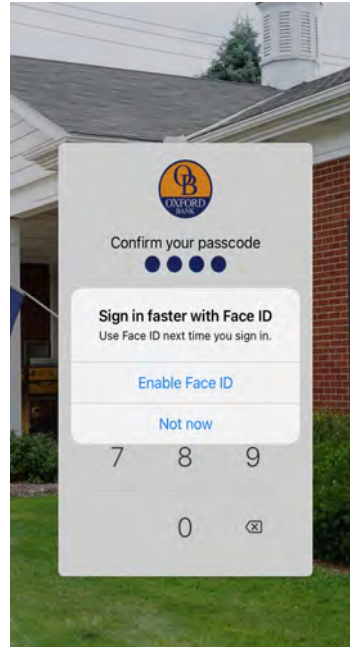
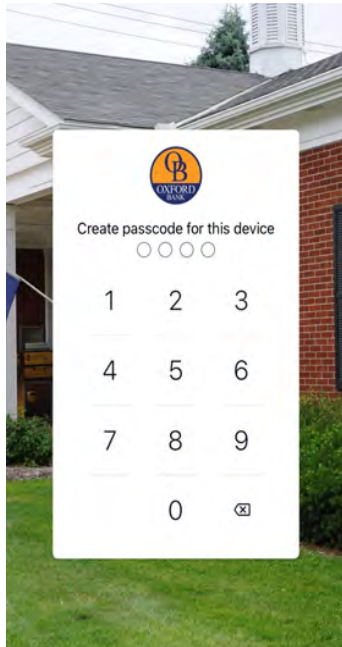
- Enter the verification code sent to the phone number provided and click **Verify** \*



*\*If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.*



- You will need to review the User Agreement and click **Accept**
- Create a Username and Password and click **Next**
- Create a 4-digit passcode for the device
- Enable Face ID / Touch ID if desired

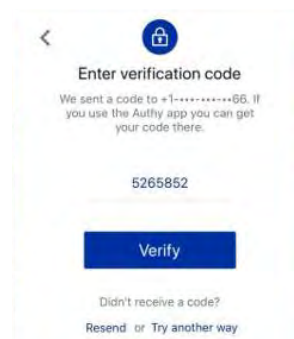
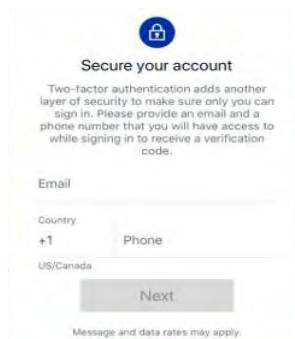
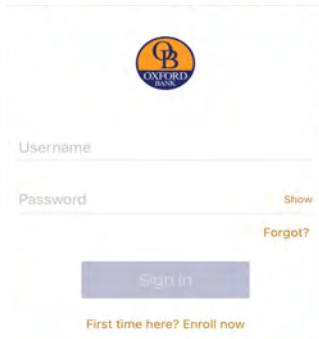


- View a brief tutorial
- Enrollment is complete!

# Oxford Bank Mobile App - Logging In

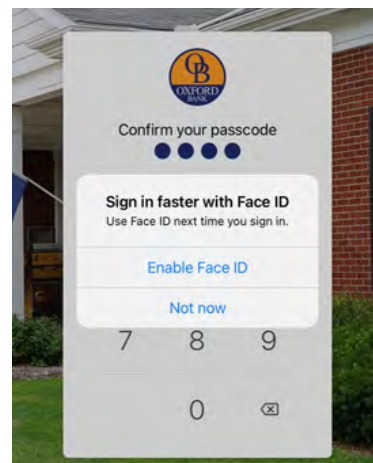
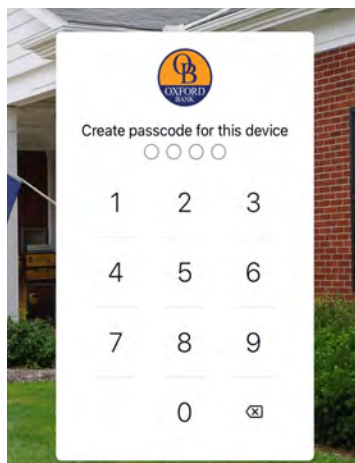
## Existing Customers First-Time Login

- When prompted, download Oxford Bank Mobile from the App Store or Google Play
  - Enter your existing Username and Password and tap **Sign in**
  - Enter your email address, and then enter a phone number where you can receive a call or a texted code to further secure your account, then click **Next**
  - Enter the 7-digit verification code sent to the number provided \*
  - Click **Verify**



*\*If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.*

- Create a 4-digit passcode for future logins
- Enable Face ID / Touch ID if desired



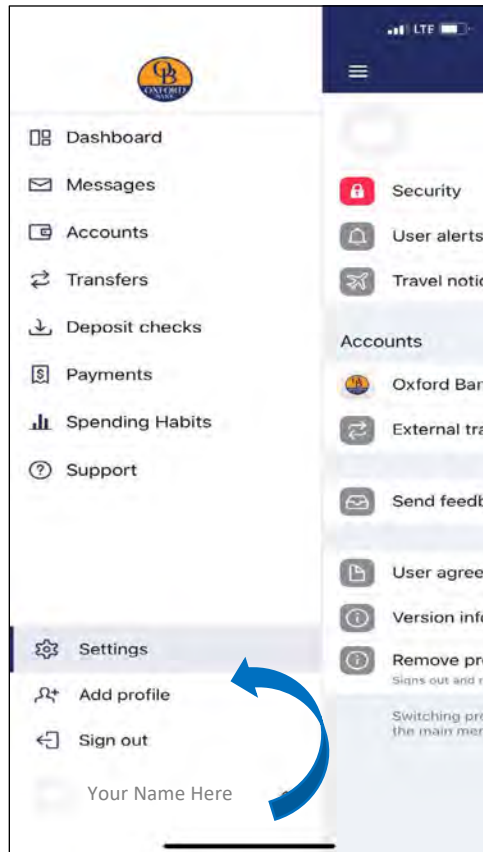
- Review the User Agreement and click **Accept**
- View a brief tutorial
- You are now ready to use Oxford Bank Mobile!



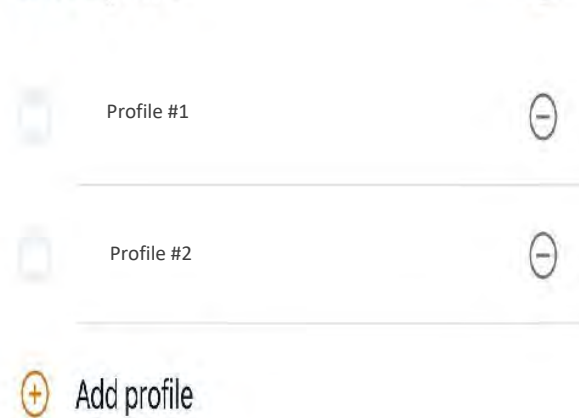
## Switching Profiles

Multiple profiles can be setup if you have more than one login ID, or if more than one user shares a device.

- Tap the **Menu** button ≡ (located in the upper left corner of most screens of the app)
- Tap your **name/profile picture** located at the bottom of the menu and then the **Switch Users** button
- Add or select a profile

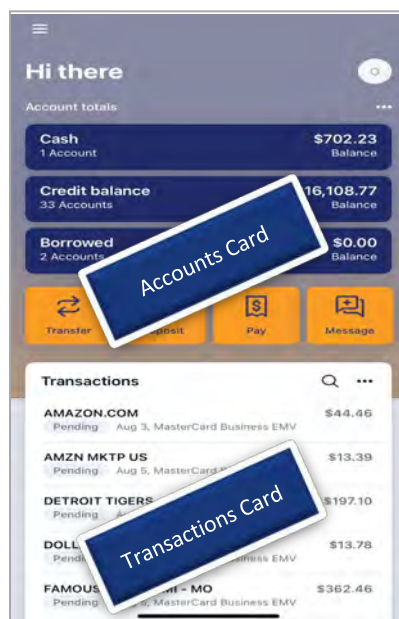


### Select profile



# Oxford Bank Mobile - Customize the Dashboard

The Oxford Bank Mobile Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

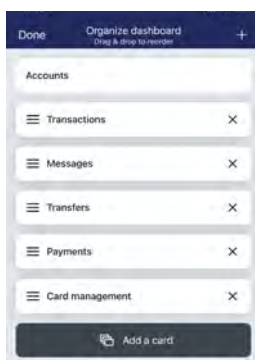
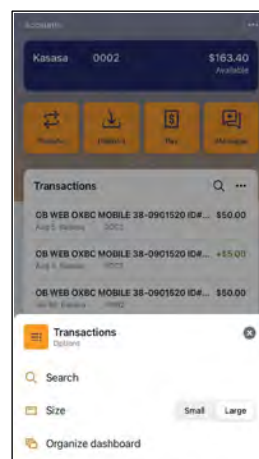


## Change Card Size

- Tap the “...” in the upper right corner of any Dashboard card
- From the bottom of the screen, select a **Size** to choose how much content is displayed in each card: Small or Large

## Add or Rearrange Dashboard Cards

- Tap the “...” in the upper right corner of any Dashboard card
- Or From the bottom of the screen, tap **Organize Dashboard**
- Click and drag the card titles to re-arrange them
- Tap the “+” icon in the upper right to add more cards
- Or choose Add a Card from the bottom of the page



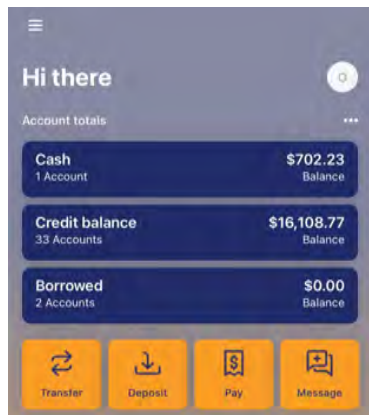
## Remove Dashboard Cards

- From the Organize Dashboard screen (above), click the **X** next to the card you want to remove

# Oxford Bank Mobile - Features

## Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card. Flip through your accounts by swiping the balance card left or right.



### Change Account Display Order

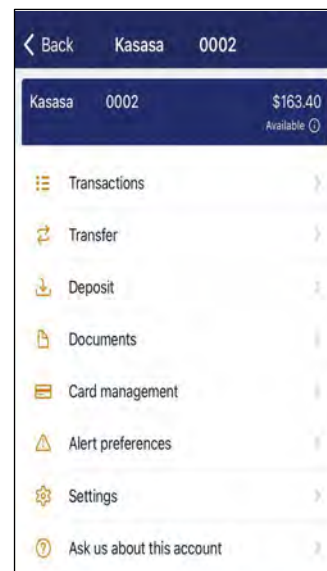
- Change the order in which accounts are listed by pressing the “...” in the upper right of the ACCOUNTS card

### Account Options

- Press the account name for additional options such as depositing checks (Deposit) and viewing account Transactions

### eStatements

- Press the account name and tap **Documents** to enroll or view eStatements

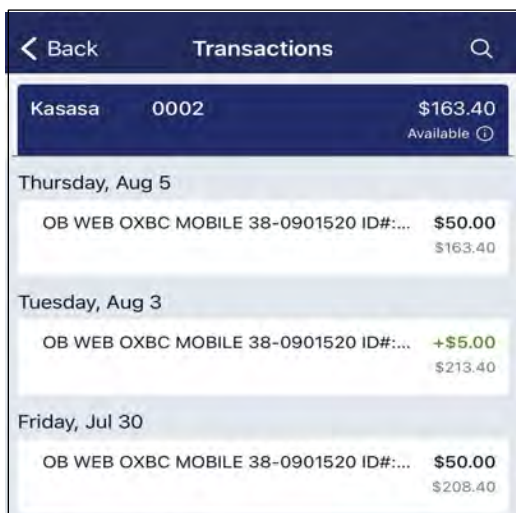


### Quick Actions

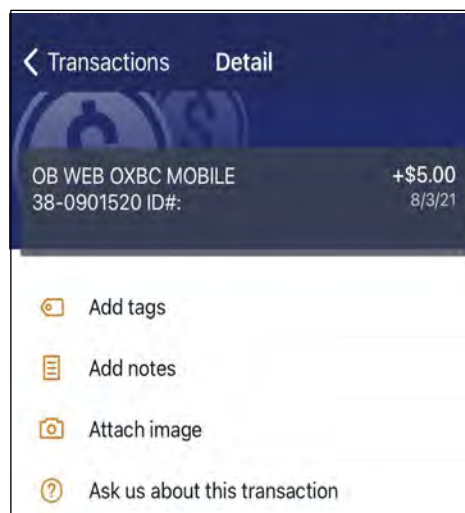
- Under the accounts card, use the *Quick Actions* to make transfers, pay bills, deposit checks or start a conversation with our Customer Care team

### Transactions (View, Search, Tag)

- From the ACCOUNTS card, tap the **Transactions** link underneath the account’s name to view transactions for that specific account



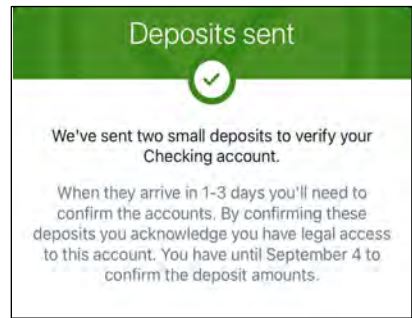
When viewing Transactions, click the magnifying glass in the upper right to search.



Tap any posted transaction to add a tag, note, or attach an image.

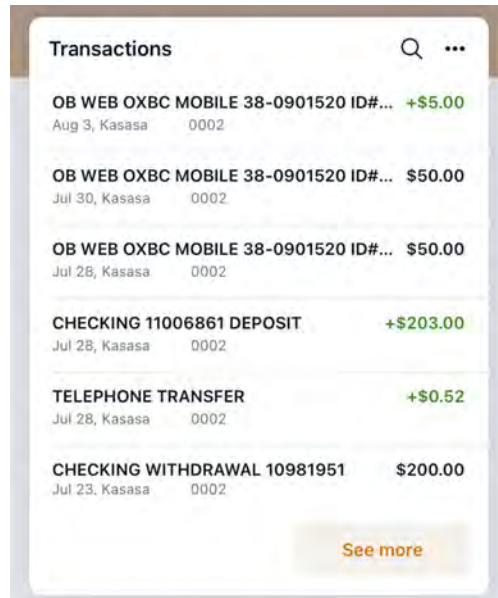
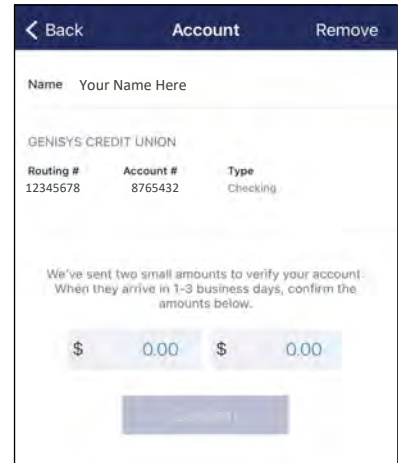
### Add an External Account for Bank to Bank Transfer

- Menu → Settings → External Transfers. Tap the “+” button in the upper right
  - Enter your password for additional authentication
  - Enter the details of the external bank (Account Name, Routing #, Account #, Account type) and click **Submit**
  - Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts
- Once the deposits are received in the external account, tap *Menu(≡)→Settings→External Transfers*. (You may also receive an in-app message reminding you to **Verify Amounts.**)
- Select the recently added account
- Enter the amounts of the deposits and click **Confirm**
- Once confirmed, the account will be available in the **Transfer** option



## Transactions

View combined transactions across all your accounts from the Dashboard TRANSACTIONS card.

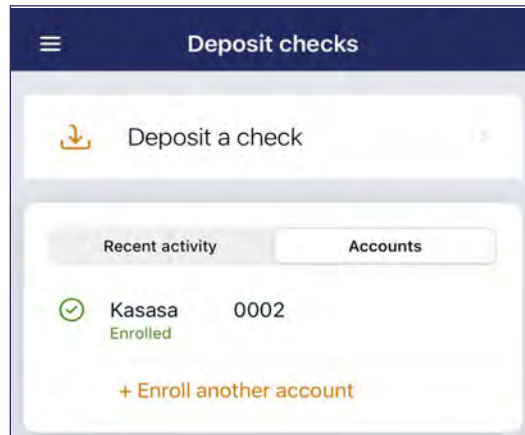


- If you prefer to view transactions one account at a time, go to the ACCOUNTS card and click the **Transactions** link
- Some customers may prefer to remove this card from the Dashboard. See [Remove Dashboard Cards](#).

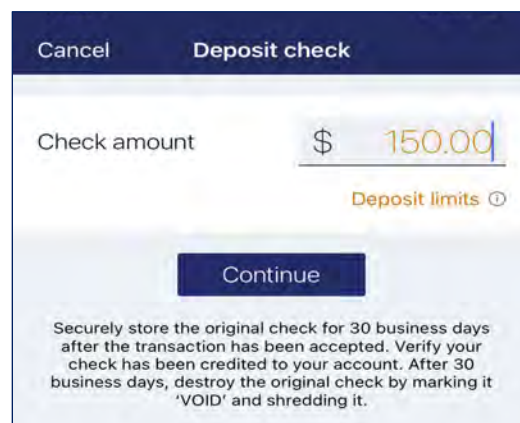
# Mobile Deposit

Deposit a check right from your phone or tablet using the DEPOSITS card on the Dashboard. \*

- Tap **Deposit a check**



- Enter the check amount



- Tap to take a picture of the front of the check, **Continue**
- Tap to take a picture of the back, **Continue**
- Choose the deposit account



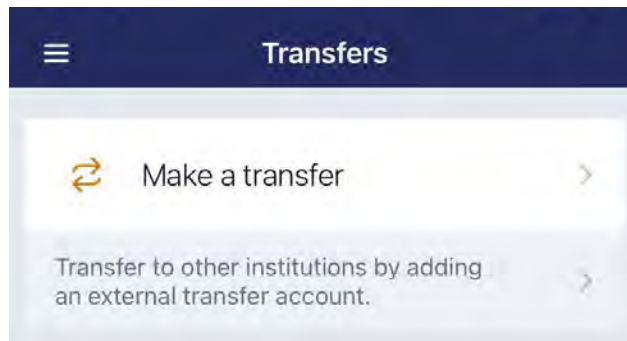
- Click **Submit**

\*Mobile Deposit functionality can also be accessed from the *Quick Actions* link on the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.

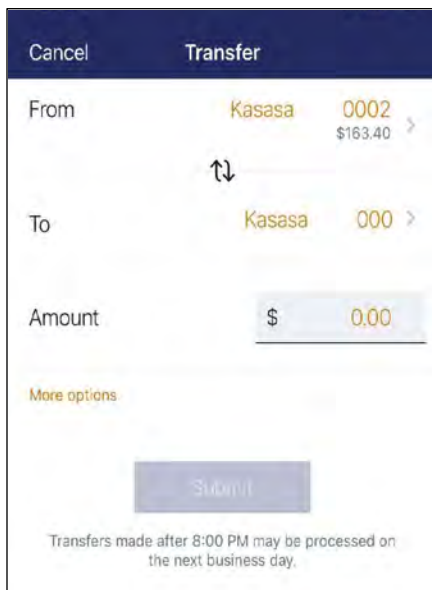
# Transfers

Move money between Oxford Bank accounts or accounts at other institutions using the TRANSFER card on the Dashboard. \*

- Tap **Make a transfer**



- Select the “From” account and “To” account (eligible internal *and* external accounts will be listed)
- Enter the amount
- For an immediate one-time transfer, simply tap **Submit** \*\*



- To set a recurring frequency or a future date tap **More Options**
  - Choose weekly, every two weeks, twice a month, or monthly
  - Choose the start date
- Tap **Submit**



*More Options*

*\*Transfer functionality can also be accessed from the Quick Actions link below the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.*

*\*\*Internal transfers will memo post at any time; however, only funds transferred before 6:00 PM Eastern Time can be applied toward previous transactions.*



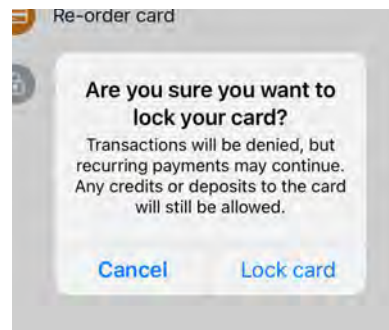
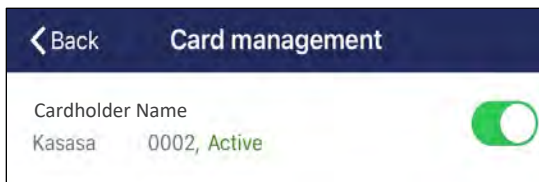
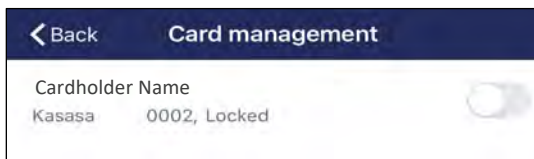
## Manage Cards

Turn your debit card on or off, report it lost or stolen, or activate a new card from the Card Management card.

- From the Card Management card tap the debit card that you would like to manage



- Travel Notice: Tap the airplane icon in the right corner to alert Oxford Bank of your travel plans and dates
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active



- To report the card lost or stolen, tap **Report lost/stolen** (NOTE: This action cannot be undone.)
- To activate a new card tap **Activate new card**

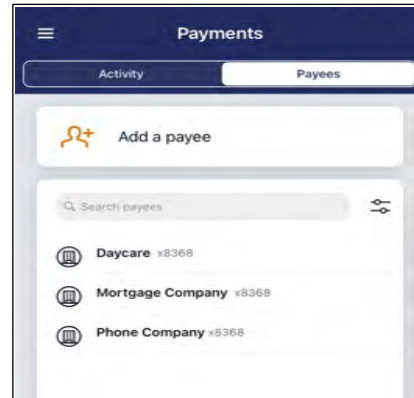
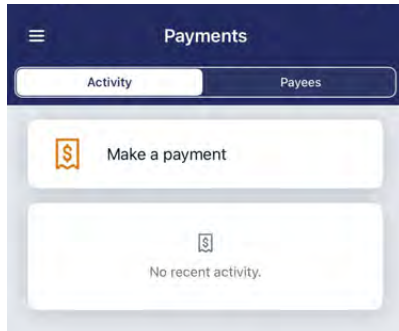


# Payments

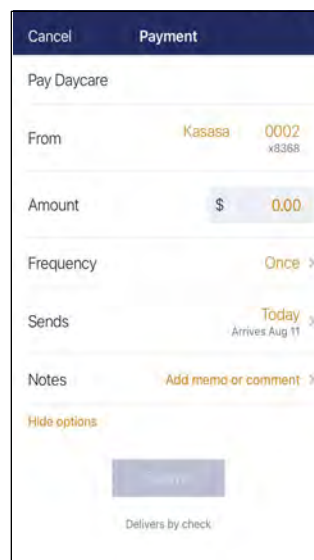
Schedule and edit bills, add payees, and get an overview of recently made payments from the PAYMENTS card. \*

## **Pay a bill**

- From the PAYMENTS card, tap **Make a payment**
- Select your payee



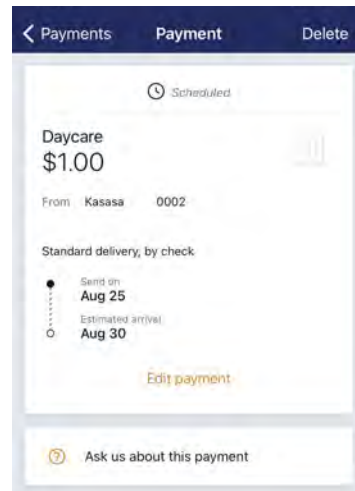
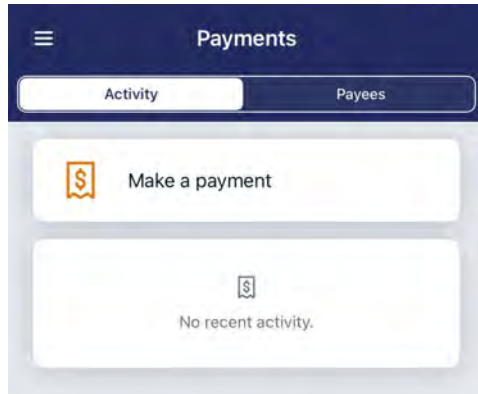
- If you have more than one payment account, select the “Pay From” account
- Enter the amount and, optionally, a memo to display to the payee
- Select the payment delivery date
- Tap **Submit**



\*Bill Pay functionality can also be accessed from the Quick Actions link under the ACCOUNTS card.

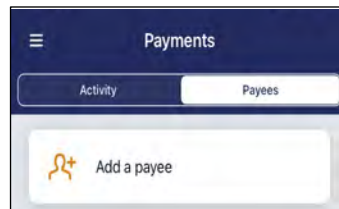
## **Edit a Bill Payment**

- From the PAYMENTS card, select the payment you wish to edit
- Tap **Delete** to delete the payment; or
- Tap **Edit payment** to change the amount or date
- **Confirm** your changes



## **Add a Payee\***

- From the PAYMENTS card, tap **Make a Payment**
- Tap the “+” symbol in the upper right of the screen
- Enter your password for additional authentication
- Enter the payee information and tap **Continue**
- Confirm payee information and address and tap **Submit**



Company

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

Payee address

Street line 1

Street line 2 (optional)

City

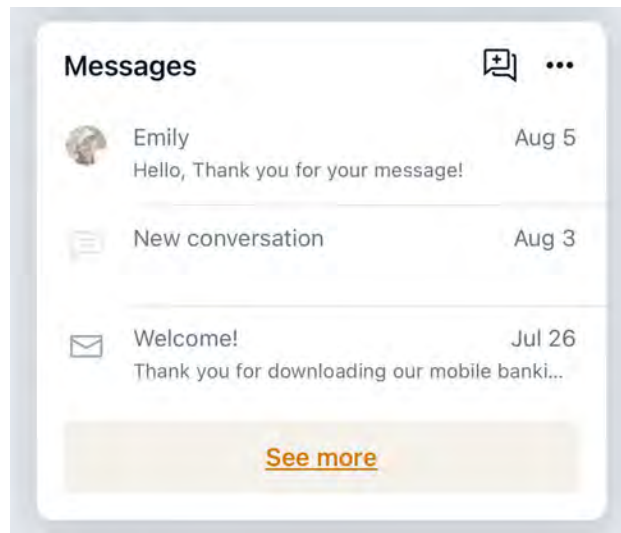
State

Zip code

Submit

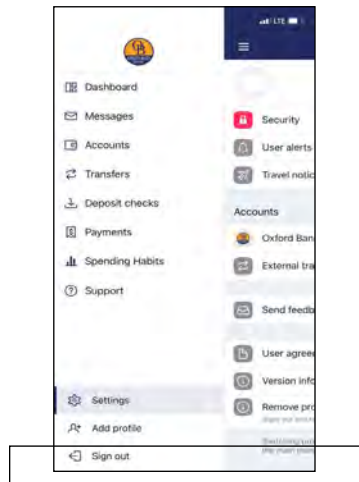
# Messages

Display messages and alerts from Oxford Bank right on your Dashboard on the MESSAGES card.

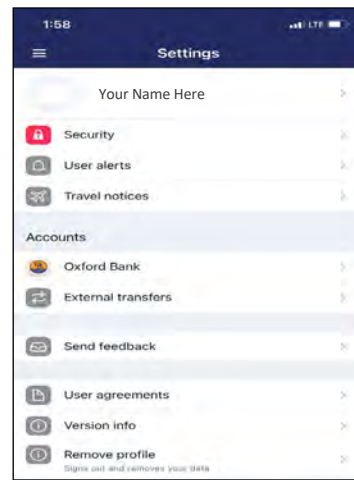


# Oxford Bank Mobile App - Settings Quick Reference

The Menu button (≡) is located in the upper left corner of most screens. The Menu will slide out from the left and provides access to Profile Switching, Settings, and many of the same features accessed from the Dashboard cards.



Menu



Settings

## Add/Remove Accounts from Dashboard

Menu → Your Name → Settings → Oxford Bank → Show in App/Show balance and activity

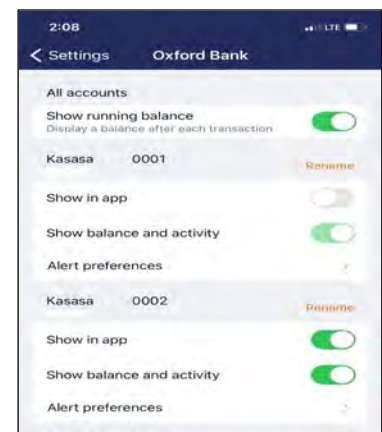
## Rename Accounts

Menu → Your Name → Settings → Oxford Bank → Rename

## Alerts

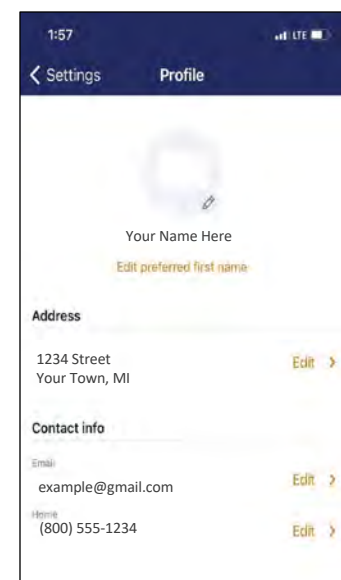
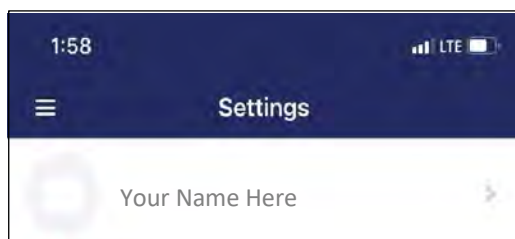
Menu → Your Name → Settings → Oxford Bank → Alert Preferences\*

\*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.



## Change Photo, Email, Phone Number

Menu → Your Name → Settings → Oxford Bank → Tap your Name → Tap the pencil next to the image to add a photo, or → Tap **Edit** to update your email, address or phone number with Oxford Bank



## Change User Name, Password, Passcode, Face/Touch ID

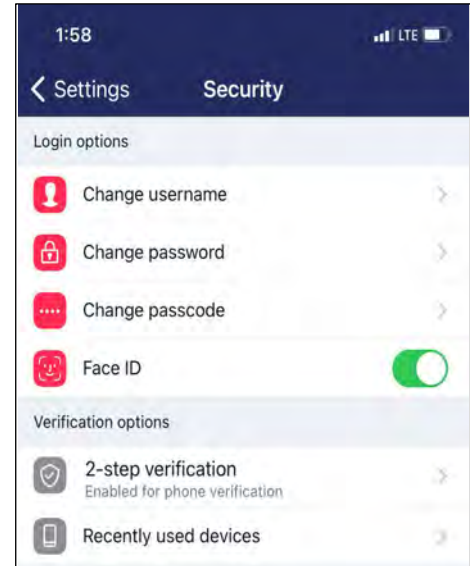
Menu → Your Name → Settings → Security

## Change Phone Number for Two-factor Authentication (Security Code)

Menu → Your Name → Settings → Security → Two-factor authentication

## Remove Device Access

Menu → Your Name → Settings → Security → Recently Used Devices → Remove

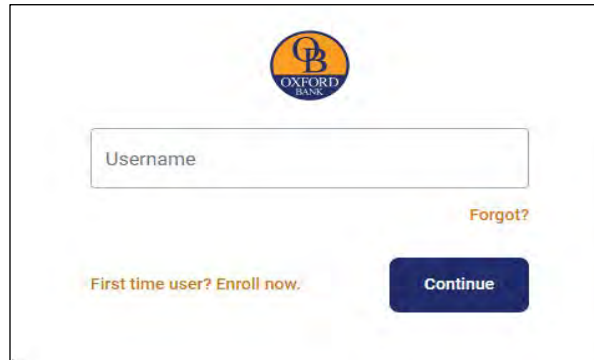




# Oxford Bank Online Banking - Logging In

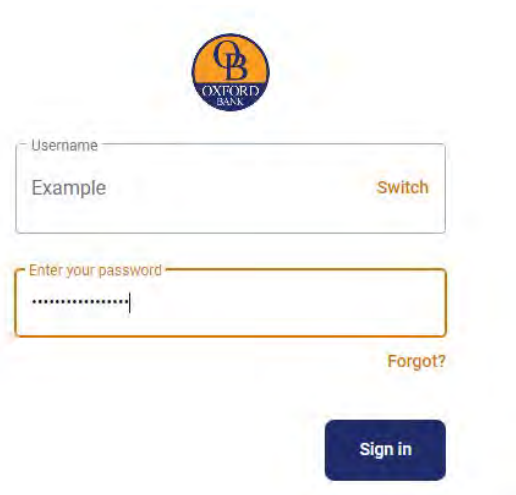
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- Navigate to oxfordbank.com
- Click *Online Banking* button in the upper right corner
- Enter your current User ID and click **Login**



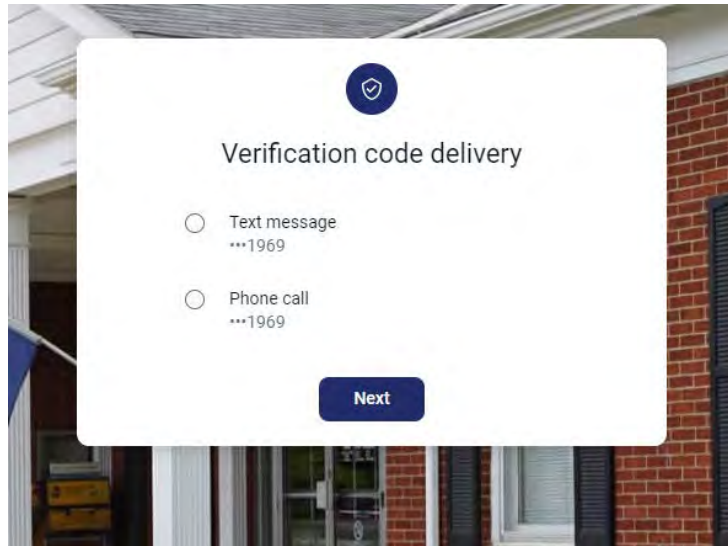
The screenshot shows the Oxford Bank login interface. At the top center is the Oxford Bank logo, which consists of a blue circle containing a white 'OB' monogram and the words 'OXFORD BANK' below it. Below the logo is a white text input field with the placeholder text 'Username'. To the right of the input field is a blue link labeled 'Forgot?'. Below the input field, there is a blue link that reads 'First time user? Enroll now.' and a dark blue button with the text 'Continue' in white.

- Enter your password and click **Sign In**

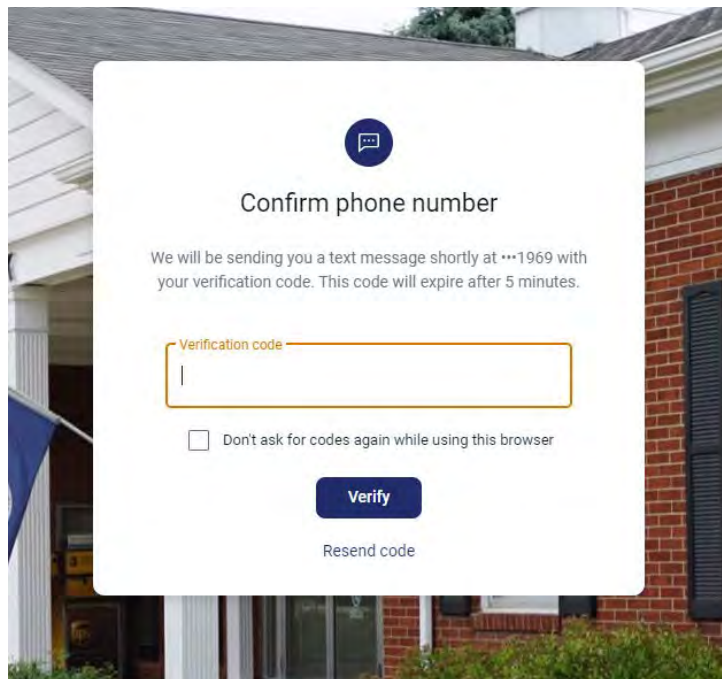


The screenshot shows the Oxford Bank login interface. At the top center is the Oxford Bank logo. Below it is a white text input field with the placeholder text 'Username' and the word 'Example' inside. To the right of the input field is a blue link labeled 'Switch'. Below the input field is a white text input field with the placeholder text 'Enter your password' and a series of dots representing a password. To the right of the password input field is a blue link labeled 'Forgot?'. Below the password input field is a dark blue button with the text 'Sign in' in white.

- **If this the first login to Oxford Bank Online Banking:** Enter your email address and a phone number where you can receive a call or a text code to further secure your account, then click **Next**



- You will receive a 7-digit verification code to the number provided\* (If you are logging in from a personal secure device and would like Online Banking to skip this step next time, select **Remember this computer.**)
- Enter the code and click **Verify**

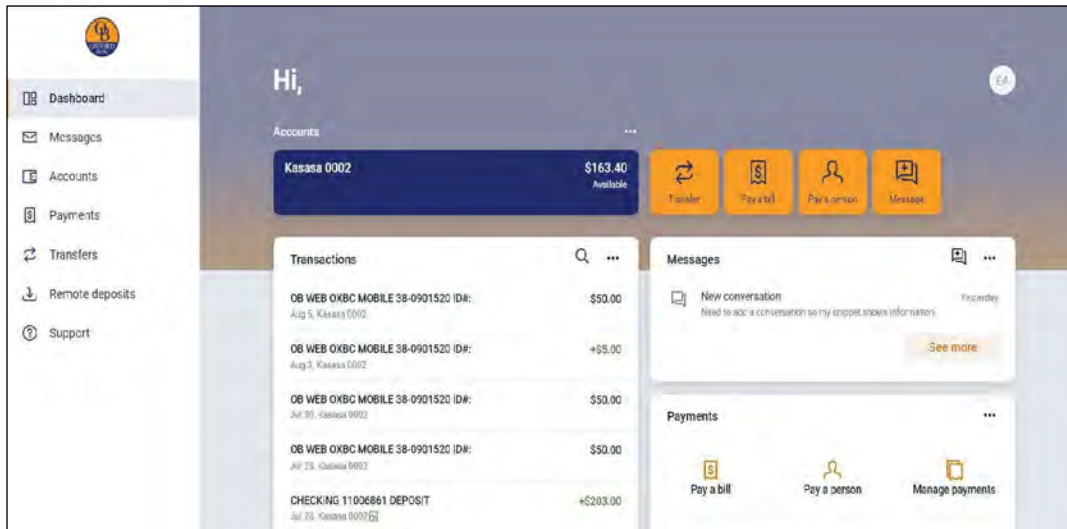


*\*If you cannot receive a text at this number, click **Try another way**. If you "Try another way," you have the option to receive a phone call with your code or to install the Authenticator app.*

- Review our User Agreement and click **Accept**
- You are now ready to use Online Banking!

# Oxford Bank Online Banking - Features

The Oxford Bank Online Banking Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

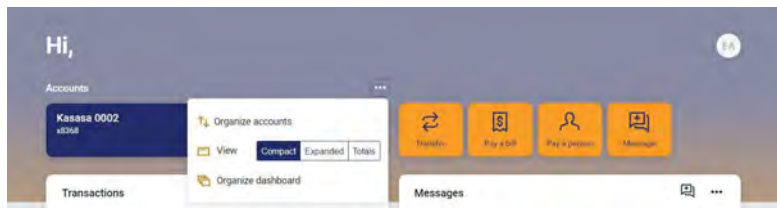


## Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card on the Dashboard. If you have more than four accounts, use the arrows at the bottom of the card to view more.

### Change Account Display Order

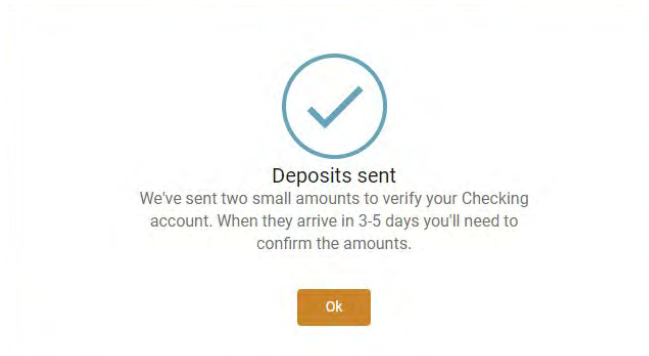
- Change the order in which accounts are listed by pressing the “...” in the upper right of the ACCOUNTS card and choose **Organize Accounts**



### Add an External Account for Bank to Bank Transfer

- From the Transfers card, select “**Make A Transfer**”
  - Choose **Add account** under “Make external transfers with another financial institution”
  - Enter the details of the external bank (Account Name, Routing #, Account #, Account type) and click **Submit**

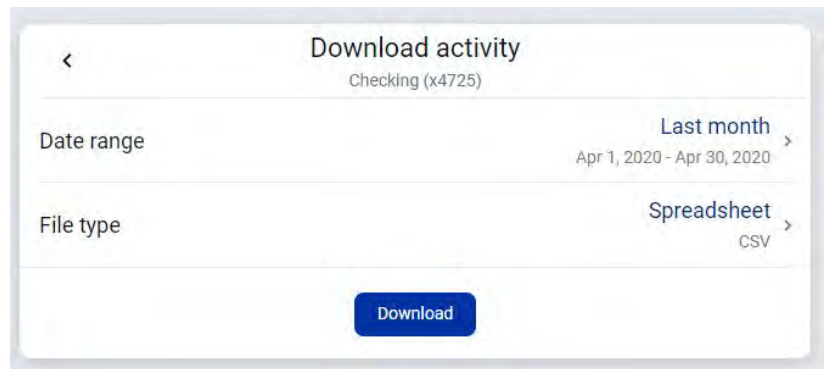
- Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts



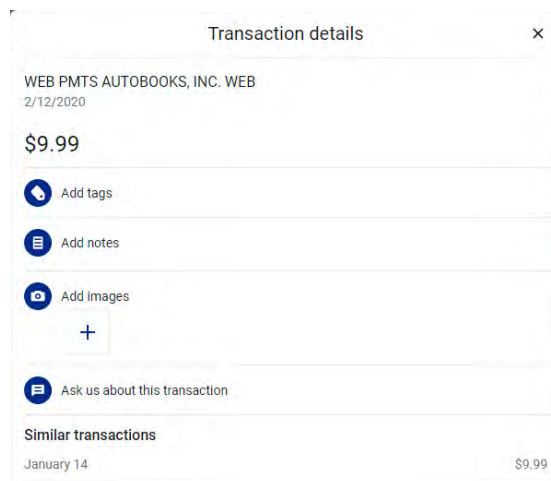
- Once the deposits are received in the external account, select your name in the upper right of the screen to access *Settings* → *External Transfers*
- Select the recently added account. (You may also receive an Online Banking message reminding you to **Verify Amounts.**)
- Enter the amounts of the deposits and click **Confirm**
- Once confirmed, the account will be available in the *TRANSFER* card

### **Transactions (View, Search, Download, Tag)**

- From the ACCOUNTS card, choose any account to see its Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the ACTIVITY card
- Download transactions by clicking the down arrow in the upper right of the ACTIVITY card
  - Choose a date range
  - Choose a file type (CSV, TXT, OFX, QBO, QFX)
  - Click **Download**

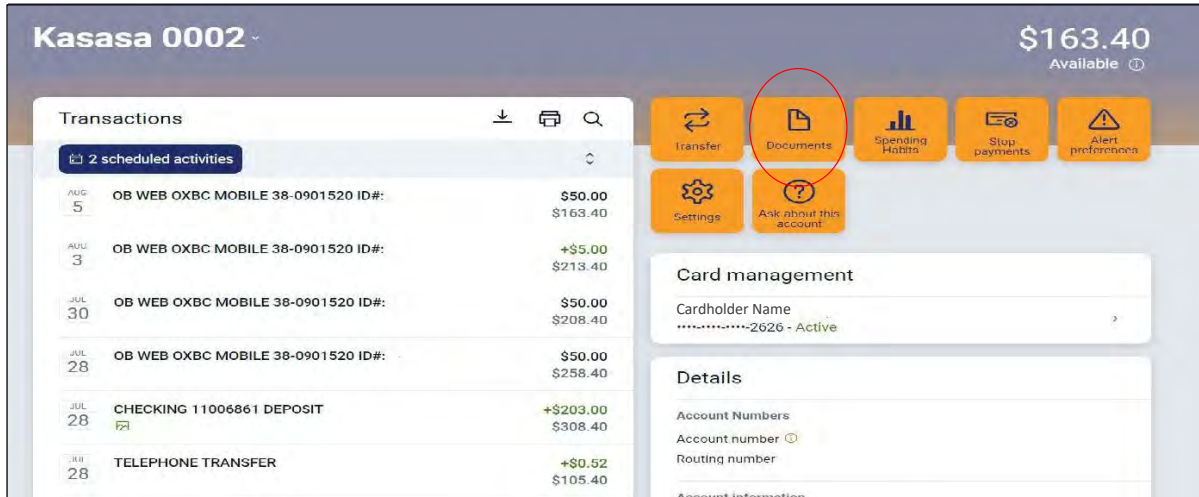


- Select any posted transaction from the Transactions card to add a tag, note, or attach an image



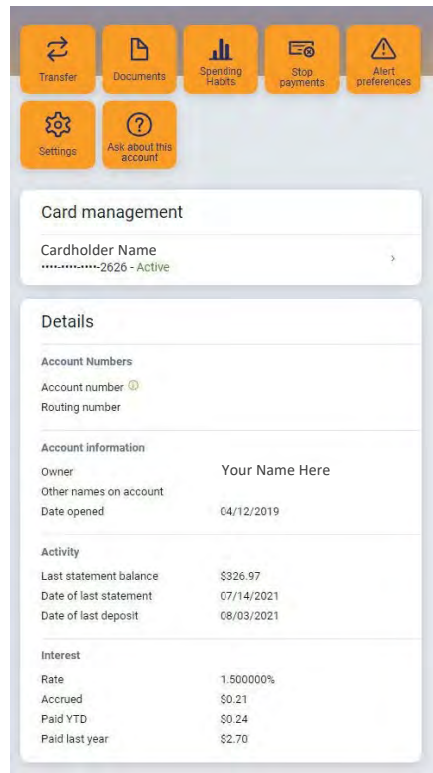
## eStatements

- From the ACCOUNTS card, choose any account
- Select **Documents** to enroll or view eStatements



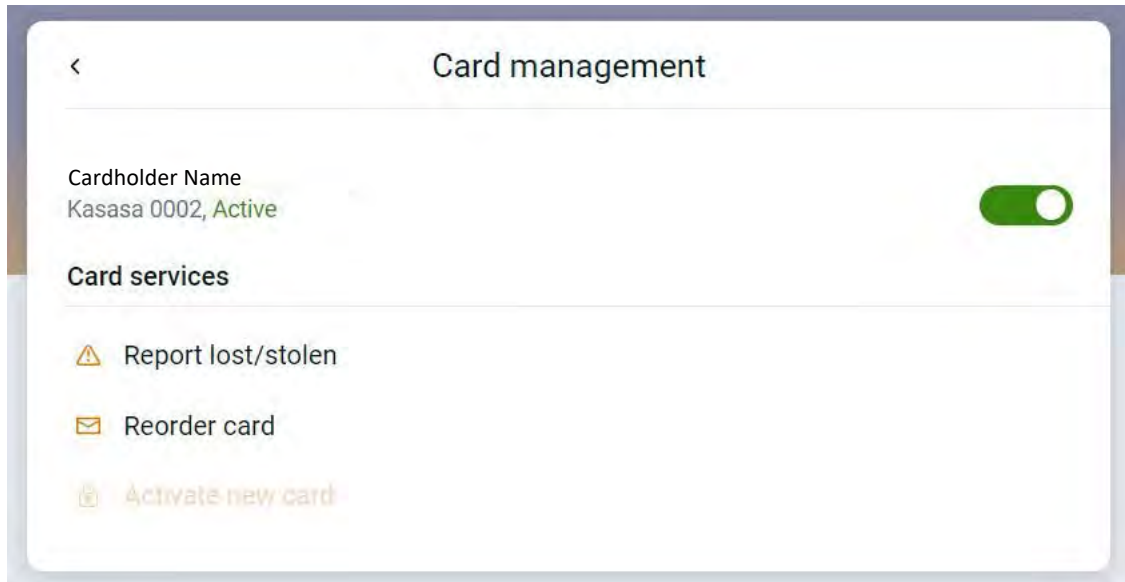
## Account Details

- From the ACCOUNTS card, choose any account
- See additional deposit or loan details on the DETAILS card



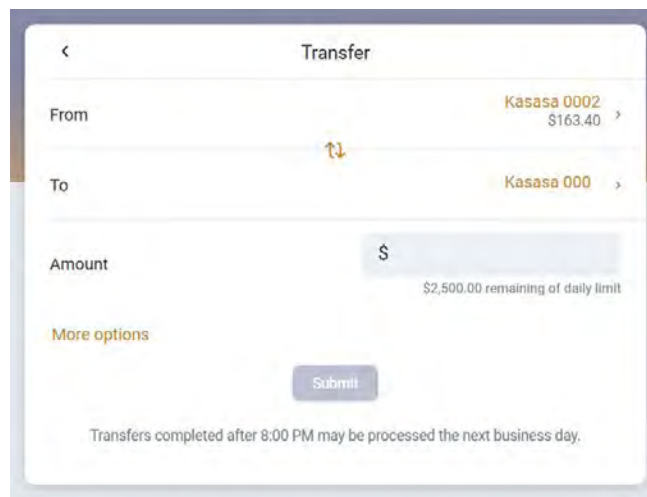
## Card Management

- On the Dashboard, maneuver to the Card Management Card
- To submit a Travel notice, click on the “...” in the upper right corner
- Tap on the card you want to manage
  - To temporarily lock the debit card, slide the green button to the off position
  - To unlock the debit card, slide the button back to green/active
  - To report the card lost or stolen, click **Report lost/stolen** (NOTE: This action cannot be undone.)
  - To activate a new card, click **Activate New Card**



## Transfers

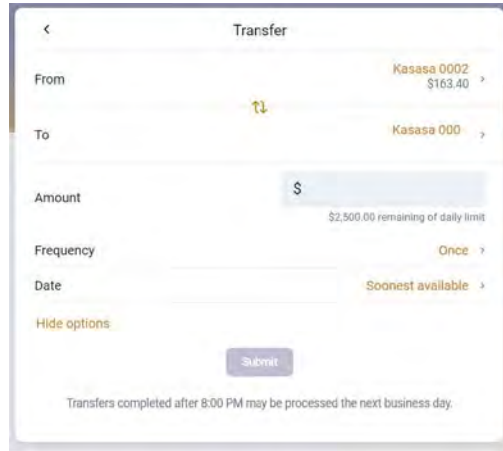
- From the Transfers card, select **Make a transfer**
- Select the “From” account and “To” account (NOTE: Eligible internal *and* external accounts will be listed.)
- Enter the amount
- For an immediate one-time transfer, simply click **Submit\***



*\*Internal transfers will memo-post at any time; however, only funds transferred before 6:00 PM Eastern Time can be applied toward previous transactions.*



- To set a recurring frequency or a future date, click **More Options**
  - Choose weekly, every two weeks, twice a month, or monthly
  - Choose the start date
- Click **Submit**.



## Payments

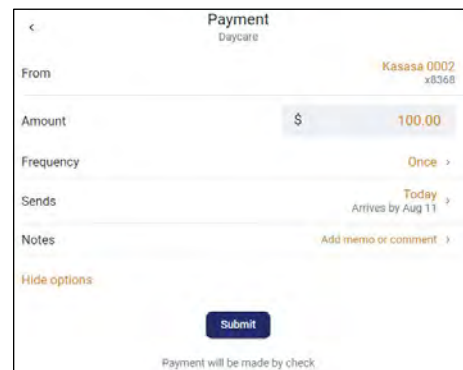
### Pay a bill

- From the Payments card, click **Pay a bill\***
- Select your payee



- To make a payment to more than one payee, select the “Multiple” tab
- Enter the amount and payment date, and optionally, a memo to display to the payee
- Click **Submit**

*\*The Pay a Bill option can currently be used to make a quick one-time payment and to add a payee. All other bill pay functionality can be accessed from **Manage Payments** on the Payments card.*



## Add a Payee

- From the Payments card, click **See more**
- Select + **New payee**, then **add a bill** or **add a person**
- Enter and confirm payee information and click **Submit**

Add a bill

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

**Payee address**

Street line 1

Street line 2 (optional)

City  State  Zip

**Submit**

## Manage Payments

- From the Payments card, click **Manage Payments**
- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history

### Payments

**Schedule**

**Our goal is to deliver your payment securely and quickly.**

Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.

[+ Payee](#) [Play all](#) [Review all](#)

Display  Category   [Search](#)

Pay to Actions

Daycare \*4321 Pay from Kasasa ... [Make it recurring](#)

DAYCARE   [\\$ Pay](#)

[Check](#) Deliver by: 08/11/2021

Mortgage Company \*7654 Pay from Kasasa ... [Make it recurring](#)

MORTGAGE COMPANY   [\\$ Pay](#)

[Check](#) Deliver by: 08/11/2021

**Pending**

Processing in next 45 days

Payee	Amount
<b>Total</b> \$0.00	

[View more](#)

**History**

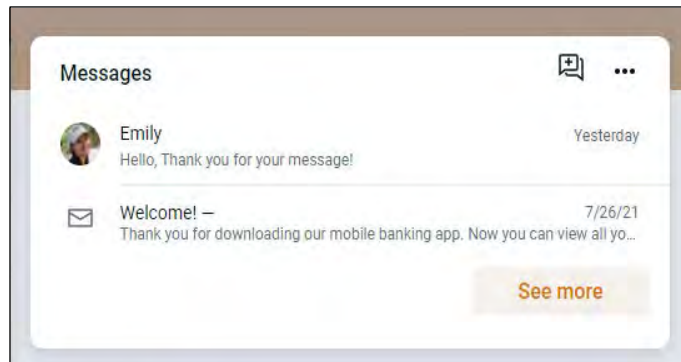
Processed in last 45 days

Payee	Amount
<b>Total</b> \$0.00	

[View more](#)

## Messages

Display messages and alerts from Oxford Bank right on your Dashboard on the MESSAGES card.



## Transactions

View combined transactions across all your accounts from the Dashboard Transactions card.

The screenshot shows a 'Transactions' card with a search icon and a menu icon in the top right. It contains a list of transactions:

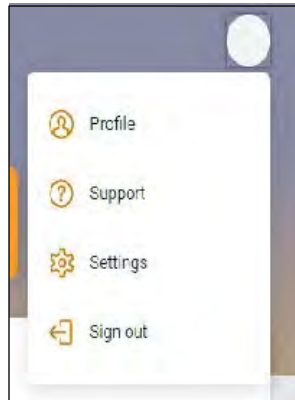
Transaction Description	Amount
OB WEB OX3C MOBILE 38-0901520 ID#: Aug 5, Kasasa 0002	\$50.00
OB WEB OX3C MOBILE 38-0901520 ID#: Aug 3, Kasasa 0002	+\$5.00
OB WEB OX3C MOBILE 38-0901520 ID#: Jul 30, Kasasa 0002	\$50.00
OB WEB OX3C MOBILE 38-0901520 ID#: Jul 28, Kasasa 0002	\$50.00
CHECKING 11006861 DEPOSIT Jul 28, Kasasa 0002	+\$203.00

At the bottom right of the card is a 'See more' button.

- If you prefer to view transactions one account at a time, select an account from the ACCOUNTS card

# Oxford Bank Online Banking – Settings Quick Reference

Click your Profile Picture in the upper right of the screen to access Online Banking Settings.



## Add/Remove Accounts from Dashboard/Show in App

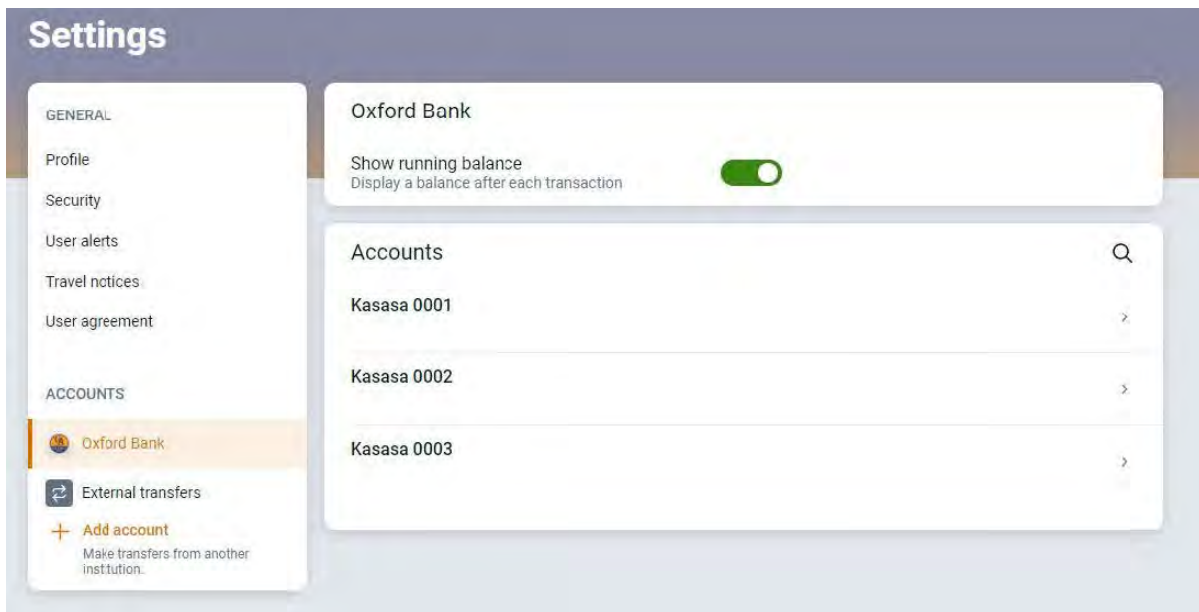
Click your Picture → Settings → Oxford Bank → Show in App/Show balance and activity

## Rename Accounts

Click your Picture → Settings → Oxford Bank → Rename

## Alerts

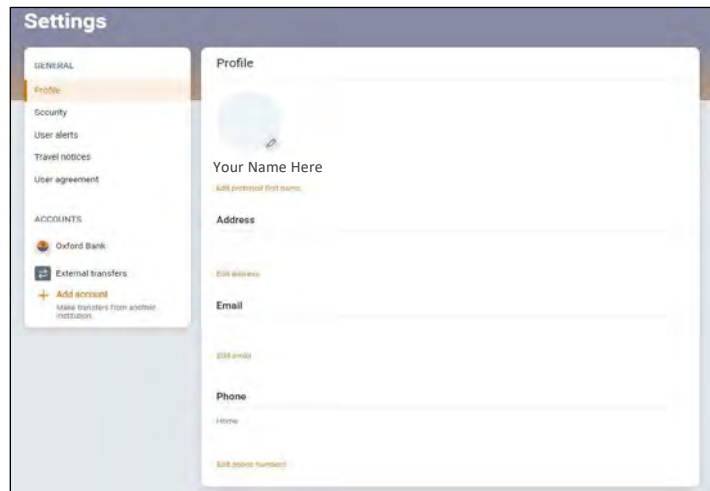
Click your Picture → Settings → Oxford Bank → Alert Preferences\*



*\*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*

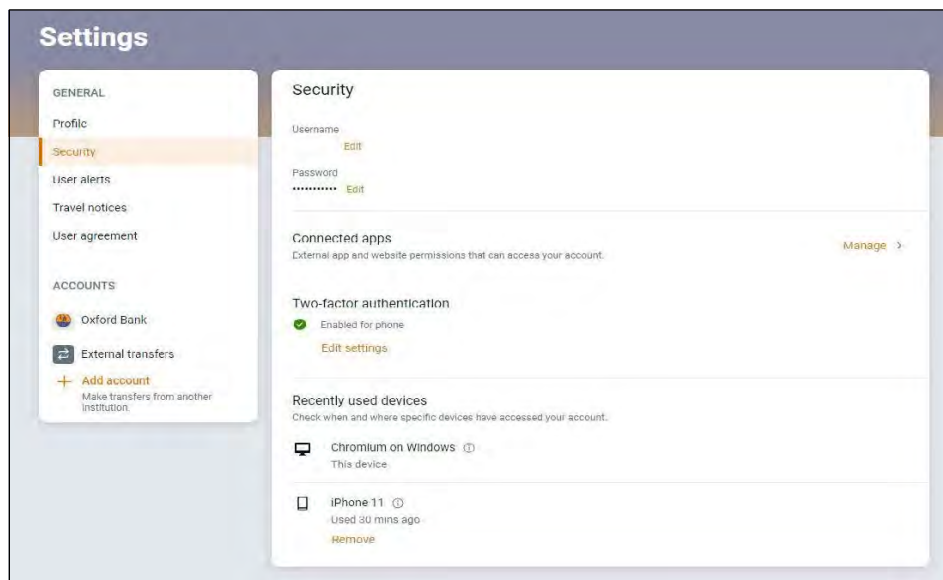
## Change Photo, Email, Phone Number

Click your Picture → Settings → Profile → Select the pencil next to the image to add a photo  
Click **Edit** to update email or phone number at the Bank



## Change User Name or Password

Click your Picture → Settings → Security



## Change Phone Number for Two-factor Authentication (Security Code)

Click your Picture → Settings → Security → Two-factor authentication

## Remove Device Access

Click your Picture → Settings → Security → Recently used devices → Remove