



**PROGRESSIVE  
BANK**

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# ProView 360

*User Guide*



# ProView 360



**ProView 360** provides a holistic, integrated view of your finances across many financial institutions. With **ProView 360**, you can take control of your finances and your budget.

# What tools/widgets are available in ProView 360?

You can use **ProView 360** to view all your accounts in one place -- manage your spending and debt, calculate your net worth, and see spending trends over specific time periods. As part of **ProView 360**, several links appear at the top of the Online Banking Home page, such as **Spending** and **Budget** (on your phone click *Financial Tools* at the bottom of the Home Page). You can click those links to display visual representation of your financial data, known as 'widgets'.

Each widget is interactive and displays different information:

**Spending** – Enables you to see a visual representation of how you are spending your money over a specified period of time.

**Budget** – Helps you set budgets for each spending category and track progress toward your budget goals for those categories each month.

**Trends** – Builds even further on your budgeting categories to help you track spending over time as compared to income.

**Net Worth** – Allows you to see the total value of all internally-held and linked accounts to view your net worth over time.

**Debts** – Allows you to see all your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your financial position over time.

# How do I link accounts in ProView 360?

Linking accounts held at external financial institutions (FIs) allows you to manage your finances by seeing balances and transactions all in one place, on any device. You only have to link your credit cards, loans, mortgage, checking, savings and retirement accounts from other FIs one time. **ProView 360** updates data regularly so you always see accurate balances and recent transactions.

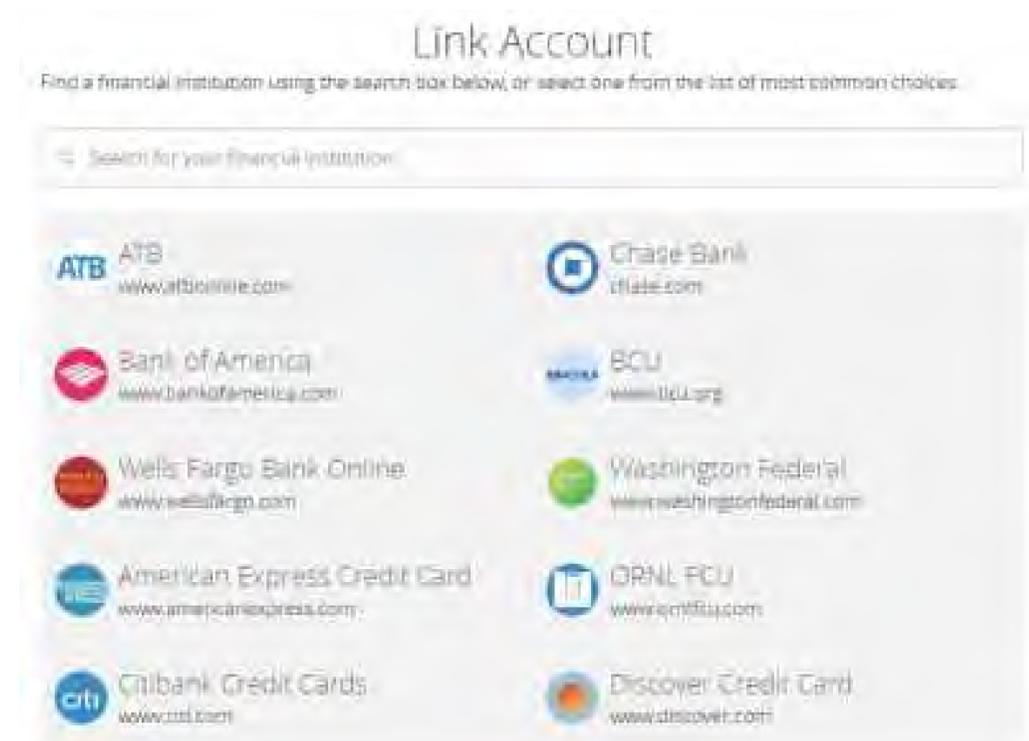
## To link an account:

1. On the Home page, click or tap the Link Account button in the widget bar (or from the *Financial Tools* menu on your phone). Alternatively, click or tap the link account icon  above the first account group or the Link Account tile below the account groups.

2. When a list of popular FIs appears, select an FI by either:

-- Clicking or tapping the FI name or logo, or

-- Typing the name or URL of the FI in the Search box. As you type, matching FIs appear. Click an FI name to select it.



# How do I link accounts in ProView 360?

3. Provide your online credentials for the external FI and click Continue. If the FI requires multi-factor authentication (MFA), you will be prompted to supply more information to complete the login.
  4. When aggregation is complete, external accounts appear on the Link Account page, with the **Hidden/Visible** toggle set to **Visible**. Click or tap the **Hidden/Visible** toggle to hide an account on the Home page and in widgets.
  5. (Optional) Repeat steps 2 through 4 to link more accounts held at other financial institutions.
  6. Click **Continue**.
- After you link accounts, they then appear in a **Linked Accounts** group on the Home page, providing a full financial picture. You can rename, reorder, and group accounts, as necessary.

**Tip:** The time needed to aggregate accounts depends on many factors, including the external FI, number of accounts, and server speed. Click **Link More Accounts** to aggregate more accounts from another FI. Click **Close** to return to the Home page where the aggregation status appears, along with any prompts for details such as account credentials.

# Other Questions

## Why can't I add my account at a certain bank?

Some financial institutions do not allow external authentication of this type, so you may not be able to add certain banks or accounts/cards. Please let us know if you're unable to link to a specific account and we will work to help you find a solution. If possible, we will try to add the institution in a future release.

## Can I create transactions in linked accounts?

Account information for linked accounts is *view-only*. Although you can see balances and transactions and modify categories and descriptions, you cannot create new transactions for linked accounts or transfer funds between linked accounts.

## Why aren't my accounts updating, or why am I being asked to re-authenticate?

Some financial institutions limit the amount of time required before you are asked to re-authenticate your identity through **ProView 360**. Once you have re-authenticated, your balances will update.

**Note: ProView 360** does not provide transfer capabilities to or from an external account. With *External Transfer* accounts managed on the **Add External Accounts** page, you can transfer funds between accounts at Progressive Bank and external accounts after two micro deposits are made to ensure your ownership of the account at the other financial institution, as well as our ability to move money to or from it. *External Transfer* access must be approved by your banking officer prior to enabling this feature.

# ProView 360

*An awesome new way to manage your money!*

