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## Online Banking Enrollment

### How do I enroll in Online Banking?

Enrolling in Online Banking is a simple process that takes only a few minutes. If you have an ATM or Visa Debit Card, select **Enroll** and complete the enrollment pages that follow.

First, you'll be prompted for your Social Security Number and date of birth.

Next, you'll be asked for your checking or savings account number as well as your ATM or Debit Card number and the amount of one of your last 10 transactions. This helps us confirm that you are the person who owns this account.

Finally, you'll be asked to select a username and password and provide your email address and phone number.

If you don't have an ATM or Visa Debit Card, don't worry, you can still register for Online Banking. **Find out how.**

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### What do I need to bank online using Online Banking and am I eligible?

To take advantage of Online Banking, you must use a 128-bit encrypted browser and enroll in the service.

There are two ways to enroll, one for **customers who have an ATM or Visa Debit Card** and one for **customers who do not**. Either way, the process is quick and simple.

**Note:** A customer cannot self-enroll using a Hancock or Whitney Bank Credit Card.

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### I don't have an ATM or Visa Debit Card, what else can I do to enroll?

You can enroll in Online Banking even if you don't have an ATM or Visa Debit Card; just **call us** and a friendly representative will assist you.

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## Using Online Banking

### What options are available with Online Banking?

Within Online Banking, you have access to the following services:

- Alerts/Notifications - Receive e-mail and SMS text alerts on balances and transactions posting to your account.
- Quicken/Money access - We'll bring you the ability to download your account information into Intuit Quicken® or Quickbooks® and Microsoft® Money.
- Pending Transactions - See pending transactions for ATM and point-of-sale (POS) purchases as they occur and before they're posted to your account.
- Scheduled and/or Recurring funds transfers - Use scheduled transfers to transfer money on dates and times convenient to you on either a one-time or recurring basis.
- Loan payments from external accounts - Now you can pay your Hancock or Whitney Bank loans using your accounts at other financial institutions.
- Summary Reports - Get reports of your online activity.
- Online Statements- view, print or save your monthly statements.

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### How do I view my full account number?

Once logged in to Online Banking, select "Security" from the main menu. Next, select "Mask/UnMask Account." Remove the check mark next to "Yes, show only the last four digits" and select "Unmask My Accounts." Full account numbers will be shown throughout your current Online Banking session only, or you can mask them again at any time by selecting "Mask My Accounts."

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### Can I view all my bank accounts with Online Banking?

Online Banking displays both your deposit and loan accounts. You'll be able to see any account for which you are the sole owner, joint owner or authorized signer. (Note: You cannot access business accounts within personal Online Banking. If you would like access to your personal and business accounts online, you will need to enroll in Business Online Banking. [Find out how.](#)

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### Can I change the display order for my accounts?

Yes, to change the order of your accounts, select "Display Options" on the top right of your account list. On the "Account Display Options" page, you can click and drag the accounts to change their order within each account group or even change the order of the groups by selecting "By Account Group."

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## One of my accounts does not appear on Online Banking. What should I do?

If you can't see a certain account, please contact **Customer Service** and select the Online Banking option. A dedicated professional banker will assist.

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## Can I hide certain accounts from displaying in Online Banking?

If you would like to hide an account from displaying in Online Banking, please call **Customer Service** for assistance.

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## How frequently is my account information updated within Online Banking?

Your account will be updated with information on two types of transactions: pending and posted.

**Pending Transactions** are transactions such as deposits, transfers or cash withdrawals and holds for debits or credits that have been authorized but not yet posted to your account. With Online Banking, you'll be able to see transactions through real-time updates.

**Posted Transactions** are transactions which have been processed and cleared against your account. This transaction information is updated daily, as pending transactions are completed and converted to posted transactions.

Note that some transactions values may change as they convert from pending to posted (such as authorizations with gas stations and restaurants). For example, gas stations will often pre-authorize \$1 for a gas purchase. The transaction will be listed as "pending" until the full amount of the purchase has "posted".

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## For a bank deposit account, what is the "Available Balance"?

The "Available Balance" is the amount of your current balance less any pending transactions. The available balance may include pending items such as deposits, transfers or cash withdrawals and holds for debit or credit transactions that have been authorized but not yet posted to your account. It does not, however, include balances from any overdraft protection services.

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## Can I transfer funds from my line of credit (LOC) accounts?

Yes. Transfers from LOC accounts are subject to the following restrictions:

- You may transfer funds from your Preferred LOC, Home Equity LOC, and Handyline.
- Transfers cannot be recurring or scheduled to occur in the future.
- There is a daily limit of 3 transfers per day. (Excludes Handyline)
- You can transfer up to the following daily limits:
  - Lines of Credit - \$30,000
  - Private Banking Preferred Line of Credit and Private Banking Home Equity Line of Credit - \$50,000
  - Handyline – up to available balance

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## I transferred money using Online Banking, but I don't see the transferred amount reflected on my accounts. Why?

There are a number of different transfer options available to you within Online Banking, each of these has its own timeframe for completion and will be reflected on your accounts accordingly.

**Immediate transfers** occur as soon as requested (unless you are notified otherwise at the confirmation screen). The transfer will appear as a pending transaction as soon as you've completed the request, and your account's available balance will be updated at once. Transfers entered before the cutoff time of 7 p.m. CST on a bank business day are processed on that bank business day. Transfers entered after the cutoff time or on a non-bank business day are processed on the next bank business day. Transfers submitted and processed from a deposit account are immediately reflected in your balance for that account.

**Scheduled transfers** are transfers you set up in advance of the date on which you want the transfer to occur.

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## When will my funds be available on an internal immediate transfer?

### Deposit Account Transfers

- Before 7:00 PM (CT) Monday-Friday, excluding federal holidays – Available Immediately.
- After 7:00 PM (CT) or on Saturdays, Sundays or federal holidays – Next Business Day.

### Line of Credit Advances

- Before 7:00 PM (CT) Monday-Friday, excluding federal holidays – Immediately available in your deposit account and reflected in your loan balance.
- After 7:00 PM (CT) or on Saturdays, Sundays or federal holidays – Next Business Day.

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## When will my payment be posted?

### Line of Credit or Loan Payments

- Before 7:00 PM (CT) Monday-Friday, excluding federal holidays – credited that day; however will not reflect in the balance until the next business day.
- After 7:00 PM (CT) or on Saturdays, Sundays or federal holidays – credited the following business day; however will not reflect in the balance until the day after the payment has been credited.

### Credit Card Payments

- Before 5:00 PM (CT) Monday-Friday, excluding federal holidays – credited that day; however will not reflect in the balance until the next business day.
- After 5:00 PM (CT) or on Saturdays, Sundays or federal holidays – credited the following business day; however will not reflect in the balance until the day after the payment has been credited.

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## Can I stop or modify my request to transfer funds?

Your ability to stop or modify a transfer request varies based on the type of transfer in question.

**Immediate transfers** are not confirmed (and will not be processed) until you receive the “Your Transfer Request is Successful” message. At this point, the transfer cannot be stopped. However, you can make a new transfer to move the funds back to the appropriate account.

**Future dated transfers** can be edited or deleted at any point in time prior to the transfer date.

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## Is my online communication with the bank secure?

Yes. The security of online activity with the Online Banking system is a top priority for us, and we've taken strong measures to ensure that your information remains safe and confidential. 128-bit encryption, multi-factor authentication, and Trusteer's Rapport software are just a few ways we demonstrate our commitment to protecting your information. Read on to find out more.

The first step is the use of a secure browser. Certain browsers and computers have the ability to communicate securely by scrambling information as it passes through the internet. This method of communication is called SSL, or Secure Socket Layer. We require the use of a secure browser (128-bit high encryption) before a connection with our transaction system can be made.

After you reach us using the secure browser, we take steps to make sure your information remains secure and confidential. Your information passes through a "firewall," which is a computer especially designed to keep out unauthorized users. The information is scrambled again to ensure that it can only be read by authorized representatives of the bank. For more information, please read our [Privacy Policy](#).

The Online Banking system also offers increased security for your finances by allowing you to more closely monitor your accounts; you can check your balances and transactions as frequently as you wish; and you can also set alerts to let you know when your account reaches a certain balance.

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## What is Trusteer Rapport?

Trusteer Rapport is a security software application. It helps prevent online identity theft and helps protect online transactions. You can use Rapport on any website that houses your private information, including:

- Online bank accounts
- Mutual fund accounts
- Online brokerage accounts
- E-mail (such as Hotmail, Yahoo!, and Gmail)
- Social networking sites (such as Facebook)
- Insurance applications
- Sites containing personal medical information
- Online merchants (such as eBay or Amazon.com)

Rapport is completely transparent. It does not change the way you view or log in to the websites you use. No configuration or maintenance is required; simply install and browse safely.

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## Will Online Banking be available even if we're hit by a disaster?

Yes. In the event of a disaster, you can count on Online Banking to remain accurate and available.

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## How do I change my Username and/or password?

Once you are logged in to the secure portion of Online Banking, select “Security” from the Main Menu. Select the “Change Password” option or “Change Username” option depending upon which you want to change. Please note that passwords are case sensitive.

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## I forgot my Username and/or password. What should I do?

If you have forgotten your Username or password, you may either contact the **Customer Service** department or use the “Trouble logging in?” online assistance tool on the login page. If you use “Trouble logging in?” tool, you will be prompted to answer 2 previously selected security questions. Upon answering these questions properly, instructions for your next login will be emailed to you at the email address on file.

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## When logging in, I get an error message stating, “Invalid Credentials.” Why?

The username or password entered does not match what we have on file. If you continue to get this message, contact the **Customer Service** department or use the “Trouble logging in?” online assistance tool on the login page.

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## Why do I receive an error “You will be logged out due to inactivity?”

If your Online Banking session remains idle for 10 minutes, the system will automatically log you off. At this point, you will need to log in again to Online Banking to reopen your online session.

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## Your Browser and Online Banking

### **When I try to access Online Banking, I receive a "Browser Incompatible" error. What should I do now?**

The Bank requires our customers to have a 128-bit encrypted browser for extra security. A browser check is performed each time a customer logs in to or tries to register for Online Banking. The system will automatically check to make sure that you have a 128-bit encrypted browser.

To view suggested browser requirements, [click here](#).

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### **How do I upgrade my browser to 128-bit high encryption?**

[Click here](#) and select the browser that you would like to upgrade. Their site should provide you with any instructions you'll need regarding their particular update process.

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## Bill Pay

### Is Bill Pay available to everyone?

Bill Pay is available to bank customers who have a personal checking account AND are enrolled for Personal Online Banking. Bill Pay is free for **eligible checking accounts**.

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### How do I enroll for Bill Pay?

If you are not an Online Banking customer, you'll need to start by **enrolling in Online Banking**.

Enrolling for Bill Pay is fast and easy; all you need is a personal checking account and an active Online Banking profile. Simply log in to Online Banking and select "Move Money" from the main menu. Then select "Pay a Bill." If you're not already enrolled as a Bill Pay customer, you will then be asked to select the primary checking account that will be used to process Bill Pay transactions.

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### How does Bill Pay work?

Bill Pay creates a profile of the funding accounts you choose at enrollment. When you log in to pay bills, it allows you to select from any of those checking accounts when making a payment.

- Payment history is automatically saved for your records.
- Schedule Payments up to a year in advance.
- Schedule recurring payments for regularly occurring bills.
- Edit or delete scheduled payments any time before processing date.

Depending on the merchant/payee, your scheduled payment will be made by check or electronically via ACH (automated clearing house). When scheduling payments, be sure to choose a "due by" date several days in advance of the actual due date reflected on your bill statement. The earliest "due by" date will be automatically displayed.

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### I scheduled a payment and it wasn't paid or the payment arrived late and I was assessed a late fee. What do I do?

Late or undelivered payments are not common with Bill Pay. However, if this does happen, please contact our Online Banking & Bill Pay **Customer Service** and a representative will immediately begin researching the situation. Issues are often resolved quickly with late fees reversed in many cases. The bank will then work with our Bill Pay partner and the merchant to determine what happened and to address the situation.

Please refer to the **Terms of Conditions** for the Bill Pay Service for more detail pertaining to payment disputes.

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## When are funds taken from my account to complete my Bill Pay transactions?

For electronic payments, funds will be deducted from your account and credited to the merchant on the "due by" date you have selected. For check payments, funds will be debited from your account when the check is presented to us for payment.

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## What happens to my Bill Payment check if I don't have enough money in my account to cover my payment?

Bill Payments by check are drawn on your account just like a normal check. If you do not have sufficient funds in your account to cover a Bill Payment check, we may either pay the check and charge your account for the check and an overdraft fee or decline to pay the check and charge your account a NSF fee.

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## What happens to my Bill Payment EFT if I don't have enough money in my account to cover the payment?

If you do not have sufficient funds in your account to cover a Bill Payment EFT, the bank will force-pay the ACH debit and charge your account an overdraft fee.

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## How do I make a same-day or next-day payment?

You can use Expedited Payments to make same-day electronic payments or next-day payments via overnight check. Cut-off times vary by payee. When you select to make an Expedited Payment, you will be presented with a list of payees that qualify for expedited payment at the time. Fees for this service vary based on whether the item can be processed electronically or by check. Exact fees will be disclosed prior to completing an expedite request.

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## How do I receive my bills online through Bill Pay?

You can arrange to receive your bills such as utility bills and insurance bills online. When adding a payee, you will be presented with the option to receive your bill online. If your merchant sends only paper bills, you will see an image of the paper bill online. If your merchant has an option for electronic bills, you will see the payment information provided by the merchant.

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## Online Statements

### How do I enroll in Online Statements?

If you are not an Online Banking customer, you'll need to start by [registering for Online Banking](#).

Log in to Online Banking and select "Accounts & Services" from the main menu. Select "Statements" from the listed options. Online Statement service requires Adobe® Reader® 7.0 or later. Please confirm your proper email address upon enrollment.

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### Are Online Statements available for all my accounts?

Online Statements are available for most Checking and Savings accounts, excluding CDs, IRAs, and Christmas Club Savings accounts. Online Statements are not available for loans or credit cards at this time.

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### Will I still receive inserts and disclosures with my Online Statements?

Yes, you will have access to inserts and disclosures through special links inside Online Banking once you are enrolled in Online Statements. To view inserts and disclosures, simply log in to Online Banking and select "Accounts & Services" from the main menu and select "Statements." Then click on the "View Statement Inserts" link at the top right of the statement list. A new page will open, displaying a list of Statement Inserts sorted by month and product type.

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### How will I know my Online Statement is available?

Each time a new statement is available, you will receive an email notification at the email address on file. This notice will not include any personal information or full account numbers. You will receive a separate notice for each account that is enrolled in Online Statements. Joint owners who also have a separate Online Banking profile, and are enrolled in Online Statements, will also receive notification via e-mail when the statement is ready.

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### If my e-mail address or phone number change, how do I notify the bank?

You may update your e-mail address or phone number by logging in to Online Banking. Once you are logged in to the secure portion of Online Banking, select your name. From the "My Profile Page," select "Edit" in the "Contact Information" field. Select "Phone" or "Email," enter your new information, and click "Update Contact Information."

You may also update your e-mail address or phone number by contacting [Customer Service](#).

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### Can I cancel the e-mail statement notification?

No, the e-mail notification is sent for your security and protection and is not optional.

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### How do I view my Online Statement?

To view your Online Statement, log in to Online Banking and select “Accounts & Services” from the main menu. Next select “Statements.” Select the account from the list on the left. A list of the available statements for this account will appear. Select the statement you would like to view. The statement will open in PDF format through Adobe® Acrobat® Reader. If you do not have Adobe®, you may download it at no charge. You can visit our [system requirements](#) page for more information.

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### How many statements can I access through Online Statements?

You will begin building up to 7 years of history when you enroll a checking or savings account in Online Statements.

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### I currently receive check images with my statements; will these be included in my Online Statement?

If you currently receive check images with your statement, they will be included in the PDF document with your Online Statement.

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### How do I save my Online Statement?

Once you have opened your Online Statement in Adobe® Acrobat® Reader, you may save it by clicking on the small disk icon on the toolbar. Provide a file name with a .pdf extension. We recommend using a name that will identify which statement you are saving such as *CheckingSeptember.pdf*.

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## Checking Account Services

### What are the bank's routing/transit numbers and how can I find them?

You can find the routing number at the bottom of your checks and deposit slips. Starting from the bottom left corner, it is the first nine digits. Please keep in mind that the routing/transit numbers are different from state to state and would correspond to where you opened your account. Here is a list of our bank routing numbers:

State	Routing/Transit Number
Alabama	065106619
Florida	063112786
Louisiana	065400153
Mississippi	065503681
Texas	113000968

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