TEXAS CAPITAL BANK®
Online Banking Experience Guide

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Online Banking Experience Guide

Texas Capital Bank is enhancing our online banking experience for personal and small business clients. The new experience features a mobile app with all the security you've come to expect from Texas Capital Bank. We hope the following information will make the transition as seamless as possible, but if you have further questions, please contact Texas Capital Bank Client Support at 1.877.839.2265 or clientsupport@texascapitalbank.com.

GETTING STARTED WITH ONLINE BANKING

ENROLL IN ONLINE BANKING

If you currently have online banking access, you do not need to re-enroll!
As a Texas Capital Bank client with a valid bank account, enrolling in online banking is easy. You'll need the following:

- First Name
- Last Name
- Social Security Number
- Date of Birth
- Zip Code
- Desired Username

Complete the [Online Banking Enrollment](#) form with the required information. During the first time login process, you will create your username and password. After a successful enrollment and login, your account(s) will be available via online banking in 1-2 business days.

FIRST-TIME LOGIN FOR ONLINE BANKING USERS

Texas Capital Bank's new online banking experience requires a **Secure Access Code** for enhanced security. A Secure Access Code is a one-time code that is sent through a designated contact method to verify your identity. The first time you access our new system you will be authenticated using this Secure Access Code.

See step-by-step instructions on the following page. You will need to complete the following process for each device you wish to use to access online banking.

NOTE: We suggest you delete all Texas Capital Bank online banking bookmarks in your browser and create new bookmarks.

1. **Login**
Go to texascapitalbank.com and select **BankNow** in top navigation bar. Then select the *Personal and Business Banking* link. Enter your Username and click **Login**, then Enter your Password and click **Login.**

2. **Contact method**
Select a contact method to receive your Secure Access Code. You will receive your Secure Access Code via the contact method you've selected.

3. **Enter your Secure Access Code**
Enter your Secure Access Code, then click **Submit**.

4. **Device registration**
Once the access code is accepted, you will need to register your device.
*NOTE: If using a public computer, we recommend you select **Do Not Register Device**.*


5. **Create new password**
Set your new password and click **Submit**.
NOTE: Your password must be at least 8 characters, no more than 99 characters, and contain at least 1 number and 1 uppercase letter.

6. **Read and accept the Disclosure and Consent Notice**
Then scroll to read the Electronic Banking and Bill Pay Services Disclosure and Consent Notice and click **I Accept**. *NOTE: If you select **I Do Not Accept**, your account information will not display and you will be redirected back to the home page.*
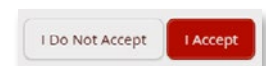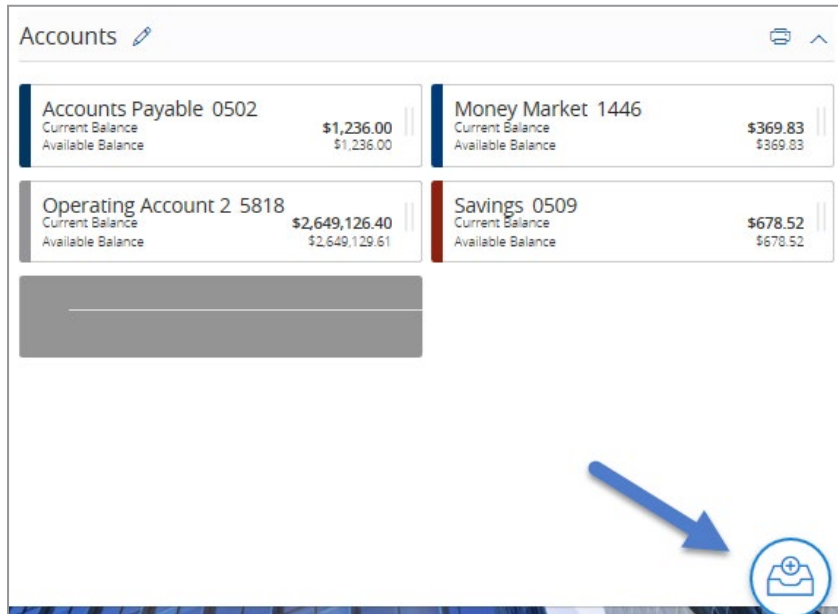
PERSONALIZE YOUR DASHBOARD

Learn how to customize your home page by grouping accounts.

CREATE A NEW GROUP

1. From the Accounts page, click on the **Account** you would like to move to a newly created group, then drag it down to the bottom right hand side of the screen until a Mailbox with a plus (+) sign appears.

2. Drop the account into the mailbox to create a new group.
3. A box will appear to enter the new name for the group. Enter a name.
4. Click the **checkmark** to accept the new name.

TO MOVE AN ACCOUNT INTO AN EXISTING GROUP

1. From the **Accounts** page, click on the account you would like to move to an existing group.
2. Then drag it down to that group area and release. The account will be added to that group.
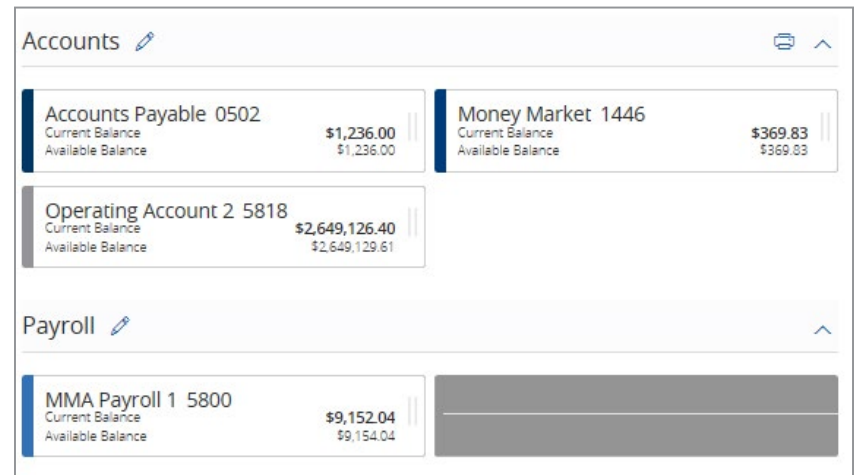
NOTE: You also have the ability to rearrange the order of the accounts within a group by dragging and releasing in the preferred location.

TO EDIT GROUP NAMES

1. Click the edit icon located next to the group name. A box will appear to edit the current name listed for the group. Enter the new name.
2. Type the new name for the group.
3. Click the **checkmark** to accept the new name or the X to cancel the request.
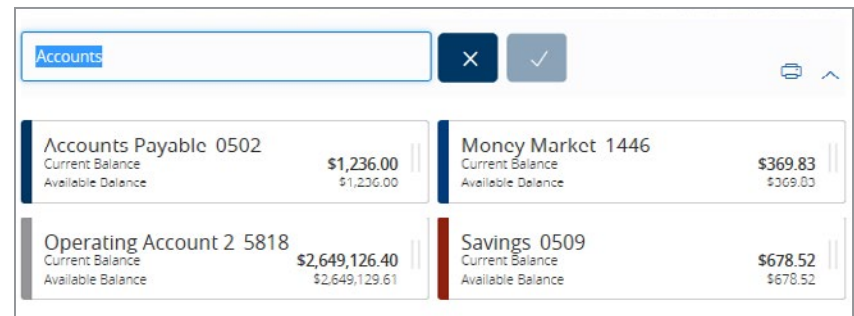
SYSTEM REQUIREMENTS

The following are the hardware and software requirements:

DESKTOP/LAPTOP

	Microsoft Windows 7/8		Mac OS X 10.6 – 10.8	
Browser	Minimum Version	Recommended Version	Minimum Version	Recommended Version
Internet Explorer	9	11	Not Supported	Not Supported
Google Chrome	27	30 or later	27	30 or later
Firefox (Mozilla)	21	24 or later	21	24 or later
Safari	Not Supported	Not Supported	6	6

MOBILE DEVICE

	Android		iOS/Apple	
	Minimum Version	Recommended Version	Minimum Version	Recommended Version
Operating System Version	2.3 or later	4.1 or later	5.0 or later	6.0 or later
Network	3G/Wi-Fi	4G LTE/Wi-Fi	3G/Wi-Fi	4G LTE/Wi-Fi
Camera (Mobile RDC)	Rear-facing 1.9+ Megapixel	Rear-facing 5+ Megapixel	Rear-facing 1.9+ Megapixel	Rear-facing 5+ Megapixel

MOBILE APP

DOWNLOAD THE MOBILE APP

The **Texas Capital Bank** and **Texas Capital Bank Private Wealth** mobile apps are available for download at the Apple App Store and at the Google Play Store. Once there, search for "Texas Capital Mobile" or "Texas Capital Wealth."

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TOUCH ID AUTHENTICATION ON IPHONE AND IPAD

Before you can set up Touch ID Authentication, you will need to make a passcode for your device.

NOTE: You can use Touch ID Authentication with an iPhone 5s or later, iPad Pro, iPad Air 2, or iPad mini 3 or later. Make sure your operating system is iOS8 or higher. (Android devices do not support Touch ID Authentication.)

SET UP TOUCH ID AUTHENTICATION ON YOUR APPLE® DEVICE

1. Make sure that the Home button and your finger are clean and dry.
2. Tap **Settings > Touch ID Authentication & Passcode**, and then enter your passcode.
3. Tap **Add a Fingerprint** and hold your device as you normally would when touching the Home button.
4. Touch your finger to the **Home** button – but don't press. Hold the **Home** button until you feel a quick vibration, or until you are asked to lift your finger.
5. Continue to lift and rest your finger slowly, making small adjustments to the position of your finger each time.
6. The next screen asks you to adjust your grip. Hold your device as you normally would when unlocking it and touch the Home button with the outer areas of your fingertip, instead of the center portion that you scanned first. *Note: If you have trouble enrolling one finger, try another.*

NOTE: If you have issues setting up the Touch ID Authentication, please call Client Support at 1-877-839-2265.

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Questions? Visit **www.texascapitalbank.com** or call **1.877.839.2265**   7

ENABLE TOUCH ID AUTHENTICATION ON THE TEXAS CAPITAL BANK MOBILE APP

1. Once you are logged in to the Texas Capital Bank Mobile App, from the Menu, tap **Settings** and select **Security Preferences**.
2. On the Security Preferences screen tap **On** to enable Touch ID.
3. On the explanation screen tap **Continue**.
4. On the Touch Authentication screen enter your **login ID** and **password** to confirm activation and tap **Authorize**.
5. When you log in you will see the option to use the **Touch ID** feature.

NOTE: If you have issues setting up the Touch ID Authentication, please call Client Support at 1-877-839-2265.
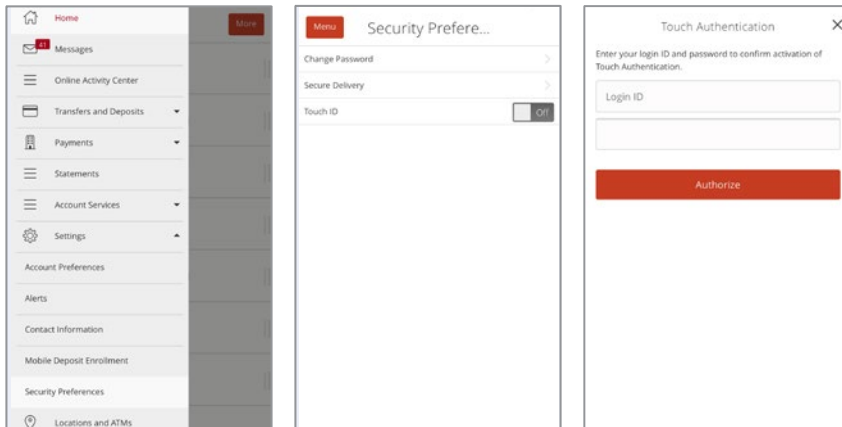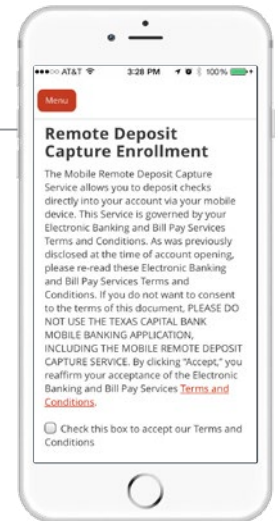

MOBILE DEPOSIT

SETTING UP MY MOBILE DEVICE TO DEPOSIT A CHECK

1. Log in into your mobile app
2. Select **Mobile Deposit** from the menu
3. The Remote Deposit Capture Enrollment screen will appear
4. Check the box to accept Terms and Conditions and click or tap **Accept**
5. When you accept, a new page will display instructions. Select **Deposit Check** from your menu to launch your mobile deposit feature

NOTE: You must logout and then login again to view the Deposit Check button.

MAKING A CHECK DEPOSIT USING MY MOBILE DEVICE

1. In the menu, click or tap **Transfer and Deposits**
2. In the Transfer and Deposits list, click or tap **Deposit Check**
3. Select an account to deposit check
4. Enter amount of the check
5. Take a picture of front and back of check from your mobile device
6. Select continue/submit to process your request
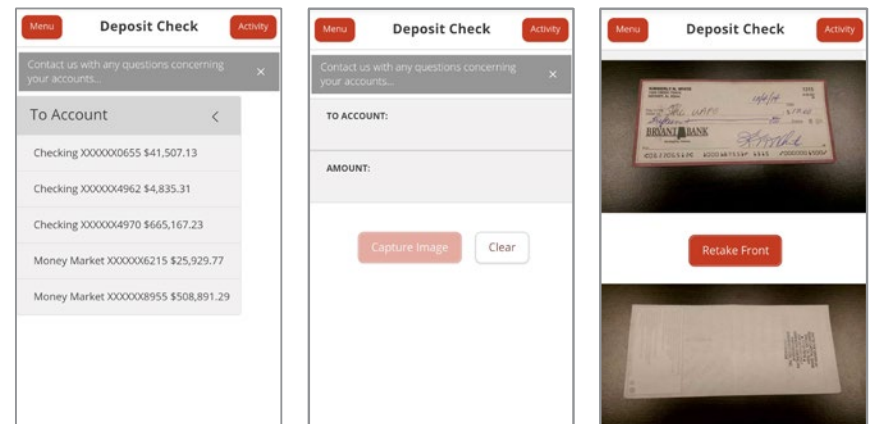
VIEW AN IMAGE OF A DEPOSITED CHECK

1. In the Menu, click or tap **Online Activity Center**
2. In the Online Activity Center list, click or tap **Mobile Deposit**
3. Click or tap any transaction to view more information about the deposit or to see the check images

ACCOUNT SERVICES

SET UP ALERTS AND NOTIFICATIONS

1. After login, tap **Settings**, and then tap **Alerts**
2. Select a New Alert type from the drop-down in the upper-right-hand corner of the page
3. Follow prompts based on the Alert type selected
4. Review selection, then click or tap **Save**
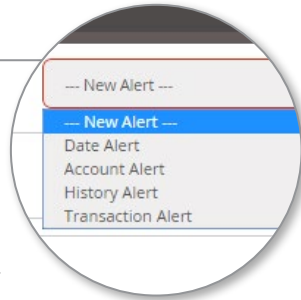
ENROLL IN BILL PAY

1. On the Home page, click or tap **Payment**
2. In the Payments list, click or tap **Bill Pay**
3. Select an account(s) to enroll, and click or tap **Enroll in Bill Pay**
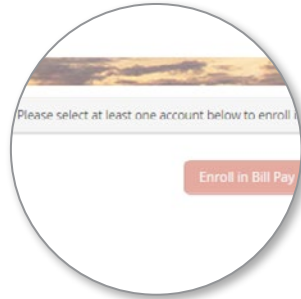
INITIATE A WIRE TRANSFER

1. On the Home page, click or tap **Payments**
2. Select the appropriate wire transfer type (Domestic or International)
3. Complete the Wire Transfer request with all required information
4. Click or tap **Submit**

NOTE: You will be charged a fee based on your account agreement and fee schedule.

ACCOUNT SERVICES (*Cont.*)

EXTERNAL TRANSFER

The External Account Transfer feature allows you to transfer funds to and from your accounts at other financial institutions.

Complete the steps below to set up external accounts.

1. On the homepage, click or tap **Move Money** from the menu

2. Click or tap **Add External Account** from the expanded left hand menu

3. Input the Account Number, Account Type and Routing Number of the external account and click or tap **Continue**

4. Log in to your account at the other financial institution to capture the 2 micro deposit amounts (allow up to 5 business days for micro deposits to process)

5. Click or tap **Verify External Account** to validate the micro deposit amounts and click or tap Continue

6. Click or tap **Funds Transfer** from the menu under **Move Money** to transfer funds to your external account (allow up to 2 business days for the newly added external account to appear in the "From" and "To" dropdown fields.

Note: The external account will be prefixed with the word "External"

ACCOUNT SERVICES (*Cont.*)

EXPORT MY TRANSACTION HISTORY

1. On the Home page, click or tap the name of the account that includes the transaction
2. On the Account Details page, click or tap **Export**
3. In the Export drop-down list, select the desired format

Subtotal:	Credits: $1,468,684.37	Debits: $ 1,723,573.41		Export
Date ▾	Description ▾		Amount ▾	Spreadsheet (xls)
				Spreadsheet (csv)
7/7/15	CHECK (29392)	✉	-$207.85	Microsoft OFX (ofx)
7/7/15	CHECK (29384)	✉	$311.94	Quicken (qfx)
7/7/15	CHECK (29388)	✉	-$390.65	Quickbooks (qbo)

4. Depending on your browser settings, one of the following happens:
   - If your bro   wser automatically saves files to a folder, the file is saved in that folder and you'll need to open it to view the exported file
   - If your browser is configured to prompt you for the download location, you can specify which folder you want the exported file to be saved in
   - In the exported file, the transactions always appear in the current sort order on the Account Details page

VIEW MY STATEMENTS

1. On the Home page, click or tap **Statements**
2. In the Account drop-down list, select an account
3. In the Date drop-down list, select the cycle
4. In the Document Type drop-down list, select the file format
5. Click or tap **Get Statement**

UPDATE MY CONTACT INFORMATION

1. On the Home page, click or tap **Settings**
2. In the Settings list, click or tap **Contact Information**
3. Please select Account Number(s) to update

4. Make any needed changes to your contact information in the Personal Information and Contact Information fields
5. Click or tap **Submit**

REORDER CHECKS

1. On the Home page, click or tap **Account Services**
2. In the Account Services list, click or tap **Reorder Checks**
3. Click or tap the account to include in the reorder request
4. Click or tap the starting Check Number, and click or tap **Save**
5. Click or tap the number of boxes to order, and click or tap **Save**
6. Click or tap **Send Request**
7. On the Deluxe Check Order page, complete an order form and click or tap **Submit**

REQUEST A STOP PAYMENT OF A CHECK
OR RANGE OF CHECKS

1. On the Home page, click or tap **Account Services**
2. In the Account Services list, click or tap **Stop Payment**
3. Select the appropriate account number from the drop-down menu
4. Click or tap either **Single Check** or **Range of Checks** depending on your situation
5. Enter all of the check information that you have for the stop payment
6. View the terms of the stop payment disclosure, and select **I Agree**
7. Click or tap **Submit**

NOTE: You may be charged a stop payment fee based on your account agreement and fee schedule.

FEES ASSOCIATED WITH ONLINE BANKING

There are no fees associated with Online Banking.

Questions?

📞 1.877.839.2265   ✉ clientsupport@texascapitalbank.com   🏠 www.texascapitalbank.com