# Online Banking Redesign: Guide to Changes for Retail Clients

Pinnacle's Online Banking has a new, clean look. Much of the functionality hasn't changed, but you'll notice some design differences. This reference guide outlines the key changes. If you have questions, please contact your financial advisor or our Client Service Center at 800-264-3613.
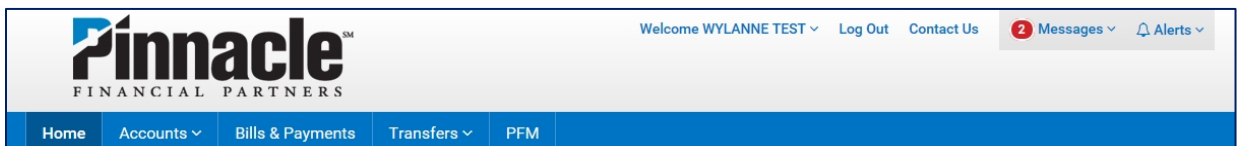
Welcome Center and Tabs

The "Welcome Center" is at the top of every page in Online Banking. The tabs are under the Pinnacle Financial Partners logo.
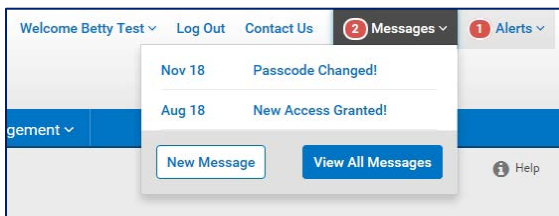
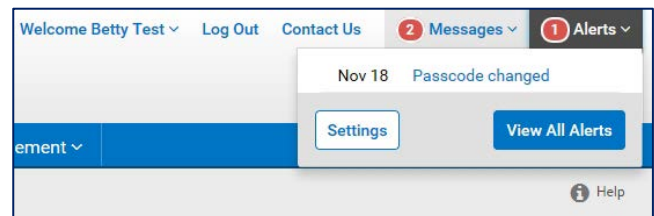**Old Welcome Center and Tabs**
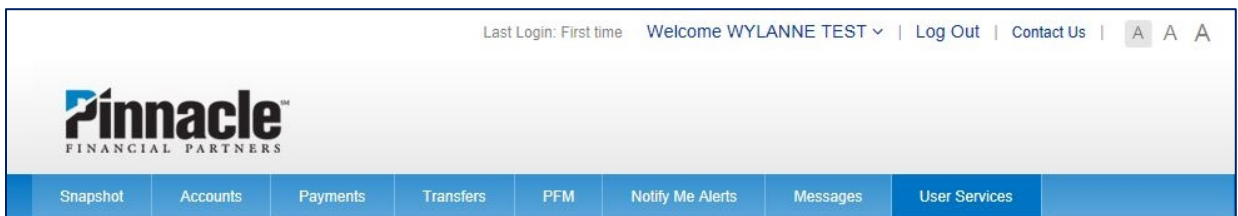
New Welcome Center and Tabs

The Welcome Center is the new home for Messages and Alerts. You can easily see if you have any new, unread messages or alerts.

New Messages Area	New Alerts Area

Tabs

Instead of hovering over a tab to see the drop-down menu, now you click on the tab name (Accounts or Transfers) for the drop-down menu to appear. The tabs that you see under the Pinnacle logo have changed slightly:

- The **Snapshot** tab has been replaced by a **Home** tab.

- The **Payments** tab is now labeled **Bills & Payments**.
- The **Notify Me Alerts** and **Messages** tabs have gone away—these are found in the Welcome Center at the top of the page.
- The **User Services** tab also went away. Instead, you can click on your name in the Welcome Center and choose the last option in the list, "All Services & Settings," or click "Contact Us."
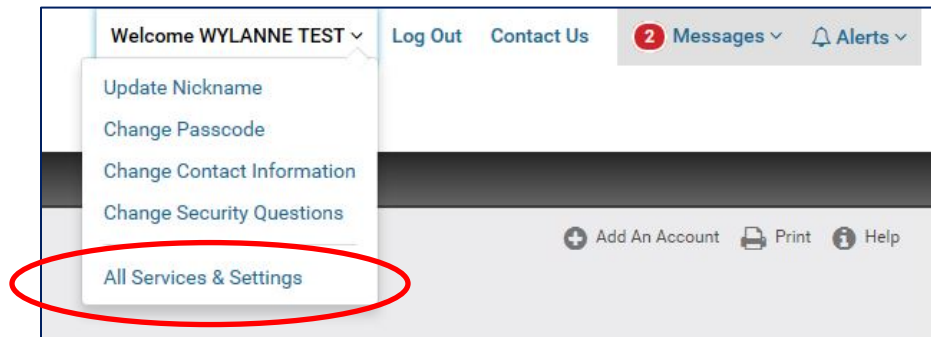

Note about the Welcome Center: The font resizer has been removed because default font sizes are increasing on some screens. You may still use the zoom function in your browser to increase or decrease font sizes as desired.
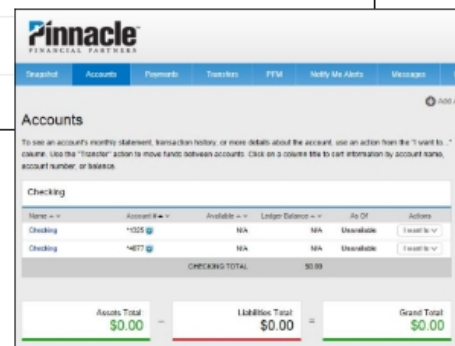
Home Tab

The new Home tab combines the features of the current Snapshot tab and Account Detail page. This is the new landing page in Online Banking—if you click the Pinnacle logo, you will be taken to this page.
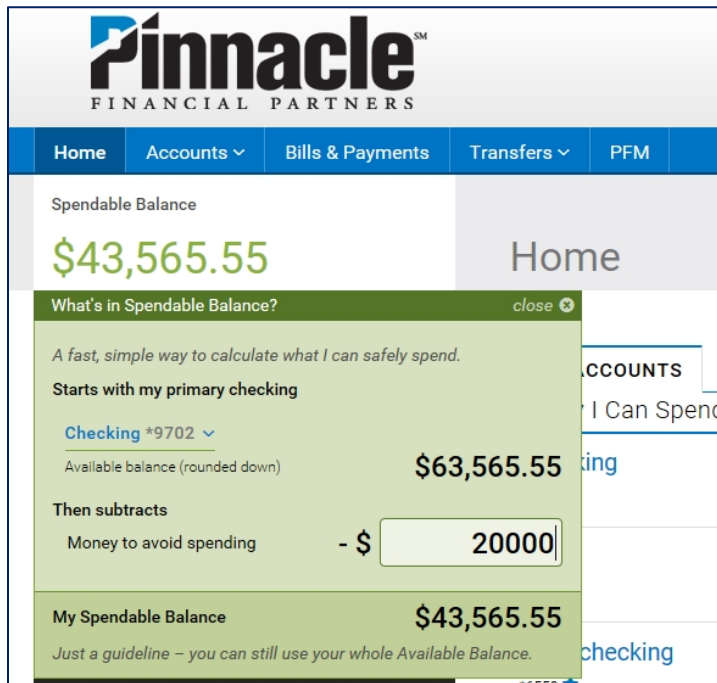
New Home Screen
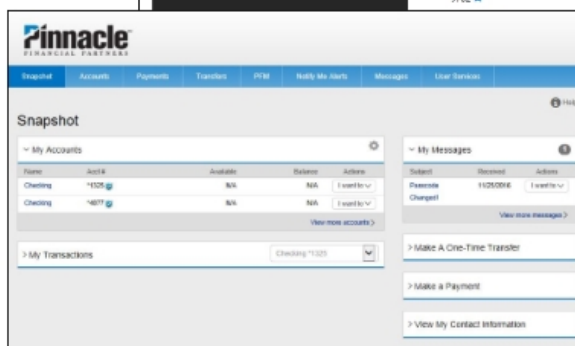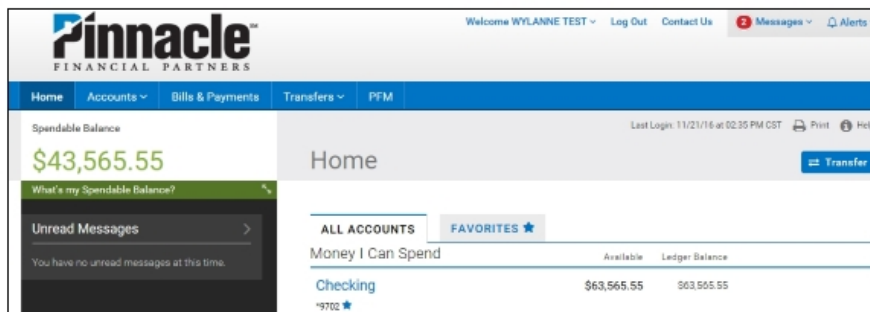
Old Snapshot Screen   **Old Account Summary Page**

2

The Home screen contains a new feature called "Spendable Balance." This figure is your Available Balance minus any funds you decide to exclude from the total. For example, you may want to set aside $20,000 for a new car and want to be sure you don't touch that money. The Available Balance in your primary checking account, subtracted by the amount you wish to set aside, equals your Spendable Balance. This is just a guideline—you can still use your whole Available Balance.

Spendable Balance

On the Home screen your accounts are divided into three categories:
- Money I Can Spend (checking accounts)
- Money I Owe (loans, lines of credit and credit cards)
- Money I'm Saving (savings accounts, CDs and IRAs)
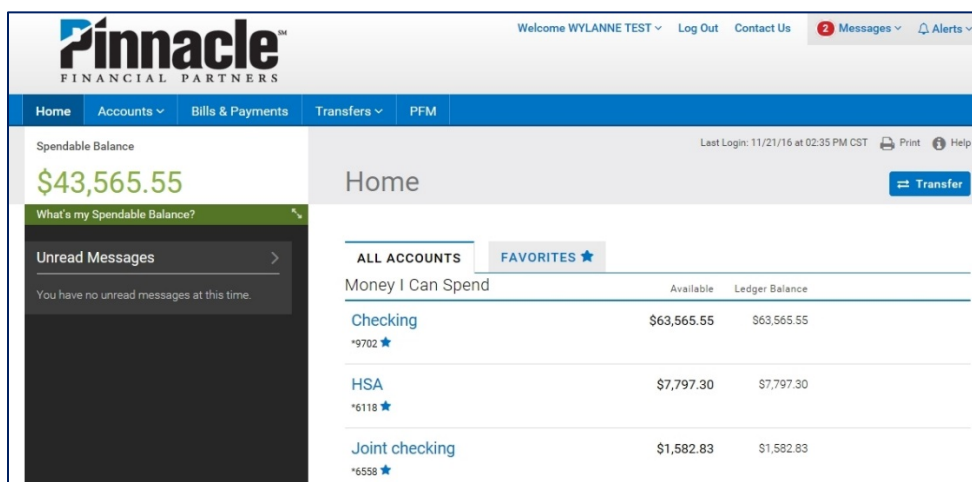
Each grouping can show up to 10 accounts. After 10 accounts in a single group, you can click "next" to show more accounts on another page.

**Notes about the Home page:**
- Any unread messages appear in the left-hand column under Spendable Balance.
- Mask/unmask account number options are not shown on the home page. These can be found on the Account Details page.
- The Transfer button will take you to the Transfers page.
- **The Actions column ("I want to...") has gone away.** Instead, you can perform those actions (view detail, view history, transfer, etc.) in the detail page for that account.
- If you have more than six accounts, you can select the accounts you'd like to appear in the "Favorites" tab by clicking the star next to the account number. Up to 20 accounts maximum can be marked as Favorites.

Accounts Tab

Click on the Accounts tab to see a list of your accounts and other options in the drop-down menu.
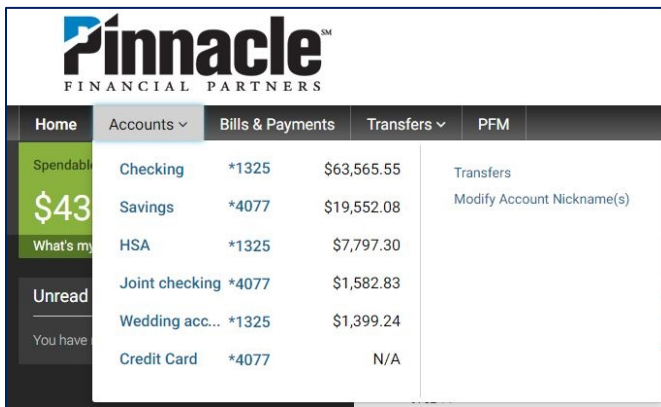
When you choose an account, it takes you to that account's details page.
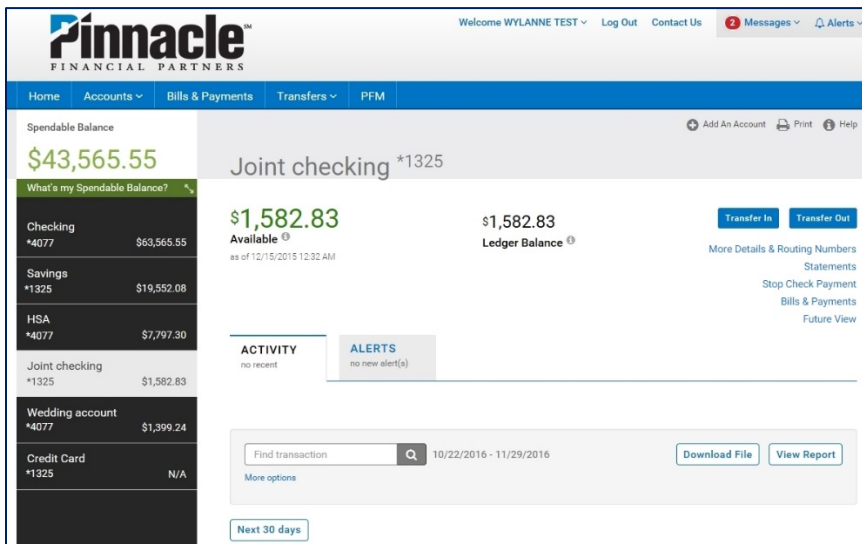
On the details page you can transfer in, transfer out, reveal the full account number and find statements. You can also set up alerts in the "Alerts" tab and search for transactions.
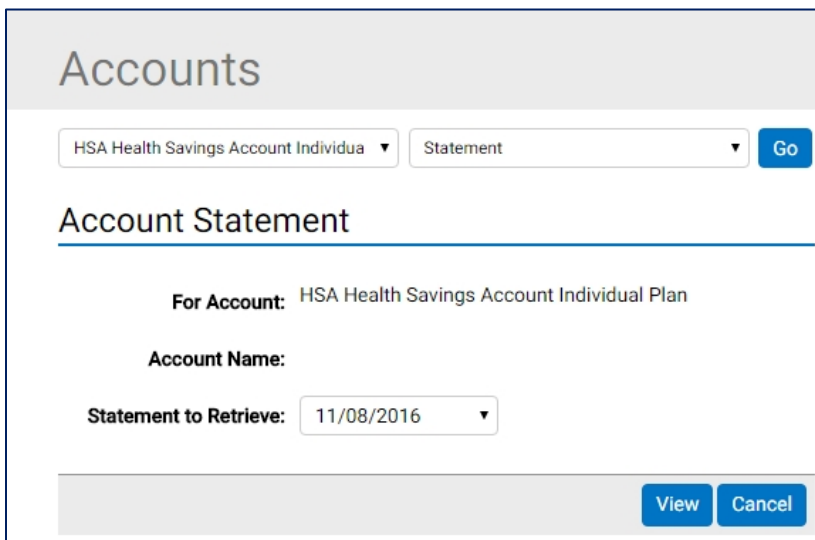
NOTE: The "Category Name" on file now appears on the transaction details screen for an account, and it cannot be hidden.

How to View Statements
When you're on the details page for the account you're interested in, click on "Statements" in the top right corner.
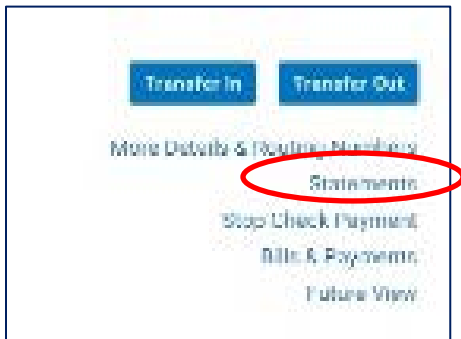
On that screen, verify that the account is correct, click Go and choose the statement you'd like to retrieve.

Activity Tab on Account Details Pages
The details page for each account includes an "activity" section where you can search transactions, download files and view reports.

How to View History
If you'd like to see a list of transactions for a certain date range, click the "More options" button under the search bar.

Choose the date range and any other filter you'd like to include – Category, Transaction Type, Check Number and Amount – and click Search. A list of transactions will appear on the page. Click the ellipses next to the transaction description to see more details, including memo.
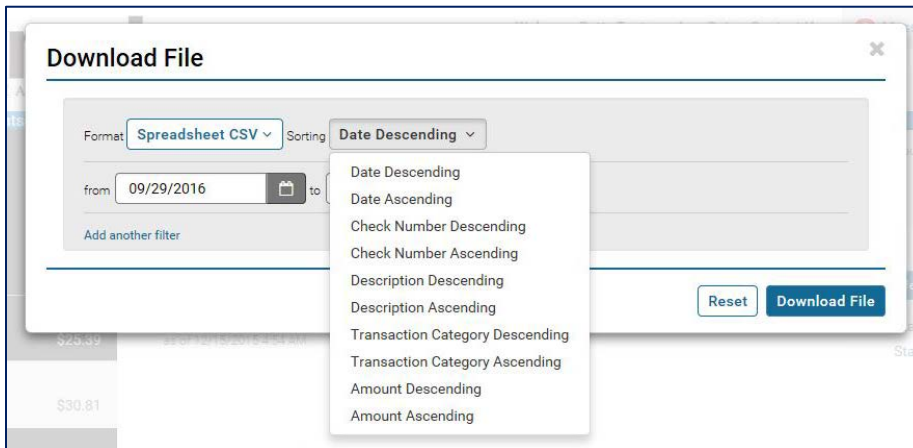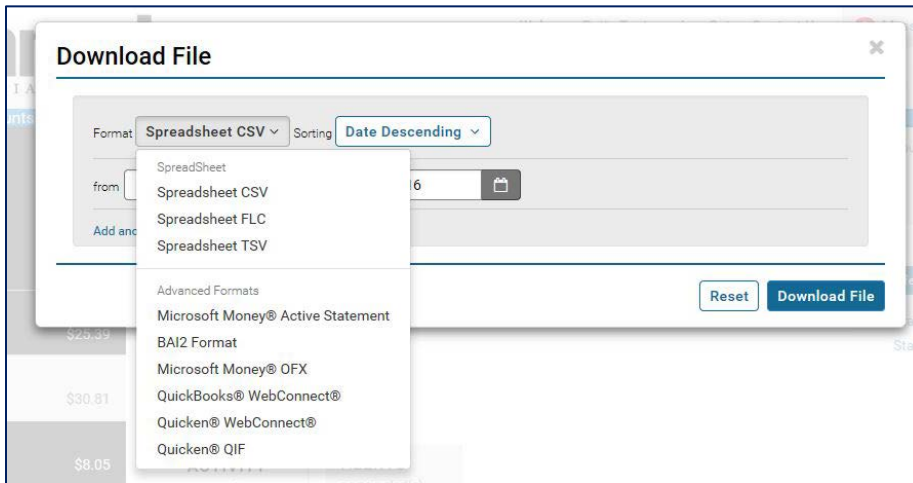

How to Download History

If you'd like to download a file for your accounting software or Excel, click the "Download File" button.
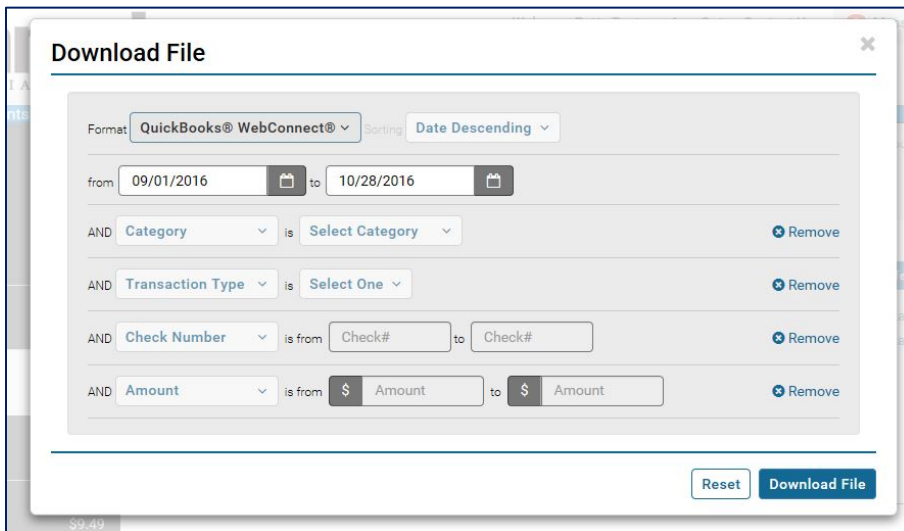
You'll be able to choose the file format and sorting preference from drop-down menus.
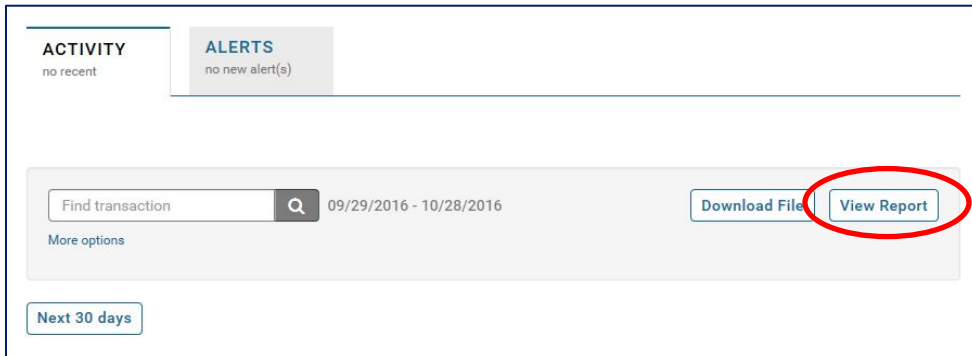

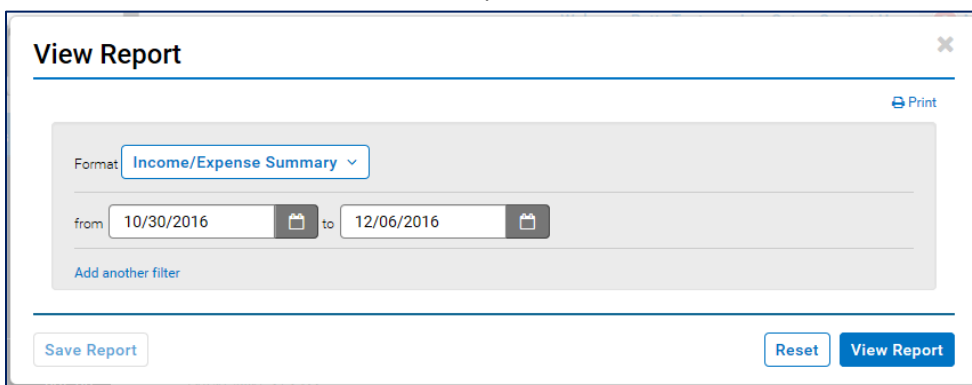Add any additional filters you choose – Category, Transaction Type, Check Number and Amount – and click "Download File."

How to View Reports

To see an income/expense summary or income/expense details, click on "View Report."

Choose the type of report, select the date range and add any filters – Category, Transaction Type, Check Number or Amount. Then click "View Report."
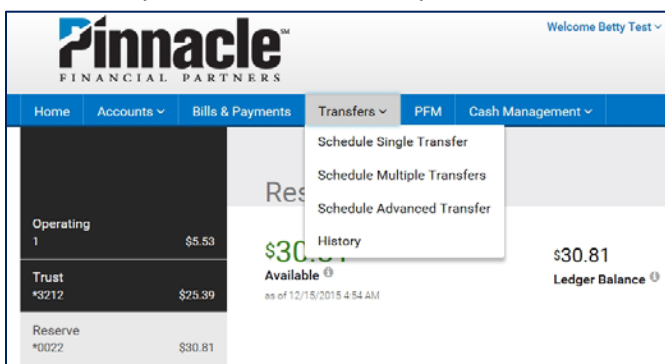

Bills & Payments Tab

This tab will appear if you use our BillPay services. The functionality and design will stay the same.

Transfers Tab

Click on the Transfers tab for your drop-down menu options. The design has changed slightly, but the functionality of this section will stay the same.

PFM Tab

If you have enrolled in Personal Financial Manager, this tab will appear under the Pinnacle logo. The functionality and design have stayed the same. If you'd like to learn more about PFM, go to www.pnfp.com/pfm.

If you have any questions about the Online Banking redesign, please contact our Client Service Center at 800-264-3613.