

Online Banking

User Guide

Online Banking: First Time Logging In

- open your Internet browser
- type www.OMISTA.com in the address bar (top of window)
- click on Login To Online Banking at the right of your screen (when Account Number and Access Code boxes appear, move to the next step.)
- in the Account Number box enter the first 5 digits of your account number, then 00, then the last digit of your account number (no spaces or dashes)
- under Access Code (PAC) enter the 5-digit number your OMISTA representative provided to you when your Online Banking access was set up
- click Login
- a verification window will pop up, please select the images requested then click Verify (this is for added security and protection to ensure you are a human and not a bot/program trying to access the site).
- complete the Three boxes as follows:
 - Current PAC > enter above mentioned 5-digit number again
 - New PAC > enter a personalized 5-digit number that you will remember but no one else will know. It must not start with the number 0.
 - Verify New PAC > re-enter your new PAC number and click Submit
- select 3 security questions and enter your answers, click in the box to enter each answer
- if you would like your personal computer to memorize answers and bypass this step when logging in, check the box that says, Register this computer and click Next
- review login information, if all is correct, click Next

You should now be on your Online Banking homepage.

Online Banking: Login After First Time

- open your Internet browser
- type OMISTA.com
- see Login To Online Banking at the right of your screen
- in the Account Number box enter the first 5 digits of your account number, then 00, then the last digit of your account number
- Answer security question (chosen when logged in the first time) and click "Login"
- Under Access Code (PAC) enter your 5-digit access code (chosen at first login, click Login)

Online Banking: Common Uses – see next page

If you require any assistance, **please contact your branch** or email us at info@OMISTA.com

Online Banking: Common Uses

View transactions

- under Account Summary click on the account you would like to view
- the 50 most recent transactions are listed from the top to bottom, but you can choose a specific Date Range if you prefer
- the list may also be sorted by clicking on the column headings Date, Description, Amount, or Balance

Bill payment

Add a vendor

- click on Payments in the left column menu
- click on Add/Delete Payee then Add Payee
- complete payee information

Pay a bill

- Click on the Make Payments tab in the centre of the screen

Home > Online Banking > Payments

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► **My Accounts**

▼ **Payments**

- Schedule Recurring Payments
- View/Modify Scheduled Payments
- Add/Delete Payees
- Pay Business Taxes
- ClickSWITCH@

► **Transfers**

► **Account Services**

Pay Bills

[Add Payee](#) [Delete Payee](#) View: [Scheduled](#)

For information on when your bill will be processed, click [here](#).

Make Payments **Schedule Recurring Payment**

Pay From ▼

Make this my default account to pay bills from

- Click the Select an Account dropdown arrow next to Pay From
- Tick the box next to the vendor you wish to pay, complete Payment Date and Amount details
- Click Pay Bills at the bottom of the screen

Online Banking: Common Uses – continue on next page

Transfers

Transfer funds between accounts

- click on Transfers in the left column menu
- Click the Select an Account dropdown arrow next to Transfer From
- enter the amount of funds to be transferred in the box next to Transfer Amount
- choose when the funds are to transfer by ticking the appropriate box next to Schedule Transfer
- next to Transfer To tick My own account (tick Another Member Number and enter the account # if you wish to transfer funds to another OMISTA customer)
- click Continue
- Click the Select an Account dropdown arrow next to Transfer To
- click Continue
- click Confirm

Interac e-Transfer

Set up recipients for e-Transfers

- click on Transfers in the left column menu
- select Add/Delete Recipients under Transfer in the left column menu
- click Add Recipient under Recipients in the centre of the screen
- complete the recipient details
- write a Security Question* recipients will need to answer to claim their funds
- enter the correct and only Answer to the question
 - *Security Questions and Answers are specific to each recipient and should be something only the two of you know. Do not use questions that someone could guess the answer to with multiple attempts, i.e.
Who is my favourite Beatle?
- click on Add Recipient
- click Confirm

Send e-Transfers

- click on Transfers in the left column menu
- select Send Interac e-Transfer under Transfer in the left column menu
- click the Choose One dropdown arrow next to Transfer To and select your recipient
- click the Choose One dropdown arrow next to Transfer From and select the account you wish to transfer funds from
- enter the amount of funds to be transferred in the box next to Amount
- You may enter text in the box next to Message, but it is not required. Do NOT enter the answer to the security question here.
- click Send Transfer
- verify the details and click Confirm

Online Banking: Common Uses – continue on next page

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Set up the OMISTA mobile banking App

- For instructions on how to set up the **Credit Union Mobile App** search OMISTA Mobile in your app store, or visit our website at: Products and Services > Your Money > Account Access > Mobile Apps and view instructions for the OMISTA Credit Union Mobile App

For more information on **how to protect your privacy**, visit our website at: Your Credit Union > About Us > Online Policies > Privacy

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