

## Understanding Alerts – Digital Banking Conversion

NOTE: Our digital banking conversion to our new platform comes with a great new set of alerts. Some will be user generated, meaning you will need to enable the alerts, and some will be automatically sent. For those of you who had set up alerts in our previous online banking platform, this document is designed to help you understand the changes that will occur concerning alerts and what action you may need to take to keep receiving the alerts you set up previously.



**1. The following types of alerts will continue to be automatically generated as they are now:**

- a. **Courtesy Pay/ODP (Overdraft Privilege) Alerts** – This alert is sent when a fee is assessed on the account due to an overdraft
- b. **NSF (Non-Sufficient Funds) Alerts** – This alert is sent when a fee is assessed on the account due to an NSF
- c. **Overdraw Transfer Alerts** – This alert is sent when funds are transferred from one account to another to cover an overdraft
- d. **Loan Payment Due Alerts** – This alert is sent 10 days before the loan payment is due

**2. The following chart provides you with the most used alerts on our current online banking (OLB) platform and what the equivalent alert will be on our new digital banking platform – there may be more than one option in the new platform for the existing eAlert. There are How To Guides for setting up alerts that provide more details.**

Current OLB eAlert	New Digital Banking Equivalent Alert	Description of New Alert
<b>Daily Balance</b>	Accounts - Balance Summary Alert	Select account(s), set frequency to daily, and select time of day to receive the alert
<b>Large Debit Card or ATM transaction</b>	Card Controls –Transaction Types	Set the transaction type alert for all three types of transactions (in store, eCommerce, and ATM)
	Card Controls – Spending Limits	Set the transaction limit amount so that any transactions over that amount will trigger a notification
<b>Large Withdrawal</b>	Accounts – Transaction Alerts	Select account(s), enable the alert for all withdrawals and the “send alerts to” options
	Card Controls – Spending Limits	Set the transaction limit amount so that any transactions over that amount will trigger a notification
	Accounts – Transfer Alerts	Select internal and/or external transfers and the “send alerts to” options
<b>Automatic Withdrawal</b>	Accounts – Transaction Alerts	Select account(s), enable the alert for all withdrawals and the “send alerts to” options

Current OLB eAlert	New Digital Banking Equivalent Alert	Description of New Alert
<b>Automatic Withdrawal (cont)</b>	Accounts – Transfer Alerts	Select internal and/or external transfers and the “send alerts to” options
<b>Direct Deposit Received</b>	Accounts – Transaction Alerts	Select accounts, enable the alert for all deposits and the “send alerts to” options
<b>Low Balance</b>	Accounts – Balance Alerts	Select account(s), set the alert to trigger an alert when the account(s) goes below a set amount
<b>Low Available Balance</b>	No direct equivalent Alert – see Low Balance	
<b>Pending ACH Transaction</b>	No direct equivalent Alert – see Account – Transaction Alerts for deposits and/or withdrawals or Accounts – Transfer Alerts	
<b>Online Banking Access</b>	Accounts – Login Alerts	Select the “send alerts to” options
<b>Draft Withdrawal</b>	Accounts – Check Cleared Alerts	Select account(s) and select the “send alerts to” options

**3. The following alerts offered by the new digital banking platform must be set up by the user. The card alerts are valid for both debit and credit cards.**

Alert Category	Alert Name	Description	Send to options
Account	Balance Alerts	Sent when a balance reaches a threshold set by the user – can also set for recurring	Email, Text, Push
Account	Balance Summary Alerts	Sent based on the frequency and time of day the user selects	Email, Text, Push
Account	Check Cleared Alerts	Sent when checks have cleared	Email, Text, Push
Account	Loan Due Alerts	Sent based on the loan(s) and time frame the user selects – does NOT override system generated alerts	Email, Text, Push
Account	Login Alerts	Sent when a user logs in	Email, Text, Push
Account	Transaction Alerts	Sent when a transaction occurs on the selected account(s)	Email, Text, Push
Account	Transfer Alerts	Sent when an internal and/or external transfer occurs	Email, Text, Push
Card	International Transactions	Sends an alert when the card is used outside the US	Push
Card	Transaction Types	Sends an alert based on the select transaction type(s)	Push
Card	Spending Limits	Sends an alert based on the per transaction limit amount or monthly limit amount set by the user	Push



**4. These alerts are sent out automatically to the phone number and email address on file.**

Alert	Description
Account locked	Sent when a user account is locked
Password change	Sent when a user changes their password
Email change	Sent when a user changes their email
Phone change	Sent when a user changes their phone number(s)
Username change	Sent when a user changes their username
Address change	Sent when a user changes their primary address
MFA options change	Sent when a user changes their multi-factor authentication (MFA) options
Password Reset	Sent when a user resets their password
<b>New member registration</b>	Sent when a user is registered by First South Financial
Send username	Sent when a user forgot their username
<b>Send MFA one time password</b>	Sent when a user is sent a one-time password
New secure message	Sent when a user receives a message in the message center
New member to member	Sent when a new member to member account transfer is created
Add new external account	Sent when a user requests to add a new external account
Trial deposit expiration	Sent when an external account has trial deposits that are about to expire
Trial deposit ready	Sent when trial deposits are ready for verification
Failed transfer	Sent when a scheduled transfer fails
ODP/NSF/Courtesy Pay	Sent when a fee is incurred due to an overdraft or non-sufficient funds item
Overdraw Transfer	Sent when funds are transferred between accounts to cover an overdraft
Loan payment due	Sent out 10 days before the loan payment is due

If you need additional assistance, please contact us at 901-380-7400 and we'll be happy to help.