



# **NAVIGATING THE NEW ONLINE BANKING EXPERIENCE**

*October 2021*



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# ENHANCED DESIGN

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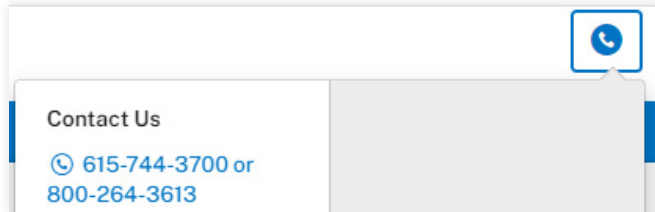
## Overview Page

- The **Home** page has now been updated to the **Overview** page. Here's a quick overview of the changes you will see:
  - The new page has 2 columns – Accounts and Widgets.
  - Your accounts are listed in the left column—both Pinnacle accounts and outside accounts from other banks that you've added.
  - The new column on the right side of the page displays widgets available to you.
  - Easily access Pinnacle **contact information** by clicking the phone icon  anywhere you are during your Online Banking session.
  - **Alerts & Messages** are still accessible from the top of any page within Online Banking by clicking the bell or email icons.  
  - **Services & Settings** previously accessed by clicking the “Contact Us” link is now accessible by clicking the gear icon  at the top of any page within Online Banking. The options will display in a dropdown when the icon is clicked.
  - **Spendable Balance** is now located on the right side of the Overview page in the widgets columns as its own widget.
  - **Log Out:** The log out option is now displayed under the nickname dropdown where your profile nickname is displayed along with your Profile Settings.

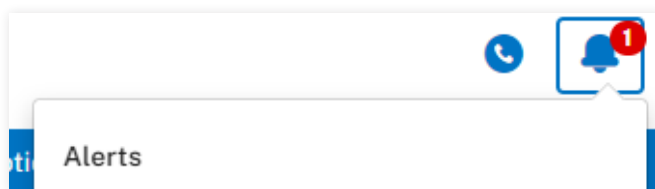
# ENHANCED DESIGN

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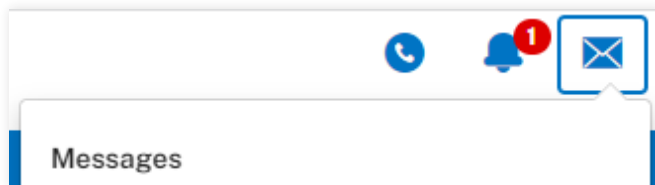
## Contact Information



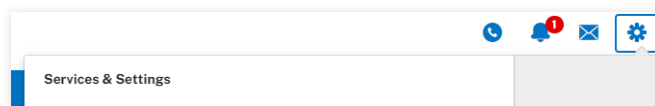
## Alerts



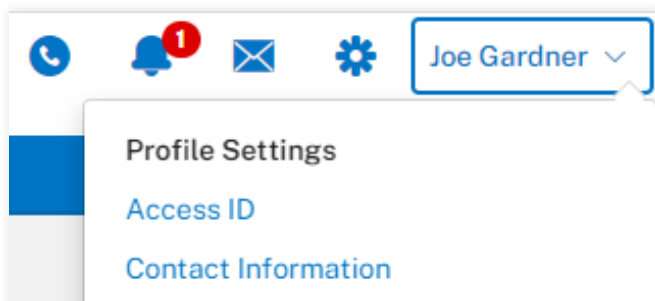
## Messages



## Services & Settings



## Log Out & Profile Settings



# ENHANCED DESIGN

## Accounts Page

- The accounts page has been designed to display more information in an easier to view format.
- Links previously shown on the right side at the top of the page are now displayed as sub-tabs along with the existing Activity sub-tab.
- Primary account balances will display at the top right corner of the page.
- Additional details regarding the accounts can be accessed by clicking the link called “More Details” under the Account Name/Nickname on the top left of the page.

The screenshot displays the Pinnacle Financial Partners online banking interface. At the top, the Pinnacle logo is on the left, and user information (Joe Gardner) and notification icons are on the right. A blue navigation bar contains tabs for Overview, Accounts (selected), Bills & Payments, Move Money, My Spending, and Statements & Notices. Below the navigation bar, the account name "Spending Account" is shown with a star icon and a link to "More Details". To the right, two balance figures are displayed: a Ledger Balance of \$3,072.70 and an Available balance of \$3,422.70 as of 10/19/2021 2:52 PM. Below the balances, there are sub-tabs for Activity, Alerts, Quick Statement, Stop check payment, Bills & Payments, and Future view, along with "Transfer In" and "Transfer Out" buttons. A search bar for transactions is present, with filters for date range (09/14/2021 - 09/30/2021) and a "Download" button. Below the search bar, there are date pickers for "from" and "to" dates, and a "Search" button. The main content area shows a table of transactions with columns for Date, Description, Category, Credit | Debit, and Balance.

Date	Description	Category	Credit   Debit	Balance
09/27/2021	Cumberland Elect Bill	Bill	-158.67	-66.05
09/20/2021	Wells Fargo Mortgage	Bill	-450.00	92.62
09/15/2021	Transfer From Account	Transfer	+500.00	542.61
09/15/2021	Interest	Deposit	+0.01	542.62

# ENHANCED DESIGN

## Move Money

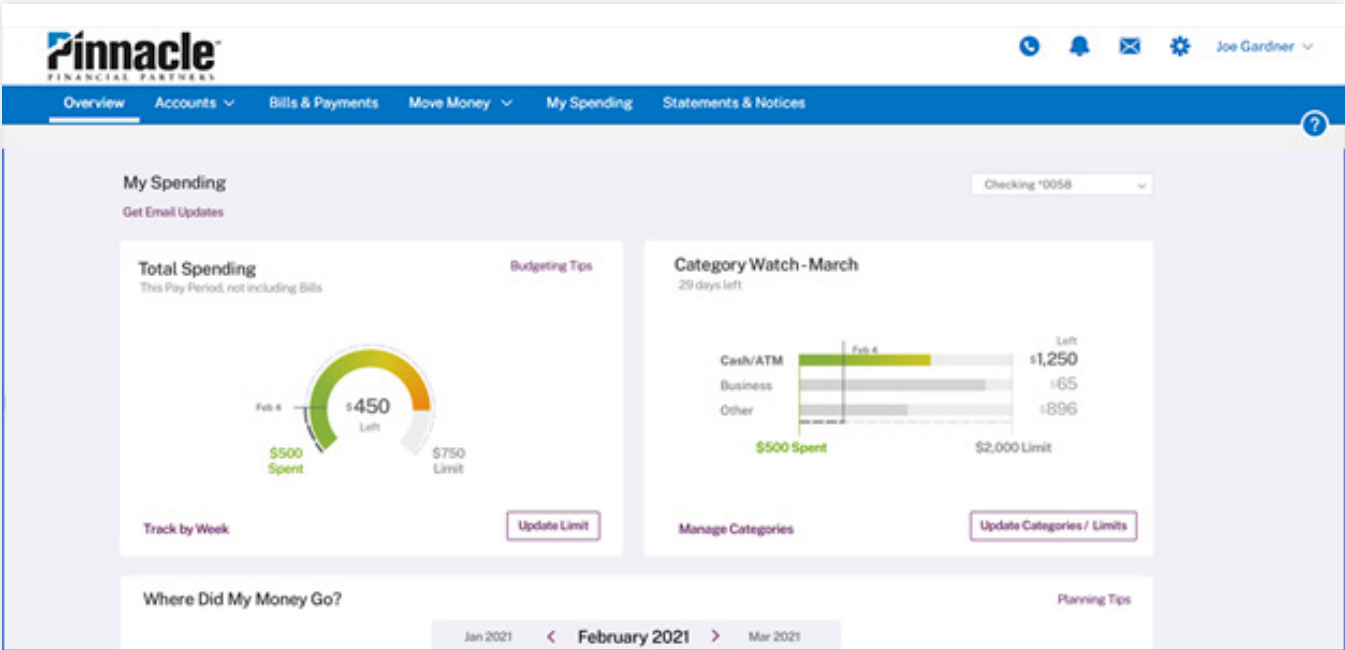
- The Move Money page where you conduct transfers contains the same functions and options you are used to.

The screenshot displays the Pinnacle Financial Partners online banking interface. At the top, the Pinnacle logo is on the left, and user information (Joe Gardner) and notification icons are on the right. A blue navigation bar contains the following menu items: Overview, Accounts, Bills & Payments, Move Money, My Spending, and Statements & Notices. A dropdown menu is open under 'Move Money', listing: Schedule Single Transfer, Schedule Multiple Transfers, Schedule Advanced Transfer, Schedule Loan Payment, Transfer Templates, History, and Add External Transfer Account. The main content area is titled 'Transfers' and features a 'Schedule Single Transfer' form. The form includes fields for 'From' and 'To' (both set to 'Spending Account Assoc Vista Ck \*2' with a balance of \$3,072.70), a 'Transfer Description' field (30 character length), 'Amount' (\$0.00), 'Frequency' (One-Time), 'Period' (Once), 'Scheduled Date' (10/01/2021), and 'Recurring Until'. A checkbox for 'Create transfer template after this transfer is submitted' is present, along with a 'Cut-off Time: 8:00 pm CDT' notice and a 'Transfer' button. To the right of the form, there are two summary boxes: 'No pending transfers' and 'Recent Transfers' (No recent transfers), with a 'View Transfer History >' link.

# ENHANCED DESIGN

## My Spending

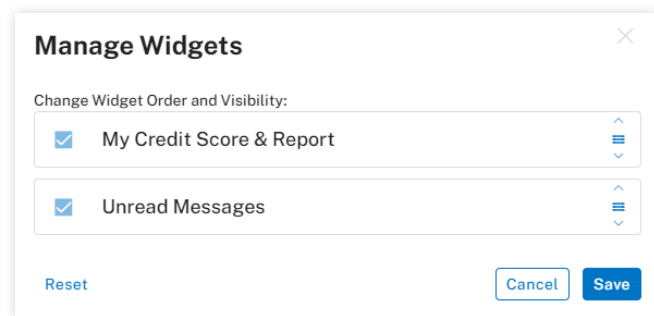
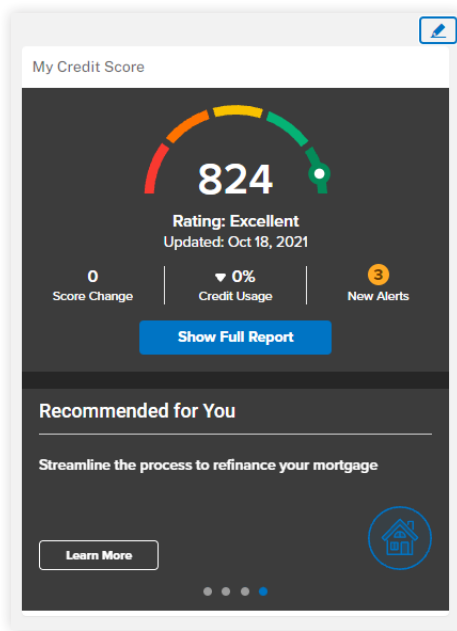
- The Category Watch widget (just as on the Overview page) has a new design using bars for the day-to-day progress.



# NEW FEATURES

## Widgets (on the Overview page)

- Provide direct access to more information and data.
- You can personalize the information and access to features you use most and even reorder and hide most widgets.
- You can personalize the information and access to features you use most and even reorder and hide most widgets. Click the pencil icon and uncheck widgets you wish to hide or use the icons to the right to reorder.



## Widgets Supported

- Spendable Balance (for consumers only)
- My Spending (for consumers only)
- Category Watch (for consumers only)
- Pending Transfers (for consumers and businesses)
- Unread Messages (for consumers and businesses)
- My Credit Score (for consumers only)



# NEW FEATURES

## QuickView

- Allows you to move from account to account and view recent activity and available actions without ever leaving the Overview page.
- Displays the most recent 5 transactions on an account (both Pinnacle accounts and outside accounts).
- Clicking a transaction displays the transaction details for quick editing. (Available only for transactions on Pinnacle accounts.)

The screenshot shows the QuickView interface for a "Spending Account" (ID: \*2598, Spendable Balance Account). The current balance is \$3,072.70, and the available balance is also \$3,072.70. Below the account header, a box displays the "Most recent 5 Transactions from 9/27/2021 to 10/01/2021". One transaction is visible: 9/27/2021, CUMBERLAND ELECT ELECT BIL..., with a value of -158.67. To the right of the transaction list are two buttons: "Transfer In" and "Transfer Out". At the bottom right, there is a link for "Account Activity >".

## Accounts Favorites (Consumers Only)

- Favorites allow you to create a subset of your accounts to view by default or at any time versus the *All Accounts* list.
- You are now able to select outside accounts to be included in your list of Favorite accounts.

The screenshot shows the "Accounts Favorites" interface. At the top, there are two tabs: "All Accounts" and "★ Favorites". A "Reorder" button is located in the top right corner. Below the tabs, a list of four favorite accounts is displayed, each with an icon, name, ID, and star icon. The accounts and their balances are:

Account Name	ID	Current Balance	Available Balance
Spending Account	*2598 Spendable Balance Account	\$3,072.70	\$3,072.70
My Savings	*5711	\$7,064.55	\$7,064.55
Certificate of Deposit	*4437	\$13,426.10	\$13,426.10
Home Equity LOC	*4816	\$23,800.00	\$26,200.00

# NEW FEATURES

## Account Groups (Businesses Only)

- Ends the frustration of searching for specific related accounts in a long list of accounts.
- You can create a subset of accounts (both Pinnacle and outside accounts) that can be used for viewing only those accounts on the Overview page, as well as using those groups for Cash Management features in the future.

The screenshot shows the 'All Accounts' dropdown menu open, displaying a list of account groups with their respective available and ledger balances. The groups include General Accounts, Expense Account, General Checking, Savings, and Loans & Credit Cards.

Account Group	Available	Ledger Balance
<b>All Accounts</b> <small>Default Account Group</small>		
General Accounts	\$50.68	\$50.68
Expense Account *4545	\$502,860.98	\$502,860.98
General Checking *8960	\$5,653,326.93	\$5,653,326.93
<b>TOTAL</b>	<b>\$6,156,238.59</b>	<b>\$6,156,238.59</b>
<b>Savings</b>		
Business Savings *2670	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Loans &amp; Credit Cards</b>		
Commercial Loan *5254	\$100,025.90	\$9,974.10
<b>TOTAL</b>	<b>\$100,025.90</b>	<b>\$9,974.10</b>

Want to see your account balances from other financial institutions without leaving Pinnacle Financial Partners? You can! [Sync Outside Balances](#)

The 'Manage Account Groups' interface allows users to create and manage account groups. It includes a 'New Group' button and a table listing existing groups with options to edit, delete, or set as default.

Account Group	Edit	Delete	Default
All Accounts			<input checked="" type="radio"/>
General Accounts			<input type="radio"/>