



DepositViewSM User Guide

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DepositViewSM User Guide

DepositViewSM is an online portal available to clients using the **Demand Deposit Marketplace**[®] (DDM) program. DepositViewSM allows users to view balances, transaction history, the allocation across the network of FDIC-insured banks within the DDM program, and DDM Express Statements.

To Get Started

Multi-Factor Authentication (MFA)

New users receive an email with a link for registration. During the completion of the registration process, users set up a username, password, and security questions to be used for future logins.

After completing the registration process, the user is directed to the login page or can access the URL link provided to reach the DepositViewSM Home Page.

To login, enter the username and password created during the user registration process. After successful entry, the user receives an OTP (one-time passcode) via text or phone call.

After the OTP is entered correctly, the user is directed to the Accounts page.

Single Sign On (SSO)

After the DepositViewSM Application is complete, click on the URL link provided by HTLF to reach the DepositViewSM Home Page. A prompt may appear for entering credentials for first time login depending on bank controls.

After successfully logging in, the user is directed to the Accounts page.



Bank's Home Page

The DepositViewSM System Demo Bank Log in Contact


Demo Bank Program

Welcome to the DepositView system for the Demand Deposit Marketplace[®] (DDM) program. This system provides you with your personal summary of deposits held within your Demo Bank Program account.

DepositView enables you to view your DDM program account held at Demo Bank. The site allows you to view your DDM program balances placed with other FDIC and/or NCUSIF-insured banks or financial institutions, as well as your transaction history. If you have questions regarding your account, or need to update your information, please contact a representative at Demo Bank.

Copyright © 2023. Reich & Tang Deposit Networks, LLC ("R&T"). All rights reserved. [About Demo Bank and DDM](#): The DDM[®] program is offered to you by us, Demo Bank. Please liaise with Demo Bank regarding your participation in the DDM program, including for the DDM program Terms & Conditions and your customer statements. **The DDM program is NOT, itself, a Federal Deposit Insurance Corporation ("FDIC") or National Credit Union Share Insurance Fund ("NCUSIF") insured product.** Rather, under the DDM program, your funds are placed in deposit accounts at receiving financial institutions that are insured by the FDIC and/or NCUSIF for up to the current standard maximum deposit insurance amount ("SMDIA") of \$250,000 per eligible depositor, per receiving institution, for each ownership capacity or category, including any other balances you may hold at that receiving institution directly or indirectly through other intermediaries, including broker-dealers. FDIC and/or NCUSIF insurance coverage on your funds is **only** available to protect against the failure of a participating FDIC or NCUSIF-insured financial institution, respectively, that holds your funds (and not to protect against the failure of any other party, including Stable or its affiliates). [Click here](#) for a list of the banks and savings associations with which Demo Bank has a business relationship for the placement of your deposits under the DDM program, and into which your deposits may be placed (subject to the DDM program terms and any opt-outs by you). The DDM program is primarily designed to provide administrative convenience to offer expanded FDIC and/or NCUSIF insurance on your funds, and is not designed to provide you with investment enhancements, higher rates of returns or profits on your funds. [About R&T and Stable](#): The DDM program is administered by Stable Custody Group II LLC ("Stable"), a subsidiary of R&T. See [here](#) for important Legal Disclosures about DDM and Stable. Stable and its affiliates are not depositories, banks or credit unions. [Click here](#) for a list of banks and savings associations with which Stable has a business relationship for the placement of deposits and into which Demo Bank may place its or its customers' deposits under the DDM program (subject to the terms of the DDM program and any opt-outs). Please note that Stable's bank list may be different from Demo Bank's bank list – liaise with Demo Bank to get its bank list. Demand Deposit Marketplace[®], DDM[®], Reich & Tang[®] and R&T[®] are registered marks of R&T. [This Site](#): This site may only be accessed by authorized personnel of Demo Bank and its authorized customers. Authorized personnel must not share their login credentials or passwords for entry into this site with any other person.

[Site Map](#)

Demo Bank 

Login (MFA Only)

The DepositViewSM System Demo Bank Log in Contact

Login

Username (required)

Password (required)

Remember username?

[Forgot Password?](#)

Need help getting started?

Please contact your bank if you have not been granted DepositView access.



Enter the one-time passcode received at the default MFA method, call or text.

The DepositViewSM System Demo Bank

Login - Confirm One-Time Passcode

You will receive a one-time passcode to ***-***-9038.

One-Time Passcode

Click Resend Passcode to receive your one-time passcode.

If the user's credentials are entered incorrectly, an unsuccessful message appears. Please refer to [Unlock User \(MFA Only\)](#) if troubleshooting is required.

Login

Log in was unsuccessful. Please correct the errors and try again.

- The user name or password provided is incorrect.

If the user fails to enter their OTP correctly 5 times (max check attempts) or requests a new passcode more than 5 times (max send attempts), an error message appears. If either error occurs, the user must wait until the current OTP expires (10 minutes) to create a new verification.

The DepositViewSM System Demo Bank Log in Contact

Login - Confirm One-Time Passcode

You will receive a one-time passcode to ***-***-9038.

One-Time Passcode

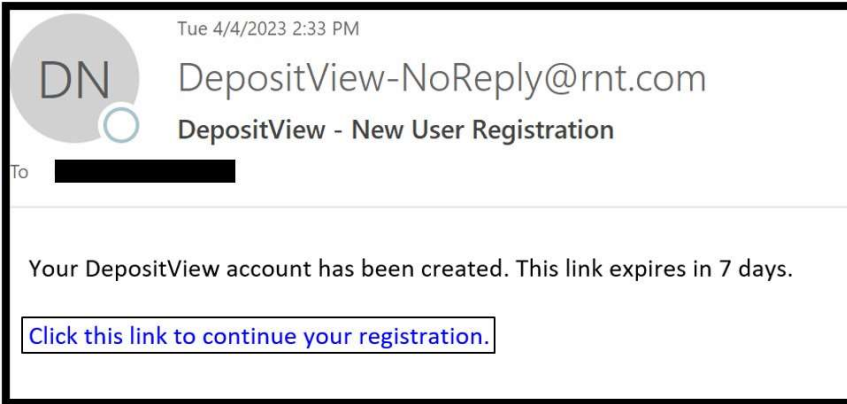
Max check attempts reached

Click Resend Passcode to receive your one-time passcode.

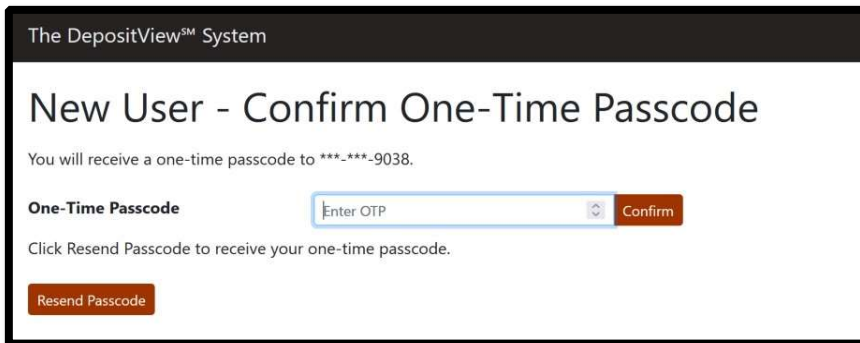


New User Registration (MFA Only)

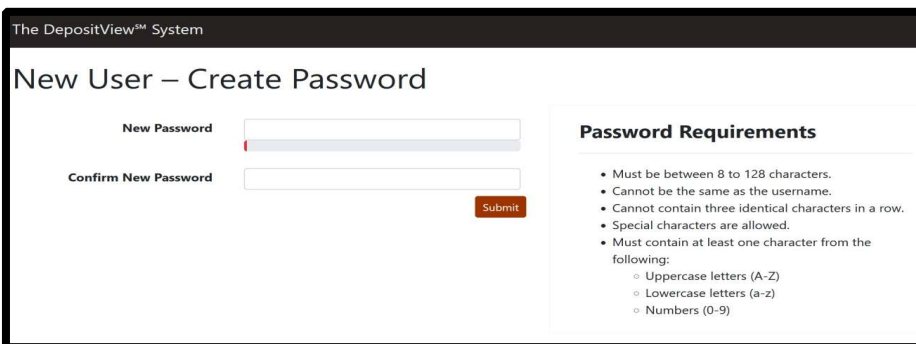
A bank administrator creates customer users. The user receives an email to complete their registration.



After clicking the link in the New User Registration email, an OTP is sent to the phone number associated with the newly created user. Enter it when prompted.



Enter a new password following the password requirements, confirm the new password, then click Submit.





Enter a user name, then click Submit.

The DepositViewSM System

New User - Create Username

Please create a unique username. Usernames are not case-sensitive but must be a minimum of 6 characters.

Username

Select three unique security questions, enter answers, and save them for future reference.

The DepositViewSM System

New User - Select Security Questions

Select your desired question from each list, then answer each question. Answers are not case sensitive.

Question 1:

Answer 1:

Confirm Answer 1:

Question 2:

Answer 2:

Confirm Answer 2:

Question 3:

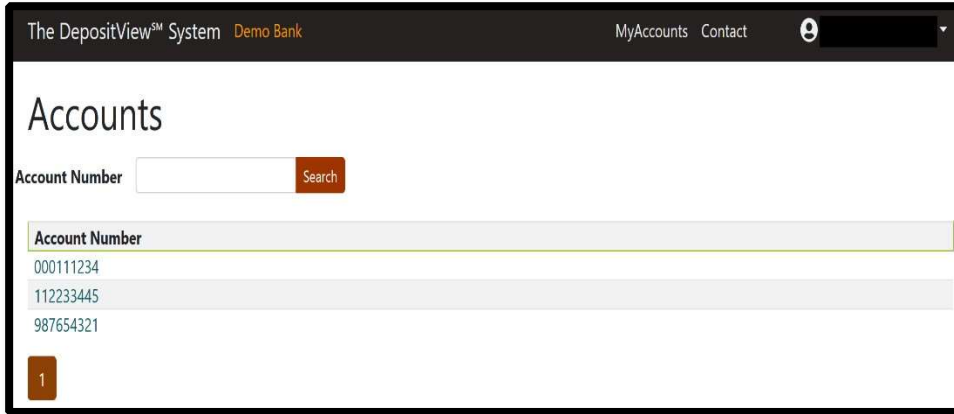
Answer 3:

Confirm Answer 3:



After entering the responses, click Submit. The user is then directed to the login page. Log in using the username and password setup during the user registration process.

Accounts



The Accounts screen provides a list of all the user's DDM customer accounts. The user can click directly on an account number from the list. A search tool is also available to find an account by entering a complete or partial account number.

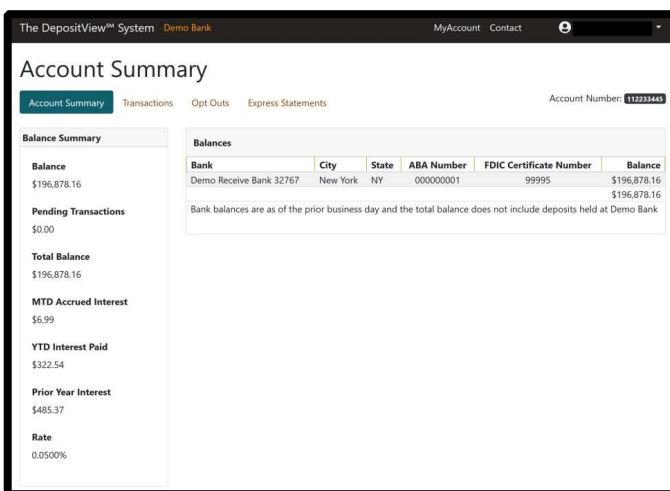
Selecting an account directs the user to the Account Summary page.

If a user has access to only one account the user goes directly to the Account Summary.

Account Summary

Clicking a specific account directs the user to the Account Summary page. The Account Summary page contains four informational tabs: Account Summary, Transactions, Opt-Outs, and Express Statements. The Account Summary page is the default view.

The Account Summary provides the balance, transactions, balance per program bank, total year-to-date (YTD) interest paid, prior year interest, month-to-date (MTD) accrual, and assigned interest rate. The DDM Balance does not include Deposits held at your bank outside of the DDM program.





Click the Transactions tab to view transactions.

Transactions

The Transactions page displays all the account’s pending and posted transactions including the date, transaction type, transaction status, transaction amount, and current balance in DDM.

The screenshot shows the 'Transactions' page in the DepositView System. The page header includes 'The DepositViewSM System Demo Bank', 'MyAccount', and 'Contact'. The main heading is 'Transactions'. Below the heading are navigation links: 'Account Summary', 'Transactions' (highlighted), 'Opt Outs', and 'Express Statements'. The account number is '112233445'. There is a search bar with 'Start Date' (02/29/2020) and 'End Date' (05/04/2021) and a 'Search' button. Below the search bar are navigation buttons: 'First', 'Previous', 'Next', and 'Last', with 'Showing 1 - 20 of 43'. The table below shows the following data:

Date	Type	Status	Amount	Balance
05/04/2021	Deposit	Posted	\$0.01	\$196,878.16
04/30/2021	Interest Paid	Posted	\$8.34	\$196,878.15
04/01/2021	Withdrawal	Posted	(\$114,898.08)	\$196,869.81
03/31/2021	Interest Paid	Posted	\$37.05	\$311,767.89
03/02/2021	Deposit	Posted	\$0.01	\$311,730.84
02/28/2021	Interest Paid	Posted	\$55.24	\$311,730.83
02/22/2021	Withdrawal	Posted	(\$21,266.14)	\$311,675.59
01/31/2021	Interest Paid	Posted	\$56.26	\$332,941.73
01/06/2021	Withdrawal	Posted	(\$61,793.13)	\$332,885.47
12/31/2020	Interest Paid	Posted	\$66.85	\$394,678.60
12/03/2020	Deposit	Posted	\$0.01	\$394,611.75
11/30/2020	Interest Paid	Posted	\$62.52	\$394,611.74
11/04/2020	Deposit	Posted	\$0.47	\$394,549.22
10/31/2020	Interest Paid	Posted	\$36.28	\$394,548.75
10/24/2020	Deposit	Posted	\$172,012.00	\$394,512.47
10/23/2020	Deposit	Posted	\$200.00	\$222,500.47
10/15/2020	Deposit	Posted	\$116,397.46	\$222,300.47
10/03/2020	Deposit	Posted	\$0.01	\$105,903.01
09/30/2020	Interest Paid	Posted	\$17.20	\$105,903.00
09/12/2020	Deposit	Posted	\$13,000.00	\$105,885.80

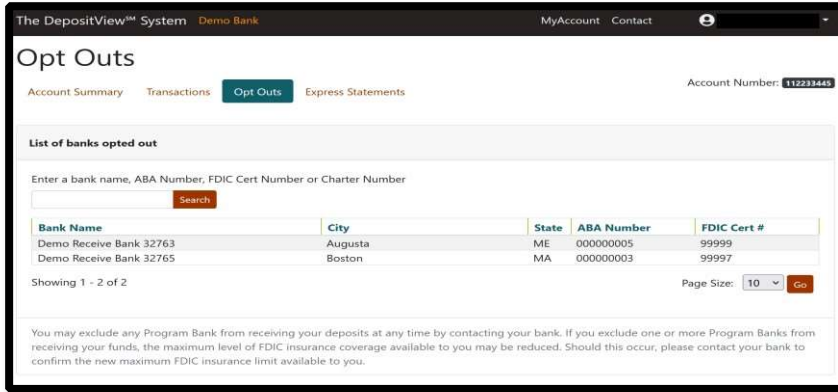
At the bottom of the table, there are navigation buttons: 'First', 'Previous', 'Next', and 'Last', with 'Showing 1 - 20 of 43'. An 'Export' button is located at the bottom right of the table area.

Enter a Start Date and End Date to search transactions within a specific time frame. Transaction data can be exported to a CSV or Excel file.



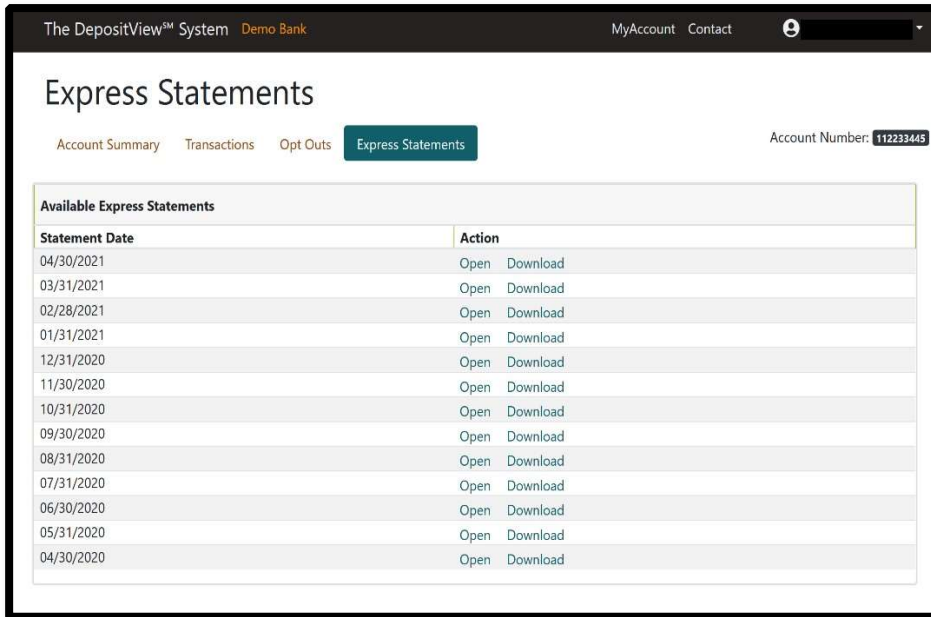
Opt-Outs

The Opt-Outs page displays the customer's requested banks for exclusion from receiving deposits. The page includes the Bank Name, City, State, ABA Number and FDIC Certificate Number.



Click the Express Statements tab to view the account's statements.

Express Statements



The Express Statements page displays the last 13 prior months of statements. The user has the option to Open or Download an Express Statement in PDF format.

The Express Statement is not a replacement for a DDM statement and may look different than a statement received from your financial institution.



Here is an example of an Express Statement:

Demo Bank ACCOUNT NUMBER: XXXXX3445
FOR THE PERIOD: 07/01/2020 - 07/31/2020

Monthly Statement for the Period 07/01/2020 thru 07/31/2020

ACCOUNT ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT OF THIS TRANSACTION	BALANCE AFTER THIS TRANSACTION
07/01/2020	OPENING BALANCE IN DEMAND DEPOSIT MARKETPLACE		\$394,678.60
07/06/2020	WITHDRAWAL	61,793.13	332,885.47
07/31/2020	INTEREST PAID	56.26	332,941.73
07/31/2020	CLOSING BALANCE IN DEMAND DEPOSIT MARKETPLACE		\$332,941.73

YOUR BALANCES IN RECEIVING BANK(S) AS OF 07/31/2020

BANK	CERT #	CLOSING BALANCE
DEMO RECEIVE BANK 32763, AUGUSTA, ME	99999	\$33,980.92
DEMO RECEIVE BANK 32764, BURLINGTON, VT	99998	\$249,000.00
DEMO RECEIVE BANK 32765, BOSTON, MA	99997	\$49,960.81

INTEREST SUMMARY

FOR STATEMENT PERIOD - 07/01 - 07/31	CURRENT PERIOD	YEAR TO DATE
INTEREST EARNED	56.26	221.91
ANNUAL PERCENTAGE YIELD EARNED (APYE)		0.20%

User Management

Forgot Password (MFA Only)

To reset a forgotten password, click on the Forgot Password link on the login page.

The DepositViewSM System Demo Bank Log in Contact

Login

Username (required)

Password (required)

Remember username?

Need help getting started?

Please contact your bank if you have not been granted DepositView access.



The user enters their associated email address and clicks Submit.

The DepositViewSM System Demo Bank Log in Contact

Forgot Password

Enter your email address.

Email Address

Submit

A confirmation page appears with a message to check for an incoming email with instructions to reset password.

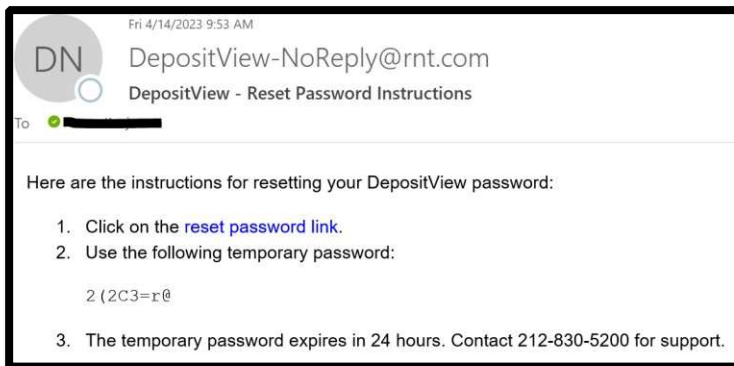
The DepositViewSM System Demo Bank Log in Contact

Forgot Password

Please check your mailbox.

Shortly you will receive an email containing further instructions to reset your password if the email address provided is on file.

Click on the reset password link.





Enter the email address associated with the user account and temporary password from the email and click Log in.

The DepositViewSM System Demo Bank Log in Contact

Reset Password

Email Address (required)

Temporary Password (required)

Log in

Need help?

Please enter the temporary password you received via email.

Enter answers to the security questions, then click Submit.

The DepositViewSM System Demo Bank Log in Contact

Security Questions

Please answer all the questions below.

Question 1: What was the mascot of your high school rival?
Answer 1:

Question 2: What city does your nearest sibling live?
Answer 2:

Question 3: What city did you attend elementary school?
Answer 3:

Submit



Enter new password, then confirm new password and click Change password.

A confirmation page with a success message is displayed.

User Account Information (MFA Only)

To access the User Account Information page, click on the dropdown menu item with username and select User Information.



Update Email Address (MFA Only)

On the User Account Information page, click on Update next to email address to update the email address on file.

The DepositViewSM System Demo Bank MyAccount Contact

Account Information

Contact Details

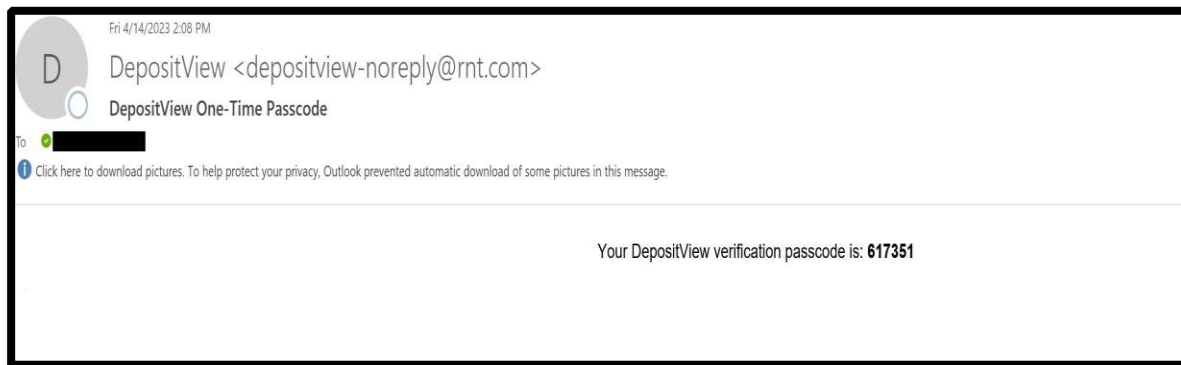
Email Address Update

Phone Number Update

Other Details

Default MFA Method Save

The User receives an OTP to the current email address.



Enter OTP sent to the current email address.

The DepositViewSM System Demo Bank MyAccount Contact

Update Email Address - Confirm One-Time Passcode

You will receive a one-time passcode to hann*****.

One-Time Passcode Confirm

Click Resend Passcode to receive your one-time passcode.

Resend Passcode

Enter new email address and click Update.



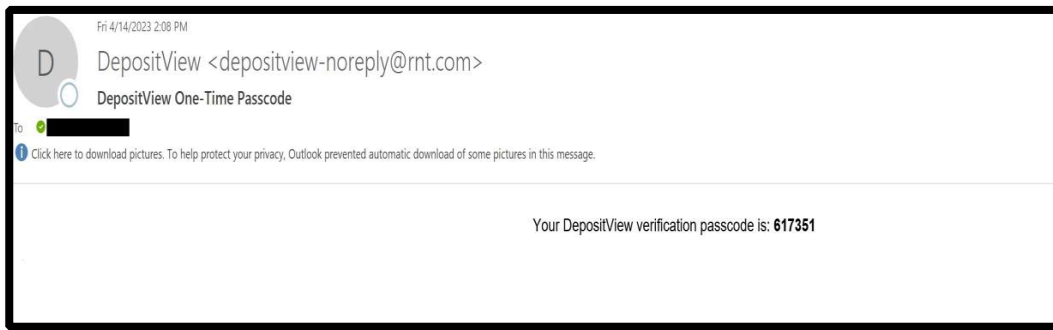
The DepositViewSM System Demo Bank MyAccount Contact

Update Email Address

New Email Address

Update

The User receives an OTP to the new email address.



Enter OTP sent to the new email address.

The DepositViewSM System Demo Bank MyAccount Contact

Update Email Address - Confirm One-Time Passcode

You will receive a one-time passcode to hkun*****.

One-Time Passcode Confirm

Click Resend Passcode to receive your one-time passcode.

Resend Passcode



New email address is saved.

The DepositViewSM System Demo Bank MyAccount Contact

Account Information

Email Address Saved.

Contact Details

Email Address Update

Phone Number Update

Other Details

Default MFA Method Text Save

Update phone number (MFA Only)

Click on Update next to phone number to update the phone number on file.

The DepositViewSM System Demo Bank MyAccount Contact

Account Information

Contact Details

Email Address Update

Phone Number Update

Other Details

Default MFA Method Text Save

Enter OTP sent to the current phone number.

The DepositViewSM System Demo Bank MyAccount Contact

Update Phone Number - Confirm One-Time Passcode

You will receive a one-time passcode to ***-***-9038.

One-Time Passcode Confirm

Click Resend Passcode to receive your one-time passcode.

Resend Passcode



Enter phone number and select Update.

The screenshot shows a web browser window with the title 'The DepositView™ System Demo Bank'. The page header includes 'MyAccount' and 'Contact' links, and a user profile icon. The main heading is 'Update Phone Number'. Below it, there is a label 'New Phone Number' followed by a text input field containing '123-456-7890' and an orange 'Update' button.

Enter OTP sent to the new phone number.

The screenshot shows a web browser window with the title 'The DepositView™ System Demo Bank'. The page header includes 'MyAccount' and 'Contact' links, and a user profile icon. The main heading is 'Update Phone Number - Confirm One-Time Passcode'. Below it, there is a message: 'You will receive a one-time passcode to ***-***-8209.' Underneath, there is a label 'One-Time Passcode' followed by a text input field containing 'Enter Otp', a dropdown arrow, and an orange 'Confirm' button. At the bottom, there is a message: 'Click Resend Passcode to receive your one-time passcode.' and an orange 'Resend Passcode' button.

New phone number is saved.

The screenshot shows a web browser window with the title 'The DepositView™ System Demo Bank'. The page header includes 'MyAccount' and 'Contact' links, and a user profile icon. The main heading is 'Account Information'. Below it, there is a green banner with the text 'Phone Number Saved.'. Underneath, there are two sections: 'Contact Details' and 'Other Details'. The 'Contact Details' section has two rows: 'Email Address' with a text input field and an orange 'Update' button, and 'Phone Number' with a text input field and an orange 'Update' button. The 'Other Details' section has one row: 'Default MFA Method' with a dropdown menu showing 'Text' and an orange 'Save' button.

Update default MFA method (MFA Only)

To update the default MFA method, click on the dropdown to choose text or call. Click Save.

The DepositViewSM System Demo Bank MyAccount Contact

Account Information

Contact Details

Email Address Update

Phone Number Update

Other Details

Default MFA Method Save

New default MFA method is saved.

The DepositViewSM System Demo Bank MyAccount Contact

Account Information

MFA Method Saved.

Contact Details

Email Address Update

Phone Number Update

Other Details

Default MFA Method Save

Change Password (MFA Only)

To change password, select Change Password from the username drop down menu item.

MyAccount Contact

▾

- User Information
- Change Password**
- Log Out



OTP is sent to the default MFA method.

The screenshot shows a web browser window with the title 'The DepositViewSM System Demo Bank'. The page header includes 'MyAccount' and 'Contact' links. The main heading is 'Change Password - Confirm One-Time Passcode'. Below the heading, a message states: 'You will receive a one-time passcode to ***-***-9038.' There is a form labeled 'One-Time Passcode' with an input field containing 'Enter Otp' and a 'Confirm' button. Below the form, there is a link to 'Click Resend Passcode to receive your one-time passcode.' and a 'Resend Passcode' button.

Enter current password, new password then confirm new password and click Change password.

The screenshot shows a web browser window with the title 'The DepositViewSM System Demo Bank'. The page header includes 'MyAccount' and 'Contact' links. The main heading is 'Change Password'. There are three input fields: 'Current password', 'New password', and 'Confirm new password'. A 'Change password' button is located below the 'Confirm new password' field. To the right of the input fields is a 'Password Requirements' section with a list of requirements:

- Must be between 8 to 128 characters.
- Cannot be the same as the username.
- Cannot contain three identical characters in a row.
- Special characters are allowed.
- Must contain at least one character from the following:
 - Uppercase letters (A-Z)
 - Lowercase letters (a-z)
 - Numbers (0-9)

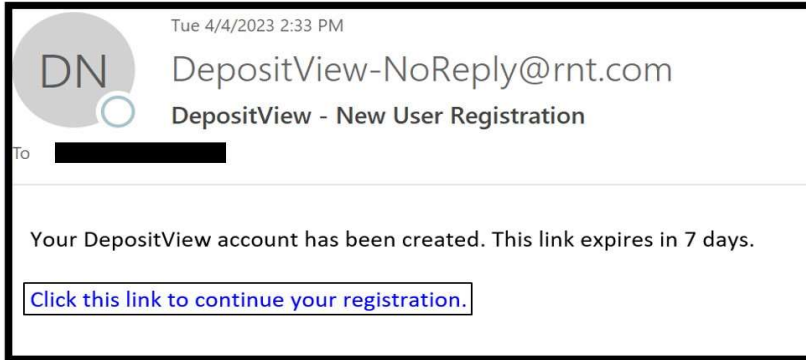
A confirmation page with a success message is displayed.

The screenshot shows a web browser window with the title 'The DepositViewSM System Demo Bank'. The page header includes 'MyAccount' and 'Contact' links. The main heading is 'Change Password Success'. Below the heading, a message states: 'Your password has been changed.'



Resend Invitation (MFA Only)

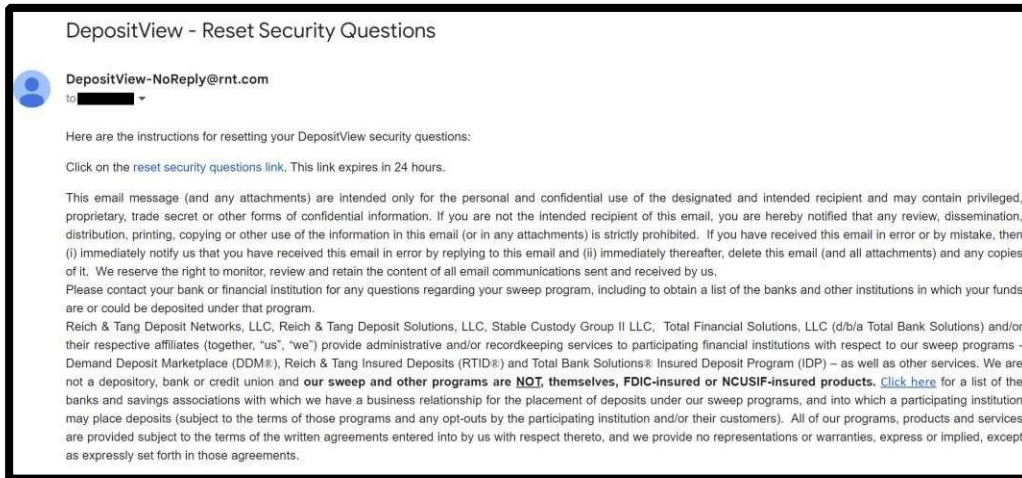
If the new user registration email is lost before signup, another invitation can be sent. Contact your bank to send a new invitation.



Reset Security Questions (MFA Only)

Answers to security questions are needed for the self-service forgot password process. If the answers to the security questions are forgotten, please contact your bank.

Click on the reset security questions link in the email.





Enter OTP and click Confirm.

The screenshot shows a web page titled "The DepositViewSM System Demo Bank". The main heading is "Reset Security Questions - Confirm One-Time Passcode". Below the heading, it says "You will receive a one-time passcode to ***-***-9038." There is a form with a label "One-Time Passcode" and a text input field containing "Enter Otp". To the right of the input field is a "Confirm" button. Below the input field, it says "Click Resend Passcode to receive your one-time passcode." At the bottom left, there is a "Resend Passcode" button.

Reset password by entering new password then confirm new password. Click Submit.

The screenshot shows a web page titled "The DepositViewSM System Demo Bank" with "Log in" and "Contact" links in the top right. The main heading is "Reset Security Questions - Set Password". There are two text input fields: "New Password" and "Confirm New Password". Below the "Confirm New Password" field is a "Submit" button. To the right of the input fields is a "Password Requirements" section with a list of requirements:

- Must be between 8 to 128 characters.
- Cannot be the same as the username.
- Cannot contain three identical characters in a row.
- Special characters are allowed.
- Must contain at least one character from the following:
 - Uppercase letters (A-Z)
 - Lowercase letters (a-z)
 - Numbers (0-9)

Select security questions, enter answers, and save them for future reference. These will be used for self-service forget password process.



The DepositViewSM System Demo Bank

Reset Security Questions

Select your desired question from each list, then answer each question. Answers are not case sensitive.

Question 1:

Answer 1:

Confirm Answer 1:

Question 2:

Answer 2:

Confirm Answer 2:

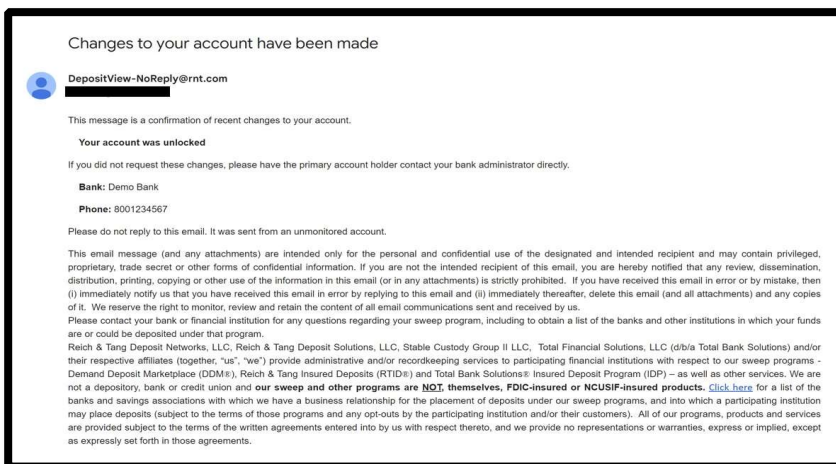
Question 3:

Answer 3:

Confirm Answer 3:

Unlock User (MFA Only)

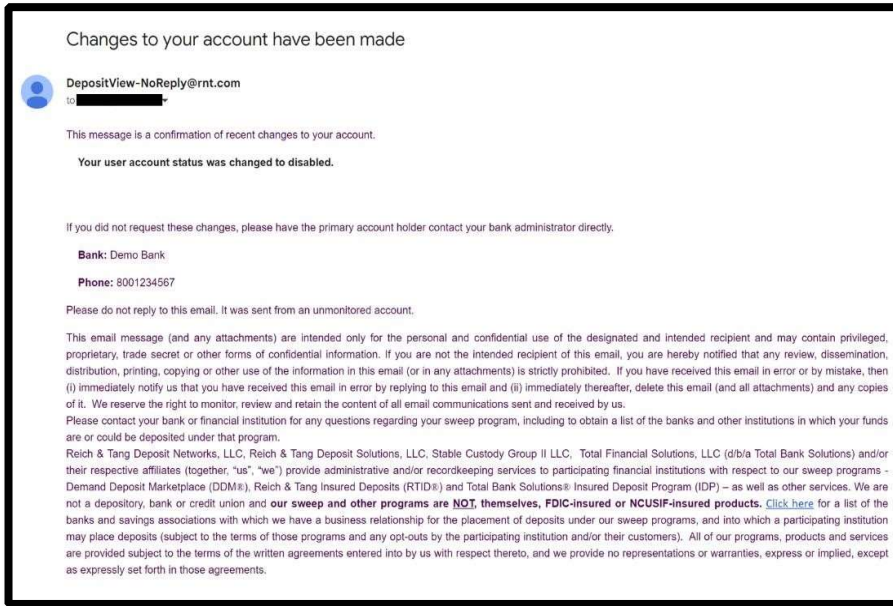
If a customer user account gets locked, a bank admin can unlock the account. The customer user receives an email confirming the changes have been made.



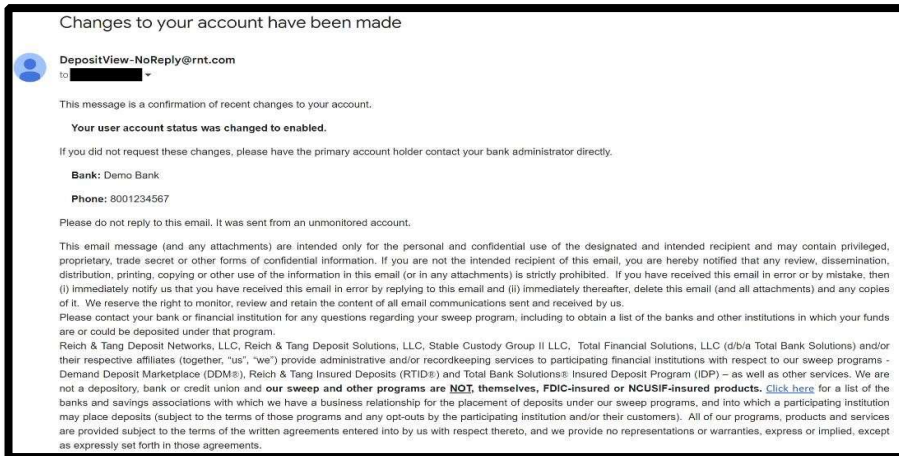


Disable/Enable User (MFA Only)

If a bank admin enables or disables a customer user account, the customer user receives an email confirming the changes have been made.



Email for disabled status.

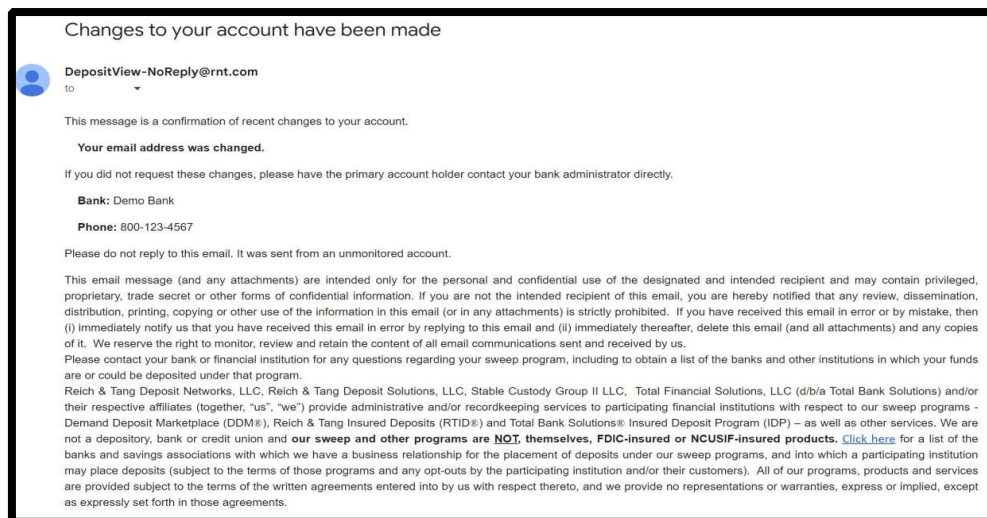


Email for enabled status.



Update Email Address (MFA Only)

If a bank admin updates a customer user email address, the customer user receives emails to the new and previous email addresses indicating that an email address was changed.





We offer the Demand Deposit Marketplace® program (“Program”) to you subject to the terms and conditions and disclosures included in the Demand Deposit Marketplace® Terms and Conditions that we have previously provided to you. You can contact us if you need another copy of those Terms and Conditions. Please carefully read those Terms and Conditions as they contain important disclosures, terms, risks, limitations, and information relating to the Program. No representations or warranties, express or implied, are provided by us (or any other person) with respect to the Program, except as expressly set forth in those Terms and Conditions. If you are subject to any restrictions or requirements relating to the placement or deposit of your funds, you are solely responsible for determining whether your use of the Program satisfies those restrictions and requirements. This customer statement indicates the receiving banks, credit unions and/or other financial institutions (for ease, “receiving institutions”) that hold your deposits and the closing balance in each of those receiving institutions as of the date indicated above. The receiving institutions that hold your deposits and the balance in each receiving institution may change at any time during the statement period. Please contact us to confirm the receiving institutions at which your deposits are held at any given time. You also can contact us for a list of all of the banks and other institutions with which we have a business relationship for the placement of deposits and into which your funds may be placed under the Program (subject to the terms of the Program and any optouts by you).

Please note that the Program itself, is NOT an FDIC-insured or NCUSIF-insured product. Rather, under the Program, we sweep or place your funds into deposit accounts at receiving institutions that are insured by the Federal Deposit Insurance Corporation (“FDIC”) and/or National Credit Union Share Insurance Fund (“NCUSIF”), for up to the current standard maximum deposit insurance amount (“SMDIA”) of \$250,000 per eligible depositor, per receiving institution, for each ownership capacity or category, including any other balances the depositor may hold at that receiving institution directly or indirectly through other intermediaries, including broker-dealers. If you hold any funds at a receiving institution outside the Program, when combined with your deposits held at that receiving institution through the Program, the total amount of your deposits of that receiving institution could exceed the SMDIA for an ownership capacity or category, and those excess funds will not be FDIC and/or NCUSIF insured. FDIC and/or NCUSIF insurance coverage is **only** available to protect you against the failure of a participating FDIC or NCUSIF insured institution, respectively, that holds your funds (and not to protect against the failure of any other party). Please contact us for the maximum amount of FDIC and/or NCUSIF insurance that is currently available on your deposits under the Program. You may exclude (or ‘opt-out’) of any receiving institution from holding your funds at any time by contacting us. If you exclude one or more receiving institutions, the maximum level of FDIC and/or NCUSIF insurance coverage available under the Program may decrease from the current maximum amount to a new lower maximum amount. In such case, you can contact us to confirm the new maximum FDIC and/or NCUSIF insurance limit under the Program. The Program is primarily designed to provide administrative convenience for us to offer expanded FDIC or NCUSIF insurance on your funds and is not designed to provide you with investment enhancements, higher rates of returns or profits on your funds.

Stable Custody Group II LLC, a Delaware limited liability company and/or its affiliates (“Stable”) provides administrative and/or recordkeeping services to us with respect to the Program. Demand Deposit Marketplace® and DDM® are registered marks of Reich & Tang Deposit Networks, LLC (an affiliate of Stable).