1. What is this new "Unified" experience

A unified experience simply means that the look and feel of your online banking is consistent on all of your devices. It is intended to improve your experience by making navigation simple and familiar regardless of device.

2. Is there any action required to start using the new experience?

All that is required is that you access our online banking on your desktop and log in using your existing credentials. You will then be prompted by an opt-in screen that will ask if you're ready to upgrade to the new experience. Select **"Upgrade Now"** to start enjoying the new experience!

3. Will my login change with the upgrade?

No, you will be able to access your online banking via desktop browser, tablet or smartphone app.

4. What browser is online banking compatible with?

The only browser requirement is that your browser must be HTML5 compatible. We recommend updating your browser to the [latest version available](#) - not just to ensure compatibility with the new online banking experience, but also to ensure that your online banking is as secure as possible.

5. Can I use this on my phone/tablet?

Absolutely. You can download the app on any [Android](#) or [Apple](#) device, and it will provide a consistent experience with banking from your desktop. If you're on a platform that isn't Android or Apple, you can always access online banking via your HTML5-compatible mobile browser.

6. How do I login for the first time?

1. Go to syb.com
2. Enter your Login ID then click on Sign In
3. Select "I am a First Time User" check box then click **Login**. DO NOT ENTER A PASSWORD
4. On the Secure Access Code screen, choose a method to receive your code either by phone or by text message.
5. Within 2-3 minutes you will receive an automated call or text providing your secure access code.
    a. The secure access code is available for your use for 15 minutes. If the code expires you will have to repeat step number 4 listed above.
6. Enter the Secure Access Code then click on **Submit**.

a. You will be prompted to register the computer or device at this time. NOTE: If you choose not to register the computer or device, you will be asked to go through the Secure Access Code process each time you login on this computer, an unregistered computer or device. **You should NOT register a public computer or a computer that others might use outside of your control.**

7. **What is a Secure Access Code and why do I need one?**
A Secure Access Code is a one-time use code that allows you to securely login to our online banking system and is delivered to you via phone call or SMS text.

Upon your first login, you will be prompted to receive a secure access code. This first secure access code helps us confirm that you are the designated user for this login ID and allows you to register your device.

Once you have completed both of these steps you won't be prompted at login for a secure access code unless you: (1) forget your password, (2) the "cookies" were deleted from your browser or (3) you are accessing your account through an unregistered browser.

8. **How do I see balances for all of my accounts?**

Account Overview with the name and balance of each of your accounts

Sidebar with Quick Actions, social media feeds, and other information

Account Summary graph that displays the balances in your deposit accounts

Available Quick Actions to create payments, pay bills and other tasks

9. **How do I enroll for Bill Pay?**
    1. Click on the **Home page**, and do one of the following:
        - Click or tap **Enroll in Bill Pay**
        - From the **Navigation menu, click or tap Transactions>Bill Pay**
    The **Enroll in Bill Pay** page appears.
    2. Click or tap the account you want to enroll, then click or tap **Enroll in Bill Pay**
    3. On the Agreement page, click or tap **I agree to enroll in bill pay**
    4. On the success message, click or tap **Continue to Billpay**. The Bill Payment page appears.

10. **How do I add a bill payment payee?**
    1. Click on **+Add a Payee** button right above Payments
    2. Select "**Pay a Company**," "**Pay and Individual**," or "**Pay a Bank or Credit Union**"

3. Select **Next**
4. Enter Payee name, Account number, and verify account number, phone number and ZIP code
5. Select **Next**
6. Enter your Address on next screen

11. Paying a bill
1. From the Navigation menu, click or tap **Transactions>Bill Payment**
2. On the Bill Pay page, browse or search for the payee that you want to pay and click or tap the payee name
3. On the bill pay page, do the following:
   a. Click or tap **From** and click or tap the account from which you want to make the payment
   b. In the **Amount**, specify the amount that you want to pay, and click or tap **Save**
   c. In the **Select a delivery method list**, click or tap the delivery method of your choice
   d. In the **Select a date** calendar, click or tap the date to pay the bill
4. Click or tap **Send Payment** to schedule the payment
5. On the status page, click or tap **Close**.

12. Sending a check to a payee
1. In the Navigation menu, click or tap Transactions>Send Check. The Send Check page appears.
2. Do the following:
   a. On the Account tab, select the account from which to send the check
   b. Click or tap the Amount tab , and enter the amount for the check
   c. (Optional) To send a certified check, select Send Certified Check
   d. Click or tap the Process Date tab, and select the date that you want to send the check, or click or tap Next Available Process Date
   e. (Optional) Click or tap the Description tab, and enter an optional description for the check
   f. Click or tap the **Recipient** tab, and enter the name and contact information for the payee or click or tap **Send to Account Owner**.
   g. Click or tap **Submit** to send the request
3. Click or tap **OK**

13. Viewing bill payment history to a payee
1. In the grid view in the Bill Pay page, find the bill whose payment history you want to view
2. Click or tap **See Payment History**. The card flips to show the payment history

14. Canceling a bill payment

1. In the Navigation menu, click or tap Transactions>Bill Payment. The Bill Pay page appears.

2. The Search Payees lists all of the pending and processed bill payments. Click or tap Pending view the pending bill payments.

15. Transferring funds using Quick Actions

1. On the Home page, click or tap Transfer Money Now. The Funds Transfer page appears.
2. On the Funds Transfer page, do the following:
    a. In the **Select From Account** drop-down list, select the account from which you want to transfer funds
    b. In the **Select To Account** drop-down list, select the account to which you want to transfer funds .
    c. In the **Amount** field, enter the amount to transfer
3. Click or tap **Date** drop-down list to select when the transfer will occur
4. (Optional) To create a recurring transfer, do the following:
    i. Select when the transfer should recur in the Date drop-down list
    ii. Select the **Make this a recurring transaction** check box. The Schedule Recurring Transfer fields appear.
    iii. Click or tap a date on the calendar, or click or tap **Repeat Forever**.
5. (Optional) Enter information about the transfer in the Memo field.
6. Click or tap **Transfer Funds**. A message appears confirming the transfer.
7. Do one of the following:
    a. Click or tap **Close** to set up another transfer
    b. Click or tap **View in Activity** Center to see the transaction details

16. E-Statements

How do I enroll for eStatements and eNotices?

If you are enrolled in online banking:

1. Log in to online banking
2. Click on Settings>Statement Delivery